

Executive Summary

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

1. Introduction

Pursuant to the Housing and Community Development Act of 1974, the City of Moorhead is designated as an entitlement community and therefore receives an annual allocation of Community Development Block Grant (CDBG) funds from the US Department of Housing and Urban Development (HUD). "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.

The 2026 Annual Action Plan was developed using citizen participation, current statistics, and alignment of activities with goals and objectives outlined in the corresponding, approved 5-Year Plan. This Action Plan is a result of all planning efforts.

2. Summarize the objectives and outcomes identified in the Plan

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

According to 2020 U.S. Census data, the City of Moorhead has a population of **44,505** residents and is part of the **Fargo–Moorhead Metropolitan Statistical Area (MSA)**, which has a total population of **249,843** people (2020 American Community Survey, U.S. Census Bureau). The City of Moorhead has established priorities and goals to address community needs for Program Year 2026. This plan was developed in collaboration with local service providers, partner agencies, and community members who share a commitment to addressing Moorhead's community development needs through the thoughtful and efficient use of available resources.

Community Engagement

As part of the development of the FY2025–2029 Consolidated Plan, the City conducted extensive public input activities to ensure representation from a broad cross-section of residents. Public meetings were held in multiple locations across Moorhead, including targeted outreach in areas designed to engage harder to reach populations. Engagement sites included:

- **River View Heights**, a 104 unit apartment building owned and operated by the Moorhead Public Housing Agency
- **Churches United for the Homeless**, Moorhead’s homeless shelter
- **Fieldcrest Townhomes Community Room**, owned by the Clay County Housing and Redevelopment Authority
- **Moorhead Public Library**
- **Hjemkomst Center**

In addition to in person meetings, **community surveys** were administered to gather broader resident input on housing, community development needs, and service priorities. Collectively, this feedback shaped the priorities identified in the Consolidated Plan and guides the strategies for the 2026 program year.

FY2025–2029 Consolidated Plan Priorities

The following priorities were established through the Consolidated Plan process and will guide the allocation of resources and activities for Program Year 2026:

- **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

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

Program Year 2025 – Summary of Accomplishments

Program Year (PY) 2025 marked the first year of the City of Moorhead’s FY2025–2029 Consolidated Plan cycle for housing and community development. During this first year, the City’s use of Community Development Block Grant (CDBG) funds was fully consistent with the priorities established in the Consolidated Plan and the PY2025 One Year Action Plan. The City prioritized its available CDBG resources toward activities that maintain, preserve, and expand affordable housing, while also supporting key community development and public service needs.

Affordable Housing – Single Family Home Rehabilitation Loan Program

The City continued its long-standing housing rehabilitation program, which provides low-interest or deferred loans to income-eligible homeowners for essential health, safety, and structural improvements. In 2025, the program preserved **six (6)** single-family homes occupied by low-to

moderate-income households. Improvements addressed safety concerns, corrected structural issues, and enhanced energy efficiency—allowing residents to remain safely and affordably housed.

Homelessness Objectives

To support individuals experiencing homelessness or living at extremely low incomes, the City utilized CDBG funds to continue the **Opportunities Under Transit (OUT)** program. The OUT program provides discounted bus passes to individuals earning **30% of Area Median Income (AMI)** or below, with most participants referred by area homeless shelters. This transportation assistance plays an important role in helping residents access shelter, employment, services, and basic needs throughout the Moorhead area.

Other Non-Housing Community Development Needs

The City continued supporting youth recreation programs operated by the Moorhead Parks and Recreation Department. In 2025, **30 low-to moderate-income youth** participated in after-school programming that included supervised recreational activities, homework assistance, and healthy snacks. This program supports positive youth development and provides structured, supportive environments for families with limited resources.

