



Executive Summary

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

1. Introduction

Pursuant to the Housing and Community Development Act of 1974, the City of Moorhead is designated as an entitlement community and therefore receives an annual allocation of Community Development Block Grant (CDBG) funds from the US Department of Housing and Urban Development (HUD). "The City of Moorhead shall not use grant funds to promote "gender ideology", as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government." CDBG funds are used to develop viable urban communities by providing decent housing, suitable living environments, and economic opportunities, primarily to low and moderate income persons. Every five years HUD requires the development of a Consolidated Plan to assist the City of Moorhead in determining community needs and further provide a community-wide dialogue regarding affordable housing and community development priorities. This Consolidated Plan covers the period of July 1, 2025, to June 30, 2030. In preparation of the Consolidated Plan, both qualitative and quantitative data was used to determine priority needs and principal investment areas for CDBG funds. This process was completed through consultations with local services providers/agencies, a Moorhead Community Survey, and statistical data.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

According to 2020 US Census Data, Moorhead has a population of 44,505 people and is included in the Fargo-Moorhead Metropolitan Statistical Area (MSA), which has an overall population of 249,843 people

[2020 American Community Survey, US Census Bureau]. The City of Moorhead has developed priorities and goals to address community needs over the next five years. The plan in collaboration with local service providers, area agencies, and citizens who share a common goal to address Moorhead's community development needs in a way that utilizes resources efficiently and thoughtfully. Public Input gathered through public meetings and public meetings that were specifically held at locations designed to engage the harder to reach population. Locations such as River View Heights which is a 104-unit apartment building owned and operated by Moorhead Public Housing Agency, Churches United for the Homeless, the homeless shelter located in Moorhead, and Fieldcrest Townhomes community room, a housing location owned by Clay County Housing and Redevelopment Authority. The other two locations in which public meetings were held were the Moorhead Public Library and the Hjemkomst Center. Along with public input gathered from in person meetings surveys were also utilized as a way of collecting data for the purpose of creating this plan. The following priorities were identified through this process.

FY2025-2029 Consolidated Plan Priorities

- Affordable Housing Needs
- Non-Housing Community Development Needs
- Homelessness Services and Prevention
- Non-Homeless Special Needs Services
- Planning and Administration

3. Evaluation of past performance

In the City's 2020-2024 Consolidated Plan, three priority housing needs were established: 1) production or rehabilitation of new/existing rental units, 2) production of new owner units, and 3) rehabilitation of existing owner units. Removal of slum and blight of up to 2 buildings was another goal. The city also had a non-homeless special needs goal and the goal of non-housing community development needs.

The City of Moorhead partnered with Moorhead Public Housing Agency to address the first goal of rehabilitation of existing rental units, who operates two different public housing apartment buildings in the city of Moorhead. River View Heights provides public housing units to 104 individuals, in which CDBG funds were utilized to upgrade fire suppression systems which provided upgraded safety to those current and future tenants. CDBG funds were also utilized at their second public housing apartment building which houses 57 low and extremely elderly tenants. The upgrade to this building, Sharp View, provided an upgraded fire suppression system and new smoke alarms throughout the building and units. The City also partnered with Creative Care for Reaching Independence, CCRI, a non-profit company that provides several services which include 24 hour care for those with disabilities. The City provided CCRI with CDBG funds to assist in the acquisition cost of land for two different CDBG projects and new home builds. These homes that CCRI built upon the lots are rented to disabled individuals in

which CCRI provides 24-hour care to, these disabled individuals are low to moderate income individuals and required specialized care and accommodations that were designed into the new home build.

The City partnered with Habitat for Humanity and Cass Clay Community Land Trust (CCCLT) to meet the second goal of production of new owner units. CDBG funds were utilized in the acquisition of land for Habitat for Humanity and CCCLT to build an affordable home for low to moderate income individuals. CDBG funds from the City also assisted Habitat for Humanity to acquire 5 additional vacant lots for upcoming home builds.

Finally the City provides the majority of CDBG funds towards the rehabilitation single family loan program. This program's goal is to work with 6 low to moderate income families that currently are homeowners in need of upgrading and rehabilitating their homes for efficiency and accessibility issues. The City has been able to assist 21 homeowners over the past 5 years. The Covid pandemic played a role in the decrease of assistance during the 2020 and 2021 years. With the pandemic and all the obstacles that came with this the City still assisted and rehabilitated 21 homes over the past 5 years.

The City's goal of removing up to 2 buildings of slum and blight was achieved and surpassed. The City assisted a mobile home park, Bennett Park, which is in a track of low to moderate income neighborhood. CDBG funds were utilized to remove 5 abandoned homes and revitalize the neighborhood.

Special need's goal included activities of snow removal for low to moderate income homeowners who were elderly and or disabled. This program was able to assist 20 to 25 homeowners each snow season.

The City also prioritized goals that aim to assist non housing community development needs. This includes youth services, transportation services through vouchers to MATBUS for those whose income qualify, and the homebuyer education classes. The City provided CDBG funds to Lakes and Prairies Community Action for this program through 2023 when requirements on education and counseling were more defined by HUD.

4. Summary of citizen participation process and consultation process

Citizens were engaged in the planning process by means of the Moorhead Community Survey, prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The Moorhead Community Survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data.

The survey was available in paper and online formats; paper surveys were circulated by 24 local service providers/agencies and online surveys were available through the City of Moorhead website. The

community was notified in-person, by word-of-mouth, and through e-mail and social media. There were 75 surveys returned by both paper and online submissions. This is only .1% of the total population of Moorhead. Understanding that gaining public input can be a challenging process and wanting to gain as much input from the public as possible, the City went the extra mile and did outreach and held meetings at locations where the hardest to reach folks are at. CDBG funds are designed and intended to assist the low to moderate income individuals and knowing that these are the hardest population to reach, the city went to them. Targeted meetings and public engagement were held at the 104 public housing unit apartment building, River View Heights, Clay County HRA Fieldcrest Townhomes, and at Moorhead's homeless shelter, Churches United.

The City of Moorhead consulted with several local service providers/agencies in preparation of the Consolidated Plan. In person one on one meetings were held with the following services providers:

- Churches United for the Homeless
- FM Homeless Coalition
- Cass Clay Community Land Trust
- Clay County Housing and Redevelopment Association
- Moorhead Public Housing Agency
- West Central Continuum of Care (CoC)
- Youthworks
- Lakes and Prairies Community Action Agency (CAPLP)
- New Roots Association

The City was also in consultation with numerous other partners via email.

5. Summary of public comments

See attached Citizen Participation comments and Citizen Participation section of the Con Plan.

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

All comments were accepted. One comment that was brought up by a Moorhead resident was the use of CDBG funds for community garden purposes. This citizen was provided with information on how the City of Moorhead already has a grant opportunity for community gardens and that is why CDBG funds currently are not used for community gardens. This citizen was unaware of Moorhead's grant program for community gardens.

7. Summary

The proposed Consolidated Plan 2025-2029 established strategic priorities as a product of consultation with community stakeholders, combine with data from the U.S. Census and other sources, which indicate specific housing and community development needs in the City of Moorhead, MN. Combined

with a community survey the City identified the following strategic priorities to address utilizing CDBG funds in conjunction with leveraging other public and private investments:

- Affordable Housing Needs
- Homelessness Services and Prevention
- Non-Homeless Special Needs Services
- Non-Housing Community Development Needs
- Planning and Administration

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The city of Moorhead conducted consultations through interviews, and focus groups with citizens, non-profit agencies, public housing and the HRA, private developers, governmental agencies, and the Continuum of Care in preparing this plan. The City held three in person meetings specifically at our public housing apartment building, the HRA townhome community room, and at the homeless shelter to engage with the harder to reach community. The City also held two other in person public meetings prior to the development of the plan (March 18, 2025 and March 20, 2025) to solicit feedback from stakeholders and the general public.

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

The City of Moorhead recognizes and understands the importance of being involved and having an active seat at the table with our local service and housing provider agencies. The Community Development Program Administrator who oversees the day-to-day CDBG activities for the City is actively involved in attending the quarterly CoC Homeless to Housed committee, the FM Coalition to End Homelessness meeting, and the CAPLP Housing Advisory Board. Attending these meetings does not only show how the City believes the importance of being an active role but also provides the City with day-to-day networking and understanding of what the service providers who are out working in the field view as obstacles and barriers for the populations they serve.

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

All the local agencies that participated in the circulation of the Moorhead Community Survey are easily accessible and understand that the relationship with the City is reciprocal. Outreach during the citizen participation process energized relationships, providing an opportunity for enhanced coordination between health and housing agencies and the City of Moorhead. The interconnectedness among local

agencies is also strong; they rely on each other for services and regularly collaborate to meet the needs of their clients. A coordinated assessment system further connects providers and clients to services and information.

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

The City met with the West Central Minnesota Continuum of Care (CoC) lead contact specifically to discuss assets, strengths, weaknesses, opportunities, and threats within the community but also meets with her regularly. The City also worked with the CoC on sections of the Consolidated Plan to address needs related to homelessness. The CoC noted the network of non-profit service providers as one of Moorhead's greatest strengths/assets.

Currently there is a strong effort being put forward on how to address the increasingly unsheltered homeless population. There is a new Executive Director with the FM Coalition to End Homelessness and they have partnered with United Way on fundraising to address this issue. The City of Moorhead is located on the western edge of Minnesota and the Red River of the North is what separates our city from the City of Fargo North Dakota. Our community has seen a visible increase over the past summer of the unsheltered homeless in our community. The City recognizes that the homeless population does not view our community as ND and MN but as a city divided by a river. This uniqueness to our homeless population requires the collaboration of all in which the City of Moorhead is actively working with all partners to address the needs of the homeless. The City has brainstormed with the FM coalition and the CoC and are currently working to support the coalition's mission of fundraising to increase the support to the main three providers of homeless outreach services. The main provider of these services in the City of Moorhead is CAPLP. The CoC and the City have met with CAPLP and currently they are hiring two additional homeless outreach service providers in the next two months through additional funds they received through PATH. This increase of service providers to address and work with those who are currently in the shelters and or unsheltered will assist in navigating the services for those who need it most.

Churches United for the Homeless is one of the few homeless shelters in the area in which families can remain together in the shelter. Most homeless shelters either serve women and children or just men but Churches United shelters even single dads with children. This means that there is a high need for access to this shelter for families. The City recognizes this and provided CDBG-CV funds to Churches Unites to add additional rooms specifically for families at the shelter. This provides children and families who are experiencing homelessness with a sense of security while dealing with their crisis.

The elderly, veterans and youth population is the fastest growing population that is experiencing homelessness in our community. The CoC and the City worked along with several other partners to address the elderly and veteran population with the building of Silver Linings. This apartment building will be opening this summer which will provide housing support and is specifically for veterans and the

elderly homeless population. There are several voucher-based beds specifically for homeless veterans. This additional supportive apartment building will assist with the City's increasing need of affordable housing.

Finally, the CoC and the City have been in meetings and are currently working with Youthworks and Essentia healthcare on addressing youth homelessness. The CoC has received a grant to address youth homelessness. Carla, the CoC lead, has brought Youthworks, the City and Essentia health to the table to discuss options on how to open a youth shelter and resource center for the youth in Moorhead. This collaboration for the mission of youth homelessness has just begun and the City is excited to be in discussions of this project.

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

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

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

CARES is a system of assessing homeless client needs and tracking data among service providers. April 2017 West Central CoC began utilizing HMIS for Coordinated Entry. In June 2017 Fargo, ND began utilizing HMIS and then in November of 2017 the Fargo Moorhead area began piloting shelter prioritization and then in 2018 the Fargo Moorhead area began piloting prevention targeting. Needs were assessed using a Service Prioritization Decision Assistance Tool (SPDAT or VI-SPDAT) until fall 2021 when CARES staff worked with agencies and people with lived experience to create a new tool to replace the VI-SPDAT. In March 2022 the Housing Prioritization Tool (HPT) was implemented. CARES staff began to update the triage tool that was used in the FM prevention pilot. In the spring of 2024, this Housing Crisis Triage was finalized for the Access stage of coordinated entry. The HPT was also updated in 2024.

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

Table 2 – Agencies, groups, organizations who participated

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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs and assets of the Moorhead community, partnering on solutions when needed.
4	Agency/Group/Organization	Churches United for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Churches United operates two homeless shelters and one food bank. Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed.

5	Agency/Group/Organization	Clay County Social Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
6	Agency/Group/Organization	Rural AIDS Action Network
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via email during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead infected and affected by HIV/AIDS, partnering on solutions when needed.
7	Agency/Group/Organization	Legal Services of Northwest Minnesota
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Fair housing activites
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead and to further fair housing, partnering on solutions when needed.
8	Agency/Group/Organization	FARGO-MOORHEAD METROPOLITAN COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis General discussion, transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed. Reviewed the Regional Housing Needs Study that Metro COG did in 2023.
9	Agency/Group/Organization	FM Coalition to End Homelessness
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed. Discussed their current partnership with the United Way on ending homelessness.

10	Agency/Group/Organization	West Central Minnesota Continuum of Care
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand homelessness in Moorhead, partnering on solutions when needed. Continue working together and collaborating on how to address homelessness in Moorhead.
11	Agency/Group/Organization	Lake Agassiz Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
12	Agency/Group/Organization	Moorhead Human Rights Commission
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.

13	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
14	Agency/Group/Organization	Minnesota Assistance Council for Veterans
	Agency/Group/Organization Type	Services - Housing Veteran services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
15	Agency/Group/Organization	FM Matbus
	Agency/Group/Organization Type	Other government - Local Transit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Market Analysis Transportation

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person during the planning period. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed.
16	Agency/Group/Organization	Sparklight
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, via phone, and email during the planning period. Discussed market needs, service available in the community. Gathered information on accessibility of internet services for public housing tenants. Learned information on available programs for all low-income residents to access broadband services. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed, sharing program details with partners.
17	Agency/Group/Organization	Midco
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, via phone, and email during the planning period. Discussed market needs, service available in the community. Gathered information on accessibility of internet services for public housing tenants. Learned information on available programs for all low-income residents to access broadband services. Outcomes of the consultation are maintaining relationships to better understand the needs of people living in Moorhead, partnering on solutions when needed, sharing program details with partners.
18	Agency/Group/Organization	City of Moorhead
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Emergency Management/Resiliency
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by email and in person discussions. Discussions with the City of Moorhead's Utilities Engineer for wastewater and storm water operations. Discussions took place with Andrea Crabtree, Engineer, and public works staff who manage the flood control system. Discussed flood prone areas, public land and water resources, and discussed emergency management agencies such as the Red Cross. Discussions with Andrea also included her working with Houston Engineering on conducting a study on climate change and resilience planning. The study will focus on "other" flood event that occurs in the City of Moorhead which is localized flooding due to heavy rainfall. The study looks at potential impacts of street flooding, sanitary sewer overload, and property damage. Anticipated outcome/areas or areas for improved coordination: to improve. departmental relationships and knowledge of community development needs and how that relates to emergency management.

