

DAKOTA COUNTY

2020-2024 CONSOLIDATED PLAN AND 2020 ACTION PLAN

DRAFT



DAKOTA COUNTY COMMUNITY DEVELOPMENT
AGENCY

COMMUNITY AND ECONOMIC DEVELOPMENT

Last Updated: February 6, 2020

2020-2024 Dakota County Consolidated Plan and 2020 Action Plan

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Executive Summary

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

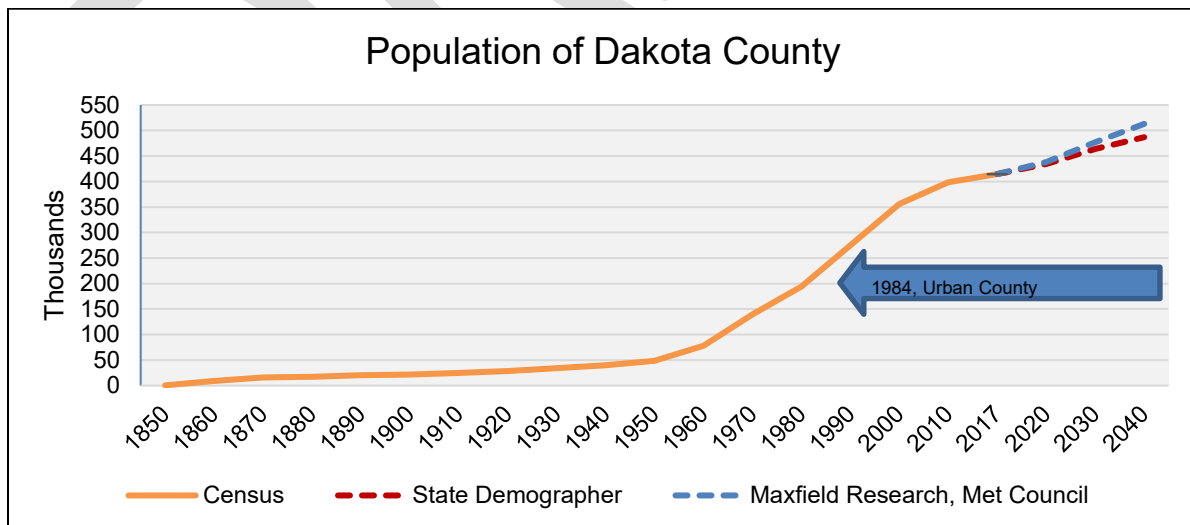
1. Introduction

In 1974, Congress enacted the Housing and Community Development Act or HCDA stating the nation's cities, towns and urban communities faced critical social, economic and environmental problems resulting from:

- Population growth and concentrations of lower income people,
- Inadequate investment and reinvestment in housing and other physical facilities resulting in the growth and persistence of slum and blight, and
- Increased energy costs that undermined the quality and effectiveness of local community and housing development.

The response was to consolidate several overlapping competitive community development funding programs, into one consistent system of federal aid and provide communities (entitlement jurisdictions) a direct allocation of a portion of federal financial assistance on an annual basis.

Dakota County first became eligible to receive a direct allocation of federal funding (CDBG) in 1984 after being designated an "Urban County". An Urban County is defined as a county with a population of 200,000 or more. Then in 1992, after forming a consortium with Anoka, Ramsey and Washington Counties and the City of Woodbury, Dakota County began receiving HOME funds. Most recently, in 2013, Dakota County became eligible to receive an allocation of ESG dollars.



Source: Decennial Census, MN State Demographic Center, Maxfield Research, Inc.

In order to receive federal funding from the U.S. Department of Housing and Urban Development (HUD), Dakota County is required to prepare a Consolidated Plan, as well as subsequent Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs), for the following entitlement programs: Community Development Block Grant (CDBG); HOME Investment Partnerships Program (HOME); Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG). Dakota County does not receive HOPWA funds.

The Consolidated Plan lays out the objectives, priority goals and outcomes Dakota County has established to provide decent affordable housing, suitable living environments, and expand economic opportunities, for primarily low- and moderate-income households over the next five-year period.

Dakota County is designated as the lead agency for the Dakota County HOME Consortium, therefore assuming the role of monitoring and oversight of the HOME funds for the Consortium. As the grantee of CDBG funds, Dakota County directly works with the various municipalities within the County to provide access to this funding stream (municipal sub-recipients). The CDA provides the managerial oversight of the numerous activities implemented with CDBG resources.

The Dakota County Community Development Agency (CDA) has been the administering entity for these federal funds on behalf of Dakota County since Dakota County became an entitlement jurisdiction. Each of the three entitlement programs has eligible activities in which the funds can be utilized. The CDA is charged with ensuring the requirements are met and will continue to provide the administrative guardianship of all three programs through its agreement with the County.

2. Summary of the objectives, priority goals and outcomes identified in the Plan

The overarching goal of the programs covered by the Consolidated Plan is the development of viable urban communities. This is to be achieved by providing decent housing, a suitable living environment, and expanding economic opportunities to predominantly benefit low-and moderate-income persons. HUD defines low-and moderate-income households as having an annual gross income at or below 80 percent of the area median income. As of 2019, the area median income for Dakota County was \$100,000 for a four-member household.

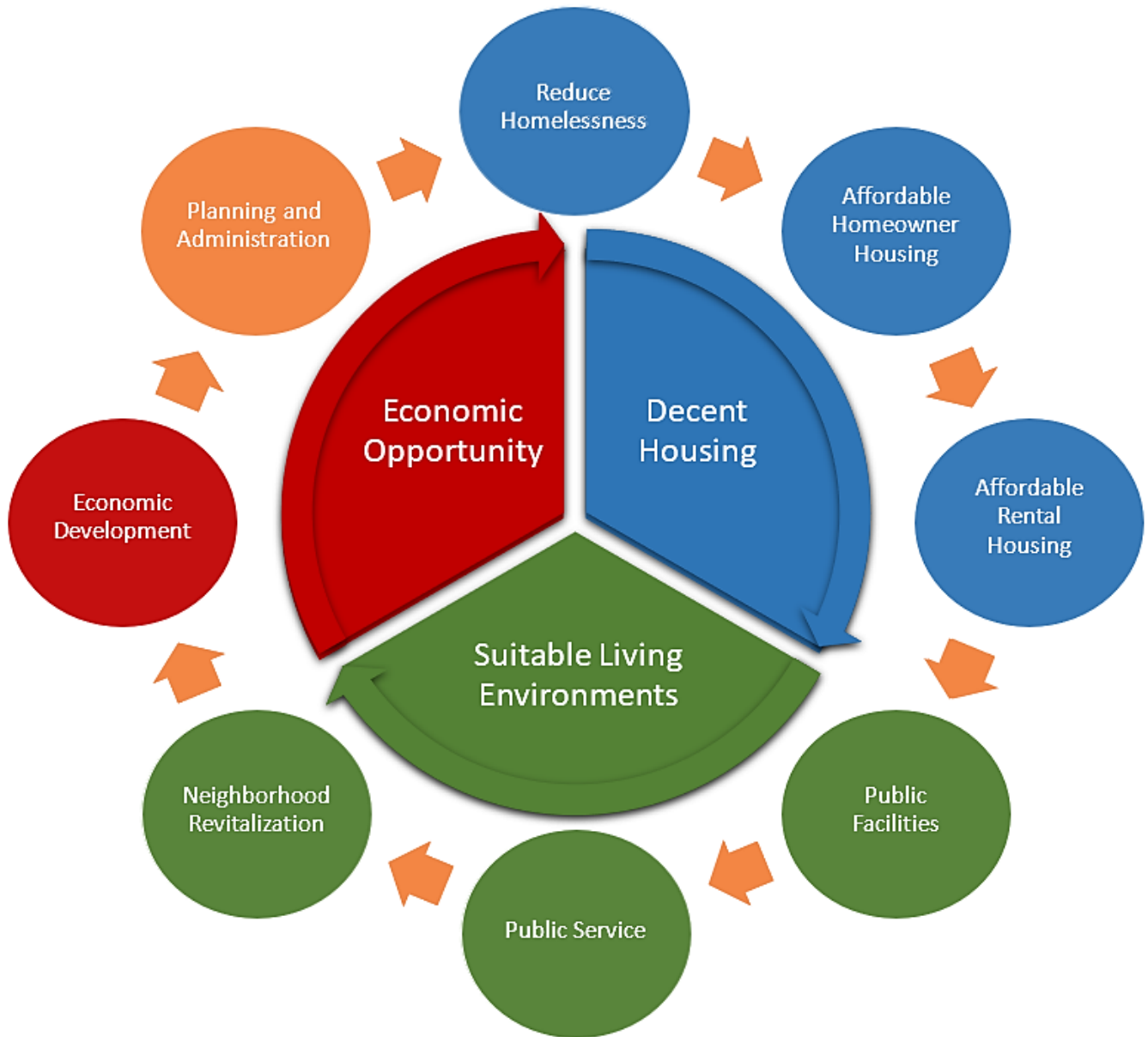
With the outcomes established by Congress in mind and guided by the mission statements of Dakota County and Dakota County CDA, the following objectives were identified to achieve the housing and community development needs of Dakota County communities and its residents.

1. Increase the affordable housing choices for low-and moderate-income households.
2. Preserve and improve existing housing to maintain affordability.

3. Increase access and quality of living by providing public services and supporting public facilities.
4. Support community development that revitalizes neighborhoods and removes safety and blight hazards.
5. Support economic development that enhances the workforce and businesses.
6. Support planning efforts that address the housing, community and economic development needs of Dakota County, support fair housing choice, and continue to foster partnerships with community stakeholders.

As part of the evaluation to determine the priority goals for the five-year Consolidated Plan, HUD requires the jurisdiction to look at the needs of the community. Dakota County CDA reviewed U.S. Census and American Community Survey (ACS) data, and the projection of future household growth by the Metropolitan Council, Minnesota Compass, and State of Minnesota Demography Center. Additionally, the CDA commissioned a housing needs assessment study in 2019 completed by Maxfield Research Inc., and conducted a sample survey of Dakota County residents to solicit their opinion of the needs.

The priority goals and the strategies to achieve the desired outcomes of decent housing, suitable living environments and economic opportunity were then formulated to serve the broad range of households, and to provide benefit to as many persons possible given the parameters of the funding programs.



The chart on the following page details the strategies.

2020-2024 Consolidated Plan - Dakota County

6	Support planning efforts that address the housing, community and economic development needs of Dakota County, support fair housing choice and continue to foster partnerships with community stakeholders.	Goals		Priority	Strategy	Planning and Administration a. Support all of the goals and strategies with planning and administration	Outcome
		1	Increase the affordable housing choices for low-and moderate-income households and reduce homelessness.	Reduce Homelessness	a. Support the implementation and operation of coordinated access entry sites for families, youth and singles b. Support housing stabilization initiatives for homeless populations c. Support the operation of emergency facilities.		• 200 Households received Rapid Rehousing Assistance • 100 Homelessness Prevention
				Affordable Rental Housing	a. Assist households to secure housing through new construction b. Improve energy efficiency of rental units c. Rehabilitate and preserve affordability in multifamily units d. Support fair housing activities		• 360 Rental Units constructed • 20 Rental Units rehabilitated
		2	Preserve and improve existing housing to maintain affordability.	Affordable Homeowner Housing	a. Assist households to become homeowners b. Increase supply of affordable homeowner housing c. Improve energy efficiency of owner-occupied housing units d. Rehabilitate and preserve affordability in single family units e. Support fair housing activities		• 300 Homeowner Units rehabilitated • 6 Homeowner Units (re)constructed
				3	Increase access and quality of living by providing public services and supporting public facilities.		Public Facilities
		Public Services	a. Support programs that fulfill basic needs for persons who are low-income, homeless, and/or limited clientele b. Support programs for low- and mod-income youth c. Support programs for seniors d. Support transportation services				• 15,000 Persons benefited from public services
		4	Support community development that revitalizes neighborhoods and removes safety and blight hazards.	Neighborhood Revitalization	a. Address vacant or substandard properties that may or may not be suitable for rehab b. Address water and sanitation hazards, such as sealing abandoned wells or replacing failing septic systems		• 150 Households assisted • 3 Buildings demolished
		5	Support economic development that enhances the workforce and businesses.	Economic Development	a. Support work initiatives that assist residents to access living wage jobs b. Support initiatives that help low-income people gain work skills, jobs and employment history c. Provide financial assistance to businesses to address building deficiencies (exterior facade improvements)		• 20 Workforce Trainees

Planning and Administration
a. Support all of the goals and strategies with planning and administration

3. Evaluation of past performance

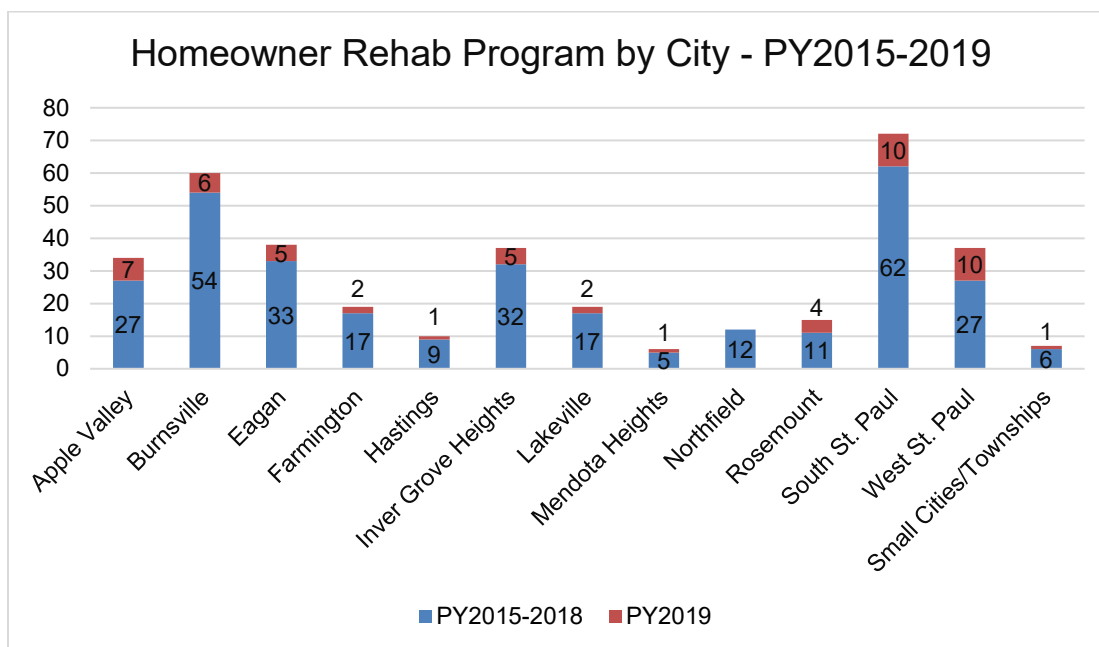
Dakota County has done well in meeting or exceeding most of the goals that were established in the 2015-2019 Consolidated Plan. As the fifth year of the Consolidated Plan and final year action plan nears completion, the following narrative and graphics highlight the outcomes Dakota County was able to achieve with CDBG, HOME and ESG funding.

Note for the reader: The program year for the funding resources discussed in this plan operates from July 1st to June 30th. Subsequently, the 2019 program year will not be completed until June 30, 2020; therefore, the accomplishments highlight the beneficiaries and the attainment of goals through a designated period of the 2019 program year.

- **Homeowner Rehabilitation Program**

As of March 2020, over 54 single family homes had been rehabilitated throughout Dakota County since July 2019. Since July 2015, approximately \$8.24 million dollars in CDBG funds have been utilized to provide low-to-moderate income homeowners rehab loans to complete projects ranging from window replacement, roofing and siding replacement, HVAC updates, and kitchen or bathroom remodels. The loans are zero percent and deferred, meaning the homeowner does not need to repay the loan until they sell or refinance. A 30-year mortgage is placed on the property to ensure the loan is repaid. The loan does not accrue interest; thus, the homeowner only pays back the principal amount loaned.