Non-Homeless Special Needs Services

The City also continued its CDBG-funded **Snow Removal Program** serving income-eligible seniors and persons with disabilities. This service ensures safe access to homes during winter months and reduces physical risks for residents who may be unable to remove snow themselves. By addressing this basic safety and accessibility need, the program helps residents maintain independence and remain in their homes.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen Participation

The City of Moorhead carried out an inclusive and comprehensive citizen participation process in preparation for the FY2025–2029 Consolidated Plan and Program Year 2026 Action Plan. Efforts were designed to ensure meaningful involvement by residents, community partners, and agencies, particularly those representing low-to moderate-income households and individuals who may be underrepresented in traditional public engagement processes.

Moorhead Community Survey

To gather broad community input, the City developed and administered the **Moorhead Community Survey**, intended to identify the most significant housing and non-housing community development needs in Moorhead and to gain insight into fair housing concerns. Survey responses were analyzed

alongside statistical data from the U.S. Census Bureau and information collected through provider consultations to identify consistent trends, disparities, and areas of need.

The survey was made available in both **paper** and **online** formats. Paper copies were circulated by **24 local service providers and agencies**, while the online survey was hosted on the City's website. The City promoted survey participation through in-person outreach, word-of-mouth communication, email notifications, and social media. A total of **75 surveys** were completed. Although this represents approximately **0.1%** of the City's population, the survey provided insight into community needs when combined with targeted engagement and agency consultations.

Targeted Outreach to Underserved Populations

Recognizing that traditional community meetings often fail to reach low-income residents and individuals at risk of homelessness, the City conducted **intentional outreach** at locations serving populations most likely to benefit from CDBG-funded programs. These targeted meetings allowed staff to engage directly with residents who may face barriers such as limited transportation, disability, or lack of access to online platforms.

Public engagement sessions were held at the following locations:

- **River View Heights**, a 104-unit public housing apartment building
- **Fieldcrest Townhomes**, operated by Clay County Housing and Redevelopment Authority
- **Churches United**, Moorhead's homeless shelter

These sessions provided opportunities for residents to share lived experiences, identify gaps in services, and offer feedback that informed the development of the Consolidated Plan and the 2026 Action Plan.

Consultation with Service Providers and Agencies

The City of Moorhead also engaged in direct consultation with several key local and regional service providers. Individual, one-one meetings were conducted with:

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

Integration of Input Into Planning

Feedback gathered from surveys, targeted outreach, and consultations was reviewed in combination with demographic and statistical data. This triangulated approach allowed the City to identify shared priorities, disparities in community needs, and emerging challenges. The insights gained were used to develop the priorities and strategies that guide the 2026 Action Plan and the overall five-year Consolidated Plan.

5. Summary of public comments

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

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

All comments are accepted and considered in the development of the 2026 Action Plan.

7. Summary

The proposed 2026 Action Plan in coordination with the 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

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

Tanya Kunza

Community Development Program Administrator

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

For the 2026 Annual Action Plan, the citizen participation process included a community public meeting (04/20/2026), a public hearing (05/11/2026), service provider and agency outreach for updates, and a 30-day comment period (05/01/2026 - 05/31/2026).

A majority of in-depth citizen participation and consultation occurred during the development of the 5-Year Plan (2025-2029). Citizens were engaged in the planning by means of a community survey that was prepared and administered by the City. The purpose of the survey was to have citizens identify the most important housing and non-housing community development needs in Moorhead and gain insight into fair housing. The survey results were compared alongside notes taken during conversations with local service providers/agencies (consultations) and statistical data provided by agencies or the US Census Bureau. The survey was ultimately used to illustrate correlations among citizens, service providers, agencies, and available data.

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.

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

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.

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

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

While each programs regulation clearly define program use, the West Central CoC has further identified how program funds can best be utilized based on the needs of homeless 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 jurisdiction’s consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Moorhead Public Housing Agency
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
2	Agency/Group/Organization	CHURCHES UNITED FOR THE HOMELESS
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.