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

NA - All agencies contacted for consultation participated in the process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Central Minnesota Continuum of Care	"consistently facilitate the movement of individuals/families toward permanent housing and successful independent living." Moorhead plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnerships with service providers responding to homelessness daily. "providing the housing and /or services needed to help individuals move into transitional and permanent housing". Moorhead plans to build or rehabilitate 15 rental housing units and does so through partnerships with area agencies (e.g., MPHA, CCHRA, CCRI). Moorhead also plans to rehabilitate or construct 40 affordable housing units and construct, including 5 Habitat for Humanity homes (or similar organization). "Promote access to and effective use of mainstream programs". Moorhead plans to continue support of coordinated assessment development, which will meet this goal.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2024-2027 Strategic Plan	Minnesota Housing Finance Agency	<p>"We support successful homeowners through comprehensive homebuyer and homeowner support, including outreach, education, and counseling". Moorhead's strategy overlaps with its homebuyer education through the Lakes & Prairies Community Action Partnership. Education is approved by MHFA, allowing applicants to obtain loan products from MHFA, which are briefly discussed by City staff at each class. "Repairing existing housing is less expensive than building new housing, and we will continue to work to preserve the existing housing stock by providing flexible financing tools that meet different types of home improvement and preservation. Moorhead's strategy overlaps with its Single Family Rehabilitation program, which maintains and improves existing affordable homes. Through energy efficiency improvements, it also makes homes more affordable by reducing costs spent on utilities. "Run efficient, effective, flexible, and timely funding processes that provide the right resources to the right projects at the right time". Moorhead plans to build or rehabilitate 15 rental housing units and does so through partnerships with area agencies (e.g., MPHA, CCHRA, CCRI). "Strategic Priority: Prevent and End Homelessness. Ensure that each individual and family experiencing or at risk of homelessness receives the right assistance to meet their needs for the right period of time in the right setting". Moorhead plans to continue support of coordinated assessment, transportation opportunities (OUT), and fostering relationships/partnerships with service providers responding to homelessness daily. "Support community and economic development". Moorhead may pursue public and private storefront rehabilitation in the downtown area from funding sources other than CDBG, which will help to "make a community a desirable place to live again with job opportunities and places to shop and participate in community".</p>
Onward Moorhead!	City of Moorhead	2022 Comprehensive Plan for the City of Moorhead. 1. Transform Downtown Moorhead in the "heart of the community". 2. Integrate a mix of mutually supportive land uses and experiences. 3. Connect neighborhoods to parks and trails to provide multimodal access. 4. Embrace resilient environmental and equitable solutions. 5. Build and nurture local businesses as key partners.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Minnesota Housing Finance Agency (MHFA) provides statewide resources for low- and moderate-income Minnesotans seeking homeownership/rental assistance and homelessness/foreclosure prevention. Using local resources in combination with state resources has the most impact to address larger scale needs and is used as leverage when opportunity arises.

As the City of Moorhead implements this 5-Year Consolidated Plan, the City will continue to work with other local public and private entities, regional organizations, Clay County, the state of Minnesota, and local education institutions.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Citizens were engaged in the planning process by means of the Moorhead Community Survey, prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The Moorhead Community Survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data.

The survey was available in paper and online formats; paper surveys were circulated by 24 local service providers/agencies and online surveys were available through the City of Moorhead website. The community was notified in-person, by word-of-mouth, and through e-mail and social media. There were 75 surveys returned by both paper and online submissions. This is only .1% of the total population of Moorhead. Understanding that gaining public input can be a challenging process and wanting to gain as much input from the public as possible the City went the extra mile and did outreach and held meetings at locations where the hardest to reach folks are at. CDBG funds are designed and intended to assist the low to moderate income individuals and knowing that these are the hardest population to reach, the city went to them. Targeted meetings and public engagement were held .

The City of Moorhead consulted with several local service providers/agencies in preparation of the Consolidated Plan. A total of 15 local service providers and agencies were consulted during the formation of the plan; of the 15 consultations, 14 were consulted in-person and 1 via email. Service providers/agencies were asked to complete a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	A newspaper Ad was placed for the public meetings that took place at the Moorhead Public Library and at the Hjemkomst Center.	No comments were received from the newspaper ad.	None	

Demo

2	Public Meeting	Residents of Public and Assisted Housing	<p>This public meeting was held at Moorhead Public Housing Agencies 104 apartment unit building, River View Heights on January 16, 2025. There were 8 people in attendance all of whom were tenants at the building. CDBG overview was provided to them along with information on projects that have been funded with CDBG dollars and past plan information.</p>	<p>-tenants provided input on items they wanted upgraded at their building, such as new windows and upgraded kitchens.- tenants expressed the need for increase security at their building. MPHA director was in attendance and stated that additional cameras were going to be added along with hired security to make sweeps throughout the building on nights and weekends.- tenants stated that there needs to be additional affordable housing units in Moorhead to address the increase of homeless</p>	<p>Capital Improvements to MPHA buildings have been included into the 5 year plan and CDBG funds have been utilized in the past to support needed projects at the public housing buildings. Affordable housing is addressed in the plan and so is transportation.</p>	
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				individuals especially those who "hang out" in the building.-also expressed the need for additional transportation options		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Residents of Public and Assisted Housing	This public meeting was held at Fieldcrest Townhomes, on January 21, 2025, owned and operated by Clay County Housing and Redevelopment Authority. There were 5 individuals in attendance, one worker from CAPLP, three tenants of the townhomes, and one HRA coordinator.	-tenants that were in attendance expressed the need for navigation of services. Expressed how they had difficulty when they were looking for housing and were in the shelters and trying to navigate waiting lists and what is out there.- tenants also expressed the need for more youth services. They stated there are a lot of children whom live in the section 8 and public housing that would benefit from structured youth activities.	All comments received	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	homeless population	this public meeting was held at Churches United Homeless Shelter on January 28, 2025. This was designed as more of a meet and greet where the City had 2 staff persons in attendance and was able to engage with those residing at the shelter. They were provided with information on what CDBG is and asked input on what they saw as needs in the community.	Individuals whom were currently residing at the shelter stated that they felt the need for assistance in navigating the process of finding housing and services. Someone to be at the shelter providing them with more information.	All comments received.	
5	Public Meeting	Non-targeted/broad community	this public meeting was held at the Moorhead Public Library on March 20, 2025, at noon. No one attended this meeting.	No comments received.	None.	

Demo

6	Public Meeting	Non-targeted/broad community	<p>This public meeting was held on March 18, 2025, at 5pm. Two people were in attendance of this meeting.</p>	<p>One comment that was received was in regard to CDBG funds being used for community gardens. Information was provided to this citizen on how the City of Moorhead has specific grant funds for community gardens that is open for the public and organizations to apply for. Since the City has a specific grant program for community gardens then CDBG funds can be used to fund other activities. The citizen was provided with the information on community gardens funding.</p>	<p>All comments are received.</p>	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Non-targeted/broad community	The public meetings for public input was	No comments were received.	NA	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs within the City of Moorhead by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of this is to identify the nature and prevalence of housing problems experienced by the city's citizens. The main housing problems assessed are:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The city's public housing needs of those facing homelessness, and non-homeless special needs are also discussed. Finally, non-housing development needs like public services and infrastructure are also analyzed to assist in determining where resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in the City of Moorhead is crucial in aiding in setting evidence-based priorities for entitlement programs.

Data Note: Many fields in this document are populated automatically by the IDIS system. To provide the most accurate and up-to-date analysis, additional data sources are often used.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs. One key factor is population change, as populations grow there is greater demand for homes, which drive up costs if new construction doesn't keep pace. Moorhead experienced a population growth of 6% between 2009 and 2020 with the population increasing from 40,935 to 43,410. The number of households in Moorhead also grew from 15,130 to 16,800, an 11% change. Over the same time period the Median Household Income increased by 15% to \$61,220.

The most common housing need reported in Moorhead was a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low income households. In 2023 Metro Cog conducted a Housing Study for the Fargo Moorhead area, "Fargo-Moorhead Regional Housing Needs Analysis and Strategies". This study identified that there is a strong demand for affordable housing in the growing city of Moorhead and that there is a need of 3,700 additional housing units by 2032.

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

- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans
- Black or African Americans
- People with a disability

The 2016-2020 ACS, Comprehensive Housing and Affordability Strategy (CHAS) dataset counted 16,800 households in Moorhead and 10,335(61%) of those households had income at or below 80% HUD's Area Median Family Income (HAMFI)

- 2,930 (17%) households had income between 0-30% of HAMFI
- 2,480(15%) households had income between 30-50% of HAMFI
- 3,015 (18%) households had income between 50-80% of HAMFI
- 1,910 (11%) households had income between 80-100% of HAMFI
- 6,465 (38%) households had income over 100% of HAMFI

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	40,935	43,410	6%
Households	15,130	16,800	11%
Median Income	\$53,360.00	\$61,220.00	15%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,930	2,480	3,015	1,910	6,465
Small Family Households	435	485	960	750	3,800
Large Family Households	225	180	290	195	500
Household contains at least one person 62-74 years of age	310	440	445	370	1,190
Household contains at least one person age 75 or older	435	330	390	55	335
Households with one or more children 6 years old or younger	425	465	565	225	885

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	10	35	0	130	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	35	0	4	84	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	190	10	4	10	214	0	10	30	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	1,505	170	0	0	1,675	235	95	50	0	380

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	275	920	205	80	1,480	85	305	415	145	950
Zero/negative Income (and none of the above problems)	120	0	0	0	120	10	0	0	0	10

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
 Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,820	225	40	20	2,105	235	110	85	0	430
Having none of four housing problems	755	1,445	1,240	535	3,975	120	700	1,650	1,355	3,825
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	285	245	85	615	40	80	205	325
Large Related	220	110	0	330	0	34	80	114
Elderly	404	250	90	744	194	185	65	444
Other	1,165	525	70	1,760	75	105	125	305
Total need by income	2,074	1,130	245	3,449	309	404	475	1,188

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	20	20	25	25	0	50
Large Related	0	0	10	10	0	4	0	4
Elderly	320	60	10	390	130	40	15	185
Other	0	1,020	75	1,095	75	0	0	75
Total need by income	320	1,080	115	1,515	230	69	15	314

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	235	50	4	4	293	0	4	30	0	34

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	10	10	0	10	0	0	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	235	50	4	14	303	0	14	30	0	44

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: The eCon Planning suite did not draw in this data, nor is it available on the CHAS website. ACS data could not be found for this data set.

Describe the number and type of single person households in need of housing assistance.

There are 17,977 occupied housing units in Moorhead and 6,218 (34.6%) are single or 1-person households. Over 21% of Moorhead's homes are occupied by a single owner. The Clay County HRA housing voucher waitlist has 304 households on it. A majority of those are single person households. Almost half of Moorhead's rentals are occupied by single or one person households. An August 2019 rental housing search resulted in 39 efficiencies and 1-bedroom units available for rent in Moorhead (these unit types are most sought out by single person households); the average cost for rent was \$760 per month for efficiencies and nearly \$915 per month for 1-bedroom units. In many cases, these rental rates exceed 30% of a tenant's income.

Data Details

There are 6,218 single person households in Moorhead, totaling approximately 34% of all occupied housing units in Moorhead (17,977). Single person households comprise 23% of all owner occupied housing units and 50% of all rental occupied housing units (*Tables DP02, S2501*).

Seniors 65 and older who are living alone comprise 7.8% of all housing units in Moorhead, 12% of all owner-occupied housing units (1,268), and 1.8% of all renter-occupied housing units (133) (*Table S2501*).

According to 2017 Census data, most 0-bedroom rentals in Moorhead are \$300-499 per month and most 1-bedroom rentals are \$500-749 (*Table B25068*). In an apartment search on August 16, 2019 there were 38 listings available for 0-1 bedroom units in Moorhead, ranging from \$340 to \$1150 per month; 1 bedroom units averaged \$665 per month and efficiencies averaged \$582.

There is a gap in affordable housing availability for single or one person household renters in Moorhead. There are 17,082 housing units in Moorhead and only 2,206 are 0-1 bedrooms, a unit type that most low income single person households are seeking; there are 4,855 single person households in Moorhead (*Table DP04*). Single person household homeowners and homebuyers find themselves in a similar but worse situation. A majority of owner-occupied housing units with a mortgage have monthly housing costs that range from \$1,000-1,999, which greatly exceeds the 30% rule on income and housing costs for this demographic.

Tables of the American Community Survey 2018-2023 are referenced throughout section.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

- According to the State of Homelessness report, 238 (28%) homeless women that began receiving services in 2022 cited fleeing domestic violence as the reason for their current homeless situation. Regarding disabilities, the State of Homelessness report states that almost half (58%) of the people experiencing homelessness who responded as a part of the Everyone Counts Survey reported having one form of disability that limited the kind or amount of work they could do. The YWCA, a shelter for women and children fleeing domestic violence, had 1,238 women and their children staying at the shelter in 2024. Men who are fleeing domestic violence are referred to Churches United for the Homeless.

What are the most common housing problems?

Lakes and Prairies Community Action Partnership reports underlying problems influencing people's ability to maintain housing are repeated episodes of crisis, particularly those related to mental health issues, chemical dependency, domestic violence, and so forth. The tables in this section show that the most common housing problem in Moorhead is a cost burden exceeding 50% of income for extremely low income renters, which includes 1,105 Moorhead households having an income 0-30% of the median income.

The West Central Minnesota CoC explains that the largest and most common housing issue for people is finding housing. Most clients are unable to find affordable housing or pass background checks due to

their poor rental history or criminal backgrounds. In addition, few Single Room Occupant (SRO) buildings or efficiency units are available. Large families also have difficulty finding units with larger bedrooms or several bedrooms. This aligns with the data provided in the Public Housing section of this plan. The West Central Minnesota CoC suggests that residential facilities with office support staff, such as permanent supportive housing models, are essential for stabilizing those experiencing long-term homelessness.

Lakes and Prairies Community Action Partnership explains that their clients do not have adequate income to cover rising rents. People experiencing a sudden loss of income with no financial ability to stay current on their rent and utility bills is also a problem noted by Lakes and Prairies Community Action Partnership. Although high utility costs were reported as a common problem for some residents, Moorhead Public Service (MPS) rates are comparable to other regional providers because they do not add various adjustments to their bills called “rate riders”. MPS does not add fuel adjustments, environmental costs, conservation fees, etc. There are energy assistance programs in the community through West Central Communities Action, Inc., Clay County Social Services, and Salvation Army HeatShare to help with utility costs.

Clay County HRA reports the Housing Choice Voucher Program consists of 514 “regular” units, 30 VASH units, 3 Foster to Youth to Independence units, 5 Housing Stability units, 187 Mainstream units, and 14 Emergency Housing units. Beginning in 2025 a total of 700 out of 753 units leased in the Housing Choice Voucher program. Currently there are 38 people on the waiting list.

Are any populations/household types more affected than others by these problems?

Based on the data and consultations, the populations or household types more affected than others by these problems are single person and single parent households, people with a criminal history or poor rental history, people with no credit or poor credit, larger families, low income households, people with mental health and/or chemical dependency issues, those fleeing domestic violence, Native Americans who represent a disproportionate amount of the local adult homeless population, Black or African Americans, and in some cases, those with a disability. The Clay County HRA specifically reports that those with mental health issues and people of color are more affected by housing problems than others.