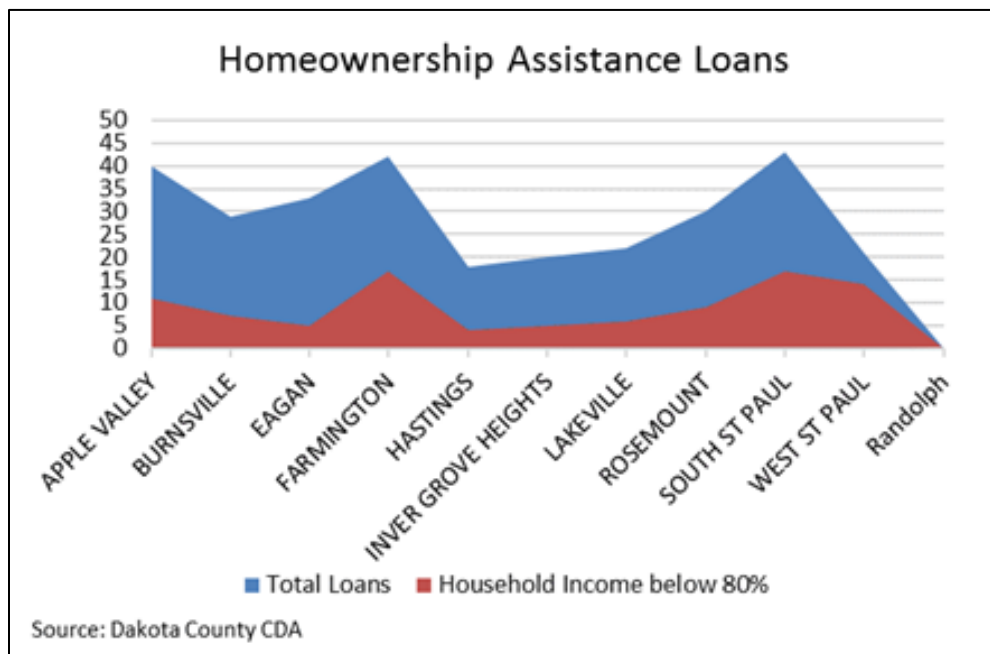
To date this program year (March 2020) 54 homeowners have completed their rehabilitation projects, receiving an average loan of \$28,526.



- **First Time Homebuyer Program**

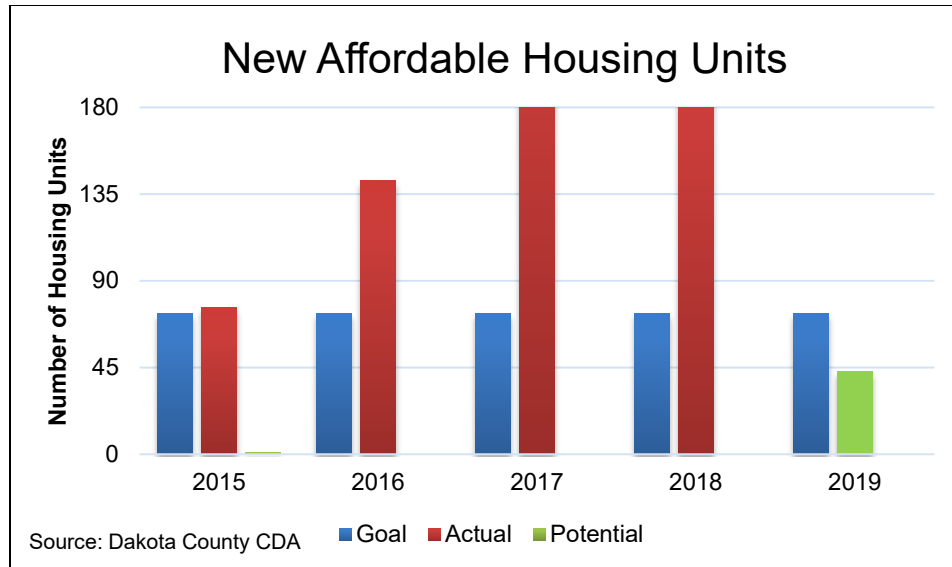
For households that wish to become homeowners, the first-time homebuyer program has provided homeownership assistance to 99 homebuyers from 2015 through September 2019. In previous Consolidated Plans, HOME funds were the traditional funding source used to finance the program. Currently, CDA General Funds are the primary source of funding for this program, along with HOPE funds (local fund source). Federal funds are no longer used.

The other funding sources invested into the homebuyer program allow for households to be serviced above the 80 percent area median income threshold.



- **New Affordable Housing Construction**

Dakota County has prioritized spending HOME funds, approximately \$540,000 each year, on the development of new affordable housing units. By the middle of PY2019, 695 new units of affordable housing had been added in Dakota County, with new housing developments still in the pipeline. At the end of the current Consolidated Plan period, over 700 units will have been added, exceeding the goal of 365 units.



Additional developments close to completion in 2019 will add 43 more units for those who have incomes at or below 80 percent of area median income. Cahill Place started construction in September 2019 and is anticipated to be completed late 2020. This is a 40-unit property with four units designated as HOME units. Prestwick Place, shown in the photo below, was completed in October 2019 adding 40 workforce housing units.



(Photo provided by Dakota County CDA)

- ### Rapid Rehousing Assistance

For households in Dakota County that are currently homeless or at-risk of becoming homeless, ESG funds have been assigned to conduct rapid rehousing activities, data collection, emergency shelter, and administration. The rapid rehousing activities include assistance with application fees, security deposits and first month's rent, in addition to

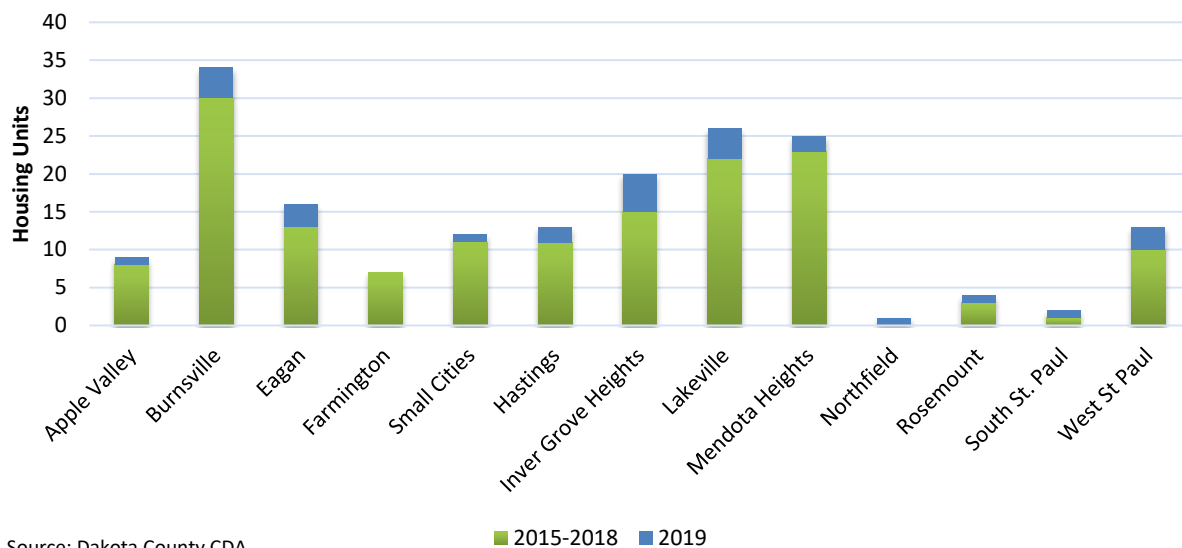
on-going rental assistance payments to provide households permanent housing. Payment of rental arrears is also an approved action to help a household gain access to permanent housing.

Dakota County began receiving ESG funds as a direct allocation in 2013. Prior to 2013, Dakota County competitively applied for the grant funding through the State of Minnesota. In 2018, 231 households were provided assistance in some manner described above with ESG funds. As of November 2019, 62 households had been provided assistance in program year 2019.

- **Well Sealing Grant Program**

The Countywide well sealing grant program reimburses Dakota County homeowners up to half of the total cost to seal an unused and/or abandoned well. Unused or abandoned wells are a potential threat to health, safety and the environment. Wells can provide safe water for many years, but as wells age they may deteriorate and lose their ability to keep contaminants out of the water supply. A total of 182 wells have been properly sealed over the last five years (as of March 2020), with an average reimbursement grant of \$1,031 for the property owner. This program combines private funds with CDBG funding. For every dollar of CDBG spent, one dollar of non-CDBG money is spent. Therefore, the total amount of \$187,713 of CDBG funding has been expended since 2015 to present including an additional \$187,713 in private funding.

Countywide Well Sealing by City



4. Summary of citizen participation process and consultation process

The process followed to develop the current Consolidated Plan included citizen participation along with stakeholder consultation to assist in identifying community needs and strengthen partnerships. Staff developed an outline for the process in January 2019 and began collecting citizen and stakeholder input in June 2019. The process identified for the 2020-2024 Consolidated Plan was first to identify the needs of the community by soliciting input from the community and then analyze various data sources to complete the needs assessment.

I. Citizen Participation (Ongoing).

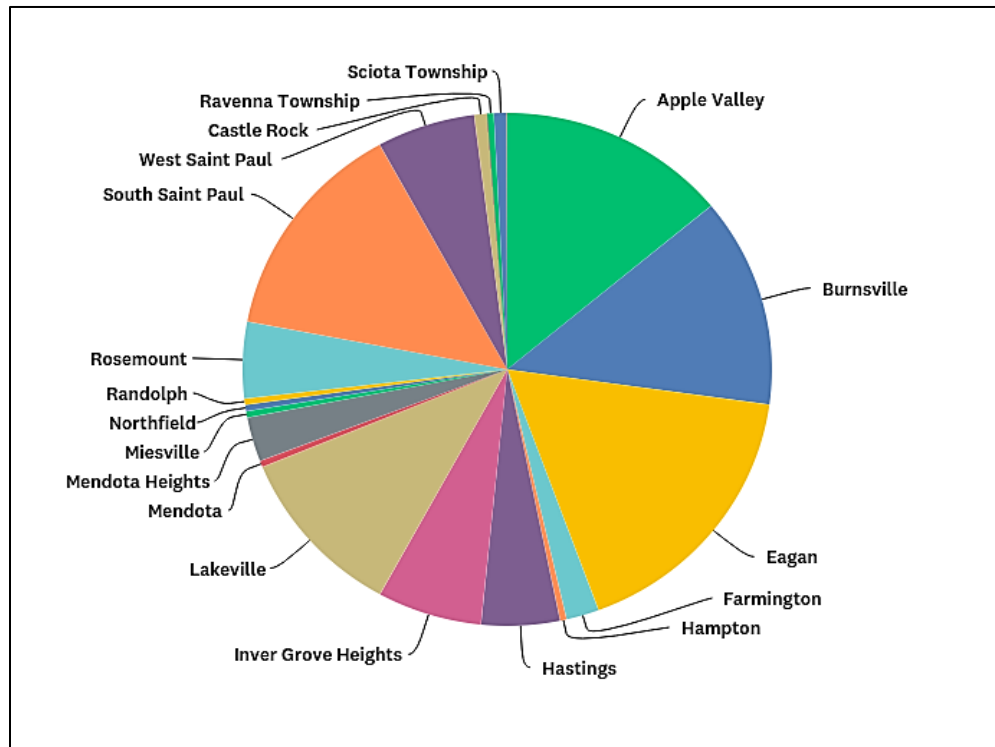
A majority of the feedback received from citizens was received in the summer of 2019. The following highlights the engagement process conducted:

1. Dakota County Fair (August 2019) – The Dakota County CDA had a booth located on one of the main thoroughfares at the Dakota County Fair. Staff members requested fairgoers complete a short survey on priorities for their community. The survey was completed by placing a dot on the issue that the citizen deemed most important. Additionally, a postcard was available if individuals wanted to provide more information or take the visual preference survey. A total of 56 responses were received at the Fair.
2. Community Needs Survey (June – August 2019) – Dakota County CDA designed a visual preference online survey for any citizen to complete. The survey was distributed and marketed multiple ways
 - More than 600 printed flyers were mailed to all public housing residents in Dakota County through the Dakota County CDA.
 - A survey link was prominently displayed on the front page of the Dakota County CDA website.
 - A link to the survey was e-mailed to the Affordable Housing Coalition (AHC), the local advisory body for several housing issues and funding, most notably the Continuum of Care. The e-mail list-serve includes service providers, elected officials and advocates of affordable housing in Dakota County. Recipients were encouraged to notify their clients to complete the survey via the Dakota County CDA website.
 - The survey link was e-mailed to current city council elected officials requesting their participation; city and township community development/planning staff; and Dakota County staff.
 - A press release was created and e-mailed to all the cities in Dakota County to publish on their city websites or use in their social media to advertise the survey.

- Post cards with the survey link were available at the front desk of the CDA office.

A total of 250 citizens and community partners completed the survey.

Q1- Location of Residence of Respondent



Of those who participated in the survey, 33 percent of the respondents identified themselves as having a low-to-moderate income, 39 percent identified themselves as over 80 percent AMI, and the remaining portion chose not to answer the question.

II. Community partners consultation (July 2019 – December 2019).

1. The development timeline and process of the Consolidated Plan were discussed at the annual CDBG workshops held between November 14-21, 2019. Each municipality is required to formally apply for CDBG funding and request funding for activities that would best serve their community needs. Applications were provided to city staff mid-November 2019, and were placed on the CDA's website. Applications were due to the CDA by January 17, 2020. It should be noted that 2020 applications for CDBG funding were first guided by the priorities established in the 2015-2019 Consolidated Plan, and reviewed with the priorities proposed in the current Plan.
2. CDA staff regularly attend the monthly meetings held by the Affordable Housing Coalition and consulted the members of the coalition, specifically at its meeting of October 28, 2019. The meeting was dedicated to identifying affordable housing

needs for the Consolidated Plan. This discussion and feedback were helpful in better understanding the needs of the communities today and in the next five years.

3. CDA staff attended the September 2019 Township Officers meeting and shared information about the Consolidated Plan. No comments were received.
4. CDA staff also consulted with the following Dakota County departments on the goals and objectives: the Physical Development department, specifically the Environmental Resource Division, and the Community Services department. The departments provided feedback on the proposed goals and objectives.
5. The Dakota County Planning Commission reviewed the draft Executive Summary at its meeting on November 21, 2019. Comments from the Commission are included.
6. The following public meetings will be held to receive comments about the proposed Consolidated Plan and Action Plan:
 - a. The City-County Economic Development group – November 2019
 - b. The Affordable Housing Coalition – February 2020
 - c. The Dakota County Physical Development Committee – February 2020
 - d. Dakota County Board of Commissioners – the public hearing is slated for April 21, 2020, and expected approval on May 5, 2020, barring any adverse public comments.

5. Summary of public comments

No comments were received.

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

No comments were received.

7. Summary of Program Year 2020 Funds and Activities

HUD released the FY 2020 grant amounts on February 19, 2020. The CDBG, HOME Consortium, and ESG grants were increased over the FY 2019 amounts. Dakota County and the HOME Consortium were allocated approximately \$4.5 million between CDBG, HOME, and ESG for FY 2020. Dakota County will receive approximately \$3 million in grant allocations, with the largest being CDBG. For the 2020 program year, Dakota County has set funding for 39 activities to take place either within a specified city or on a Countywide basis. The breakout is 32 activities are funded with CDBG, four activities are funded with ESG, and three activities are funded with HOME including program administration.

The other members of the Dakota County HOME Consortium have designated \$879,717 of the FY 2020 Entitlement allocation and \$432,152 of FY 2020 Program

Income towards eight activities, excluding the administration activity. Remaining Consortium HOME funds are unallocated at this time.

The following activity statement and graphs detail the intended uses (activities) of CDBG, HOME and ESG funds for Program Year 2020.

Final Dakota County FY 2020 CDBG/HOME/ESG Activity Statements

Final CDBG Budget with 2.1% (\$40,765) increase from FY 2019

Final HOME Budget with 6.1% (\$140,408) increase from FY 2019

Final ESG Budget with 0.7% (\$1,115) increase from FY 2019

Dakota County 2020 CDBG Activity Statement

Small Cities and Townships:

Township	Project	2020 Budget
Marshan Twp	Planning & Admin - Zoning Ordinance Update	\$ 12,000
	Total	\$ 12,000

City	Project	2020 Budget
Mendota	Planning & Admin - Zoning Ordinance Update	\$ 15,000
	Total	\$ 15,000

City	Project	2020 Budget
Randolph	Planning & Admin - Water Supply Plan	\$ 10,000
	Total	\$ 10,000

Large Cities:

City	Project	2020 Budget
Apple Valley	Home Improvement Loan Program	\$ 144,090
	Public Service - DARTS Senior Chore Service	\$ 19,000
	Total	\$ 163,090

City	Project	2020 Budget
Burnsville	Home Improvement Loan Program	\$ 226,491
	Public Service - Burnsville Youth Collaborative	\$ 53,000
	Total	\$ 279,491

Dakota County 2020 CDBG Activity Statement (cont.)