3	Agency/Group/Organization	Creative Care for Reaching Independence
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
4	Agency/Group/Organization	ETHNIC SELF HELP ALLIANCE FOR REFUGEE ASSISTANCE (ESHARA)
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
5	Agency/Group/Organization	FM Matbus
	Agency/Group/Organization Type	Transportation
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
6	Agency/Group/Organization	LAKE AGASSIZ HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
7	Agency/Group/Organization	LAKES AND PRAIRIES COMMUNITY ACTION PARTNERSHIPS
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
8	Agency/Group/Organization	Clay County Social Services
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
9	Agency/Group/Organization	Legal Services of Northwest Minnesota
	Agency/Group/Organization Type	Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
10	Agency/Group/Organization	Moorhead Human Rights Commission
	Agency/Group/Organization Type	Other government - Local Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
11	Agency/Group/Organization	Moorhead Public Schools
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
12	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
13	Agency/Group/Organization	Clay County Housing and Redevelopment Authority
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
14	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?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
15	Agency/Group/Organization	FM Coalition to End Homelessness
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
16	Agency/Group/Organization	BEYOND SHELTER, INC.
	Agency/Group/Organization Type	Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted 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.

17	Agency/Group/Organization	Cass Clay Community Land Trust
	Agency/Group/Organization Type	Housing Services - Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
18	Agency/Group/Organization	FM Metro COG
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted 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.
19	Agency/Group/Organization	JEREMIAH PROGRAM
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in person, over the phone, and through email multiple times during the planning period. Outcomes of the consultation are continued support for housing projects and technical assistance as needed.
20	Agency/Group/Organization	Metro Flood Diversion Authority
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted 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.
21	Agency/Group/Organization	Midco
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted over the phone and email. Midco provides internet and phone services in Moorhead. Discussed programs and options for those who are low to moderate income and how they can access services.

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

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	<p>"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.</p>

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	<p>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.</p>

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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AP-12 Participation – 91.105, 91.200(c)

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

Stakeholder participation is vital to the City of Moorhead in identifying community development needs, reviewing the benchmarks for ongoing housing and community development programs. The City of Moorhead obtains citizen input through conversations with people, consulting with housing and service providers, and other arms of local government in an effort to capture Moorhead's community development needs.

As publicized through newspaper advertisement, on the City of Moorhead's website, along with email notifications to citizens who elected to receive notifications a public meeting was held on April 20, 2026. The meeting consisted of one City of Moorhead staff, a staff person from Clay County HRA and the Executive Director from Churches United. No comments were received at the meeting. The 30-day comment period on the 2026 Annual Action Plan draft was from May 1, 2026 - May 31, 2026. The proposed action plan was made available on the City's website and at the public library. City staff also worked with local service agencies that service low-to-moderate income clientele in order to solicit input during the planning process. A public hearing was held on May 11, 2026. In order to accommodate disabled persons and non-English speakers, all advertisements included this language, "In advance of the public hearing, alternative formats of this information or accommodation for persons with disabilities or limited English proficiency will be made upon request (10 hours' notice is required). To make arrangements for services, call 218-299-5434; for TDD/Relay service dial 711."

Also taken into consideration for the 2026 Annual Action Plan was the in-depth citizen participation and consultation that took place during the creation of the Consolidated 2025-2029 Plan. 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.

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	Public Meeting Notification was placed in the City of Moorhead's local paper, The Extra. Two individuals attended the meeting from partner agencies.	No comments were received, questions on eligible activities and projects were asked and answered	All comments are accepted and considered in the development of the 2026 Action Plan for Housing and Community Development.	
2	Internet Outreach	Non-targeted/broad community	Public Meeting, public comment period, and public hearing e-notification through internet and social media.	None received	All comments are accepted and considered in the development of the 2026 Action Plan for Housing and Community Development.	https://www.moorheadmn.gov/property-services/housing/community-development-block-grant/

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	Non-targeted/broad community	Public Meeting held at the local library. Two individuals attended the meeting from partner agencies.	No comments received	All comments are accepted and considered in the development of the 2026 Action Plan for Housing and Community Development.	
4	Public Hearing	Non-targeted/broad community	The public hearing was held during a regularly scheduled Moorhead City Council meeting. Citizens were in attendance, but no comments were received.	None Received.	All comments are accepted and considered in the development of the 2026 Action Plan for Housing and Community Development.	