As part of the Everyone Counts Survey, respondents were asked about adverse childhood experiences and traumatic events. Among the childhood experiences asked about on the survey, those experienced the most were living with a substance user (54%), witnessing abuse of other family member (44%), being physically abused (36%) and living with a parent that struggled with mental health issues (32%). Additionally, as children, almost 50% of respondents lived in a foster home or group home and 30% were held for more than a week in a juvenile detention center/facility.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of

either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Data provided by Lakes and Prairies Community Action Partnership stated that in 2024 they were able to assist 1,200 families from becoming homeless but that was only assisting 1 out of every 4 that called. Data is not provided specifically for extremely low-income or the needs of formerly homeless families receiving rapid re-housing assistance. Based on other data and consultations, affordable housing availability is the greatest need for a majority of people accessing homeless prevention services. Support services that keep formerly homeless families and individuals connected to essential services such as drug and alcohol counseling, mental health treatment and support, financial and budgeting education, adult education, job mentoring, affordable childcare, child tutoring, transportation, and similar support services are vital to keep families housed and out of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Lakes and Prairies Community Action Partnership provided at-risk counts of the people they serve. The charts provided depicted HUD as a source for their definitions. HUD's criteria for defining at risk of homelessness are as follows:

Category 1: Individuals and Families

An individual or family who:

- (i) Has an annual income below 30% of median family income for the area; AND
- (ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; AND
- (iii) Meets one of the following conditions:
 - (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
 - (B) Is living in the home of another because of economic hardship; OR
 - (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR

(D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR

(E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR

(F) Is exiting a publicly funded institution or system of care; OR

(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness

Category 2: Unaccompanied Children and Youth

A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute

Category 3: Families with Children and Youth

An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The single most common housing characteristic that is linked with instability and an increased risk of homelessness is the lack of affordable housing units that meet the space requirements of single person households, single parent households, or large families. The Clay County HRA reports that there are not enough 1 and 4+ bedroom units. They also explain that housing stock seems to be either in poor condition or brand new, two problematic housing characteristics for low-income individuals and families. Other barriers for housing people include screening or background checks. Those who have felonies, poor credit or no credit, or a poor rental history have difficulty securing housing.

HUD's noted housing problems also contribute to instability and increased risk of homelessness: Lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden.

Discussion

The City of Moorhead intends on responding to these needs through a variety of eligible activities:

- Affordable Rental Housing: Rehabilitation or New Construction
- Affordable Owner Housing: Rehabilitation, New Construction, or Acquisition
- Site Preparation for Affordable Housing

- Support Housing Certificate /Voucher Programs

New construction will occur through partnerships with area organizations, such as Habitat for Humanity. The City cannot actually construct new homes with CDBG funds, but it can prepare sites or acquire property where partners can build new affordable housing. Affordable owner housing will be maintained and improved through a citywide single-family rehabilitation loan program, offered to households whose income is at 80% or less than the area median income. The City will also actively pursue other means of increasing affordable owner housing and affordable rental housing within the city. Rental housing rehabilitation may occur in a similar manner.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need by racial or ethnic group is not evident in the data provided for Moorhead's housing needs. Although there is some data reported for Black/African American, Asian, American Indian, Alaska Native, Pacific Islander, and Hispanic ethnicity, the difference is less than 10% and is not considered disproportionate by HUD's definition (groups that have a need disproportionate to the jurisdiction as a whole –a difference more than 10%). As income increases, housing problems decrease.

The four housing problems are: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than one person per room, and 4) Cost Burden greater than 30%. The City's Rental Registration and Inspection program requires complete plumbing and kitchen facilities and has an occupancy ordinance to prevent overcrowding. Rental units must pass annual inspections in order for rental property owners to annually renew their rental registration. Unregistered rental properties may not be occupied.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,415	515	0
White	1,875	325	0
Black / African American	250	50	0
Asian	0	85	0
American Indian, Alaska Native	160	50	0
Pacific Islander	45	0	0
Hispanic	75	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,555	920	0
White	1,440	810	0
Black / African American	65	0	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	110	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	745	2,270	0
White	680	1,965	0
Black / African American	40	70	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	145	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	1,670	0
White	165	1,450	0
Black / African American	35	110	0
Asian	0	10	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	40	55	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

According to the data provided, the number of households in Moorhead with one or more of the four housing problems specified decreases as income increases. A total of 2,415 households have income 30% or less of the area median income and have one or more of the four housing problems; 1,555 households have income in the 30-50% range and have one or more of the four housing problems; 745 households have income in the 50-80% range; 240 households have income in the 80% or higher range.

Racial Composition of Households Experiencing One or More of the Four Housing Problems

The racial composition of households having income at 30% or less of the Area Median Income is 1,875 White, 250 Black/African American, 0 Asian, and 160 American Indian or Alaska Native; 120 of all races combined are Hispanic or Latino. For those having income between 30-50% of the Area Median Income, racial composition is 1,440 White, 65 Black or African American, 30 American Indian or Alaska Native, and 0 Pacific Islander; 10 of all races combined are Hispanic or Latino. For those having income between 50-80% of the Area Median Income, racial composition is 680 White, 40 Black/African American, 0 American Indian or Alaskan Native; 10 of these households are Hispanic or Latino. For those having income at or above 80% of the Area Median Income, racial composition is 165 White, 35 Black or African American and 40 Hispanic.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205**(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need by racial or ethnic group is not evident in the data provided for Moorhead's severe housing needs. Although there is some data reported for Black/African American, Asian, American Indian, Alaska Native, Pacific Islander, and Hispanic ethnicity, the difference is less than 10% and is not considered disproportionate by HUD's definition (groups that have a need disproportionate to the jurisdiction as a whole –a difference more than 10%). As income increases, housing problems decrease.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,055	875	0
White	1,515	680	0
Black / African American	250	50	0
Asian	0	85	0
American Indian, Alaska Native	160	50	0
Pacific Islander	45	0	0
Hispanic	75	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	2,145	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	310	1,945	0
Black / African American	10	60	0
Asian	4	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	120	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	125	2,890	0
White	125	2,525	0
Black / African American	0	110	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	160	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20	1,890	0
White	20	1,600	0
Black / African American	0	145	0
Asian	0	10	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
 Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

According to the data provided, the number of households in Moorhead reporting one or more of the four housing problems listed decreases as income increases. Cost burden greater than 50% decreases as income increases. A total of 2,055 households have one or more of the four severe housing problems and have income 30% or less of the Area Median Income, there are 335 homes in the 30-50% income range, 125 in the 50-80% range, and 20 in the 80% or higher range.

Racial Composition of Households Experiencing One or More of the Four Severe Housing Problems

The racial composition of households having income at or 30% less of the Area Median Income is 1,515 White, 250 Black/African American, 0 Asian, and 160 American Indian or Alaska Native; 120 of all races combined are Hispanic or Latino. For the households having income between 30-50% of the Area Median Income, racial composition is 310 White and 4 Pacific Islander;. For the households having income between 50-80% of the Area Median Income, racial composition is 125. For the households having income at or above 80% of the Area Median Income, racial composition is 20 White.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Disproportionately greater need by racial or ethnic group is not evident in the data provided for Moorhead's housing cost burden. Although there is some data reported for all races and the Hispanic ethnicity, the difference is less than 10% and is not considered disproportionate by HUD's definition (groups that have a need disproportionate to the jurisdiction as a whole –a difference more than 10%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,570	2,725	2,380	130
White	10,600	2,380	1,850	20
Black / African American	230	245	225	20
Asian	105	25	4	85
American Indian, Alaska Native	70	0	160	0
Pacific Islander	0	0	45	0
Hispanic	415	60	75	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

According to the data provided, 11570 households in Moorhead are experiencing housing cost burden and have income 30% or less of the Area Median Income, 2,725 households in the 30-50% range, and 2,380 in the 50% or higher range.

Racial Composition of Households Experiencing Housing Cost Burden

The racial composition of households experiencing housing cost burden and having income at 30% or less of the Area Median Income is 10600 White, 230 Black/African American, 105 Asian, and 70 American Indian or Alaska Native; 415 of all races combined are Hispanic or Latino. For the households experiencing housing cost burden and having income between 30-50% of the Area Median Income, racial composition is 2,380 White, 245 Black/African American, and 20 American Indian or Alaska Native; 135 of all races combined are Hispanic or Latino. For the households experiencing housing cost burden

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and having income at or above 50% of the Area Median Income, racial composition is 1,850 white, 225 Black/African American, 4 Asian, 160 American Indian or Alaska Native, and 45 Pacific Islander; 75 of these households are Hispanic or Latino.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Though there are households with significant housing needs, the data does not demonstrate racial or ethnic groups with disproportionately greater needs than (more than 10% of the whole) in any income category.

If they have needs not identified above, what are those needs?

The data does not demonstrate racial or ethnic groups with disproportionately greater needs (more than 10% of the whole) in any income category.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The data does not demonstrate racial or ethnic groups with disproportionately greater needs (more than 10% of the whole) in any income category.

NA-35 Public Housing – 91.205(b)

Introduction

Moorhead Public Housing Agency (MPHA) reports a total of 151 public housing units in Moorhead. A total of 208 adults and 79 children are housed in MPHA units. Public housing units are homes and apartments owned by the MPHA and available to low income households. Currently, there are 187 households on the waiting list and the list is currently closed. MPHA also operates 30 units ranging from single family homes, duplexes, and townhomes. Most of the units are three bedrooms and primarily house family with children.

The Housing Choice Voucher Program consists of 514 “regular” units, 30 VASH units, 3 Foster to Youth to Independence units, 5 Housing Stability units, 187 Mainstream units, and 14 Emergency Housing units. Beginning in 2025 a total of 700 out of 753 units leased in the Housing Choice Voucher program. Currently there are 38 people on the waiting list.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs	Family Unification Program	Disabled *	
# of units vouchers in use	0	0	146	88	5	83	0	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Family Unification Program	
Average Annual Income	0	0	12,912	11,736	14,812	11,551	0	0
Average length of stay	0	0	6	4	0	4	0	0
Average Household size	0	0	1	2	5	1	0	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	59	8	0	8	0	0
# of Disabled Families	0	0	54	52	1	51	0	0
# of Families requesting accessibility features	0	0	146	88	5	83	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
White	0	0	124	77	4	73	0	0
Black/African American	0	0	7	8	1	7	0	0
Asian	0	0	8	1	0	1	0	0
American Indian/Alaska Native								
Pacific Islander	0	0	1	0	0	0	0	0
Other	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Hispanic	0	0	7	5	1	4	0	0
Not Hispanic	0	0	139	83	4	79	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

Consolidated Plan

Moorhead

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Moorhead PHA reports 6 applicants on the Public Housing waiting list in need of accessible units. Beyond the need for accessible units, their specific individual needs are not known to the Moorhead PHA.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing—There are 187 people on the public housing waiting list.

- 187 households are waiting for a 1- bedroom unit

Clay County HRA reports 0 households on their Housing Choice voucher waiting list. Most of their vouchers are based in Moorhead. They have 702 out of 753 units leased in the Housing Choice Voucher program.

Immediate Need—There are 151 public housing units and 10 vacancies at the present time due to evictions. Vacancies are attributed to unit preparation after one tenant leaves and before another moves in (unit turnaround) and to background checks; the prospective tenant(s) must complete the background process prior to occupying the unit. MPHA reports a very strong occupancy rate at 98-99%, which speaks to their efficiency in turning units as quickly as possible. The Clay County Housing and Redevelopment Authority reports a total of 702 Housing Choice vouchers in Moorhead and the Fargo Housing and Redevelopment Authority reported 125 Housing Choice vouchers in use in Moorhead. Not all vouchers are used because it is difficult for voucher holders to secure units at affordable rental rates and there is not currently funding available for all the vouchers. With a majority of applicants waiting for a 1-bedroom housing unit, the most immediate need reported is an increase in the availability and affordability of 1-bedroom or Single Room Occupant (SRO) units.

How do these needs compare to the housing needs of the population at large

For non-public housing voucher and HCV holders, the needs are comparable for other low-income households in Moorhead. For moderate to higher income households, the needs are less comparable because they can afford to rent an apartment at a higher rate than low-income households. Increased income also provides more options for location (e.g., safe or quiet neighborhood, next to transportation, school, or work), unit type, and features.

Discussion

The City of Moorhead intends on responding to these needs through the following activities:

- Technical Assistance; Public Housing Units

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- Support Housing Certificate/Voucher Programs

Technical assistance and support will be provided as needed (i.e., environmental reviews, support construction and rehabilitation of public housing units, letters of support).

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The FM Coalition to End Homelessness released a report titled *State of Homelessness in Fargo-Moorhead Metro* in 2023. The report details a significant number homeless adults and their children in Fargo, ND and Moorhead, MN, indicating that homelessness is still a major issue in the Fargo Moorhead community. According to the report, on a given night, there are 1,052 individuals estimated to be experiencing homelessness in the FM Metro. On any given night, 961 individuals are experiencing homelessness in a sheltered location (either in emergency shelter or in a transitional housing program). The report also details data collected from the Homeless Management Information System (HMIS). According to the HMIS data, a total of 3,398 individuals received homeless services in the Fargo-Moorhead metro area in 2023. Of those who received services, 68% were working age adults between the ages of 18 and 54, 18% were children under the age of 18, and 14% were older adults that were age 55 and above. The *State of Homelessness* report also identifies a significant racial disparity exists among the homeless population compared to the general population of the Fargo-Moorhead Metro. Only half of the individuals that received homeless services in 2023 identified their race as White. As of 2020, US Census American Community Survey (ACS) estimates show 89% of the total population identify as White alone. 19% of the homeless population identify as Black or African-American and 19.5% as American Indian. We can see significant racial disparities as these populations are over represented compared to the general population. U.S. Census estimates show only 4% of the general population identify as Black or African American alone and 1% as American Indian and Alaskan Native alone. 10% of individuals experiencing homelessness identify their ethnicity as Hispanic/Latino which is an over representation as well compared to the general population which is estimated at only 3%. Data in the *State of Homelessness* report show that approximately 30% of all individuals who are experiencing homelessness are considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or experienced at least 4 episodes of homelessness within three years from the day they were surveyed.

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	91	961	938	824	375	112
Persons in Households with Only Children	0	35	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	16	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	9	9	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: State of homelessness in Fargo-Moorhead Metro Report/West Central CoC PIT/Competition Report

Indicate if the homeless population
is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: State of homelessness in Fargo-Moorhead Metro Report/West Central CoC PIT/Competition Report

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The West Central Minnesota CoC reports that rural numbers are difficult to obtain for two reasons:

1. The coordinated assessment system does not separate rural vs. urban counts.
2. Rural homelessness is often more hidden and the service usage is less and spread out throughout the year so a PIT count does not represent the extent of rural homelessness.

The West Central Minnesota CoC also reports the stigma attached to rural homelessness when everyone knows you, in addition to an increased likelihood that people are living in substandard housing (due to fewer regulations or inspections on rental units or shut-off utilities). There is also a transportation issue with individuals accessing needed services.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The West Central Minnesota CoC's PIT counts the number of people experiencing homelessness from year to year and the total varies. According to the West Central Minnesota CoC, there were 16 Chronic Homeless persons sheltered and none unsheltered during their January 2022 PIT count for Clay County.