City	Project	2020 Budget
Eagan	Home Improvement Loan Program	\$ 149,560
	Public Service - Pre-School Program	\$ 3,500
	Public Service - Youth After School Programs	\$ 18,000
	Public Service - Dakota Woodland Youth	\$ 5,500
	Public Service - Senior Services	\$ 8,000
	Public Service – Darts Senior Services	\$ 5,000
	Total	\$ 189,560

City	Project	2020 Budget
Farmington	Home Improvement Loan Program	\$ 33,897
	Public Service - Senior Services	\$ 5,000
	Total	\$ 38,897

City	Project	2020 Budget
Hastings	Assessment Abatement	\$ 75,065
	Total	\$ 75,065

City	Project	2020 Budget
Inver Grove Heights	Home Improvement Loan Program	\$ 141,124
	Total	\$ 141,124

City	Project	2020 Budget
Lakeville	Home Improvement Loan Program	\$ 57,470
	Public Facilities - ADA Compliance Improvements	\$ 35,000
	Public Service - Senior Transportation	\$ 25,000
	Public Service - Senior Services	\$ 20,000
	Total	\$ 137,471

City	Project	2020 Budget
Mendota Heights	Home Improvement Loan Program	\$ 23,329
	Total	\$ 23,329

City	Project	2020 Budget
Northfield	Home Improvement Loan Program	\$ 35,840
	Down Payment Assistance	\$ 29,472
	Total	\$ 65,312

Dakota County 2020 CDBG Activity Statement (cont.)

City	Project	2020 Budget
Rosemount	Home Improvement Loan Program	\$ 55,588
	Total	\$ 55,588

City	Project	2020 Budget
South St. Paul	Home Improvement Loan Program	\$ 92,363
	Total	\$ 92,363

City	Project	2020 Budget
West St. Paul	Home Improvement Loan Program	\$ 110,110
	Total	\$ 110,110

Countywide	Project	2020 Budget
Dakota County	Home Improvement Loan Estimated Revolving Loan	\$ 600,000
	Planning & Admin- CDA General Grant Administration	\$ 202,883
	Countywide Home Improvement Loan	\$ 202,310
	Planning & Admin - Fair Housing Activities	\$ 4,750
	Well Sealing Grants	\$ 35,000
	Multifamily Rehab Activity	\$ 75,000
	FY 2020 CDBG Total Budget	\$ 1,928,343
	FY 2020 CDBG Small Cities/Townships	\$ 37,000
	FY 2020 CDBG Countywide	\$ 519,943

Dakota County 2020 HOME Consortium Activity Statement

Participating Jurisdiction	Project	2020 Budget
Anoka County 24.1% Share	TC Habitat Scattered Site Acquisition & Rehab	\$ 140,000.00
	Tenant Based Rental Assistance – Youth	\$ 24,000.00
	Uncommitted Funds	\$ 276,732.00
	Community Housing Development Organization	\$ 88,146.00
	Grant Administration	\$ 44,073.00
	Total	\$ 572,951.00

Participating Jurisdiction	Project	2020 Budget
Dakota County 36.9% Share	Multifamily Housing Activity	\$ 673,545.00
	Multifamily Housing Activity – Program Income	\$ 42,672.95
	Community Housing Development Organization	\$ 134,709.00
	Grant Administration	\$ 128,257.00
	Grant Administration – Program Income	\$ 14,480.63
	Total	\$ 993,664.58

Participating Jurisdiction	Project	2020 Budget
Ramsey County 23.0% Share	Loden SV Phase II	\$ 400,000.00
	Roseville Common Bond Senior	\$ 19,495.00
	Roseville Common Bond Senior – Program Income	\$ 330,505.00
	Down Payment Assistance – Program Income	\$ 47,158.77
	Community Housing Development Organization	\$ 83,899.00
	Grant Administration	\$ 41,949.00
	Grant Administration – Program Income	\$ 28,272.53
	Total	\$ 951,279.30

Participating Jurisdiction	Project	2020 Budget
Washington County 12.5% Share	Habitat for Humanity - New Construction	\$ 139,028.00
	TRCLT	\$ 90,000.00
	Community Housing Development Organization	\$ 45,806.00
	Habitat for Humanity – New Construction - Program Income	\$ 27,000.00
	Grant Administration	\$ 22,903.00
	Grant Administration – Program Income	\$ 2,250.00
	Total	\$ 326,987.00

Dakota County 2020 HOME Consortium Activity Statement Cont'd.

Participating Jurisdiction	Project	2020 Budget
City of Woodbury 3.5% Share	Down Payment Assistance	\$ 67,194.00
	Down Payment Assistance - Program Income	\$ 27,870.56
	Grant Administration	\$ 3,500.00
	Community Housing Development Organization	\$ 12,854.00
	Total	\$ 111,418.56

Consortium Totals	Project	2020 Budget
	Grant Administration	\$ 240,682.00
	Community Housing Development Organization	\$ 365,414.00
	Prior Year Program Income	\$ 520,210.44
	FY 2020 HOME Total Grant Budget	\$ 2,436,090.00
	FY 2020 HOME Total Grant and Program Income Budget	\$ 2,956,300.44

Dakota County 2020 ESG Activity Statement

Dakota County	Project	2020 Budget
	Rapid Re-Housing/Stabilization Services	\$ 126,668
	Emergency Shelter Operations	\$ 26,000
	Homeless Management Information System	\$ 750
	Grant Administration	\$ 12,439
	FY 2020 ESG Total Budget	\$ 165,857

The Process

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

Narrative

Despite Community Development Block Grant (CDBG) funding being available to communities since 1974, Dakota County first became eligible to receive a direct allocation of CDBG funding in 1984. It was at this time Dakota County was designated as an “Urban County”, a county with a population of 200,000 or more.

When the HOME Investment Partnerships program (HOME) was authorized in 1990, Dakota County did not meet the formula threshold HUD uses to define automatic eligibility for a direct allocation. Communities that do not qualify for an individual allocation under the formula can join with neighboring localities to form a consortium, thereby combining to meet the threshold for direct funding. Therefore, Dakota County joined with neighboring jurisdictions (Anoka, Ramsey, and Washington Counties, and the City of Woodbury) to form the Dakota County HOME Consortium in order to qualify for HOME funding and began to receive HOME funding starting in 1994.

Dakota County began to receive an Emergency Solution Grant (ESG) allocation in 2014. The ESG program allocates funds directly to jurisdictions based on the CDBG formula which measures community needs based on several measures, including poverty levels, population and the age of housing.

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	Agency/Department
Grantee	DAKOTA COUNTY	Dakota County Community Development Agency (CDA)
Lead Agency	DAKOTA COUNTY	
CDBG Administrator	DAKOTA COUNTY CDA	Community and Economic Development
HOME Administrator	DAKOTA COUNTY CDA	Community and Economic Development
ESG Administrator	DAKOTA COUNTY CDA	Community and Economic Development

Table 1 – Responsible Agencies

Dakota County receives CDBG and ESG funds as an entitlement jurisdiction and receives HOME funds as a part of a consortium of counties that include Anoka, Ramsey and Washington Counties, and the City of Woodbury.

Dakota County is designated as the lead agency for the Dakota County HOME Consortium, assuming the role of monitoring and oversight of the HOME funds for the Consortium. As the grantee of CDBG funds, Dakota County directly works with the various cities within the County to provide access to this funding stream (municipal subrecipients) and provides the managerial oversight of the numerous activities implemented with CDBG resources.

The Dakota County Community Development Agency (CDA) has been the administrating entity for these federal funds on behalf of Dakota County since Dakota County became an entitlement jurisdiction. Dakota County and the CDA enter into a subrecipient agreement annually to carry out the County's obligations and responsibilities of all three entitlement programs. Each program has specific regulatory requirements and eligible activities for which the funds may be utilized. The CDA is charged with ensuring these requirements are met and will continue to provide the administrative guardianship of all three programs through its agreement with the County.

In addition to administrating each grant program, Dakota County CDA is responsible for preparing the Consolidated Plan.

Consolidated Plan Public Contact Information

The contact for the plan is:

Margaret Dykes
Dakota County Community Development Agency (CDA)
Community and Economic Development Department
1228 Town Centre Drive, Eagan, MN 55123;
mdykes@dakotacda.state.mn.us; 651-675-4464

Additionally, as the lead agency for the Dakota County HOME Consortium, portions of the plan include responses as addressed by the respective consortium member. Their contact information is listed below.

Anoka County – Karen Skepper; karen.skepper@co.anoka.mn.us;

Ramsey County - Mary Lou Egan; marylou.egan@co.ramsey.mn.us;

Washington County - Angela Shuppert; ashuppert@wchra.com;

City of Woodbury - Karl Batalden; kbatalden@ci.woodbury.mn.us;

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

Introduction

Dakota County used several methods to engage citizens in the development of the Consolidated Plan, as well as consulted a variety of community stakeholders within the last year. The conversation began in March 2019 when the Dakota County Board of Commissioners, acting in its role as the CDA Board of Commissioners, was notified CDA staff had begun working on the plan and detailed some of the community engagement efforts that were to take place over the course of the next year.

The CDA began consulting with community stakeholders and municipalities in the summer of 2019, and continued to seek their input throughout the year. A majority of the feedback from citizens was received in mid-2019.

The consultation process was conducted by Dakota County CDA Community and Economic Development Department staff.

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)).

To help improve the coordination between the various community stakeholders that are connected to Dakota County residents in multifaceted ways, the Dakota County CDA attends and/or hosts meetings to engage these stakeholders on a regular basis. The intent is to learn about the programs and supports being offered in each community as well as where there is a lack of programming. When there is a partnership that can be formed, or support that can be offered, the CDA examines the potential role it could play to boost the conversation from dialogue to action. The CDA strives to be aware of and engaged on issues that concern Dakota County residents, particularly related to housing and community development.

Below details the meetings with assisted housing providers, health and service agencies in which CDA Staff regularly attend:

- Dakota Affordable Housing Coalition - monthly
- Fair Housing Implementation Council - monthly
- Twin Cities Section 3 Collaborative - monthly
- Minnesota National Association of Housing and Redevelopment Officials (NAHRO) – monthly, as well as annually at conferences and legislative events

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

Dakota County is part of the regional Continuum of Care (CoC) called the Suburban Metro Area Continuum of Care, more commonly referred to as SMAC. It is composed of

the five counties that surround the Minneapolis/St. Paul area: Anoka, Dakota, Scott, Carver and Washington Counties. Each member has a local homeless planning committee and for Dakota County it is the Dakota Affordable Housing Coalition (AHC). This group acts as the governing body and represents Dakota County in its response to homelessness. The Dakota County CDA has been an active member in the Coalition and solicited the feedback of the group on matters related to the Consolidated Plan and Annual Action Plan, specifically on housing and homelessness. The AHC oversees the funding decisions for other resources to specifically address homelessness among individuals, families and unaccompanied youth.

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

Dakota County and CDA staff regularly attend the Dakota Affordable Housing Coalition (AHC). Annually the proposed budget explaining the use of funds is discussed with the AHC for approval. The performance standards and outcomes are replications of the SMAC adopted standards to further align with the CoC and all the other resources being used to combat homelessness.

SMAC operates within a statewide Homeless Management Information System (HMIS) and, along with the other CoC regions in the state, has designated the Institute for Community Alliances (ICA) as the lead agency of that system. The policies for HMIS are addressed within the SMAC by-laws. Dakota County has chosen to spend ESG funds on the HMIS.

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

Agency/Group/ Organization	Agency/Group/ Organization Type	Sections of the Plan Addressed	How consulted? Intended Outcomes?
Dakota County Social Services	Housing; Services – Housing; Services - Homeless	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth; Anti-poverty Strategy	Consulted through the Affordable Housing Coalition meeting. Staff assisted in providing information related to CoC and drafting responses for the Consolidated Plan.

Southern MN Regional Legal Services	Service – Fair Housing	Housing Need Assessment	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are fair housing testing and assistance with strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
Hearth Connection	Services – Housing; Services – Homelessness	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on coordinated entry and strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
The Link	Services – Homeless	Homelessness Strategy; Homelessness Needs – Unaccompanied youth	Consulted through the Affordable Housing Coalition. The anticipated outcomes are continued operation of the C.O.R.E youth drop-in center.
Mental Health Resources	Housing; Services – Housing; Services – Health	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition. Assisted with development of the ESG standards. Anticipated outcomes are continued work on coordinated entry.
Scott Carver Dakota CAP	Housing; Services – Housing; Services – Education; Service – Fair Housing	Housing Need Assessment Homelessness Strategy	Consulted through the Affordable Housing Coalition. Assisted with development of the ESG standards.

Veterans Administration	Housing; Other Government – Federal	Homelessness Strategy; Homelessness Needs - Veterans	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are to continue partnership with the VASH program and to improve coordination to identify housing gaps exist for Veterans.
MN Assistance Council for Veterans	Housing; Services – Housing; Services – Homeless	Homelessness Needs – Veterans	Consulted through the Affordable Housing Coalition meetings. Areas for improved coordination are to identify if other housing gaps exist for Veterans. Consider a model MAC-V used in the Mankato area.
Neighbors, Inc.	Services – Homelessness; Food Bank	Housing Need Assessment; Homelessness Strategy; Non-Homeless Special Needs; Anti-poverty Strategy	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
People, Inc.	Services – Health	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs - Veterans	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
Guild Incorporated	Services – Health	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs –	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for

		Veterans; Homelessness Needs - Unaccompanied youth	subsidy rental programs, households with negative rental history, or barriers to accessing housing.
Dakota County Environmental Management	Other government – County; Grantee Department	Non-Homeless Special Needs	Consulted on the needs of water and sanitary hazards for the drinking water supply. Anticipated outcome is the continued operation of the CDBG-funded well-sealing program
360 Communities	Services – Housing; Services-Homeless; Services-Employment	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing. Our partner, 360 Communities, has been implementing public services funded with CDBG.

Dakota-Scott Workforce Investment Board (WIB)	Services – Unemployment and Employment Services and Activities	Non-Housing Community Development Assets	WIB participated in the February 2020 Economic Development discussion with Dakota County cities. Areas of improved coordination to continue to have Dakota County CDA staff attend monthly Dakota-Scott WIB Business Services Committee meetings to better understand the economic development environment and job needs; and bring the affordable housing needs to this discussion. Anticipate exploring the use of Entitlement funds for additional economic development needs.
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Table 2 – Agencies, groups, organizations who participated

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

Publicly funded institutions such as health-care, mental health facilities, foster care and corrections programs were not directly consulted for the purposes of the Consolidated Plan. These facilities have previously been engaged by CoC members to coordinate the discharge planning and policies. The CoC has actively engaged representatives from local hospitals and health care providers to plan services and referral processes. The CoC has a network of collaborating agencies that ensures persons who are discharged from a mental health facility are not discharged to homelessness. Partners include Dakota County mental health case managers and social workers, and nonprofits that specialize in serving clients with mental health needs like Guild Incorporated. The CoC engages foster care workers in planning efforts to ensure they are aware of programming available for permanent housing upon discharge.

Members and staff that implement the CoC program are consulted for the Consolidated Plan and are directly involved in providing the case management as identified in those policies. The intent was to connect with the providers at the client level to gain the insight and barriers they see in implementing federal funding. An example would be The Link, which provides youth homeless prevention services.

Previously, Dakota County and CDA staff had met with correctional probation officers to discuss the housing options for households exiting correctional programs. The

Department of Corrections (DOC) is primarily responsible for preventing offenders from being released from State facilities into homelessness. The DOC provides a case manager to offenders to assist with identifying housing resources.

The adjacent governmental entities that make up the HOME consortium were consulted specific to the priorities they felt were present in their communities and where HOME funding would potentially be spent. These units of government are consulted regularly for the overall implementation of the HOME program.

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 Application	SMAC	Homelessness and Affordable Housing
Heading Home Dakota	Dakota County Community Services	Homelessness and Affordable Housing
5-year PHA Plan Dakota County	Dakota County CDA	Affordable Housing
Comprehensive Plans	Cities in Dakota County	Affordable Housing and Economic Development
Thrive MSP 2040	Metropolitan Council	Increase supply of affordable housing
Housing Policy Plan	Metropolitan Council	Increase supply of affordable housing
Comprehensive Housing Needs Analysis	Maxfield Research	Affordable Housing

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(I))

Dakota County coordinates with the Minnesota Housing Finance Agency to implement the housing rehabilitation loan program, specifically for mobile homes in Dakota County. Additionally, households who are determined ineligible for having an income greater than the 80 percent of the area median income threshold are referred to an alternative rehabilitation loan program offered through the State.