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)
5	Copy of Draft made available at Moorhead Public Housing Apartment locations and the local library.	Minorities Persons with disabilities Residents of Public and Assisted Housing	No response.	No comments were received	All comments are accepted and considered in the development of the 2026 Action Plan for Housing and Community Development.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Community Development Block Grant funds must address one of three National Objectives; benefit low to moderate income individuals, prevention of slum and blight conditions (i.e., vacant buildings, code enforcement, and removal of unsafe structures), and to address urgent need that threatens the health, safety, and welfare of the community's residents. This section briefly summarizes anticipated resources for 2026 along with a short explanation of how federal funds will leverage additional resources (private, state, and local). The City of Moorhead will

receive an allocated amount of \$351,337 for Program Year 2026.

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	351,337.00	278,000.00	0.00	629,337.00	1,520,079.00	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 3 years.

Table 5 - Expected Resources – Priority Table

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

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

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

The City will consider the use of publicly owned land or other property located with 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. 2026 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	AH2 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	AH3 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Homeowner Housing Added: 2 Household Housing Unit
3	AH1 Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Needs		Rental units rehabilitated: 100 Household Housing Unit
4	AH4 Affordable Housing	2025	2029	Affordable Housing				
5	HL1 Homelessness	2025	2029	Affordable Housing Homeless				
6	HL2 Homelessness	2025	2029	Homeless				
7	SN1 Non-Homeless Special Needs Services	2025	2029	Non-Homeless Special Needs				

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				Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
9	NH2- Non Housing Community Development Need	2025	2029	Non-Housing Community Development				Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
10	Public Facility Rehabilitation & Accessibility	2025	2029	Non-Housing Community Development		Non-Housing Community Development Needs		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AH2 Affordable Housing
	Goal Description	Single Family Home Rehabilitation. Funds will be provided to income eligible homeowners that are in need of home rehabilitation assistance.
2	Goal Name	AH3 Affordable Housing
	Goal Description	CDBG resources will be utilized for Acquisition projects to construct an affordable single family home for household earning not more than 80% AMI,

3	Goal Name	AH1 Affordable Housing
	Goal Description	Rehabilitate affordable rental housing units.
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 five years.
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.
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, seniors, and residents through recreational activities, work-force readiness and development opportunities
10	Goal Name	Public Facility Rehabilitation & Accessibility
	Goal Description	Rehabilitate and improve publicly accessible facilities - to expand equitable access to low and moderate income residents.

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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 2026 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	Program Administration
2	Rehabilitation
3	Capital Improvements
4	Affordable Housing - Acquisition
5	Public Services

Table 7 - Project Information

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

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

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AP-38 Project Summary
Project Summary Information

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1	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 Public Facility Rehabilitation & Accessibility
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$125,000.00
	Description	Staff support for the planning, implementation, reporting and monitoring of CDBG resources
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Staff support for the planning, implementation, reporting, and monitoring of CDBG resources
	2	Project Name
Target Area		
Goals Supported		AH1 Affordable Housing AH2 Affordable Housing AH3 Affordable Housing
Needs Addressed		Affordable Housing Needs
Funding		CDBG: \$259,337.00

	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. Rehabilitation Affordable Rental units. Funds to be utilized to rehabilitate public housing and or affordable housing rental units Includes program administration.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimate of 7 homeowners and/or more than 50 LMI that reside in rental units.
	Location Description	Home Rehabilitation projects will occur city wide.
	Planned Activities	Rehabilitation of existing housing stock and/or rental units for low to moderate income households.
3	Project Name	Capital Improvements
	Target Area	
	Goals Supported	
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$100,000.00
	Description	Rehabilitate and improve publicly accessible facilities - to expand equitable access for low-and moderate-income residents
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit a low to moderate income area.
	Location Description	Location of project has not yet been determined.
	Planned Activities	Activities will include rehabilitation and improvements to a publicly accessible facility in a low to moderate income neighborhood.