Data on veterans and their families, persons with HIV, and unaccompanied youth entering, exiting, and duration of homelessness was not available.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	108	0
Black or African American	41	0
Asian	0	0
American Indian or Alaska Native	42	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	22	0
Not Hispanic	193	0

Data Source
Comments: State of Homelessness Fargo-Moorhead Metro Report

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Lakes and Prairies Community Action Partnership (CAPLP), a local organization with a Family Homeless Prevention & Assistance Program (FHPAP), states that they were able to assist 1200 households in 2023 to prevent homelessness but that was only 1 in every 4 applicants that received assistance. In HMIS, shelter and supportive housing programs in the FM Metro collect information regarding prior living arrangements for individuals who entered services. In 2022, of those starting services, under half (45%) of individuals stated they were homeless, meaning they were staying at a shelter, transitional housing, or place not meant for human habitation. Another 10% of individuals came from an institutional setting, including psychiatric hospital/facility, substance abuse facility, hospital, jail, prison, long-term care facility, or halfway house. 12% percent identified they were living in their own apartment or home with or without subsidies or support, and 21% were staying with a friend or family member. As a community, we are very concerned with the percentage of individuals and families entering homelessness from permanent housing/rentals. This intensifies when we look at families with children and youth experiencing homelessness. 23 With families entering services, 28% are coming from permanent housing, previously living in their own apartment or home with or without subsidies or support. This is a significant increase compared to the overall population.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In 2022, according to the State of Homelessness Report in Fargo Moorhead Metro area 41% of the homeless adults were Caucasian, 20% were American Indian, 26% were African American, 12% were of a mixed racial background.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the State of Homelessness Report, on any given night in the Fargo Moorhead Metro area, there are an estimated 961 individuals staying in shelters and 91 unsheltered individuals that are staying in a place that is not a regular or permanent place to stay, such as outdoors, in a car or vacant building, or in a place of business.

Estimating those that are doubled up is difficult as those individuals are often the most unseen. According to the State of Homelessness Report, 373 students were identified as homeless in the metro school districts. At this same point, there were 37 school-aged children staying at the two emergency shelters that serve families. The remaining students identified as homeless were most likely doubled up with family or friends.

According to the State of Homelessness Report, in 2022, 30% of individuals utilizing homeless services were considered chronically homeless. Similar to the overall homeless population, a majority of chronically homeless individuals are working age adults. 68% of those considered chronically homeless were between the ages of 18 and 54. Aging adults are classified as chronically homeless at a higher rate compared to the general homeless population, with 21% of the chronically homeless population age 55 or older.

Discussion:

There are multiple reasons why people reported having left their housing, such as job loss or reduction in work hours, rent was too high, eviction, chemical dependency problems, incarcerated, went to treatment, problems with roommates, a breakup with a spouse or partner, and to flee an abusive relationship.

There are also multiple reasons why people cannot be rehoused after leaving their last housing. Both men and women reported lack of job or income, credit problems, criminal background, unaffordable housing, and cost of application. Local agencies report that application costs are difficult for clients to pay (\$25-50) because they add up. If they are denied housing, there is no refund on the application and Lakes and Prairies Community Action Partnership reported that they cannot fund application costs, only deposit and other rental assistance.

The City of Moorhead intends on responding to these needs through the following activities:

- Supportive Housing
- Outreach/Prevention/Assistance/Research

Supportive housing will be promoted through supporting the efforts of agencies in the continuation and expansion of emergency, transitional, and permanent supportive housing available to homeless persons in the community. Service providers will be supported and encouraged to expand homelessness prevention services, outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

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

Describe the characteristics of special needs populations in your community:

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

Over 12% of Moorhead's population is 65 years or older. *[American Community Survey (2013-2017). US Census Bureau.]* Just over 13% of Moorhead's population has a disability. Needs are based on type of disability or disabilities of individuals. The most common disability reported to the US Census for Moorhead is a cognitive difficulty, the second is an ambulatory difficulty, and the third is an independent living difficulty.

Specific characteristics of the local HIV/AIDS population are not available, but the Minnesota Department of Health reports 286 new cases of HIV reported in 2022. While diagnoses levels are similar to 2022 this is below the 5-year average of 296 cases per year from 2018-2020. The leading risk factor continues to be male to male sex and more than half of the newly reported cases were among communities of color. *[Minnesota Department of Health, www.health.state.mn.us, 2022]*

What are the housing and supportive service needs of these populations and how are these needs determined?

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 for all of the special needs subpopulations; some of these agencies were consulted during the consultation process. Agencies determine the needs of their clients, usually through a needs assessment model tool that they were trained to use. By combining agency data counts and *State of Homelessness* report, areas of housing and supportive service need throughout the community are

discernible.

Clay County Social Services coordinates and manages special service needs for persons with physical and mental disabilities, frail elderly, and persons with mental illness, including those returning from mental and physical health institutions. Several contracted agencies provide care attendants and support services. There are 56 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. There are 45 Home and Community Based Services offering a community residential setting. There are 14 assisted living facilities in Moorhead that provide housing with customized living services for elderly and disabled who are at risk of nursing facility placement. Several other apartment complexes in Moorhead also provide assisted living services. There are two residential treatment facilities that provide housing for adults with chemical dependency issues and one residential facility for adults with mental illness. Other in-home services funded by Clay County include case management for several people with serious mental illness.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Moorhead is not an Eligible Metropolitan Statistical Area, though Moorhead does have residents that are infected and/or affected by HIV/AIDS. In 2023 MN saw 324 newly diagnosed HIV infections a 24% increase from 2022. In 2019, the Rural Aids Action Network reported 32 people living with HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The city does not have HOME as a program.

Discussion:

The City of Moorhead intends on responding to these needs through the following eligible activities:

- Services/Outreach/Assessment

Other special needs populations will receive services, outreach, or assessment that is supported by the City of Moorhead through technical support, certificates of consistency for funding application, and other means.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The highest ranked Public Facilities needs in the Moorhead Community Survey was the need for homeless/mental health services, activities for youth/childcare, and employment training/jobs new americans.

How were these needs determined?

In the Moorhead Community Survey, there were non-housing community development needs listed. Respondents were asked to rank the 4 most important needs. The Public Facilities listed were Homeless Shelter and mental health services, youth activities and childcare and employment training/jobs. Consultations with local service providers/agencies did not indicate the need for another homeless shelter, but for permanent supportive housing and more affordable housing to provide housing to those experiencing homelessness rather than sheltering and re-sheltering.

Describe the jurisdiction's need for Public Improvements:

The highest ranked Public Improvements were Street and Road Improvements, Demolition of Unsafe Buildings.

How were these needs determined?

In the Moorhead Community Survey, there were 30 non-housing community development needs listed. Respondents were asked to rank the 4 most important needs. Consultations with local services providers and agencies indicated the need for downtown business development and improvements to spur employment opportunity and curb appeal.

Describe the jurisdiction's need for Public Services:

The highest ranked Public Services were Affordable Childcare and youth Services, mental health and Substance Abuse Services, and transportation services.

How were these needs determined?

In the Moorhead Community Survey, there were 30 non-housing community development needs listed. Respondents were asked to rank the 4 most important needs. Public Services listed were Affordable Health Services (ranked 1 out of all 30), Affordable Childcare Services (ranked 2), Substance

Abuse Services (ranked 3), Transportation Services (ranked 4), Jobs (Creation/Retention) (ranked 5), Homeless Services (non-housing) (ranked 6). Consultations with local service providers/agencies indicated a need for more transportation options and non-shelter homeless services;. A majority of the consultations focused on affordable housing needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

There are 17,977 housing units in Moorhead. There are smaller numbers of affordable housing units for purchase than for rent. Based on current data and on what service providers and the public housing agencies are noticing, current housing availability and affordability do not fully meet the needs of the population. In the Moorhead Community Survey, the primary housing need in Moorhead was affordable housing for purchase and the second was affordable rental housing. The availability of affordable housing is likely to decrease as home and property values increase and the demand for housing in Moorhead has influenced the rental market. Agencies are reporting that landlords being very selective when assessing potential renters. This increases the difficulty for a number of renters to be accepted as tenants, particularly if they have poor or no credit, criminal history, or poor rental history.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section discusses the supply of housing in Moorhead. Data provided by the ACS, as shown in the table below. There are 18245 housing units in Moorhead. More than half (52%) are 1-unit, detached structures. Multi-family units (5 or more units) comprise 30% of the housing units in Moorhead. 83% of the owner-occupied housing units have 3 or more bedrooms; only 27% of renter-occupied housing units have three bedrooms. Over 35% of renter-occupied housing units have two bedrooms and over 31% have one or no bedroom, a highly sought after unit size for many people in Moorhead.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,535	52%
1-unit, attached structure	1,820	10%
2-4 units	1,205	7%
5-19 units	2,580	14%
20 or more units	2,945	16%
Mobile Home, boat, RV, van, etc	160	1%
Total	18,245	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	265	4%
1 bedroom	115	1%	2,175	31%
2 bedrooms	1,500	15%	2,665	38%
3 or more bedrooms	8,210	83%	1,855	27%
Total	9,840	99%	6,960	100%

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The income level targeted for a majority of programs is 30% of the area median income. Some of the programs are at 60% of the area median income. The City of Moorhead's Single Family Rehabilitation program targets 80% or less of the area median income. The City of Moorhead provides roughly 6 single family rehabilitation loans yearly and assists in the construction of new affordable housing for 1-2

homes yearly through providing land acquisition assistance to organizations like Habitat for Humanity. The City also assists the Moorhead Public Housing Agency and the Clay County Housing and Redevelopment Authority with occasional rehabilitation assistance for their public housing units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No vouchers are expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

The most common housing need reported in Moorhead was a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low income households. In 2023 Metro Cog conducted a Housing Study for the Fargo Moorhead area, "Fargo-Moorhead Regional Housing Needs Analysis and Strategies". This study identified that there is a strong demand for affordable housing in the growing city of Moorhead and that there is a need of 3,700 additional housing units by 2032.

Describe the need for specific types of housing:

Consultations with agencies and the data on public housing and voucher waiting lists show a need for studio/efficiencies and 1 bedroom units for individuals.

Discussion

The City of Moorhead intends on responding to these needs through a variety of eligible activities:

- Affordable Rental Housing: Rehabilitation or New Construction
- Affordable Owner Housing: Rehabilitation or New Construction
- Site Preparation for Affordable Housing
- Support Housing Certificate /Voucher Programs

New construction will occur through partnerships with area organizations, such as Habitat for Humanity. The City cannot actually construct new homes with CDBG funds, but it can prepare sites or acquire property where partners can build new affordable housing. Affordable owner housing will be maintained and improved through a city-wide single family rehabilitation loan program, offered to households whose income is at 80% or less than the area median income. Rental housing rehabilitation may occur in a similar manner. Ongoing support and encouragement of private and governmental agency efforts to reduce the cost burden of low income households through certificate and voucher programs will occur through letters of support and other technical assistance.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The median home value in Moorhead in 2020 was \$200,300, a 26% increase from 2009.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	159,100	200,300	26%
Median Contract Rent	606	764	26%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,330	19.1%
\$500-999	3,995	57.4%
\$1,000-1,499	1,150	16.5%
\$1,500-1,999	370	5.3%
\$2,000 or more	125	1.8%
Total	6,970	100.2%

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	910	No Data
50% HAMFI	3,885	745
80% HAMFI	6,220	2,550
100% HAMFI	No Data	3,999
Total	11,015	7,294

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

According to the charts provided, there are 16,355 housing units in Moorhead. A total of 910 rental units are affordable to households earning 0-30% of the area median income; 3885 are affordable to households earning 30-50% of the area median income and 6220 for those earning 80-100%.

The Housing Affordability chart in this section shows smaller numbers of affordable housing units for purchase than for rent. No data exists for the number of units affordable for households earning 0-30% of the area median income, 755 units are affordable for households earning 30-50% of the area median income, 2,685 earning 50-80%; and 4,089 earning 80-100%.

How is affordability of housing likely to change considering changes to home values and/or rents?

The availability of affordable housing is likely to decrease as home and property values increase. The demand for housing in Moorhead has influenced the rental market as well. Agencies are reporting landlords are being selective when assessing potential tenants. This increases the difficulty for a number of renters to be accepted as tenants, particularly if they have poor or no credit, criminal history, or poor rental history.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The FY 2024 Fair Market Rents are \$656 for an efficiency, \$781 for a 1 bedroom, \$944 for a 2 bedroom, \$1,330 for a 3 bedroom, and \$1,602 for a 4 bedroom. Considering the greatest demand being for studio/efficiencies or 1 bedroom units for individuals, the fair market rents for these types of units are above 30% of the income of a 1 and 2-person household earning income at 0-30% of the area median income. With affordable rental housing being the most important housing need reported in Moorhead by area agencies and citizens and supported by available data, preservation of affordable rental housing may be an important element of the City's housing strategy.

Discussion

The cost of housing in Moorhead has increased significantly over the past 15-20 years. Between 2000 and 2015, the median home value increased by 17% and rental rates increased by 14% (See Cost of Housing Chart –Table 30). Fewer housing units are available to households earning less than 50% of the

area median family income; affordable housing was one of the top concerns of citizens and organizations consulted in the citizen participation process. The Single Family Home Rehabilitation program preserves affordable housing for its homeowners. Preservation of affordable rental housing may also be an important element of the City's housing strategy. The City intends to be involved in and supportive of discussions surrounding affordable housing within Moorhead.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

A majority of housing units in Moorhead have one or no selected housing conditions (Table 34). Those conditions include: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) Has more than one person per room, and 4) the cost burden is greater than 30%. Housing conditions are further defined in the next section.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard housing conditions are defined for the purposes of the Consolidated Plan as those units meeting the Housing Choice Voucher (HCV) program's Housing Quality Standards (HQS), free of life safety hazards. HQS include: sanitary facilities, food preparation and refuse disposal, space and security, thermal environment, illumination and electricity, structure and materials, interior air quality, water supply, lead-based paint, access, site and neighborhood, sanitary condition, and smoke detectors. Moorhead defines substandard units suitable for rehabilitation as those units for which the cost to correct the conditions does not exceed the estimated after-improvement value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,475	15%	3,335	48%
With two selected Conditions	15	0%	385	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,345	85%	3,240	47%
Total	9,835	100%	6,960	101%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,915	30%	2,245	32%
1980-1999	1,760	18%	1,185	17%
1950-1979	3,980	40%	2,670	38%
Before 1950	1,190	12%	850	12%
Total	9,845	100%	6,950	99%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,170	53%	3,520	51%
Housing Units build before 1980 with children present	1,745	18%	1,095	16%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to Table 35 –Risk of Lead Based Paint, a total of 52% of owner-occupied housing was built before 1980 which could contain lead-based paint hazards; 50% of renter-occupied housing was built before 1980. Specific data on which of these housing units are occupied by low or moderate income families and which have deteriorated paint was not available.