Dakota County partners with all of the 12 major cities located within the County as well as the smaller towns and townships. Over 70 percent of the CDBG program is implemented through the municipal subrecipients.

Lastly, as lead of the Dakota County HOME consortium, Dakota County continually coordinates the distribution and execution of HOME funds with the other members.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

For the 2020-2024 Consolidated Plan, Dakota County CDA sought to broaden the efforts made to engage citizens and include their viewpoints on the needs within the various communities where CDBG, HOME and ESG funds are utilized. As detailed in the Citizen Participation Plan (attachment A), Dakota County, as a recipient of these federal funds, must provide for and encourage public participation to develop the plan. The minimum requirements are that a public hearing is held and a 30-day comment period is open to obtain citizens' views.

The CDA conducted two separate community surveys, first through a booth at the Dakota County Fair to solicit comments, and second held a public hearing and had two separate comment periods for the Plan to foster the participation of Dakota County residents.

The CDA then used the feedback that was received to help guide the priority goals alongside the consultations with community stakeholders, in addition to the other plans and resources that are detailed in Section PR-10.

Citizen Participation dates:

- Dakota County Fair Booth – August 8, 2019
- 30-Day Comment Period – March 4, 2020 to April 17, 2020
- Public Hearing – April 21, 2020

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 – Public Comment Period from March 4 to April 17, 2020	Non-targeted/broad community	0 comment submitted	No comments.	No comments.	
2	Community Survey	Non-targeted/broad community Residents of Public and Assisted Housing	250 survey responses collected	Visual preference survey based on a scale.	No comments received.	
3	Community Survey - Dakota County Fair	Non-targeted/broad community	56 responses collected	Most generally satisfied with the service and amenities their community offers	All responses accepted	

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 Hearing – Dakota County Board of Commissioners, April 21, 2020	Public Hearing	No citizens attended	No citizens attended	No comments received	

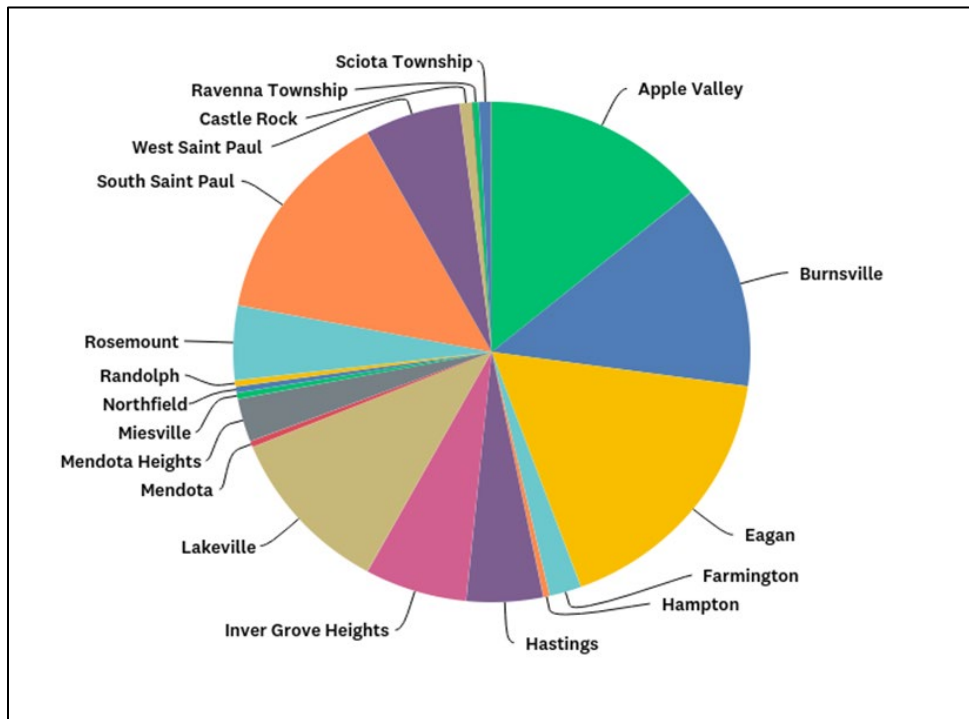
Table 4 – Citizen Participation Outreach

A majority of the feedback from citizens was received in mid-2019. The following highlights the engagement process conducted:

1. Dakota County Fair (August 2019) - The Dakota County CDA had a booth located on one of the main thoroughfares at the Dakota County Fair. Staff members requested fairgoers complete a short survey on priorities for their community. The survey was completed by placing a dot on the issue that the citizen deemed most important. Additionally, a postcard was available if individuals wanted to provide more information or take a visual preference survey. A total of 56 responses were received at the Fair.
2. Community Needs Survey (June – August 2019) – Dakota County CDA designed a visual preference online survey for any citizens to complete. The survey was distributed and marketed multiple ways
 - More than 600 printed flyers were mailed to all public housing residents in Dakota County through the Dakota County CDA.
 - A survey link was prominently displayed on the front page of the Dakota County CDA website.
 - A link to the survey was e-mailed to the Affordable Housing Coalition (AHC), the local advisory body for several housing issues and funding, most notably the Continuum of Care. The e-mail list-serve includes service providers, elected officials and advocates of affordable housing in Dakota County. Recipients were encouraged to notify their clients to complete the survey via the Dakota County CDA website.
 - The survey link was e-mailed to current city council elected officials requesting their participation; city and township community development/planning staff; and Dakota County staff.
 - A press release was created and e-mailed to all the cities in Dakota County to publish on their city websites or use in their social media to advertise the survey.
 - Post cards with the survey link were available at the front desk of the CDA office.

A total of 250 citizens and community partners completed the survey, and the residents came from all across the County as shown in the following illustration.

Q1 - Residence Location of Respondent



Of those who participated in the survey, 33 percent of the respondents identified themselves as having a low-to-moderate income, 39 percent identified themselves as over 80 percent AMI, and the remaining portion chose not to answer the question.

Community partners consultation (July 2019 – April 2020).

1. The development timeline and process of the Consolidated Plan were discussed at the annual CDBG workshops held between November 14-21, 2019. Each municipality is required to formally apply for CDBG funding and request funding for activities that would best serve their community needs. Applications were provided to city staff mid- November 2019, and were placed on the CDA's website. Applications were due to the CDA by January 17, 2020. It should be noted that 2020 applications for CDBG funding were first guided by the priorities established in the 2015-2019 Consolidated Plan, and reviewed with the priorities proposed in the current Plan.
2. CDA staff regularly attend the monthly meetings held by the Affordable Housing Coalition and consulted the members of the coalition, specifically at its meeting of the October 28, 2019. The meeting was dedicated to identifying affordable housing needs for the Consolidated Plan. This discussion and feedback were helpful in better understanding the needs of the communities today and during the next five years.

3. CDA staff attended the September 2019 Dakota County Township Officers Association meeting and shared information about the Consolidated Plan. No comments were received.
4. CDA staff consulted with following Dakota County departments on the goals and objectives: the Physical Development, specifically the Environmental Resource division and the Community Services department. The departments provided feedback on the proposed goals and objectives.
5. The Dakota County Planning Commission reviewed the draft Executive Summary at its meeting on November 21, 2019. Comments from the Commission are included.
6. The following additional public meetings will be held to receive comments about the proposed Consolidated Plan and Action Plan:
 - The City-County Economic Development group – November 2019 and February 2020
 - The Affordable Housing Coalition – February 2020
 - The Dakota County Physical Development Committee – February 2020Dakota County Board of Commissioners – the public hearing is slated for April 21, 2020, and expected approval on May 5, 2020, barring any adverse public comments.

Needs Assessment

NA-05 Overview

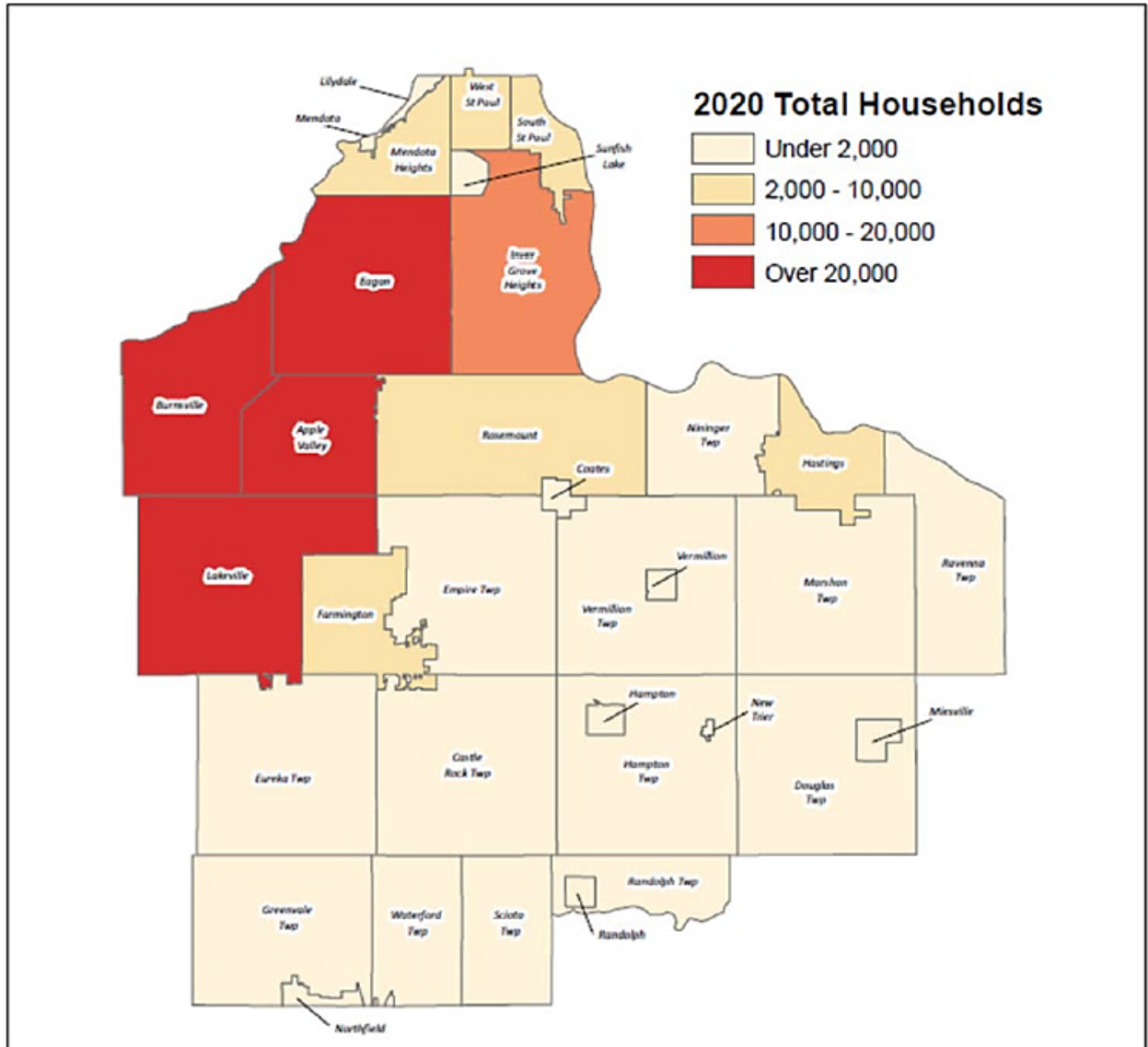
Needs Assessment Overview

Dakota County is the third largest county in the seven-county Twin Cities Metropolitan Area. While the employment base in Dakota County drives a portion of the housing demand, the housing growth is also tied to the health of the Twin Cities Metro Area as a whole.

Dakota County saw a 4.2 percent increase in households from 2010 to 2017. A recent study commissioned by Dakota County CDA titled *Updated Comprehensive Housing Needs Assessment for Dakota County*, also known as the Maxfield Report, looked at housing demand to the year 2040. Dakota County added 6,717 households between 2010 and 2017 for an approximate 158,777 total number of households living in the County. Since households represent occupied units, this growth translates into a need for an additional 24,400 housing units between 2030 and 2040. The study found that an additional 20,850 housing units would be needed between 2030 and 2040 to meet increased household projections of 16,600. This is a total of approximately 175,000 households by 2040.

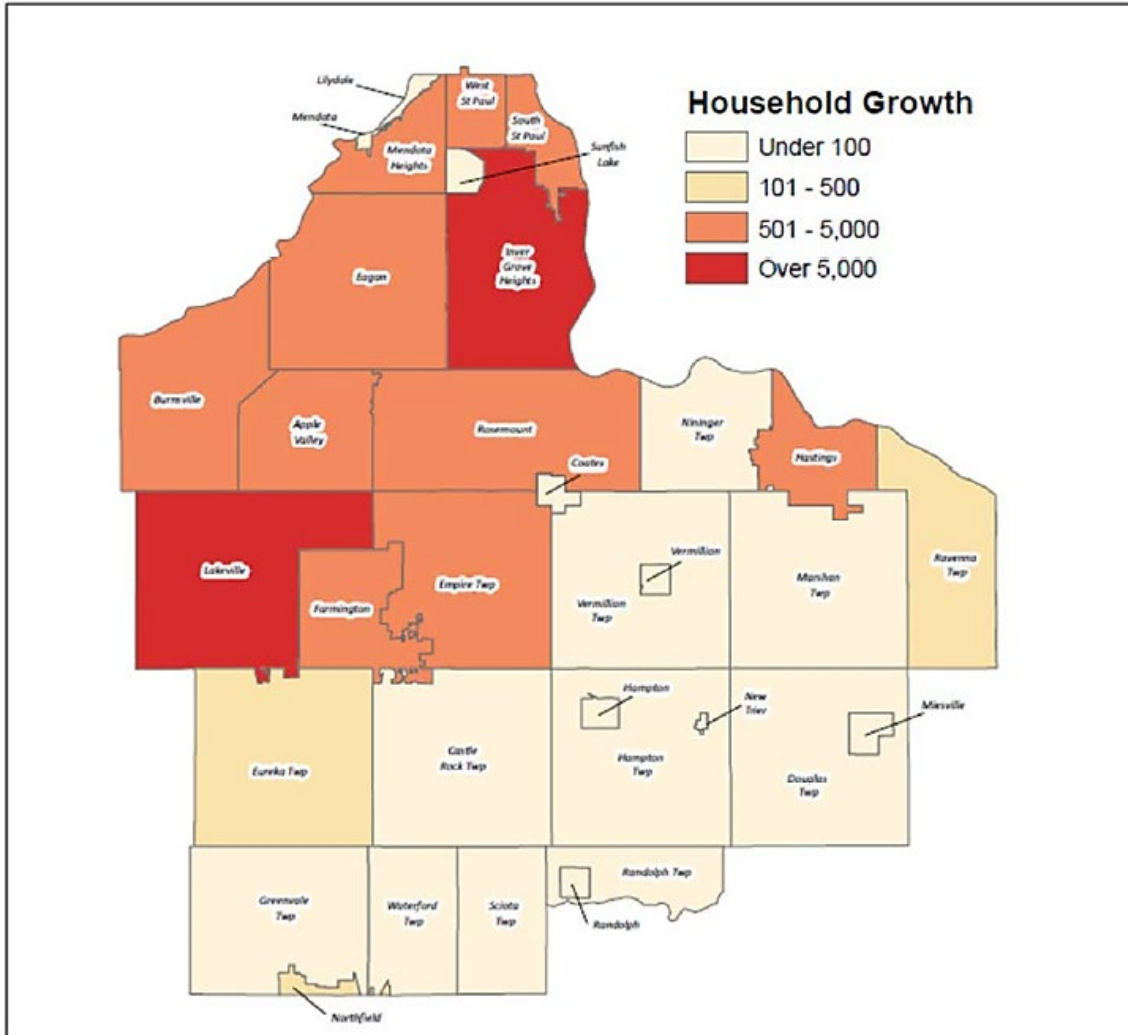
Throughout this Plan, we breakdown the county into submarkets based on guidance from the Maxfield Report. The submarkets are developed communities, suburban edge communities, and rural communities. The breakdown by cities, towns, and townships can be visually seen on page 39 of this Plan.