4	Project Name	Affordable Housing - Acquisition
	Target Area	
	Goals Supported	
	Needs Addressed	Affordable Housing Needs
	Funding	CDBG: \$85,000.00
	Description	CDBG resources will be used for land acquisition and/or acquisition of assessed infrastructure for affordable housing for qualifying low to moderate income households. This project will be in partnership with Habitat for Humanity, Cass Clay Community Land Trust (CCCLT), and/or another eligible organization. Location to be determined.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this project will assist in creating two homes for low to moderate income families.
	Location Description	Location has not yet been determined. It will take place within the city of Moorhead.
	Planned Activities	Acquisition of land and/or acquisition of assessed infrastructure.
5	Project Name	Public Services
	Target Area	
	Goals Supported	
	Needs Addressed	Non-Homeless Special Needs Services Non-Housing Community Development Needs
	Funding	CDBG: \$60,000.00
	Description	Funds will be used for public service activities that meet CDBG eligibility and meet identified community needs and goals that are outlined in the consolidated 5 year plan. Public service activities may include but are not limited to transportation services for low to moderate income residents, youth services, senior services, accessibility for seniors to access homes through snow removal program.
	Target Date	6/30/2027

Estimate the number and type of families that will benefit from the proposed activities	Estimated more than 100 individuals will benefit from the public service activities.
Location Description	Location has not yet been determined.
Planned Activities	Public service activities may include but are not limited to transportation services for low to moderate income residents, youth services, senior services, accessibility for seniors to access homes through snow removal program.

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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 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 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

Low to moderate income Area benefit projects include public service and capital improvements. The public service activity is one for youth that takes place in a park in which its location is in a low to moderate income area. The capital improvement activity has not yet been determined but will be located in an area where the majority of those residing in that tract area are low to moderate income folks. 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 that 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	2
Special-Needs	0
Total	102

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	7
Acquisition of Existing Units	2
Total	12

Table 10 - 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 2026 activities, but the completion and reporting of those activities will happen over two years due to construction schedules. 2026 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 support and assistance for rehabilitation projects for public housing rental units and/or affordable housing units

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 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.

Provide support and assistance with rehabilitation efforts of their public housing stock

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. 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 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 of 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 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 overrepresented 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 they 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 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). The Community Development Program Administrator is actively involved with the Cass-Clay Interagency Council on Homelessness. The purpose of this is to connect individuals from both sides of the river to address homelessness, from city leaders to boots on the ground workers. The two driving agencies that collaborated and formed this council is the Unite Way and the F-M Coalition on Ending Homelessness.

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. The Community Development Program Administrator also is active on the Fargo Moorhead's Landlord Risk Mitigation Fund board. This board has funds that are utilized for those who are currently homeless and have barriers to obtaining housing due to a number of factors such as poor rental history, poor credit score, addictions. This fund is designed to assist an individual by providing a guarantee of assistance to the landlord if issues arise such as damage to the unit, the individual must have case management services.

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 regard to homelessness in the City of Moorhead. Actively involved with the Cass-Clay Interagency Council on Homelessness. 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 assisting in the process to end homelessness.

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

Introduction:

Barriers to affordable housing were determined through citizen participation, the Moorhead Community Survey, and consultations 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.

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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 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 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 were necessary.

Discussion:

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

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Program Specific Requirements

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

Introduction:

All estimated program income to be received before the start of the next program year has been programmed in 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(I)(1)

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

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

Other CDBG Requirements

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

The 2026 Action Plan is designated as year 2 of a 5-year overall benefit period.

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