Discussion

The City will respond to housing market needs in Moorhead with the following eligible activities:

- Rehabilitating or constructing new owner-occupied housing
- Rehabilitating or constructing new rental housing
- Supporting initiatives of local service providers to establish affordable housing in Moorhead

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Moorhead Public Housing Agency (MPHA) manages 151 public housing units in Moorhead. Annual repair and maintenance projects are regular; the City of Moorhead provides Environmental Reviews for the MPHA on HUD-assisted projects. This section will provide further detail on projects planned in the next 5 years.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			178	95			0	0	0
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Developments are:

Consolidated Plan

Moorhead

75

- River View Heights high rise – 104 units – 103 – 1 BR; 1 – 2 BR (7 are accessible 1 BR units); , boiler repairs, kitchen upgrades, replacement of air handler units, window replacement, and carpet replacement in common areas.
- Sharp View elderly housing - 47 units – 45 – 1 BR; 2 – 2 BR (5 are accessible 1 BR units); replacement of door locks, roof replacement, and carpet replacement in common areas.

Public Housing Condition

Public Housing Development	Average Inspection Score
MPHA	81

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Previously described in this section.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The MPHA will continue to maintain and improve properties as planned, following their mission to provide quality, affordable housing to low income households and, as a strong partner, promote positive outcomes for residents and the community it serves.

Discussion:

This section summarized the conditions of public housing in Moorhead. All the conditions noted are scheduled to be addressed in this next 5 years.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Currently there is one operational homeless shelter in Moorhead, Churches United for the Homeless which houses families, individuals, and veterans. There are two permanent supportive housing facilities, Gateway Gardens & Bright Sky Apartments, which houses individuals and couples and a third one that is opening late summer of 2025, Silver LInings. Silver LInings will operate as a permanent supportive housing for seniors and veterans. This section further describes support services for people experiencing homelessness or at risk of homelessness.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	89	0	62	361	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	4	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: State of Homelessness Fargo Moorhead Metro Report - Moorhead specific data of available beds.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are several mainstream services that are used to compliment services targeted to homeless persons. The Fargo-Moorhead community is greatly interconnected and a majority of the agencies collaborate or refer clients to each other.

The West Central Minnesota CoC supports and promotes access to mainstream services as an essential means of ending homelessness. Through their Coordinated Assessment Diversion Process, individuals are screened for diversion to mainstream resources, prevention services, or entry into the homeless system. This will is done using a homeless hotline through 211. This partnerships provides up-to-date information via an online – 24 hr. resource module. Additionally, supportive housing agencies conduct a vulnerability assessment for all clients prior to entry into their program and every 3-6 months while in their program (persons who have been stable in permanent supportive housing and long term homeless programs may actually complete the assessment only 1 x annually depending on the program). This assessment identifies key areas where linkage to mainstream and other supportive services are needed. The West Central Minnesota CoC's Coordinated Assessment system links individuals in supportive housing to mainstream and other supportive services.

Medical

There are many options for medical services in addition to the main hospitals Sanford, Essentia, and the VA Medical Hospital, those include Clay County Public Health, Family Healthcare and Homeless Health Services, Healthcare for Homeless Veterans, Community Health Services, Inc., and the Rape and Abuse Crisis Center.

Mental Health

There are several mental health options, including CCRI, Fargo VA Medical Center, Lakeland Mental Health, Prairie St. John's, Solutions, Southeast Human Service Center, Community Outreach Center, Myrt Armstrong Center, the Village Family Service Center, and Clay County Social Services.

Chemical Dependency

Some chemical dependency options include Clay County Chemical Dependency Services, Clay County Detox, Lost and Found Ministry/Recovery Worship, Red River Recovery, Stepping Stones, Sisters Path, ShareHouse, Southeast Human Service Center, Anchorage, Drake Counseling, Lotus Center, Adolescent Program at West Central Regional Juvenile Detention Center, and Fargo VA Medical Center.

Employment Services

Employment services include CareerForce, Rural MN CEP, Moorhead Public Schools Homeless Liaison, Motivation, Education, and Training (MET), Veterans Employment Representative, Youthbuild, and Job Service ND.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The West Central Minnesota CoC prioritizes service to persons based on their vulnerability index pre-screen. Those who are most vulnerable are prioritized for any open unit in emergency shelter (ES), transitional housing (TH), rapid-re housing (RRH), or permanent supportive housing (PSH). The West Central Minnesota CoC also has a region-wide policy to prioritize Chronic Homeless in all PSH beds. Minnesota Assistance Council for Veterans (MACV) serves our entire service areas with rental assistance and supportive services. This is a statewide program so they do not designate the number of units for each region.

In addition to the previously mentioned services, there are shelters, food pantries, meals, drop-in centers, and legal advocacy services for homeless persons in the Fargo Moorhead area. Duplicate or similar programs in Fargo, ND are available, but not all are listed.

Shelters

Moorhead shelters include Churches United for the Homeless for men, women, children, and veterans. Fargo shelters include Gladys Ray Shelter for men and women, New Life Center for men, YWCA for women and children, Sister's Path for women and children, and Fraser transitional living for men and women. Individuals and families experiencing homelessness utilize services available throughout the metropolitan area regardless of prior residency.

Food

Food-related services include the Dorothy Day Food Pantry in Moorhead, Churches United food pantry, FM Emergency Food Pantry in Fargo, Salvation Army for meals, and all the shelters provide full or light meals.

Drop In Centers

Daytime drop in centers include Stepping Stones Resource Center, Gladys Ray Veteran Drop in Center, Native American Center, Salvation Army, Myrt Armstrong Center, YWCA, and the Social Connexion.

Housing

Housing referral services and rental supports are offered through the Clay-Wilkin Homeless Prevention Assistance Program, Churches United transitional housing, Clay County Housing Authority, Moorhead Public Housing Agency, Fargo Housing and Redevelopment Authority, and Lakes and Prairies Community Action Partnership Family Homeless Prevention and Housing Assistance Program.

Legal Services

Legal Services of Northwest Minnesota and Migrant Legal Services provide legal advocacy and case management to low income special needs populations.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are several organizations in Moorhead that provide services to its special needs population. The special needs population typical includes the elderly, frail elderly, persons with disabilities (mental, physical, and developmental), persons with alcohol or other drug additions, persons with HIV/AIDS and their families, and public housing residents. The largest services providers for the special needs population in Moorhead is Clay County Social Services and the Moorhead Public Housing Agency. Other facilities and the types of services offered are summarized in this section.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

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

Clay County Social Services and Moorhead Public Housing Agency are local agencies that continue to report a significant proportion of their clients who require housing assistance together with supportive services, particularly mental health case management to deal with serious and persistent mental illness, alcohol and other drug addictions. It is recognized that housing for persons with mental illness and disabilities is most successful when combined with support services, and local housing providers, particularly Clay County Housing and Redevelopment Authority, continues to pursue development of permanent supportive housing units to better serve the needs of Moorhead's special needs population.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

This section is for states only, not entitlement grantees.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Refer to goals in strategic plan and action plan sections.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Job creation and retention was one of the highest ranked by Moorhead residents in non-housing community development needs. This section summarizes major employment sectors within Moorhead and the workforce and infrastructure needs of the business community. Also addressed is the relationship between employers and workforce training educators.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	141	62	1	1	0
Arts, Entertainment, Accommodations	2,103	1,511	13	13	0
Construction	1,059	546	7	5	-2
Education and Health Care Services	3,750	4,514	23	39	16
Finance, Insurance, and Real Estate	1,278	335	8	3	-5
Information	364	74	2	1	-1
Manufacturing	1,456	906	9	8	-1
Other Services	644	582	4	5	1
Professional, Scientific, Management Services	1,332	583	8	5	-3
Public Administration	0	0	0	0	0
Retail Trade	2,135	1,564	13	14	1
Transportation and Warehousing	633	226	4	2	-2
Wholesale Trade	1,088	653	7	6	-1
Total	15,983	11,556	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	24,375
Civilian Employed Population 16 years and over	23,435
Unemployment Rate	3.81
Unemployment Rate for Ages 16-24	13.04
Unemployment Rate for Ages 25-65	2.02

Table 42 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,395
Farming, fisheries and forestry occupations	660
Service	3,220
Sales and office	5,315
Construction, extraction, maintenance and repair	1,780
Production, transportation and material moving	1,150

Table 43 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,904	91%
30-59 Minutes	1,134	5%
60 or More Minutes	823	4%
Total	20,861	100%

Table 44 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	365	40	350

Educational Attainment	In Labor Force			Not in Labor Force
	Civilian Employed	Unemployed		
High school graduate (includes equivalency)	2,805	90		600
Some college or Associate's degree	6,660	190		1,145
Bachelor's degree or higher	6,850	85		725

Table 45 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	30	15	80	160	180
9th to 12th grade, no diploma	460	125	195	180	280
High school graduate, GED, or alternative	1,785	1,240	935	1,320	1,670
Some college, no degree	4,990	1,625	780	1,980	1,130
Associate's degree	475	1,305	965	1,350	340
Bachelor's degree	600	1,580	1,640	2,235	970
Graduate or professional degree	0	530	600	1,115	495

Table 46 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,718
High school graduate (includes equivalency)	34,085
Some college or Associate's degree	41,964
Bachelor's degree	52,213
Graduate or professional degree	58,988

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Moorhead with the most workers are listed in order: 1) Education and Health Care Services, 2) Retail Trade, 3) Arts, Entertainment, and Accommodations, 4)

Manufacturing, and 5) Professional, Scientific, and Management Services. Education and Health Care Services have 36% of the share of jobs and 21% of the workers in the jurisdiction. There are four colleges and two major healthcare providers in Moorhead; Minnesota State University Moorhead, Concordia College, Rasmussen, Minnesota State Community and Technical College, Sanford Health, and Essentia Health.

Describe the workforce and infrastructure needs of the business community:

Population

There are 24,375 people in Moorhead's civilian labor force. The top five occupations with the most employees Management, Business, and Financial (5,395); Sales and Office (5,315 people); Service (3,220); Construction, Extraction, Maintenance, and Repair (1,780); Production, Transportation, and Material Moving (1,150); Farming, Fisheries, and Forestry (660).

Travel Time to Work

A total of 1,134 workers travel 30-59 minutes to work; 823 workers travel 60 or more minutes.

Educational Attainment 16 Years of Age and Older

Approximately 52% (365 workers) of the population having less education than a high school graduate are employed in the labor force, which represents 2% of the overall population 16 years of age and older. Approximately (2805 workers) of the population with a high school diploma or equivalent are employed in the labor force, which represents 16% of the overall population 16 years of age and older. Approximately 83% (6660 workers) of the population with some college or an Associate's degree are employed in the labor force, which represents 29% of the overall population 16 years of age and older. Approximately 90% (6,850 workers) of the population with a Bachelor's Degree or higher are employed in the labor force, which represents 34% of the overall population 16 years of age and older.

The highest numbers of people who have less than 9th grade education are 65 or older (300). The highest numbers of people who have between 9th to 12th grade education with no diploma are 18-24 year olds (320). The highest numbers of high school graduates, GED, or alternative is in the 45-65 age group (2,195). 18-24 year olds (5,790) have the highest numbers for some college, no degree; most are in college but have not yet graduated at this age. The highest numbers of people with an Associate's degree are in the 25-34 year old group (1,215). The highest numbers of people with Bachelor's degree, or graduate or professional degree are in the age group 45-64 (3,010). As education level increases, so does the median earnings in the past 12 months, the range is \$27,321-\$55,924.

West Central Initiative (regional economic development planning organization) reports that the business needs in the community are a well-trained and specialized workforce. Thus, the needs of the workforce are the same. Workers need to be trained in the positions that businesses need filled.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

West Central Initiative anticipates the “65+ Age Wave” will continue as baby boomers continue to age out of the workforce. This will greatly impact the workforce and services. They identify the need for a larger workforce, particularly within the fields of health care/social assistance, manufacturing, transportation/warehousing, and educational services. Projected growth in the community over the next 5-10 years will exacerbate this need for a larger workforce. There is also a need to expand access and coverage to broadband internet service. The designation of downtown Moorhead as an ‘Opportunity Zone’ will also lead to increased economic development and investment in that area.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Area colleges, particularly community and vocational, meet with area employers to understand what kind of employees they are looking for and design their curriculums from that basis. Shaping the workforce to meet the needs of area employers promotes job placement after education. Major areas of education are business development, information technology, health and emergency services, and trade and industry.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

As previously mentioned, area colleges meet with area employers to customize and develop the workforce. Minnesota State Community and Technical College has Custom Training Services and Workforce Development in the major areas of education previously listed.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

The unemployment rate is low (2.0%) for the Fargo-Moorhead MSA *[Bureau of Labor Statistic: Economy at a Glance (2024)]*. Yet, job creation and retention is an economic development initiative in the community. New initiatives mentioned in this section will be employed during this 5 year plan period (2025-2029) and are intended to help develop workforce training, job creation, and retention.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration for the purposes of this Consolidated Plan is defined as a significant amount of household-types existing in one area. According to CPD Maps, households with multiple housing problems are dispersed throughout the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are no concentrations of racial or ethnic minorities higher than 7.5% in any one census tract in Moorhead. There are some concentrations of low and extremely low income households in three census tracts (204/203/202.02) encompassing the downtown area and two college campuses, Concordia College and Minnesota State University Moorhead (MSUM). A large amount of the people living in and around the college campuses are students who are primarily low to extremely low income households.

What are the characteristics of the market in these areas/neighborhoods?

Development is on the rise in these areas. MSUM and Concordia College are regularly improving and building on their campuses; projects range from student residential to classroom buildings. Rental properties are highly concentrated around the colleges and because Moorhead has a rental registration program, landlords are required to adhere to the Rental Registration Code. In doing so, properties are maintained and meet a standard of decent, safe, and sanitary living conditions. More developers are doing infill or restoration projects in the downtown area; projects include restaurants, entertainment, and residential. More business owners are opening businesses in this area including retail, restaurant, healthcare, and office. At the time of this Consolidated Plan, approximately 24 homes were listed for sale in this area; the average sales price was \$179,250.

Are there any community assets in these areas/neighborhoods?

The most important assets related to human, financial, and built capital are located in these areas and include MSUM and Concordia College, and the downtown business district. Other important community assets, particularly related to social, political, natural, and cultural capitals in these areas include a police station, fire station, elementary school, court house, river parks, cultural museum, and the Moorhead Service Center which has several agencies that assist low income households and people with disabilities (e.g., City Hall, Clay County Social Services, Public Health, Lakes and Prairies, CareerForce, Veterans Service Office (VSO), RAAN (HIV/AIDS support), etc.).

Are there other strategic opportunities in any of these areas?

There may be vacant building redevelopment opportunities and/or private or public storefront rehabilitation opportunities using funding sources other than CDBG. Tax Increment Financing (TIF) may also be an option for projects with an assessed new building value of \$1.5 million or more. TIF qualifying expenses include:

- Blighted or substandard buildings
- Extraordinary cost to assemble multiple parcels of land
- Site requires remediation of contaminated soils, removal of asbestos, lead based paint, dry cleaner contaminates, or other contaminants
- Project includes underground or ramped parking
- Extraordinary public improvement cost

Ongoing support and partnerships with the agencies, organizations, institutions, and businesses in these areas is an important strategy to improving the lives of those living in the area, particularly those who have low or extremely low income households. Balancing the community capitals leads to sustainable and vibrant communities and Moorhead has significant potential considering many of its assets are concentrated in a low to extremely low income area.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to HUD's Office of Policy Development and Research, "As information, services, and resources increasingly move online, digital inequality has come to both reflect and contribute to other persistent forms of social inequality. Disparate access to the Internet and digital devices corresponds closely with longstanding inequalities in income, education, race and ethnicity, age, immigration status, and geography. At the same time, the negative consequences of being underconnected are growing, and researchers and policymakers are increasingly concerned that underconnection is fueling other socioeconomic disparities. Indeed, Internet access, and particularly broadband Internet access, has become an important tool for taking full advantage of opportunities in education, employment, health, social services, and the production and dissemination of knowledge and digital content."