TOTAL HOUSEHOLDS DAKOTA COUNTY 2020



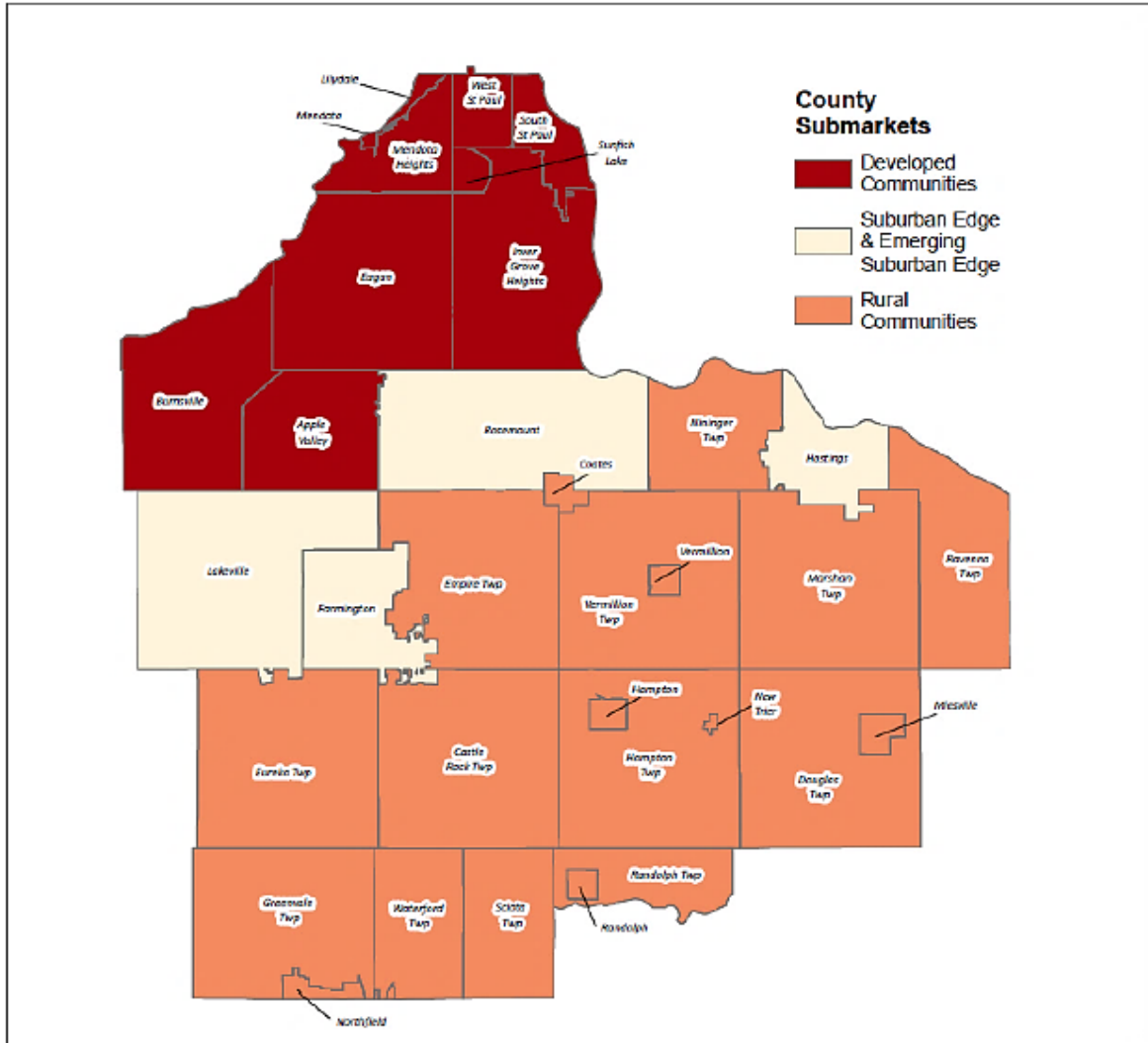
Source: Dakota County CDA, Maxfield Research, Inc.

HOUSEHOLD GROWTH PROJECTIONS DAKOTA COUNTY 2020 TO 2040

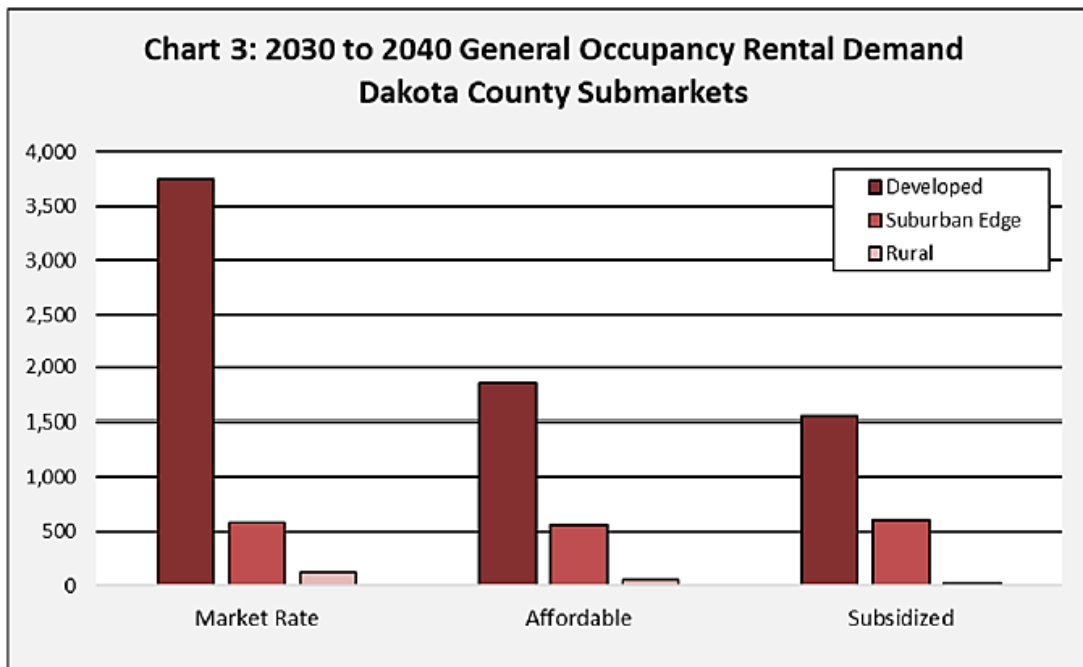
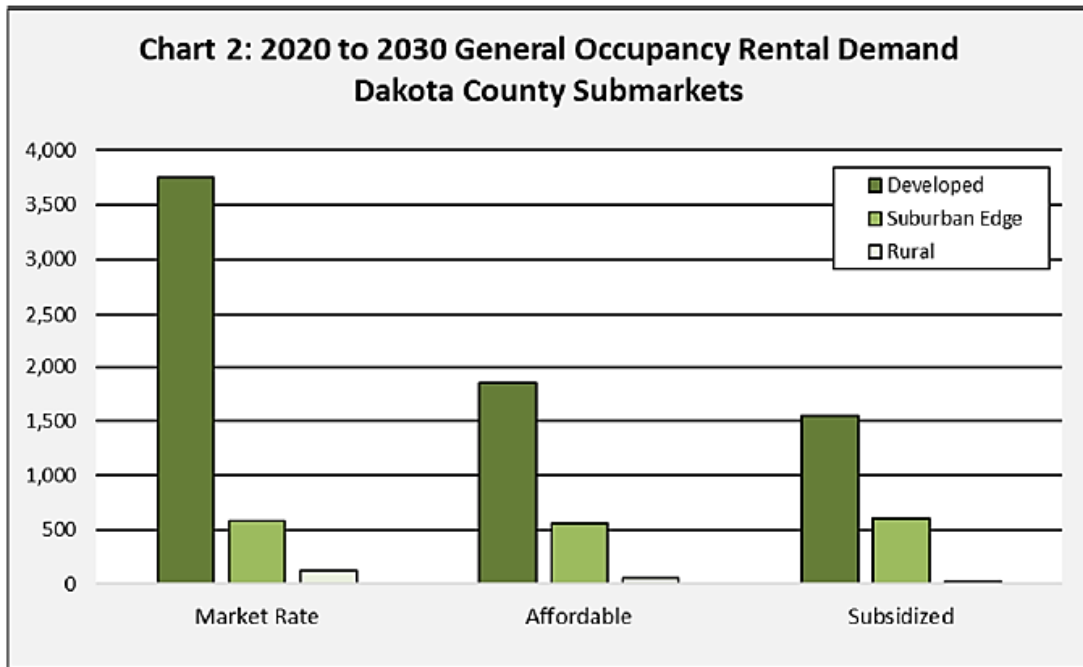


Source: Dakota County CDA, Maxfield Research, Inc.

DAKOTA COUNTY SUBMARKETS



Source: Dakota County CDA, Maxfield Research, Inc.

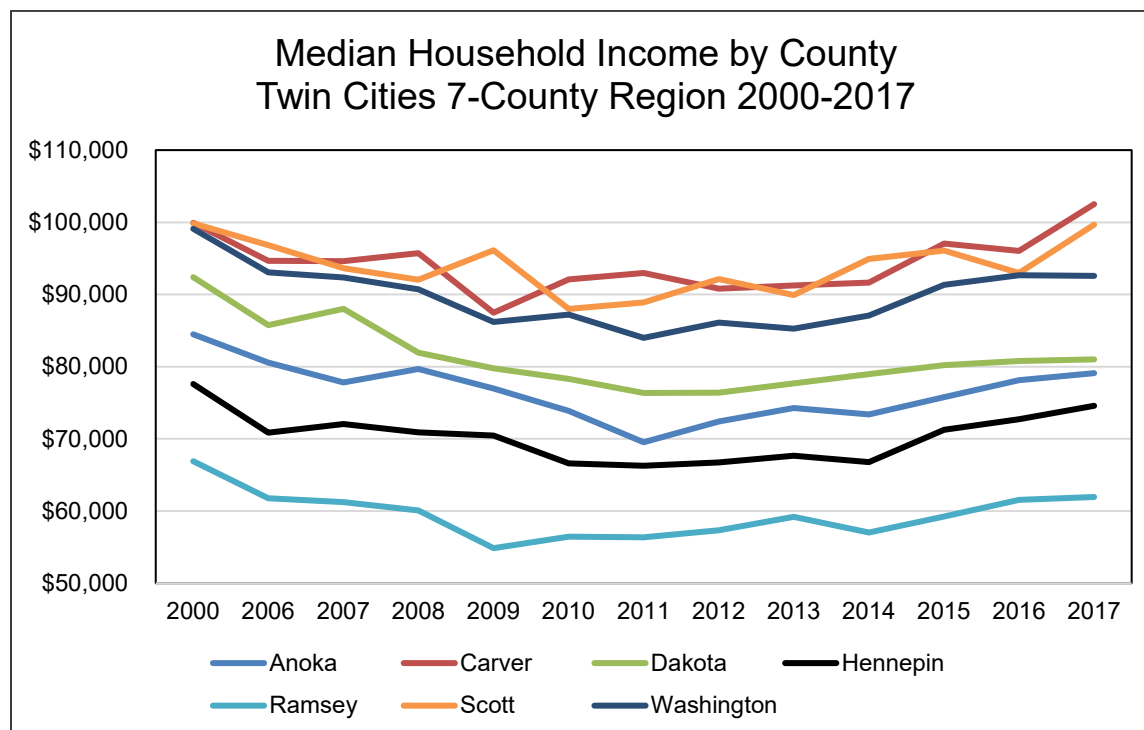


Source: Dakota County CDA, Maxfield Research, Inc.

According to the Dakota County 2019 Residential Survey, 20 percent of around 1,000 participants chose affordable housing as the most serious issue Dakota County is facing in an open-ended question. Minnesota Housing Partnership's Market Watch for Dakota County found that 46 percent of the owner and rental households with income levels below 60 percent of area median income pay a portion greater than 30 percent or more

of their income on housing expenses. Of those households, 54 percent pay more than half of their income towards housing.

The median income in Dakota County as of 2017 was of \$81,004 falling in the middle in comparison to other counties in the Twin Cities region.



Source: U.S. Census Bureau, Small Area Income and Poverty Estimates, MN Compass

Disproportionately Greater Need

The Hispanic population at 0-30% AMI has a disproportionately greater need. This can be seen below in the Housing Problems section. It means that they have one or more of the following problems: lack complete kitchen facilities, lack complete plumbing facilities, more than one person per room, and/or cost burden greater than 30 percent.

According to the Comprehensive Housing Needs Analysis, wait lists for Public Housing and Housing Choice Vouchers combined with extremely low vacancies in the private market, increasing rents and older properties renovating units to increase rents have exacerbated challenges facing individuals and households that need housing assistance. As of 2019, the supply of affordable housing is insufficient, with an estimated 1,600 affordable units and more than 1,400 names on the workforce housing waitlist. The lack of housing affordable to households at the lowest income levels (less than 50% of Area Median Family Income) is raising an already high barrier to assisting individuals and families in need to help them to stabilize their living situations, become

more independent and thereby reduce the risk of these households becoming homeless.

Chronically homeless singles have a disproportionately greater need. Shelters are at capacity and the county continues to see a portion of people regularly. A portion of this group is likely “hardest to house” with multiple barriers to securing housing and other supportive services that will meet their needs.

Public Housing

The number of households waiting for public housing and the Housing Choice Voucher program suggests a need for housing assistance. Dakota County has over 600 units of public housing available to low- and very low-income households. Eligible families pay 30 percent of their adjusted monthly income toward rent.

Homeless Needs Assessment

The Continuum of Care assesses homeless needs, develops an application for accessing HUD funds and recommends objectives to meet the needs of homeless persons. The annual Point In Time homeless count includes additional populations that are not covered under HUD’s definition of homelessness; specifically, households who are doubled up. Data is collected through a survey of homeless providers, such as nonprofits, faith-based organizations, law enforcement, public health, corrections, and human services.

Non-Homeless Special Needs Assessment

Non-Homeless Special Needs are defined as housing and service needs for persons or households who have alcohol or other drug addictions, are elderly, are frail elderly, or have a mental, physical, and/or developmental disability.

Non-Housing Community Development Needs

The highest need for public facilities was for centers (seniors and youth), homeless facilities and park and recreation. Public improvement needs were found to be street improvements, sidewalk improvements and water/sewer improvements. Lastly the need for public services were found to be for youth, transportation and mental health.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs – HOME Consortium

Demographics	Base Year: 2000	Most Recent Year: 2015	Percent Change
Population	0	1,241,090	0
Households	0	469,650	0
Median Income	0	0	0

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Table 5 - Housing Needs Assessment Demographics

Number of Households Table – HOME Consortium

Dakota County	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	>100 percent AMI
Total Households *	48,296	51,214	74,849	54,932	240,365
Small Family Households *	13,764	15,559	26,619	23,527	142,194
Large Family Households *	3,126	3,919	6,244	4,582	21,574
Household contains at least one person 62-74 years of age	8,661	10,503	16,499	11,790	42,073
Household contains at least one-person age 75 or older	9,734	11,006	9,504	4,772	11,099
Households with one or more children 6 years old or younger *	8,597	8,968	12,448	9,099	29,290

* the highest income category for these family types is >80 percent AMI

Data Source: 2011-2015 CHAS

Table 6 - Total Households Table

Housing Needs Summary Tables

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

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	616	349	244	79	1288	75	60	132	112	379
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	408	384	294	161	1247	138	132	162	100	532
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1240	1000	810	220	3270	234	586	741	284	1845
Housing cost burden greater than 50 percent of income (and none of the above problems)	17397	3952	940	189	22478	11042	7292	3788	950	23072
Housing cost burden greater than 30 percent of income (and none of the above problems)	4168	11929	5599	1128	22824	3684	7924	15552	8271	35431

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
Zero/negative Income (and none of the above problems)	1261	0	0	0	1261	1571	0	0	0	1571

Data Source: 2011-2015 CHAS

Table 7 – Housing Problems Table

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

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	19,672	5657	2293	645	28267	11501	8064	4832	1444	25841
Having none of four housing problems	7989	16688	20964	12363	58004	6363	20836	46787	40509	114495
Household has negative income, but none of the other housing problems	1261	0	0	0	1261	1571	0	0	0	1571

Data Source: 2011-2015 CHAS

Table 8 – Housing Problems 2

3. Cost Burden > 30 percent - HOME Consortium

Dakota County	Renter				Owner			
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	8284	5758	2454	16496	3549	5015	7852	16416
Large Related	2002	1295	365	3662	779	1527	2006	4312
Elderly	5789	4335	2180	12304	7210	6095	5076	18381
Other	7462	5551	1754	14767	3491	3088	4760	11339
Total need by income	23537	16939	6753	47229	14029	15725	16694	50448

Data Source: 2011-2015 CHAS

Table 9 – Cost Burden > 30 percent

4. Cost Burden > 50 percent - HOME Consortium

Dakota County	Renter				Owner			
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6486	1023	91	7600	2933	2513	1366	6812
Large Related	1604	249	0	1853	620	577	297	1494
Elderly	4332	1785	752	6869	4827	2600	1387	8814
Other	6372	1038	156	7566	2881	1759	791	5431
Total need by income	18794	4095	999	23888	11261	7449	3841	22551

Data Source: 2011-2015 CHAS

Table 10 – Cost Burden > 50 percent

5. Crowding (More than one person per room) - HOME Consortium

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1458	1204	931	268	3861	353	553	676	336	1918
Multiple, unrelated family households	144	94	118	29	385	54	163	204	48	469
Other, non-family households	50	90	80	79	299	0	0	20	0	20
Total need by income	1652	1388	1129	376	4545	407	716	900	384	2407

Data Source: 2011-2015 CHAS

Table 11 – Crowding Information

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

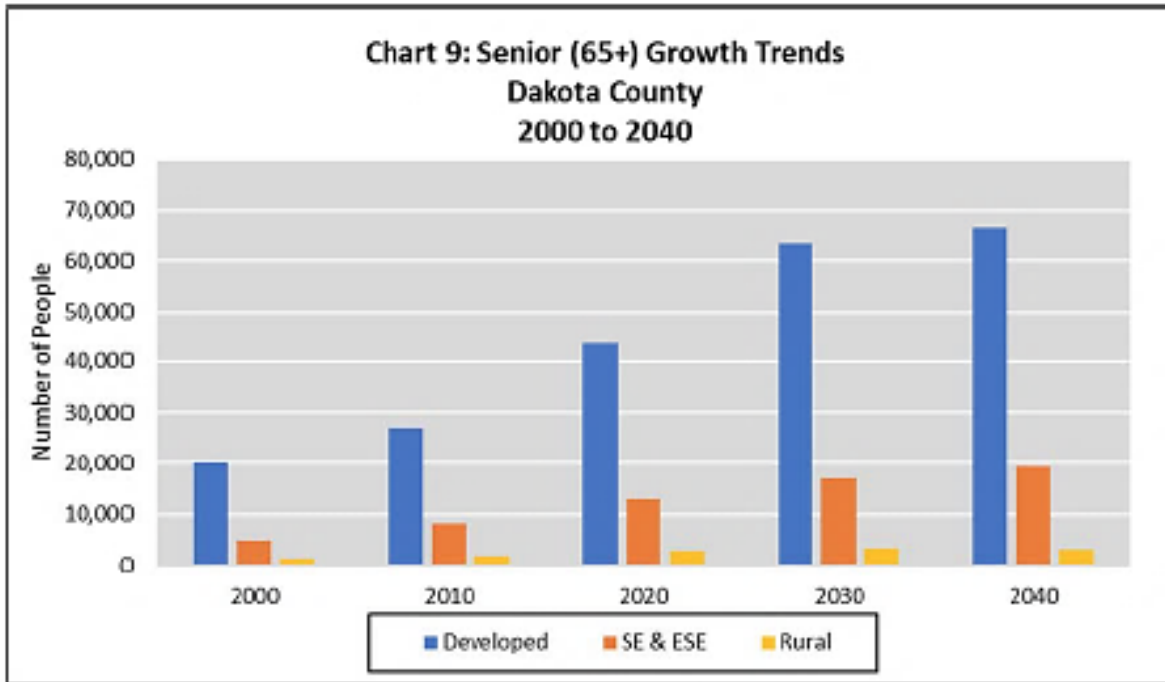
Dakota County

Approximately 38,900 of the units occupied in 2017 were single person households according to the 2013-2017 ACS. Single person households made up the largest segment of all renter-occupied units in Dakota County, at 36.4 percent. Two-person households made up 34 percent of households and 4+-person households made up 24 percent of households.

Single-person households that are cost burdened are most in need of housing assistance as their incomes are considered extremely low with incomes at 0-30 percent AMI. The household types that make up this category include mostly single women and elderly single person households. County staff has stated that chronically homeless singles are also a pronounced need especially because emergency homeless shelters are at capacity. Greater efforts are required to assist those that are chronically homeless with housing and more living supports.

In September 2019, Dakota County had 795 clients on the Coordinated Entry priority list of these 588 were singles (74 percent). Singles are also the majority of unsheltered persons, with an average of 60 unsheltered singles identified during the PIT survey the

past three years. Overall, the needs assessments survey that was conducted found a need for shelter for all singles regardless of gender or age.



Source: Dakota County CDA, Maxfield Research, Inc.

The emergency housing needs of seniors has been on the rise according to Dakota County, and the growth of the Senior population over the next 20 years is substantial. It is estimated Dakota County's population over the age of 65 will increase 217% in the Developed Communities, 299% in the Suburban Edge and Emerging Suburban Edge Communities, and 142% in the Rural areas by 2040. The map below shows the breakdown of the different communities.

County Submarkets

- Developed Communities
- Suburban Edge & Emerging Suburban Edge
- Rural Communities

The map displays various submarkets across the county, categorized by color:

- Developed Communities (Dark Red):** Includes areas like West Lehigh, South Lehigh, Allentown, Easton, and others.
- Suburban Edge & Emerging Suburban Edge (Yellow):** Includes areas like Lehigh Valley, Allentown, and others.
- Rural Communities (Orange):** Includes areas like Berks, Schuylkill, and others.

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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.

The 2010 Census did not collect data on disabled persons. Rather, the American Community Survey (ACS) is now used to provide specific annual data about households. The ACS also aggregates data in five-year increments to provide more

accurate information.

According to the 2017 ACS, 46,881 or about 11.4 percent of the total population reported a disability among the civilian non-institutionalized population. The likelihood of having a disability varied by age - from 4.7 percent of people under 18 years old, to 8 percent of people 18 to 64 years old, to 62.3 percent of those 65 years and over.

The most prevalent type of disability among children (67 percent) was cognitive disability. Among seniors, the most common disability is ambulatory (16.5 percent) and the least common is vision disability (3.3 percent).

An estimated 14,642 seniors in Dakota County, or 28 percent of all seniors, have a

	Developed Communities	SESE Communities	Dakota County
Age 5 to 17 years			
Sensory disability	471	204	820
Physical disability	229	77	363
Mental disability	1,690	728	2,788
Subtotal	2,390	1,009	3,971
Self-care disability	637	123	885
Age 18 to 64 years			
Sensory disability	4,102	1,913	7,183
Physical disability	4,149	1,668	6,897
Mental disability	4,886	1,705	8,002
Subtotal	13,137	5,286	22,082
Self-care disability	1,659	392	2,455
Go-outside-home disability	4,149	1,668	6,897
Employed with a disability	5,568	2,507	9,376
Unemployed with a disability	719	91	947
Not in labor force with a disability	4,789	1,626	7,725
Age 65 years and over			
Sensory disability	5,225	1,767	8,567
Physical disability	5,734	1,663	8,841
Mental disability	2,169	705	3,421
Subtotal	13,128	4,135	20,828
Self-care disability	2,347	552	3,341
Go-outside-home disability	5,734	1,663	8,841
Total Disabilities	28,655	10,430	46,881
<i>Pct. of Noninstitutionalized Pop.</i>	<i>12.3%</i>	<i>8.1%</i>	<i>11.4%</i>
	232,876	129,004	412,826

Sources: American Community Survey Estimates; Maxfield Research and Consulting, LLC

disability. Of those, 3,196 seniors have a self-care disability or 6.2 percent of all seniors.

In total, 9,085 people in the County are either employed with a disability or unemployed with a disability; this is an estimated 2 percent of the population. Because of their employment disability, a portion of these people may be in need of affordable or subsidized housing.

Another two percent of the population is not in the labor force and has a disability. These individuals may have more severe disabilities which may prevent them from working. As such, assistance with housing is likely to be a significant need among this population. In 2019, Minnesota was granted \$5.3 million for vouchers for individuals with

disabilities. A portion of these vouchers will come to the Dakota County CDA to assist these individuals.

The following table details the category of disability by income level based on data from the *Updated Comprehensive Housing Needs Assessment for Dakota County* (Maxfield Report). The total is more than the total households for Dakota County as the average from survey data is over the three-year period. In addition, some households may have more than one member with these limitations and an individual may have more than one limitation.

TABLE D-5 ESTIMATES OF DISABILITY BY INCOME LEVEL DAKOTA COUNTY 2011-2015						
Type of Limitation and Income Category	Total HHs		Owner HHs		Renter HHs	
	No.	Pct.	No.	Pct.	No.	Pct.
Households w/incomes at or less than 30% AMI						
With a hearing or vision impairment	1,585	0.9%	670	0.5%	915	1.9%
With an ambulatory limitation	3,010	1.7%	910	0.7%	2,100	4.4%
With a cognitive limitation	2,625	1.5%	735	0.6%	1,890	4.0%
With a self-care or independent living limitation	2,360	1.3%	580	0.4%	1,780	3.7%
With no limitations	10,230	5.8%	4,075	3.2%	6,155	12.9%
Households w/incomes greater than 30% but 50% or less of AMI						
With a hearing or vision impairment	1,885	1.1%	1,200	0.9%	685	1.4%
With an ambulatory limitation	2,310	1.3%	1,135	0.9%	1,175	2.5%
With a cognitive limitation	1,585	0.9%	650	0.5%	935	2.0%
With a self-care or independent living limitation	1,790	1.0%	845	0.7%	945	2.0%
With no limitations	12,155	6.9%	6,320	4.9%	5,835	12.2%
Households w/incomes greater than 50% but 80% or less of AMI						
With a hearing or vision impairment	2,345	1.3%	1,625	1.3%	720	1.5%
With an ambulatory limitation	2,480	1.4%	1,475	1.1%	1,005	2.1%
With a cognitive limitation	1,990	1.1%	1,135	0.9%	855	1.8%
With a self-care or independent living limitation	2,190	1.2%	1,280	1.0%	910	1.9%
With no limitations	19,090	10.8%	12,295	9.5%	6,795	14.2%
Households w/incomes greater than 80%						
With a hearing or vision impairment	6,835	3.9%	5,940	4.6%	895	1.9%
With an ambulatory limitation	5,730	3.2%	4,845	3.7%	885	1.9%
With a cognitive limitation	4,880	2.8%	4,160	3.2%	720	1.5%
With a self-care or independent living limitation	5,125	2.9%	4,190	3.2%	935	2.0%
With no limitations	86,875	49.1%	75,190	58.2%	11,685	24.4%
Total	177,075	100.0%	129,255	100.0%	47,820	100.0%
Proportion Owner vs. Renter				73.0%		27.0%
Note: Totals may exceed total Dakota County household projections as some households have multiple limitations.						
Source: HUD CHAS 2011-2015; Maxfield Research and Consulting, LLC.						

The study shows 31,375 owner-occupied households indicated some type of limitation versus 17,350 renter households. Owner-occupied households with limitations are more likely to have higher incomes than are renter households with limitations. A higher number of renter households (6,685 households or 52 percent of all renter households) with incomes of 30 percent or less of AMI indicated some type of limitation including either vision/hearing, ambulatory, cognitive, or self-care. Service providers who assist

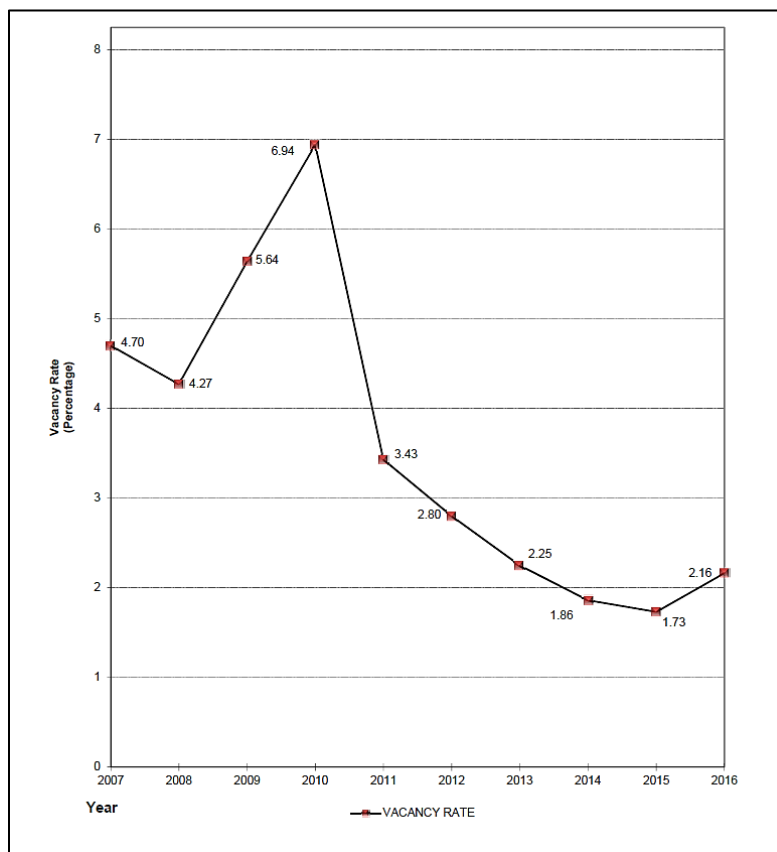
clients with disabilities identified these households as needing housing assistance since they experience difficulty accessing the rental market.

A higher proportion of owner-occupied households with limitations have household incomes of 80 percent or higher of the AMI (12 percent). The data does not identify the severity of the limitation other than the disability or limitation must last six months or longer.

The 2018 October Wilder Research count found 37 people (16 adults and, 21 minor children with parents) were in Battered Women's Shelters in Dakota County. HMIS data indicated nearly 42 percent of the women served with Family Homeless Prevention and Assistance Program (FHPAP) funding in Dakota County have experienced domestic violence.

What are the most common housing problems?

The most common housing problems are access to housing and affordability or being cost burdened. Dakota County, has continued to see the rental vacancy rate drop to extreme lows. As of the most recent multifamily rental market survey conducted by the CDA (2016), the vacancy rate for the county was 2.16 percent up from 1.73 percent in 2015.



10 Year Countywide Vacancy Trends

The low vacancy rates have been a trend across the metropolitan region resulting in an increase in the number of households searching for available rental units in the market, not just residents of Dakota County.

The competition for limited vacancies has allowed property owners and landlords to be more selective of their prospective tenants. The result has low-and moderate-income households experiencing a much greater challenge securing and accessing rental housing, especially naturally occurring affordable housing.

As shown in Tables 9 and 10 in this section, residents of Dakota County are cost burdened, over 47,000 rental households at less than 30 percent AMI and 50,000 owner households at 50 percent AMI. This is a dramatic increase from the 2015-2019 Consolidated Plan. When looking at the total number households by each tenure type, whose income fell below 80 percent AMI, 39 percent are >30 percent or more cost burden. The greatest percentage of renters are >30 percent cost burden at the 0-30 percent AMI level, while the greatest percentage of homeowners experiencing a cost burden >30 percent is at the 50-80 percent income level.

The other housing problems of lacking kitchen or plumbing and overcrowding do not seem to be as prevalent. While there are still some occurrences, the number of residents effected a much smaller in scale than cost burden.

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

From the tables, it appears single (other) rental households at the 0-30 percent AMI income level and small related ownership households at the 0-30 percent AMI level are the most affected by cost burden.

From the consultations with the various organizations that make up the membership of the Affordable Housing Coalition, it has been particularly challenging for households with rental barriers (unfavorable rental, credit, or criminal history) to find housing. The tight rental market has made it very difficult for service providers to assist clients with these barriers to located rental properties willing to accept applicants with some or all of the barriers mentioned. Households with barriers can be any age, demographic type or even household size.

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

For those at imminent risk of homelessness, characteristics include low wages/temporary jobs/lack of living wage employment, medical emergencies or other one-time issues that interrupt work, limited financial resources to deal with emergencies

and unexpected expenses. Other factors may also be at play, including medical conditions, mental health or chemical dependency. Extremely low-income families are also at risk of homelessness due to the high cost of childcare and lack of transportation that are barriers to employment and housing stability.

Many families who have experienced homelessness have experienced domestic violence and trauma and have no natural supports to prevent homelessness. The County and CDA's program experience also shows higher vulnerability for single parents with young children, large families, and persons with multiple barriers, such as no income, criminal history, and no rental history.

Dakota County's primary rapid re-housing (RRH) programs are HUD CoC- funded RRH, Emergency Solutions Grant (ESG), and FHPAP-RRH.