Affordable access to broadband internet is an increasingly integral component of community development. According to the latest data from the MN Office of Broadband Development, over 95% of Clay County residents, which includes Moorhead, have access to broadband internet service.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the FCC Broadband Map, 99% of Moorhead residents are served by 5 or more broadband providers with greater than broadband speed of 25/3 Mbps. Approximately 70% of residents have access to at least two providers of broadband speed of 100/10 Mbps, generally considered one of the highest speeds available. The City consulted with local broadband providers, including 702 Communications, MidContinent. Service providers have comparable rates for services. The MN Rural Broadband Coalition was contacted as well, but did not return messages. However, they did have valuable resources available to the public.

While it is clear that there are multiple service providers locally, it has been difficult to find data that would identify whether or not the cost of services is an obstacle for low-to-moderate income households. Based on the latest available ACS data, about 86% of Fargo-Moorhead households have a broadband Internet subscription (2020). Residents without a computer and/or broadband subscription may obtain access at any of the public libraries.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Moorhead understands that there are increased natural hazard risks associated with climate change. The City of Moorhead consulted with Clay County and their Emergency Manager. FEMA provided data for flood plains and areas at high risk for flooding. Tornadoes, floods, blizzards, and other natural disasters will affect the City of Moorhead. The City is particularly focused on risks from flooding. The Red River makes up the City of Moorhead's western border. Five of the top ten floods of record occurred within the last twenty years.

The City of Moorhead is currently working with a consultant to update its 5-year Hazard Mitigation Plan. The City of Moorhead will have several mitigation actions planned to enhance community resiliency. Since 2009, the City has spent over \$100 million on flood mitigation. The City has developed over 18 miles of levees/flood walls, upgraded and added pump stations, installed additional flood gates and taken many other mitigation steps to protect all citizens, including low and moderate income households.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to the Center for Disease Control's (CDC) Social Vulnerability Mapping, the City of Moorhead contains some census tracts that have a moderate-to-high level of vulnerability for a variety of reasons such as: number of single parent households, households with a disabled member, and households below the poverty line. These households are particularly vulnerable to risks stemming from natural disasters. Natural disasters like flooding and pandemics can lead to a loss of income due to travel restrictions and business closures. These vulnerable households often have little to no savings and a disruption in their income can quickly lead to lack of ability to make rent/mortgage payments putting their housing at risk.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan is five-year strategy of the Consolidated Plan that sets general priorities for allocating investment within the jurisdiction and details priority needs. Priority needs and goals are for affordable housing, homelessness, non-homeless special needs, and non-housing community development needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Are a N	Are a T	Other Tar get Area	HUD A pprov	% of Low/ tal	Revi al Dat	Other R evital D	Iden tify	Incl ude	How did	Id en	Wh at	Are ther
am e:	yp e:	Descriptio n:	e:	Mod :	Typ e:	escripti on:	the neig	spec ific	your cons	y th	the opp	ie
							hbo	hou	ulta	th	ortu	iers
							rho	sing	tion	e	nitie	imp
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Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	AH1 Affordable Housing AH2 Affordable Housing AH3 Affordable Housing AH4 Affordable Housing HL1 Homelessness
	Description	<p>The City of Moorhead's highest priority for community development resources continues to be maintaining and creating affordable housing opportunity within the community.</p> <p>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.</p>

	Basis for Relative Priority	Both Census 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. As population continues to grow, the City of Moorhead must be deliberate in its planning efforts to ensure affordable housing is part of development throughout the City.
2	Priority Need Name	Homelessness Services and Prevention
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	HL1 Homelessness HL2 Homelessness
	Description	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. Support the provision of public services to provide services for low-and-moderate-income households.

	Basis for Relative Priority	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.
3	Priority Need Name	Non-Homeless Special Needs Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	SN1 Non-Homeless Special Needs Services SN2-Non-Homeless Special Needs Services

	Description	<p>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.</p> <p>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.</p>
	Basis for Relative Priority	<p>Needs were identified through statistical data and consultations with local service providers.</p>
4	Priority Need Name	Non-Housing Community Development Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

	Geographic Areas Affected	
	Associated Goals	NH-3 Slum & Blight Removal NH2- Non Housing Community Development Need
	Description	Support the provision of public services to provide services to low-and-moderate-income persons.
	Basis for Relative Priority	Needs were identified through the use of a community survey and statistical data.
5	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	
	Description	Program Administration, Fair Housing, Oversight and Compliance
	Basis for Relative Priority	Provides administration oversight of Consolidated Plan grant funded projects and ensures timely implementation in a manner that promotes compliance with established rules, policies, and guidelines.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA provided by local service providers.
TBRA for Non-Homeless Special Needs	TBRA provided by local service providers.
New Unit Production	Based on current market data and on what service providers and the public housing agencies are noticing, current housing availability and affordability do not fully meet the needs of the population. In the Moorhead Community Survey, the primary housing need in Moorhead was affordable housing for purchase and the second was affordable rental housing. The availability of affordable housing is likely to decrease as home and property values increase and the demand for housing in Moorhead has influenced the rental market.
Rehabilitation	Both owner-occupied and renter-occupied housing was rated for 4 conditions of housing in Table 8. Those conditions include: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) Has more than one person per room, and 4) the cost burden is greater than 30%. A total of 14% of the owner-occupied housing had one or more of these conditions and 86% had none of these conditions. A total of 38% of the renter-occupied housing had one or more conditions. Citizens ranked home rehabilitation as the third most important housing need in the Moorhead Community Survey. A need is demonstrated for both owner-occupied and renter-occupied housing rehabilitation.
Acquisition, including preservation	Land acquisition for local service providers and/or agencies to construct affordable housing (i.e., Habitat for Humanity, public housing)

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Community Development Block Grant funds must address one of three National Objectives; benefit low to moderate income individuals, prevention of slum and blight conditions (i.e., vacant buildings, code enforcement, and removal of unsafe structures), and to address urgent need that threatens the health, safety, and welfare of the community's residents. This section briefly summarizes anticipated resources for 2025 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). The City of Moorhead has not yet received funding allocations for Fiscal Year (PY) 2025 and is estimating the anticipated resources in the table below on the FY24 funding allocations in the amount of \$342,210 in CDBG funds. The City anticipates the FY2025 allocations will be approximately the same.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	356,693	150,000	0	506,693	2,026,772	The primary objective of the CDBG program is to provide decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons and neighborhoods. All prior year funds are currently committed to projects. The expected amount available for the remainder of the con plan is the amount of the estimated annual allocation and the estimated program income multiplied by the remaining 4 years.

Table 51 - Anticipated Resources

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

CDBG funds for housing activities are regularly leveraged against and combined with state and federal resources managed by Minnesota Housing Finance Agency, including Start Up, Step Up, and Fix Up and Community Fix Up loans, Rehabilitation Loan/Emergency and Accessibility Loan Programs, Minnesota Housing Community Development, downpayment and closing cost assistance loans, multi-family loans and programs, and Foreclosure Prevention through Minnesota Homeownership Center. Public service activities have many sources of matching funds (public and private), including the State of Minnesota. Contributors for metropolitan activities and organizations include the State of North Dakota and City of Fargo, among several other private and public donors and foundations.

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

The City will consider the use of publicly owned land or other property located within the jurisdiction for the construction of affordable housing for low to moderate income households or to address blighted conditions. The City of Moorhead understands the risk of holding land for extended periods of time and takes this into consideration along with the advantages prior to utilizing publicly owned land.

Discussion

CDBG Program Administration and activities designated as "Public Services" are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. 2025 Program Administration funds may be used for startup planning and administrative costs of future grant years (24 CFR 570.200(g)(3)). Annual activity budgets will be within these limits. CDBG awards between 2025 and 2029 may be greater or less than what is projected.

- Reductions to estimated program income will reduce the Home Rehabilitation Loan Program.
- Revenue received that exceeds estimated program income will be applied to home rehabilitation loans, or the City may conduct a plan amendment in accordance with the City of Moorhead's Citizen Participation Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Moorhead	Government	Planning	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Moorhead Department of Governmental Affairs is the lead agency in implementation of the Consolidated Plan. Other departments/divisions within the City government implement CDBG activities, including Parks and Recreation and Metro Area Transit. A community partner directly funded through CDBG is Lakes & Prairies Community Action Partnership. 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, childcare, counseling, social services, and others.

The strength of the institutional structure overall is the wide variety of organizations and collaboration to address housing and community development issues within the City of Moorhead and the Fargo-Moorhead metropolitan community. 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 Mayor and Moorhead City Council are responsible for appointments to the Moorhead Public Housing Agency Board of Directors and the employment of the Executive Director. MPHA services contracting, other employment decisions, and procurement are handled independently of the City of Moorhead. The City of Moorhead conducts environmental reviews for the MPHA and 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.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training			
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		
Transportation	X	X	
Other			
Food Pantries & Meals	X	X	

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Fargo-Moorhead community is greatly interconnected and agencies regularly collaborate or refer clients to each other. Previously, multiple agencies were assessing the needs of an individual client and were aware of their clients' needs. Over the last three-five years a shift occurred in the way needs were determined and how clients were assessed. The community transitioned into a new system, CARES, which is Coordinated Assessment and Referral and Evaluation System. With this new way of assessing needs and recording/retrieving data, only one needs assessment is done and the information goes into a system that can be accessed by all human service providers. In March 2022 the Housing Prioritization

Tool (HPT) was implemented. CARES staff began to update the triage tool that was used in the FM prevention pilot. In the spring of 2024, this Housing Crisis Triage was finalized for the Access stage of coordinated entry. The HPT was also updated in 2024.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The greatest strength of the service delivery system in the Fargo-Moorhead community is that agencies regularly collaborate with each other. They are an interconnected system and rely on each other to meet the needs of the clients. Duplication and overlap of services in the community is limited, usually due to the MN/ND state line and different funding sources and requirements.

In terms of gaps, service providers report that people who are homeless and/or have special needs may not receive timely assistance because waiting lists for resources are long and sometimes resources can run out before someone gets assistance.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH1 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
2	AH2 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Homeowner Housing Rehabilitated: 35 Household Housing Unit
3	AH3 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Homeowner Housing Added: 5 Household Housing Unit
4	AH4 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Other: 100 Other
5	HL1 Homelessness	2025	2029	Affordable Housing Homeless		Affordable Housing Needs Homelessness Services and Prevention		Other: 1 Other
6	HL2 Homelessness	2025	2029	Homeless		Homelessness Services and Prevention		Other: 5 Other
7	SN1 Non-Homeless Special Needs Services	2025	2029	Non-Homeless Special Needs		Non-Homeless Special Needs Services		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	SN2-Non-Homeless Special Needs Services	2025	2029	Non-Homeless Special Needs		Non-Homeless Special Needs Services		Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
9	NH-3 Slum & Blight Removal	2025	2029	Non-Housing Community Development		Non-Housing Community Development Needs		Buildings Demolished: 2 Buildings
10	NH2- Non Housing Community Development Need	2025	2029	Non-Housing Community Development		Non-Housing Community Development Needs		Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	AH1 Affordable Housing
	Goal Description	Rehabilitate or construct 10 affordable rental housing units by 2029. Although the annual goal is 2 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 at least 10 percent of these units should be made available for persons with disabilities.

2	Goal Name	AH2 Affordable Housing
	Goal Description	Rehabilitate or construct 35 affordable housing units for homeownership by 2024. CDBG resources will be used for rehabilitation activities; CDBG resources used for construction activities will be leveraged against funds from Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund, and energy efficiency funds from Moorhead Public Service. Annual goal is 7 units per year (3 to be made available to households earning not more than 60% MFI and 4 to be made available to households earning not more than 80% MFI).
3	Goal Name	AH3 Affordable Housing
	Goal Description	Construct at least 5 affordable housing units for homeownership by 2024, specifically through partnership with Habitat for Humanity, Cass Clay Community Land Trust or other qualified non-profit organization. CDBG resources will be used for land acquisition and/or acquisition of infrastructure costs and will leverage private individual and corporate donations. One of the five homes is to be made available to households earning less than 60% MFI and 4 to be made available to households earning not more than 80% MFI.
4	Goal Name	AH4 Affordable Housing
	Goal Description	Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, it is hoped that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period.
5	Goal Name	HL1 Homelessness
	Goal Description	Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies.

6	Goal Name	HL2 Homelessness
	Goal Description	Support the initiatives of service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, capital needs assistance, and other means. The City will support the F-M Area Coalition to End Homelessness by serving as a funding partner for improved data collection through software updates, staff training, and/or staff data entry. The data that is collected will serve as a resource for agencies addressing issues related to homelessness. The City will support Churches United as a funding partner for capital needs at their homeless shelter.
7	Goal Name	SN1 Non-Homeless Special Needs Services
	Goal Description	Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.
8	Goal Name	SN2-Non-Homeless Special Needs Services
	Goal Description	Provide services to low-to moderate income homeowners that are elderly and/or disabled so they can safely access their homes.
9	Goal Name	NH-3 Slum & Blight Removal
	Goal Description	<p>Blighted and Hazardous Property Clearance. May include any of the following clearance and remediation activities: acquisition, environmental remediation, clearance, demolition, and relocation benefits to qualified tenants or owners as required by the state or federal law. HUD National Objective: Slum & Blight Removal Spot Basis [24 CFR Part 570.208 (b)(2)]</p> <p>Priorities – Hazardous structures and nonconforming use residential properties in deteriorated condition along the Main Avenue corridor and/or in residential neighborhoods under the City's abatement authority when owner has not complied.</p>
10	Goal Name	NH2- Non Housing Community Development Need
	Goal Description	Partner to address the needs of low-income youth through recreational activities, work- force readiness and development opportunities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The city of Moorhead does not utilize HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Currently, the MPHA has 6 individuals on their waiting list in need of an accessible unit. Modifications have been made to a number of units to make them more accessible over the past 5 years. MPHA has an admission policy in place for public housing programs where a person who needs an accessible unit gets priority for those specific units over all others. An individual waiting for an accessible unit does not spend longer on the wait list than those not in need of an accessible unit. For current residents who may acquire a disability in while residing in a non-accessible units, MPHA will make modifications to help them remain in place if possible, they also have a transfer policy to cover these situations. MPHA recently installed a chair lift in one of their units for a resident in need of accessibility.

Activities to Increase Resident Involvements

Moorhead Public Housing Agency (MPHA) was awarded the ROSS grant from HUD March 2018. ROSS stands for Resident Opportunity and Self Sufficiency. This federal grant allowed MPHA to add a staff position to assist residents with connecting to services and supports within the Fargo-Moorhead community. The majority of MPHA residents have a disability or are elderly and many are extremely low-income. Information on what services are out there and how to access them can be challenging to navigate. The ROSS Coordinator position assists residents to identify goals and connect to services to increase health and other quality of life outcomes.

River View Heights is a 14 Story High Rise with 104 units. A community garden was created on land near the High Rise owned by MPHA in which the ROSS coordinator works with tenants on actively partaking in garden activities. The River View Garden provides residents with access to nutritious food, opportunities to connect with others in the community, and an outdoor opportunity to garden which is proven beneficial to those struggling with mental illness. In addition to the garden, MPHA facilitates weekly food distribution from Great Plains Food Bank at both apartment locations.

MPHA has brought in outside agencies to provide information and assistance to both apartment locations, Sharp View and River View Heights. The following are examples of informational sessions as well as services that have been brought in to support MPHA residents with increasing their health and wellness:

- Fall Prevention- Dancing Sky Area Agency on Aging
- Personal Safety- Moorhead Police Department
- Social Cultural and Wellness- Village Family Service Center
- Rain Barrel Workshop- River Keepers
- Cooking Matters- University of MN Extension Office
- Tax returns- Lakes and Prairies CAPLP

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

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

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

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

The Moorhead PHA is not ‘troubled’.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

- Securing downpayment and closing cost assistance programs for local lenders through state program financing
- Land contributions to Habitat for Humanity, Cass Clay Community Land Trust, and Creative Care for Reaching Independence
- Investment partnerships in new and renovated rental and owner-occupied housing developments
- Subdivision provisions allowing modest lot sizes (40 foot width)
- Tax increment financing for affordable housing development

Moorhead's housing costs are modest in comparison to state and national costs; however, as in other communities, this does not mean housing is affordable to lower income households in this community. More affordable housing stock, both rental and ownership, is needed and must be encouraged through public and private partnerships. Given the age of Moorhead's housing stock, preservation activities must continue. Housing rehabilitation ranked the third most important housing need in the Moorhead Community Survey.

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

The Coordinated Access, Referral, Entry & Stabilization (CARES) System is a partnership of agencies collecting and sharing information in CARES approved databases to provide a more coordinated homeless response system. CARES utilizes the 211-phone hotline as a central access to shelter. This phone access will be available at numerous access points throughout the region. Consultations with the FM Homeless Coalition identified the three main agencies in the Fargo Moorhead region that provides homeless outreach especially outreach to those who are unsheltered. These three agencies are the Lakes and Prairie Community Action (CAPLP) in Clay county, SENDCAA for Cass county and Presentation Partners in Housing which serves both Clay and Cass county. These three agencies are the ones who have staff that will go out and connect with those who are unsheltered and homeless. They provide them with resources and connect them to what they need. These staff are also trained and are able to access them and utilize the Housing Prioritization Tool (HPT). Additionally, many mainstream and support service programs provide on-site office hours or outreach to local shelters (VA, Lakeland Mental Health (PATH, Case Managers, DA's, and counseling), Public Health, Sanford Health, CAP's). CARES and the Fargo-Moorhead Coalition to End Homelessness work to increase outreach through cards, posters, resident meetings and public service announcements.

Addressing the emergency and transitional housing needs of homeless persons

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

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

The Coordinated Access, Referral, Entry & Stabilization (CARES) System is a partnership of agencies collecting and sharing information in CARES approved databases to provide a more coordinated homeless response system. The goal of CARES is to provide individuals with the right information about services to help them successfully obtain and retain housing based on a Housing First methodology. All projects must conduct an annual Housing First assessment which is reviewed by the West Central Minnesota CoC Performance Evaluation Committee. CARES utilizes HPT assessments for prioritization

and linkage to housing and to promote housing stabilization once housed. Linkage (not just referrals) to mainstream resources is essential to stabilization as well.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The West Central Minnesota CoC participates in statewide prison discharge fairs. The West Central Minnesota CoC also partners with the regional mental health and family/children's collaborative groups to help assure practices and policies are in place and being utilized, particularly to avoid discharging or releasing someone into homelessness. In instance that it does, the West Central Minnesota CoC and partner agencies meet with institution staff to resolve the individual's situation and to strategize to help prevent future occurrences of discharging someone into homelessness. The local medical facilities partner with local shelters to provide on-site shelter nursing staff. This partnership has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house, etc.), particularly for those who are in shelter or discharged who need more intensive medical or mental health, but are no longer in need of inpatient care.

Minnesota provides statewide family homeless prevention and assistance funds. These funds provide one time mortgage payments, one time or short-term rental assistance, and energy assistance funds for those who are at-risk of homelessness or to immediately re-house households with minimal barriers and vulnerability. Access to this program is through CARES.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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. Approximately 8-10 homes are rehabilitated each year and many have lead based paint; lead safe work practices are used during rehabilitation. Older housing units have been demolished over time, which also reduces the number of homes with lead based paint and potential hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

Taking precautions associated with lead safe work practices and understanding HUD's Lead-Safe Housing regulations reduce the chances for lead poisoning and hazards.

How are the actions listed above integrated into housing policies and procedures?

The actions are written into the rehabilitation program guidelines, which are referenced for other activities that do not have program guidelines.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

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

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

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

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

The City's support of Habitat for Humanity and Cass Clay Community Land Trust, 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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

All of the goals listed in the City's 5-year Consolidated Plan help to reduce poverty. Annual activities are developed and/or promoted to meet the goals and the primary beneficiaries are low to moderate income individuals. In summary, the goals help to create and maintain affordable housing through home rehabilitation or construction, strategies to reduce homelessness, and by providing opportunities for children and youth.

SP-80 Monitoring – 91.230

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

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

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, onsite field visits of public service activities.
- Construction and acquisition activities 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 Planning and Neighborhood 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 Single Family Rehabilitation program activities; separating duties between the City Accountant and Office Specialist administering the program ensures accurate disbursement of funds.

HUD has specific requirements for its grantees on expending resources in a timely manner. City staff monitors revenue and expenses each month and forecasts 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. During monitoring visits, staff will discuss timely expenditure progress, activity

eligibility, national objective verification, and any corrective action if necessary; technical assistance will be provided as needed.

The City will utilize the Checklist for On-site Monitoring of a Subrecipient Community Development Block Grant Program. A written report will be provided 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.

Efforts will be made to hire women and minority businesses for contract work. Subrecipients will be informed of the Minority Business Enterprise (MBE) goals for projects requiring contracted services.

Expected Resources

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

Introduction

Community Development Block Grant funds must address one of three National Objectives; benefit low to moderate income individuals, prevention of slum and blight conditions (i.e., vacant buildings, code enforcement, and removal of unsafe structures), and to address urgent need that threatens the health, safety, and welfare of the community's residents. This section briefly summarizes anticipated resources for 2025 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). The City of Moorhead has not yet received funding allocations for Fiscal Year (PY) 2025 and is estimating the anticipated resources in the table below on the FY24 funding

allocations in the amount of \$342,210 in CDBG funds. The City anticipates the FY2025 allocations will be approximately the same.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	356,693.00	150,000.00	0.00	506,693.00	2,026,772.00	The primary objective of the CDBG program is to provide decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons and neighborhoods. All prior year funds are currently committed to projects. The expected amount available for the remainder of the con plan is the amount of the estimated annual allocation and the estimated program income multiplied by the remaining 4 years.

Table 55 - Expected Resources – Priority Table

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

matching requirements will be satisfied

CDBG funds for housing activities are regularly leveraged against and combined with state and federal resources managed by Minnesota Housing Finance Agency, including Start Up, Step Up, and Fix Up and Community Fix Up loans, Rehabilitation Loan/Emergency and Accessibility Loan Programs, Minnesota Housing Community Development, downpayment and closing cost assistance loans, multi-family loans and programs, and Foreclosure Prevention through Minnesota Homeownership Center. Public service activities have many sources of matching funds (public and private), including the State of Minnesota. Contributors for metropolitan activities and organizations include the State of North Dakota and City of Fargo, among several other private and public donors and foundations.

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

The City will consider the use of publicly owned land or other property located within the jurisdiction for the construction of affordable housing for low to moderate income households or to address blighted conditions. The City of Moorhead understands the risk of holding land for extended periods of time and takes this into consideration along with the advantages prior to utilizing publicly owned land.

Discussion

CDBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. 2025 Program Administration funds may be used for startup planning and administrative costs of future grant years (24 CFR 570.200(g)(3)). Annual activity budgets will be within these limits. CDBG awards between 2025 and 2029 may be greater or less than what is projected.

- Reductions to estimated program income will reduce the Home Rehabilitation Loan Program.
- Revenue received that exceeds estimated program income will be applied to home rehabilitation loans, or the City may conduct a plan amendment in accordance with the City of Moorhead's Citizen Participation Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH1 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing Needs	CDBG: \$40,500.00	Rental units constructed: 1 Household Housing Unit
2	AH2 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing Needs	CDBG: \$244,893.00	Homeowner Housing Rehabilitated: 7 Household Housing Unit
3	AH3 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs	CDBG: \$55,000.00	Homeowner Housing Added: 2 Household Housing Unit
4	AH4 Affordable Housing	2015	2019	Affordable Housing		Affordable Housing Needs	CDBG: \$0.00	Other: 20 Other
5	HL1 Homelessness	2015	2019	Affordable Housing Homeless		Affordable Housing Needs Homelessness Services and Prevention	CDBG: \$0.00	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HL2 Homelessness	2015	2019	Homeless		Homelessness Services and Prevention	CDBG: \$15,200.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Homelessness Prevention: 100 Persons Assisted Other: 1 Other
7	SN1 Non-Homeless Special Needs Services	2015	2019	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$0.00	Other: 1 Other
8	SN2-Non-Homeless Special Needs Services	2025	2029	Non-Homeless Special Needs		Non-Homeless Special Needs Services	CDBG: \$25,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
9	NH2- Non Housing Community Development Need	2025	2029	Non-Housing Community Development		Non-Housing Community Development Needs	CDBG: \$27,700.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	AH1 Affordable Housing
	Goal Description	Construct a rental home for disabled individuals for Creative Care for Reaching Independence (CCRI)

2	Goal Name	AH2 Affordable Housing
	Goal Description	Rehabilitate or construct 35 affordable housing units for homeownership by 2024. CDBG resources will be used for rehabilitation activities; CDBG resources used for construction activities will be leveraged against funds from Minnesota Housing Finance Agency and/or Greater Minnesota Housing Fund, and energy efficiency funds from Moorhead Public Service. Annual goal is 7 units per year (3 to be made available to households earning not more than 60% MFI and 4 to be made available to households earning not more than 80% MFI). Single Family Home Rehabilitation
3	Goal Name	AH3 Affordable Housing
	Goal Description	CDBG resources will be utilized for Acquisition of infrastructure costs for Habitat for Humanity or the Cass Clay Community Land Trust to construct an affordable housing unit for households earning not more than 80%AMI
4	Goal Name	AH4 Affordable Housing
	Goal Description	Support and encourage the efforts of governmental and private agencies seeking to reduce the cost burden of low-income households through certificate and voucher programs by providing letters of support and technical assistance with background information upon request. While not within the City of Moorhead's control, it is hoped that the number of rental subsidies available in Moorhead increases by at least 20 per year, or 100 over the five-year period.
5	Goal Name	HL1 Homelessness
	Goal Description	Support the continuation and expansion of emergency, transitional and permanent supportive housing available to homeless persons in the community. While the City of Moorhead's CDBG allocation is not sufficient to provide primary support to construct housing units, it can serve as a leverage source to support applications to primary funding agencies and support.
6	Goal Name	HL2 Homelessness
	Goal Description	Support the initiatives of service providers to expand homeless prevention services including outreach, coordinated assessment, shelter services, transportation, and transitional housing through survey research, technical support, certificates of consistency for funding applications, transportation vouchers, and other means. Opportunities Under Transit

7	Goal Name	SN1 Non-Homeless Special Needs Services
	Goal Description	Support initiatives of service providers to maintain and expand services, outreach, and assessment for special needs populations through technical support, certificates of consistency for funding applications, and other means.
8	Goal Name	SN2-Non-Homeless Special Needs Services
	Goal Description	Provide services to low to moderate income homeowners who are elderly and or disabled so they can safely access their home
9	Goal Name	NH2- Non Housing Community Development Need
	Goal Description	Partner to address the needs of low to moderate income youth through recreational activities, work-force readiness and development opportunities.

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities are direct responses to the need's assessment and market analysis in the 5-Year Plan and ongoing consultations and citizen participation. Priority areas include affordable housing, homelessness, non-homeless special needs, and non-housing community development. The following chart provides descriptions and expenditures of 2025 activities.

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

Projects

#	Project Name
1	Acquisition-Affordable Housing
2	Acquisition- Affordable Rental Housing
3	Home Rehabilitation Loan Program
4	Opportunities Under Transit
5	Moorhead Park Youth Programming
6	Program Administration
7	Snow Removal Assistance
8	Career and Workforce Readiness Initiative

Table 57 – Project Information

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

Allocation priorities are a result of citizen participation, consultations with local service providers, statistical data, needs assessment, market analysis, and evaluation of past performance.

The City of Moorhead's highest priority for community development resources continues to be maintaining and creating affordable housing opportunity within the community. Both the US Census data and local needs assessment information contained within the 5-Year plan indicate a significant number of both low-income renter and homeowner households with high cost burdens and other housing problems. Moorhead's housing stock, while generally affordable, is aging, indicating a need for housing preservation activities and creation of additional new housing units. As population continues to grow, the City of Moorhead must be deliberate in its planning efforts to ensure affordable housing is part of development throughout the City. Obstacles to meeting underserved needs include resource

limitations, both the CDBG allocation and the resources of partner agencies and funders is not as high as it was in the past.