Of the households served with Dakota County's FHPAP prevention and homeless assistance program in the 2017-2019 biennium, 61 were families and 141 were singles.

- 76 of heads of household were 30 and younger.
- 17 of the families were headed by female single parents.
- 47 percent of people served were African American (whereas the general population in Dakota County is 6.6 percent African American).
- 4.4 percent had been in a drug or alcohol or mental health treatment facility within the last 3 months.
- 39 had experienced domestic violence

For those exiting rapid re-housing, the significant common factor is the need for an ongoing subsidy or support from family or friends after exiting the program. Very few people can exit and pay on their own. This is due to regulations surrounding income requirements for these programs, the limited employment supports attached to each household, and the increased cost of rentals in Dakota County.

For those who receive ESG rapid re-housing assistance (07/01/2018-06/30/2019),

- 38 households were served
- 100 people served = 44 adults and 56 children
- 43 percent were African American, 42 percent white
- 48 percent of adults had experienced domestic violence
- 67 percent achieved housing stability

Of those who exited:

- 55 percent rented with another ongoing subsidy
- 12 percent were renting on their own
- 24 percent exited to emergency shelter

For those who received HUD CoC rapid re-housing,

- 100 percent were families with children
- 40 percent were African American, 34 percent white

- Only 2.3 percent of clients had 2 or more physical or mental health conditions 82 percent had none.
- 47 percent of adults had experienced domestic violence
- 82 percent achieved housing stability
- 47 percent increased total income
- Of those who exited,
 - 22 percent rented with another ongoing subsidy
 - 53 percent were renting on their own
 - 6 percent were staying with family or friends permanently
 - 12 percent exited to emergency shelter

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

According to the Statewide Report on Homelessness conducted via surveys in October 2018, housing affordability is cited as the primary reason for loss of housing. Survey respondents cited three main reasons for continued housing instability/homelessness:

- Eviction
- No affordable housing available
- Loss of job or had hours cut

Of all survey respondents:

- 70 percent are currently unemployed
- 37 percent of homeless women were fleeing domestic violence
- 64 percent have a serious mental illness
- 10 percent identify as a member of the LGBTQ community
- 50 percent are on a subsidized housing waitlist
- 10 percent more are homeless

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Introduction

Each jurisdiction is required to assess if a disproportionately greater need exists by racial or ethnic group in comparison to the needs of the jurisdiction as a whole. For this purpose, HUD has defined a disproportionately greater need existing when:

The percentage of persons of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in jurisdiction as a whole.

Tables 12-15 on the succeeding pages outline the needs by racial or ethnic group broken down by percentage of household income. The four housing problems considered for this analysis are:

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

0 percent-30 percent of Area Median Income- HOME Consortium

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	39036	6501	2832
White alone	29012	5666	2400
Black / African American alone	4064	429	124
Asian alone	1683	143	135
American Indian, Alaska Native alone	212	87	20
Pacific Islander alone	30	0	4
Hispanic, any race	3118	147	120

Data Source: 2011-2015 CHAS

Table 12 - Disproportionally Greater Need 0 - 30 percent AMI

30 percent-50 percent of Area Median Income - HOME Consortium

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	33584	17661	0
White alone	26068	14784	0
Black / African American alone	2562	755	0
Asian alone	1661	521	0
American Indian, Alaska Native alone	219	93	0
Pacific Islander alone	0	0	0
Hispanic, any race	2255	1222	0

Data Source: 2011-2015 CHAS

Table 13 - Disproportionally Greater Need 30 - 50 percent AMI

50 percent-80 percent of Area Median Income - HOME Consortium

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	28286	46593	0
White alone	24013	40306	0
Black / African American alone	1220	2194	0
Asian alone	1405	1751	0
American Indian, Alaska Native alone	87	230	0
Pacific Islander alone	4	0	0
Hispanic, any race	1251	1591	0

Data Source: 2011-2015 CHAS

Table 14 - Disproportionally Greater Need 50 - 80 percent AMI

80 percent-100 percent of Area Median Income - HOME Consortium

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	11472	43466	0
White alone	10444	38377	0
Black / African American alone	454	1728	0
Asian alone	339	1514	0
American Indian, Alaska Native alone	25	140	0
Pacific Islander alone	0	20	0
Hispanic, any race	141	1235	0

Data Source: 2011-2015 CHAS

Table 15 - Disproportionally Greater Need 80 - 100 percent AMI

Discussion

When looking at households having one or more housing problems, a greater disproportionate need exists for the following racial or ethnic groups:

0-30 percent

- Hispanic, any race

30-50 percent

- Black/African American alone
- Asian alone

50-80 percent

- Pacific Islander alone

80-100 percent

At the 80-100 percent AMI, the minorities listed do not have a disproportionately greater need.

At the 0-30 percent AMI income level, 81 percent of all households having an income within this range have one or more of the four housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Similar to the previous review, Tables 16-19 on the succeeding pages outline the needs by racial or ethnic group broken down by percentage of household income, while looking at *severe* housing problems. 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 percent

For this purpose, HUD has defined a disproportionately greater need existing when:

The percentage of persons of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in jurisdiction as a whole.

0 percent-30 percent of Area Median Income - HOME Consortium

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	31173	14352	2832
White alone	23150	11501	2400
Black / African American alone	3284	1213	124
Asian alone	1352	464	135
American Indian, Alaska Native alone	193	100	20
Pacific Islander alone	30	0	4
Hispanic, any race	2397	854	120

Data Source: 2011-2015 CHAS

Table 16 – Severe Housing Problems 0 - 30 percent AMI

30 percent-50 percent of Area Median Income - HOME Consortium

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	13721	37524	0
White alone	10501	30338	0
Black / African American alone	1043	2283	0
Asian alone	807	1379	0
American Indian, Alaska Native alone	42	266	0
Pacific Islander alone	0	0	0
Hispanic, any race	1104	2352	0

Data Source: 2011-2015 CHAS

Table 17 – Severe Housing Problems 30 - 50 percent AMI

50 percent-80 percent of Area Median Income - HOME Consortium

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	7125	67751	0
White alone	5400	58967	0
Black / African American alone	429	2990	0
Asian alone	767	2383	0
American Indian, Alaska Native alone	14	303	0
Pacific Islander alone	0	4	0
Hispanic, any race	444	2388	0

Data Source: 2011-2015 CHAS

Table 18 – Severe Housing Problems 50 - 80 percent AMI

80 percent-100 percent of Area Median Income - HOME Consortium

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	2089	52872	0
White alone	1757	47068	0
Black / African American alone	78	2103	0
Asian alone	162	1692	0
American Indian, Alaska Native alone	15	150	0
Pacific Islander alone	0	20	0
Hispanic, any race	52	1323	0

Data Source: 2011-2015 CHAS

Table 19 – Severe Housing Problems 80 - 100 percent AMI

Discussion

When looking at households having one or more severe housing problems, a greater disproportionate need exists for the following racial or ethnic groups:

0-30 percent

- Pacific Islander alone

30-50 percent

- Asian alone

50-80 percent

- Asian alone

80-100 percent

- None

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 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.

Housing Cost Burden - HOME Consortium

Housing Cost Burden	<=30 percent	30-50 percent	>50 percent	No / negative income (not computed)
Jurisdiction as a whole	346439	72058	48182	2999
White	309606	60227	38512	2475
Black / African American	10410	4127	3777	165
Asian	13251	2892	2002	145
American Indian, Alaska Native	1086	304	227	20
Pacific Islander	68	4	30	4
Hispanic	8820	3337	2720	165

Data Source: 2011-2015 CHAS

Table 20 – Greater Need: Housing Cost Burdens AMI

Discussion

A disproportionately greater need exists for the following race or ethnic groups as it relates to housing cost burden:

<=30 percent

- None

30-50 percent

- None

>50 percent

- Black/African American
- Pacific Islander

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?

There are four groups that have a greater disproportionate need at the >50 percent cost burden level compared to the needs of the income category as a whole. They are:

- Black/African American
- American Indian, Alaska Native
- Pacific Islander
- Hispanic

At the other levels of cost burden, there were no groups that had a greater need relative to the jurisdiction as a whole.

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

There are concentrated Hispanic populations in two of Dakota County's cities. The city of South St. Paul's Hispanic Population is 12.2 percent. The city of West St. Paul's Hispanic population is 19.5 percent.

Affirmatively Furthering Fair Housing

As a recipient of entitlement program funds, HUD requires Dakota County to submit to HUD certification of affirmatively further fair housing. Affirmatively furthering fair housing means Dakota County will (1) conduct an analysis of impediments to fair housing choice within the jurisdiction; (2) take appropriate actions to overcome the effects of any impediments identified through that analysis; and (3) maintain records reflecting the analysis and actions to this regard.

For this Consolidated Plan, two Analysis of Impediments to Fair Housing Choice (AI) will likely be certified during the five-year timeframe. A regional AI commissioned by the Fair Housing Implementation Council (FHIC) in 2014 with an addendum completed in 2017 and a new AI to be completed in early Summer 2020. The FHIC is a cooperative effort of the 13 HUD entitlement funding jurisdictions in the Twin Cities; Dakota County CDA represents Dakota County on the FHIC. The FHIC provides financial support for fair housing enforcement, fair housing research and fair housing training, education and outreach among other things.

Dakota County will continue to support the work of the FHIC in addition to addressing the impediments identified and recommendations.

Other actions Dakota County CDA will engage in outside of the identified impediments to affirmatively further fair housing will be to continue publishing Fair Housing Ads in local newspapers during Fair Housing Month in April. The CDA Housing Assistance

Department will continue to host Fair Housing training every 1-2 years for rental property owners, as well holding monthly outreach workshops for rental property owners on the Housing Choice Voucher program. The CDA will display multi-language posters about Fair Housing in the front lobby area of the CDA office building as well as smaller posters in staff cubicles where staff and program participants meet. The Fair Housing symbol will be displayed on all CDA brochures as well as on the CDA website.

An informational Fair Housing page exists on the CDA website, providing users with the CDA Fair Housing Policy, guidance and instructions to file a complaint, as well as resources about Fair Housing. A link is provided for a person(s) who feels they have been discriminated against to file a complaint on line via the HUD web site at www.hud.gov. The CDA's Fair Housing page can be found at <https://www.dakotacda.org/fair-housing/>.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Dakota County CDA is responsible for administering the public housing inventory and Housing Choice Voucher programs in Dakota County. The scattered site public housing includes 243 single family homes, duplexes, four-plexes and townhomes located throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll buildings.

The Housing Choice Voucher Program is also administered by the CDA and is a federal program for all jurisdictions in Dakota County. The CDA assists over 2,600 households through this program. The CDA also administers project-based assistance for units in Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 31 units between the two, all two- and three-bedroom units.

The Housing Choice Voucher program assists households with income levels below 50 percent of area median income and Public Housing serves households below 80 percent of area median income.

Totals in Use - HOME Consortium

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Number of units in use	0	0	768	8,943	464	8,324	1	1	146

*Includes Non-Elderly, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Table 21 - Public Housing by Program Type

Characteristics of Residents – Dakota County

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$26,163	\$19,522	\$25,272	\$19,441	\$22,194	\$19,487
Length of stay/Program assistance (Highest percentage)	0	0	4 Years	10-20 yr. (27 percent)	Less than 1 yr. (33 percent)	10-20 yr. (27 percent)	0	0
Average Household size	0	0	3	2.4	3.1	2.4	2.2	3.0
Number Homeless at admission	0	0	4	4	0	4	0	0
Number of Elderly Program Participants (>62)	0	0	221	1,562	51	1,484	0	0
Number of Disabled Families	0	0	223	2,897	113	2,660	1	0
Number of Families requesting accessibility features	0	0	768	N/A	N/A	N/A	N/A	N/A
Number of HIV/AIDS program participants	0	0	0	0	0	0	0	0
Number of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center), Dakota County CDA

Table 22 – Characteristics of Residents by Program Type

Race of Residents – Dakota County

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	592	4,216	181	3,928	0	0	100
Black/African American	0	0	144	4,354	259	4,053	1	1	40
Asian	0	0	29	208	12	192	0	0	4
American Indian/Alaska Native	0	0	3	154	12	140	0	0	2
Pacific Islander	0	0	0	11	0	11	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center), Dakota County

Table 23– Race of Public Housing Residents by Program Type

Ethnicity of Residents – Dakota County

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	37	246	14	228	0	0	4
Not Hispanic	0	0	731	8,697	450	8,096	1	1	142

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

Data Source: PIC (PIH Information Center), Dakota County CDA

Table 24 – Ethnicity of Public Housing Residents by Program Type

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

The needs of the existing public housing residents and applications vary based upon household composition and disability. Currently, 45 households on the CDA's wait lists are in need of an accessible unit. The majority of those in need are requesting a one-bedroom unit.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?

The number of households on the waiting list for public housing for Dakota County CDA is 2,161 applicants. The bedroom size requested are broken down as follows:

Bedroom Size	Number on waiting list
1	452
2	2,167
3	1,815
4	597
5	48

Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The most immediate needs are the availability of affordable rents and units to utilize a Housing Choice Voucher (HCV). Rents continue to rise and are above the affordability of families under 80% AMI. Another issue is landlords choosing not to accept the HCVs. A final issue with availability is the overall lack of vacant units.

Transportation is another major need for public housing and HCV holders. While Dakota County has bus service provided by the Metropolitan Council and the Minnesota Valley Transit Authority, much of Dakota County is not on a bus route and is inaccessible without a personal vehicle.

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

Other rental households not living in public housing or who do not hold a Housing Choice Voucher continue to struggle to afford their housing as shown by the number of cost burdened households. Low- and moderate-income households need housing that

is affordable at their income level and sized appropriately to the members in their household. The desire for additional affordable units is evident by the number of households waiting for these specific subsidized housing programs. The Maxfield Report also shows the need for additional affordable units. The difficulty most entitlement jurisdictions face is the demand exceeds the development capacity. Dakota County is fortunate to offer other local housing subsidies, but the need has always far outweighed the funding and/or available units.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The growing need for homeless assistance is demonstrated by: 1) Point in Time survey data that identifies record high numbers of unsheltered individuals and families and doubled up families (over 250 families), 2) record high waitlist for family shelter (currently 55 families) and longer shelter stays, and 3) a coordinated entry priority wait list with approximately 400 homeless households currently waiting for a housing resource.

Dakota County conducts the annual Homeless Point in Time Survey to count the number of homeless individuals and families each year. The 2019 PIT survey counted 72 persons (54 persons in singles households and 18 persons in adult-headed-families). There was an increase of 26 more unsheltered individuals found this year as compared to last year. The following is the age breakdown:

- 52 adults age 25+
- 9 young adults age 18-24
- 11 minors (17 and under) in families
- Within the above breakdown, 2 veterans ages 56+

Homeless Needs Assessment – Dakota County

Population	Estimate the Number of persons experiencing homelessness on a given night		Estimate the Number experiencing homelessness each year	Estimate the Number becoming homeless each year	Estimate the Number exiting homelessness each year	Estimate the Number of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)		18	575	450	400	90 days

Homeless Needs Assessment – Dakota County

Population	Estimate the Number of persons experiencing homelessness on a given night		Estimate the Number experiencing homelessness each year	Estimate the Number becoming homeless each year	Estimate the Number exiting homelessness each year	Estimate the Number of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	9	75 (18-24)	60	30	90 days
Persons in Households with Only Adults		54	400	350	300	120 days
Chronically Homeless Individuals	30	23	50	40	Unavailable	Unavailable
Chronically Homeless Families	0	0	0		Unavailable	Unavailable
Veterans	2	2	20	12	Unavailable	Unavailable
Unaccompanied Child	0	0	0	0	Unavailable	Unavailable
Persons with HIV	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Data Source Comments:	<ul style="list-style-type: none"> Point In Time Survey, January 23, 2019. Numbers in table are persons defined as HUD homeless and does not include doubled-up. Consulted with CoC to complete table. *Estimate based upon 2019 needs assessment of 200 families (estimated 576 persons) becoming homeless plus persons who are served in shelter/trans. housing program. Needs assessment utilized PIT data, School district data, and turn-away data. ** Estimates based upon PIT data, shelter data, and annualizing 1st quarter coordinated entry data. 					

Table 25 - Homeless Needs Assessment

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person experiences 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):

Explanation:

At this time, Dakota County does not have enough reliable data to estimate the number of persons exiting homelessness or days experienced homelessness for chronically homeless, veterans, HIV or unaccompanied children. Data from the PIT count and Coordinated Entry were used to estimate need; however, due to the small sample available, an estimate for the remainder of the table was unavailable at this time. For chronically homeless, the PIT data indicates a wide range of length of homelessness from 1.5 years to as long as 10 years. An increase has been seen in the number of homeless youth, but due to lack of current resources for short term housing solutions, such as emergency and transitional housing for youth, we are unable to predict the exit or length of homelessness.