AP-38 Project Summary

Project Summary Information

1	Project Name	Acquisition-Affordable Housing
	Target Area	
	Goals Supported	AH3 Affordable Housing
	Needs Addressed	
	Funding	CDBG: \$55,000.00
	Description	Construct up to two single-family homes for affordable homeownership, specifically through partnership with Lake Agassiz Habitat for Humanity and Cass Clay Community Land Trust. CDBG resources will be used to acquire a lot to be used by Habitat/ and or the Community Land Trust to construct affordable home for household with income less than 80% of the median income.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Two families that are low to moderate income, 80%AMI or less.
	Location Description	Within the City of Moorhead
	Planned Activities	To provide funds to either Habitat for Humanity or Cass Clay Community Land Trust for the acquisition of infrastructure costs to build a home for a low to moderate income family.
2	Project Name	Acquisition- Affordable Rental Housing
	Target Area	
	Goals Supported	AH1 Affordable Housing
	Needs Addressed	
	Funding	CDBG: \$40,500.00
	Description	Construct one affordable rental unit, specifically through partnership with Creative Care for Reaching Independence (CCRI). CDBG resources will be used to acquire a lot and/or pay related infrastructure costs to be used by CCRI to construct an affordable rental unit to provide housing for disabled persons whose income falls below 80% of median income. Funds are provided on a deferred loan basis to CCRI. 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 CCRI.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	CCRI will construct a rental home for up to four disabled clients who are low to moderate income.
	Location Description	Within the city of Moorhead.
	Planned Activities	CCRI will construct a home for up to four of their disabled clients who are low to moderate income. CDBG funds will be utilized for acquisition of infrastructure costs.
3	Project Name	Home Rehabilitation Loan Program
	Target Area	
	Goals Supported	AH2 Affordable Housing
	Needs Addressed	Affordable Housing Needs
	Funding	CDBG: \$244,893.00
	Description	City-wide rehabilitation loan program assisting owner-occupants of single-family homes whose income falls below 80% of area median income. Funds are provided on a loan basis up to \$20,000 provided sufficient home equity exists and up to an additional \$5,000 if needed to repair the home to standard condition. No interest accrues on the loan and the entire principal balance must be repaid upon sale, title transfer or owner vacancy of the property. Applications from interested individuals are accepted by the City on a first come, first served basis. The program is administered by the City of Moorhead. Includes program administration.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Up to 7 homes will be rehabilitated for homeowners whose income is at or below 80%AMI.
	Location Description	Within the city of Moorhead
4	Planned Activities	To rehabilitate homes that are in need of energy efficient upgrades and/or need rehab done in order to maintain our affordable housing stock.
	Project Name	Opportunities Under Transit
	Target Area	
	Goals Supported	HL2 Homelessness
	Needs Addressed	Homelessness Services and Prevention

	Funding	CDBG: \$15,200.00
	Description	Discounted bus pass voucher program for persons who are homeless or extremely low income (less than 30% median income) to provide transportation. The program can be accessed for monthly bus passes up to four times per year per participant. The program will be administered by Metro Area Transit. Include program administration.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Any Moorhead resident that is in need of transportation in order to access community resources and who are extremely low income can benefit. The population of residents who predominately utilize this service are those who are homeless as the majority of applicants reside at Churches United Homeless Shelter. 100 individuals or more a year utilize and benefit from this activity.
	Location Description	Throughout the city of Moorhead.
	Planned Activities	Moorhead residents who are extremely low income, 30%AMI, and are in need of transportation in order to access community resources can apply and receive a month bus voucher from MATBUS.
5	Project Name	Moorhead Park Youth Programming
	Target Area	
	Goals Supported	NH2- Non Housing Community Development Need
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$12,500.00
	Description	Recreation activity programming, meal program and/or activities for youth in low-income neighborhoods conducted by Moorhead Parks & Recreation Department. Participating youth range in age from 3-17 years, the predominant age of participants is under 12 years. Includes program administration.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Up to 30 youth will benefit
	Location Description	this activity will take place in a Moorhead park that is located in a tract of where more than 50% of those residing are low to moderate income households.

	Planned Activities	To provide after school youth activities in a low to moderate income neighborhood at a Moorhead park location.
6	Project Name	Program Administration
	Target Area	
	Goals Supported	AH1 Affordable Housing AH2 Affordable Housing AH3 Affordable Housing AH4 Affordable Housing HL1 Homelessness HL2 Homelessness SN1 Non-Homeless Special Needs Services SN2-Non-Homeless Special Needs Services NH2- Non Housing Community Development Need
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$98,400.00
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Staff support for planning, implementation, reporting, and monitoring of CDBG resources and support the Moorhead Human Rights Commission.
7	Project Name	Snow Removal Assistance
	Target Area	
	Goals Supported	SN2-Non-Homeless Special Needs Services
	Needs Addressed	Non-Homeless Special Needs Services
	Funding	CDBG: \$25,000.00

	Description	The City of Moorhead will assist homeowners who are elderly and/or disabled with snow removal services. CDBG funds will be used to pay a contractor the City hires to remove snow from public sidewalk abutting the home, driveway, and one walkway to a door for persons who are accepted into the program. Applicants will be prioritized on a first-come, first-served basis.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowners in the city of Moorhead who are elderly and or disabled and are unable to safely remove their snow. Up to 30 households.
	Location Description	Throughout the city of Moorhead
	Planned Activities	To provide snow removal services for homeowners who are elderly and or disabled and whose income is low to moderate. In order for these homeowners to safely access their homes during the winter months where they are unable to remove the snow independently. Many homeowners are aging in place and this activity will assist them to safely access their home.
8	Project Name	Career and Workforce Readiness Initiative
	Target Area	
	Goals Supported	NH2- Non Housing Community Development Need
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$15,200.00
	Description	Youth Program for those age 14-24. Their goal is to shape a positive future through discovering their unique talents and abilities by experiencing meaningful activities, education, building career awareness, and accessing valuable work experiences.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Up to 50 youth who are from low to moderate income families.
	Location Description	throughout the city of Moorhead
	Planned Activities	Provide programming to shape positive future through career exploration, mentoring, sports, supportive services, and post-secondary admission application assistance.

AP-50 Geographic Distribution – 91.220(f)

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

Although there are no HUD approved target areas in Moorhead. Many of Moorhead parks are located in tract neighborhoods where there are more than 51% of residents residing in that tract that make 80% or less of AMI.

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The most common housing need reported in Moorhead is a shortage of affordable housing stock. The existing housing stock does not fully meet the needs of the community, specifically low income households. Data shows over 48% of Moorhead's households have income at or below 80% of the area median income. Affordable housing and income are directly connected. HUD explains, "Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care."

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

- Single person and single parent households
- People fleeing domestic violence
- People with a criminal history, poor rental history, no credit or poor credit
- Larger families
- People with mental health and/or chemical dependency issues
- Native Americans
- Black or African Americans People with a disability

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	100
Special-Needs	30
Total	230

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	7
Acquisition of Existing Units	0
Total	10

Table 60 - One Year Goals for Affordable Housing by Support Type
Discussion

The city of Moorhead does not receive a large annual allocation of funds from HUD to provide monetary assistance for all needs. The city will support local organizations that provide rental assistance,

emergency, transitional and permanent supportive housing by providing a leverage source to support their application to primary funding agencies and providing yearly certificates of consistency for funding applications. This one-year goals listed above are associated with 2025 activities, but the completion and reporting of those activities will happen span over two years due to construction schedules. 2025 activities that attribute to affordable housing, in accordance with HUD's definition of affordable housing per 24 CFR 92.252 and 24 CFR 92.254, is as follows:

- Home Rehabilitation program where the goal is to provide rehab loans up to 7 qualifying homeowners.
- Provide funds for acquisition costs of infrastructure to Habitat for Humanity and or Cass Clay Community Land trust to build up to two homes for low to moderate income families.
- Provide funds to CCRI for acquisition costs of infrastructure in order to build a home where individuals who income qualify and are disabled can rent. Most of CCRI's disabled client need to live in homes that are tailored built to accommodate their disability and CDBG funds assist CCRI in being able to do this by providing acquisition funds for infrastructure costs associated with acquisition of land.

AP-60 Public Housing – 91.220(h)

Introduction

Moorhead Public Housing Agency (MPHA) reports a total of 151 public housing units in Moorhead. A total of 208 adults and 79 children are housed in MPHA units. Public housing units are homes and apartments owned by the MPHA and available to low income households. Currently, there are 187 households are on the waiting list and the list is currently closed. MPHA also operates 30 units ranging from single family homes, duplexes, and townhomes. Most of the units are three bedrooms and primarily house family with children.

The Housing Choice Voucher Program consists of 514 “regular” units, 30 VASH units, 3 Foster to Youth to Independence units, 5 Housing Stability units, 187 Mainstream units, and 14 Emergency Housing units. Beginning in 2025 a total of 700 out of 753 units leased in the Housing Choice Voucher program. Currently there are 38 people on the waiting list.

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

Provide technical assistance as needed (i.e., environmental reviews) and certificates of consistency for funding applications.

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

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

Moorhead Public Housing Agency (MPHA) was awarded a three-year renewal of its ROSS grant from HUD in April of 2021. ROSS stands for Resident Opportunity and Self Sufficiency. This federal grant funds assist residents with connecting to services and supports within the Fargo-Moorhead community. The majority of MPHA residents have a disability or are elderly and many are extremely low-income. Information on what services are out there and how to access them can be challenging to navigate. The ROSS Coordinator position assists residents to identify goals (of which homeownership may be one) and connect to services to increase health and other quality of life outcomes.

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

MPHA also collaborates and works with a number of organizations to bring more individualized services

to residents. Examples include home health care, mental health supports, case management, Hospice, Meals on Wheels, NAPS for seniors, employment services and transportation. MPHA collaborates with agencies such as Lakeland Mental Health, CCRI, Sanford home health, Summit Guidance, Valley Senior Services, Lakes and Prairies CAPLP (homebuyer education provider), Hospice of the Red River Valley, Clay County Social Services, West Central Initiative, Metro Senior Rides, Essentia home health, and many more. In addition, MPHA worked to provide education and assistance to residents about how to prevent the spread of COVID 19.

MPHA staff are committed to the mission of the organization which includes promoting positive outcomes for the residents and the community we serve. Staff participate and serve on a number of boards and committees that are dedicated to this to advocate for the population that resides in public housing. Examples include: 2020 Census Complete Count Committee, Successful Outcomes for Tenants and Landlords (SOFTL), Regional Adult Mental Health Initiative Steering Committee, West Central Continuum of Care Board, Program Coordination Committee, Lakes & Prairies CAPLP Housing Advisory Board and Consumer Action Board. The Consumer Action Board is the newest group and consists of individuals who are living in public housing, supportive housing, homeless shelters, and in the community on housing supports. There is currently one resident of MPHA that serves on this board. The individuals are able to share their journeys to find and maintain housing and provide ideas on how current systems could be improved to better serve people.

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

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

The Moorhead PHA is not 'troubled'.

Discussion

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

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

Introduction

The FM Coalition to End Homelessness released a report titled *State of Homelessness in Fargo-Moorhead Metro* in 2023. The report details a significant number homeless adults and their children in Fargo, ND and Moorhead, MN, indicating that homelessness is still a major issue in the Fargo Moorhead community. According to the report, on a given night, there are 1,052 individuals estimated to be experiencing homelessness in the FM Metro. On any given night, 961 individuals are experiencing homelessness in a sheltered location (either in emergency shelter or in a transitional housing program). The report also details data collected from the Homeless Management Information System (HMIS). According to the HMIS data, a total of 3,398 individuals received homeless services in the Fargo-Moorhead metro area in 2023. Of those who received services, 68% were working age adults between the ages of 18 and 54, 18% were children under the age of 18, and 14% were older adults that were age 55 and above. The *State of Homelessness* report also identifies a significant racial disparity exists among the homeless population compared to the general population of the Fargo-Moorhead Metro. Only half of the individuals that received homeless services in 2023 identified their race as White. As of 2020, US Census American Community Survey (ACS) estimates show 89% of the total population identify as White alone. 19% of the homeless population identify as Black or African-American and 19.5% as American Indian. We can see significant racial disparities as these populations are over represented compared to the general population. U.S. Census estimates show only 4% of the general population identify as Black or African American alone and 1% as American Indian and Alaskan Native alone. 10% of individuals experiencing homelessness identify their ethnicity as Hispanic/Latino which is an over representation as well compared to the general population which is estimated at only 3%. Data in the *State of Homelessness* report show that approximately 30% of all individuals who are experiencing homelessness are considered chronically homeless or experiencing homelessness for 12 months or more from the day there were surveyed or experienced at least 4 episodes of homelessness within three years from the day they were surveyed.

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

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

including

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

Fargo and Moorhead homeless shelters utilize a single entry diversion through a homeless hotline (in partnership with First Link, the 211 phone hotline provider). This helps divert individuals from entry into the homeless system, as well as link them to appropriate mainstream services.

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

The Coordinated Access, Referral, Entry & Stabilization (CARES) System is a partnership of agencies collecting and sharing information in CARES approved databases to provide a more coordinated homeless response system. The goal of CARES is to provide individuals with the right information about services to help them successfully obtain and retain housing based on a Housing First methodology. All projects must conduct an annual Housing First assessment which is reviewed by the West Central Minnesota CoC Performance Evaluation Committee.

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

The West Central Minnesota Continuum of Care (CoC) participates in statewide prison discharge fairs and partners with regional mental health and family collaborative groups to assure practices and policies are in place and being utilized to avoid discharging someone into homelessness. The local medical facilities partner with local shelters to provide onsite shelter nursing staff which has significantly decreased discharges from healthcare facilities into shelters and helped to advocate for admittance to other more supportive environments (e.g., foster care, respite care, nursing homes, halfway house),

particularly for those who need more intensive outpatient medical or mental healthcare. There are a number of transitional housing units in the community that offer or connect their residents to support programs, particularly those returning from mental health institutions. Caseworkers often help clients find housing if they are homeless and then provide regular home visits.

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

Clay County Social Services coordinates and manages special service needs for persons with physical and mental disabilities, frail elderly, and persons with mental illness, including those returning from mental and physical health institutions. Several contracted agencies provide care attendants and support services. There are 118 licensed adult foster care sites in Moorhead for people with developmental disabilities, adults with mental illness, adults with chemical dependency, and elderly persons in Moorhead, and one residential facility for adults with mental illness. There are 52 Home and Community Based Services offering a community residential setting. There are 10 assisted living facilities in Moorhead that provide housing with customized living services for elderly and disabled who are at risk of nursing facility placement. Several other apartment complexes in Moorhead also provide assisted living services. There are two residential treatment facilities that provide housing for adults with chemical dependency issues and one residential facility for adults with mental illness. Other in-home services funded by Clay County include case management for several people with serious mental illness.

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

Discussion

City of Moorhead will continue its work with the CoC, be a part of the CARES system collaborative meetings where information and data are discussed in regards to homelessness in the City of Moorhead. Collaboration between all service providers in the City of Moorhead and making these

services more accessible to the homeless population is key to the solutions to end homelessness in Moorhead. The City of Moorhead will continue its support of these agencies by being a collaborative partner and assist in the process to end homelessness.

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

Introduction:

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

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

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

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

- Securing down payment and closing cost assistance programs for local lenders through state program financing
- Land contributions to Habitat for Humanity and Cass Clay Community Land Trust
- Investment partnerships in new and renovated rental and owner-occupied housing developments
- Subdivision provisions allowing modest lot sizes (40-foot width)
- Tax increment financing for affordable housing development

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

Land use controls as included within the Comprehensive Plan, Zoning Ordinance, and Subdivision Ordinance, do not contain regulations that constitute barriers to affordability. Fees are set at a level to

cover the cost of providing oversight in the construction and improvement of quality housing units. Moorhead does not impose growth limits, but manages growth to maximize the availability of public infrastructure.

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

rehabilitation program guidelines and are referenced for other activities.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

The City of Moorhead Administration Department is the lead agency in implementation of the Consolidated Plan. Other departments within the City government implement CDBG activities, including Parks and Recreation and Metro Area Transit. However, numerous other community organizations, businesses, and churches are directly involved in addressing the housing and community development needs of Moorhead, particularly related to emergency shelter, homeless prevention services, affordable home production and lending, education, employment, health care, transportation, childcare, counseling, and social services.

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

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

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

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

and working together to address emerging community needs and assets.

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

Ongoing relationships and partnerships where necessary.

Discussion:

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

Program Specific Requirements

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

Introduction:

All estimated program income to be received before the start of the next program year has been programmed in 2025 and is required to be spent prior to entitlement funds. Moorhead has no section 108 loans, urban renewal settlements, or float funded activities. There are no urgent need activities in Moorhead.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313Dacf] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The 2025 Action Plan is designated as year 1 of a 5-year overall benefit period.

Attachments