Nature and Extent of Homelessness – Dakota County

Race:	Sheltered:	Unsheltered (optional)
White	68	41
Black or African American	82	10
Asian	0	1
American Indian or Alaska Native	2	0
Pacific Islander	3	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	14	2
Not Hispanic	141	0

Data Source: January 23, 2019 PIT

Table 26 - Homeless Needs Assessment

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

The need for housing assistance for families is demonstrated by 1) Point in Time survey data identifying over 250 doubled families and 18 unsheltered families 2) high waitlist for family shelter (approximately 50 families), 3) longer shelter stays, and 4) a coordinated entry priority wait list with approximately 200 homeless families waiting for a housing resource.

Data from Dakota Woodlands shelter and Dakota County's Family Homeless Prevention and Assistance Program (FHPAP) shows the characteristics of the families in need of housing assistance. The following data on Dakota Woodlands residents served annually is illustrative of known risk factors for homelessness:

- 54 percent of adults experienced domestic violence within the last year
- 54 percent are persons of color
- 45 percent have a disability of "long duration"
- 33 percent report one or more physical or mental health conditions
- 30 percent previously experienced homelessness, indicating a lack of resources and supports

It is estimated that a few hundred veterans need housing assistance in Dakota County on an annual basis. While coordinated service delivery has been improved Statewide and regionally through the introduction of the Minnesota Homeless Veteran Registry and other collaborative efforts, identification of veterans experiencing housing stability concerns remains an ongoing challenge. The Dakota County Veterans Services Office received calls from more than 16,000 individuals and completed just over 4,300 intake interviews with applicants for various types of services last year. The Veterans Services Office assists clients in applying for benefits that they are eligible to receive based on their military service.

The most common forms of housing assistance requested by clients through the Veterans Services Office are rental assistance, down payment and first month's rent, and mortgage assistance. The Veterans Services Office has identified a continuing need among their clients for short term (one to three months) of assistance with monthly rent or mortgage to get them through a difficult period or until they can get caught up with their financial obligations.

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

Disparities are particularly high for persons of color, who represent over half of the persons served with homeless prevention programs and in shelter in Dakota County. Over 63 percent of guests at the Dakota Woodlands shelter and 38 percent of temporary emergency shelter are persons of color. In comparison, HMIS data for Suburban Metro Area Continuum of Care indicates 38 percent of persons experiencing homelessness are persons of color.

Homelessness in Dakota County touches all races yet the majority of those experiencing homelessness, either in shelter or those that are unsheltered, are either White or African American. According to data in the SAGE database, 31 percent of persons were African American and 53 percent were White households. About 12 percent of those in shelter were Hispanic. Of the households that were unsheltered during the time of the PIT count, it was predominately White households that were homeless. This is different than what is seen at the state level where 65 percent of

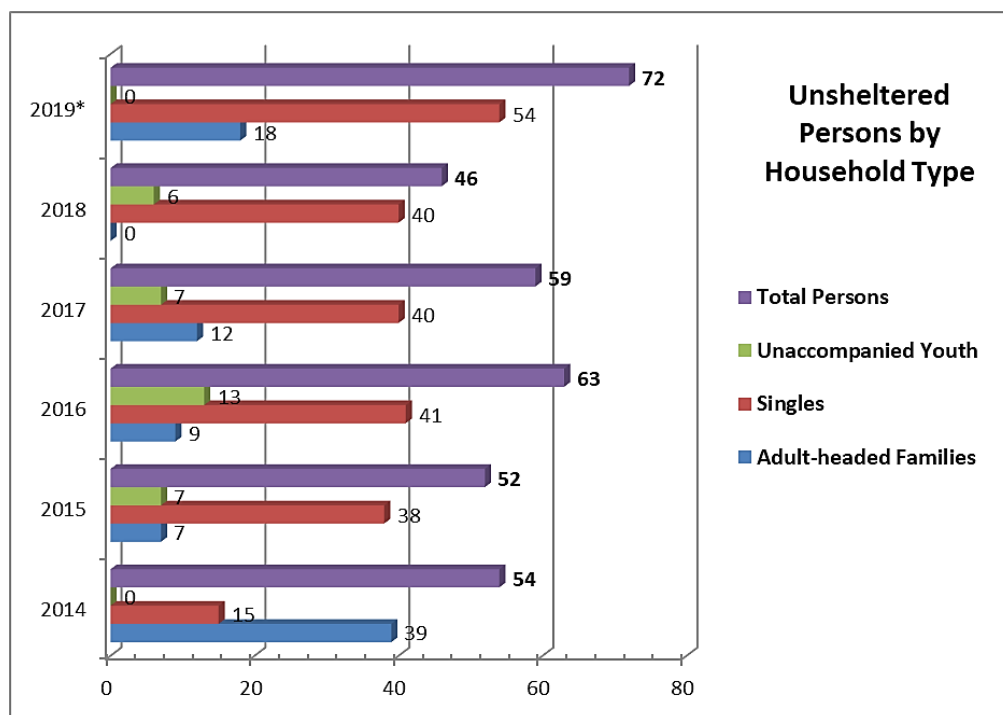
adults who experience homelessness are African American/Black and 35 percent are White.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There is no one accurate measure of homelessness, but several data sources provide an estimate of the minimum of number of persons encountered through several different measures. Standard measures are the PIT survey, the 2018 Wilder Survey and recent Coordinated Entry data.

The 2019 PIT survey counted 72 persons (54 persons in singles households and 18 persons in families). There was an increase of 26 more unsheltered individuals found this year as compared to last year. The following is the age breakdown:

- 52 adults age 25+
- 9 young adults age 18-24
- 11 minors (17 and under) in families
- Within the above breakdown, 2 veterans ages 56+



Coordinated Entry data: At the end of 2018, the coordinated entry priority wait list had nearly 400 households in Dakota County who had been assessed as homeless and were waiting for a housing resource to become available. The majority of these households were assessed as needing a rapid re-housing resource, which includes rental assistance and shorter-term services to maintain housing stability.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section discusses the prevalence of special needs populations in Dakota County. Special needs populations are unique in that they usually have greater levels of service needs than the general population. They often require specialized housing ranging from housing with accessibility features to on-site supportive services. Non-Homeless Special Needs are defined as housing service needs for the following persons or households:

- Elderly
- Frail elderly
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or another drug addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking
- Non-homeless subpopulation that may need housing or other supportive services

Describe the characteristics of special needs populations in your community:

Elderly. With the aging of the baby boomer generation, the greatest growth in Dakota County over this decade will occur in the 65+ age cohort. Currently, the senior population in Dakota County age 65 and over in 2017 was estimated to be 52,234. As the baby boomer generation continues to age, the 65+ age group is projected to grow by 17 percent from 2020 to 2030. From 2010 to 2040, the senior population is expected to grow by 52,150. The next two decades show the highest rate of growth according to the Maxfield Report.

Frail Elderly. As of 2017, there were 3,196 Frail Elderly, defined as persons age 65 and older with a self-care disability and who require assistance with three or more activities of daily living, including bathing, walking, and performing light housework, in Dakota County.

Persons with mental, physical, and/or developmental disabilities. According to information collected by the 2013-2017 American Community Survey, 8.7 percent of Dakota County's non-institutionalized population has some form of disability. The most prevalent type of disability among children (33 percent) was mental disability. Among people age 18 to 64, mental disability is the most common (44 percent), followed by physical disability (41 percent). Among seniors, the most common disability is sensory (55 percent) and the least common is mental disability (22 percent).

In total, 9,085 people age 18 to 64 in the County are either employed with a disability or unemployed with a disability; this is an estimated two percent of the population. Because of their employment disability, a portion of these people may be in need of affordable or subsidized housing. Another 8.7 percent of the population is not in the labor force, but has a disability. These individuals may have more severe disabilities

which may prevent them from working. As such, assistance with housing is likely to be a significant need among this population.

Persons with HIV/AIDS and their families. According to the Minnesota Department of Health and Wisconsin Department of Health Services Surveillance Reports, as of December 31, 2018 there were a total of 8,981 persons living with HIV infection in Minnesota. Data does not include HIV-infected persons who have not been tested for HIV. An estimated 4,937 persons were assumed to be living with HIV infection and 4,044 are living with AIDS in the 13-County Eligible Metropolitan Statistical Area (EMSA).

Victims of domestic violence, dating violence, sexual assault, and stalking. The 2018 Wilder Research count that found 37 people (16 adults and minors, 21 children with parents) in Battered Women's Shelters in Dakota County.

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

Elderly and Frail Elderly. Major shifts in housing preferences are expected to occur in Dakota County by 2030 as a larger proportion of the population moves into their senior years (65+). In 2000, seven percent of Dakota County's population was over the age of 65. This percentage increased to 10 percent in 2010 and is projected to increase to 13 percent in 2020 and 17 percent in 2030. This trend mirrors growth trends in the 7-County Metro Area, where seniors are projected to increase from 11 percent of the total population in 2010 to 19 percent by 2030. Between 2010 and 2040, the senior population in Dakota County is projected to grow by about 52,150 people. Over this same period, the population under age 65 is projected to grow by 67,380. Seniors seeking a variety of housing products ranging from condominiums to assisted living housing will account for a larger share of demand for new multifamily housing.

In most communities, seniors prefer to stay in their own homes as long as possible. If they are nearby, family members can assist with basic care needs, enabling seniors to remain in their homes longer than they would otherwise. However, the increased work demands and transience of the population in recent years have made family assistance more challenging.

Home maintenance can be a burden for many low- and moderate-income homeowners. It is a particular problem for seniors on fixed incomes who need help with small repairs and major maintenance items, such as roof, furnace and air conditioning repairs. Typically, when seniors' homes fall into disrepair, it affects not only the elderly resident but also potential future residents as well as the general condition of the surrounding neighborhood. The most likely current and future needs of low-income elderly households include: exterior maintenance (yard, roof, gutters, etc.) as well as ADA improvements (grab bars, ramps, bathroom modifications).

Transportation may be an additional burden faced by elderly households in Dakota County. Lack of access to a vehicle could severely limit access to health care and other services.

Persons with Disabilities. Persons with disabilities face a range of housing related issues. Many people with disabilities who rely on Supplemental Security Income payments fall into this category. The amount of benefit received as part of the Supplemental Security Income program places a person in the HUD “extremely low-income limit” group. Limited income may mean that persons with disabilities face severe cost burdens. Besides affordability, persons with disabilities also face issues related to accessibility in housing, aging caregivers, and housing discrimination. As with elders, access to transportation, health care, and other facilities and services are important factors when weighing various housing options. Financing for housing rehabilitation and modification to allow persons with disabilities to function independently or make homes accessible will continue to be a critical need. Overall, the most common housing problems for persons with disabilities is affordable, accessible, safe housing that is integrated into their chosen community.

Victims of domestic violence, dating violence, sexual assault, and stalking. Victims of domestic violence face a variety of economic barriers to self-sufficiency. They may lack access to financial resources due to the actions of their abuser. Residents of public or subsidized housing may face an added challenge as the abuser may be the one on the lease. A lack of affordable housing causes longer stays in shelters. This, in turn, causes shelters to be full which may lead to families being turned away.

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

The Minneapolis HOPWA-funded community is comprised of the metropolitan area, the 13-County Eligible Metropolitan Statistical Area (EMSA), includes: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties, three cities in Minnesota (Minneapolis, Saint Paul and Bloomington) and in Wisconsin, Pierce and Saint Croix Counties.

According to the Minnesota Department of Health and Wisconsin Department of Health Services Surveillance Reports, as of December 31, 2018 there were a total of 8,981 persons living with HIV infection in the 13-County EMSA. Data does not include HIV-infected persons who have not been tested for HIV. An estimated 4,937 persons were assumed to be living with HIV infection and 4,044 are living with AIDS in the EMSA.

Males comprise the majority of new HIV infections diagnosed each year, although the number and proportion of cases among females have increased gradually over time.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

The needs for public facilities, public improvement and public services were determined through the community survey and consultations with city and county staff. While the survey conducted was a very small sample of the overall population in Dakota County, the responses were used to prioritize needs. Capacity and other resources available to address the need were also factored in.

Describe the jurisdiction's need for Public Facilities:

The following public facilities were determined to be needed for Dakota County:

- Centers (Senior and Youth)
- Homeless Facilities
- Parks, Recreational Facilities

How were these needs determined?

The top three responses in the high priority category were looked at for both the citizen responses and the municipalities.

Describe the jurisdiction's need for Public Improvements:

The following public improvements were determined to be needed for Dakota County:

- Street improvements
- Sidewalk improvements to comply with the American with Disabilities Act (ADA)
- Water/sewer improvements

How were these needs determined?

The top three responses in the high priority category were looked at for both the citizen responses and the municipalities.

Describe the jurisdiction's need for Public Services:

The following public services were determined to be needed for Dakota County:

- Services for Homeless
- Services for Youth
- Transportation Services

How were these needs determined?

The top three responses in the high priority category were chosen by both the citizen responses and the responses submitted by municipalities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The current low rental vacancy rate, coupled with modest job growth and slow income growth for renter households has resulted in a higher demand for affordable rental housing to serve low- and moderate-income households. Additionally, continued employment growth in the County will create demand for housing.

Growth in the senior population after 2020 will impact the housing products needed through 2030. Seniors seeking a variety of housing products ranging from condominiums to assisted living housing will account for a larger share of demand for new multifamily housing.

Public and Assisted Housing. The Dakota County CDA is responsible for administering the majority of the public housing inventory and federal Housing Choice Voucher programs in Dakota County. The scattered site public housing includes 243 single family homes, duplexes, four-plexes and townhomes located throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll buildings.

The CDA administers the HCV program, assisting over 2,600 households through this program. The CDA also administers project-based assistance for units in Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 31 units between the two, all two- and three-bedroom units.

Housing Stock Available to serve Persons with Disabilities and Special Needs. There are several programs in Dakota County currently available for persons with disabilities and special needs, yet there remains a gap for transitional, supportive and permanent housing serving these populations. The existing housing stock is generally provided by non-profit organizations with case management services provided by Dakota County and rental assistance provided by Dakota County CDA.

Homeless Facilities, Housing and Services. In Dakota County, there are 72 beds at emergency shelters - 50 at a temporary emergency shelter and 22 at Dakota Woodlands. In addition, there are 58 beds available at transitional housing facilities and an additional 400 beds available at permanent supportive housing facilities. Transitional housing facilities are meant to be temporary housing, usually with supportive services, to help stabilize a household moving to independent, permanent housing and are generally available for period of up to 24 months.

Affordable Housing Barriers. Dakota County does not establish countywide policies for land use and development. Each unit of local government within Dakota County with land use authority establishes its own policies and controls regarding development.

The most common barriers to providing affordable housing do not tend to be public policies, but rather the limited availability of land and cost to purchase; neighborhood opposition; and limited availability of private financing and public resources to develop affordable housing.

Employment and Housing. Since employment growth generally fuels household growth, employment trends are a reliable indicator of housing demand. Typically, households prefer to live near work for convenience. Developed Communities are expected to lead the County in job creation to 2020, after which, the Suburban Edge and Emerging Suburban Edge Communities are expected to catch up. The majority of the demand for multifamily housing, and specifically for low- and moderate-income households, will be in the Developed Communities, where the majority of jobs are located and where access to public transportation options is greatest.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

According to the *Updated Comprehensive Housing Needs Assessment for Dakota County* (the Maxfield Report) the demand for additional housing in Dakota County over the next 20 years will be generated primarily by overall economic conditions, job growth, household turnover and changes in housing preferences. Total housing demand includes the need to replace some housing units because the housing product may be blighted or may be functionally or physically obsolete. New housing products or larger redevelopment areas may replace some of the older housing stock. Removal and redevelopment of older housing stock has and continues to occur in predominantly urbanized communities in Dakota County that have the highest proportion of homes built prior to 1940.

All residential properties by number of units

The U.S. Census Bureau's 2017 American Community Survey (ACS) reported that Dakota County had 163,779 housing units and that 5,002 (3.1 percent) of these units were vacant. Since 2000, the county has added approximately 32,500 housing units, therefore increasing the housing stock by 20 percent.

As shown in the following table, over half (57 percent) of Dakota County's housing stock consists of single-family detached homes. The next most common housing structure in Dakota County are 1-unit attached (townhomes) homes (18 percent) and multifamily unit structures of 20 or more units (14 percent).

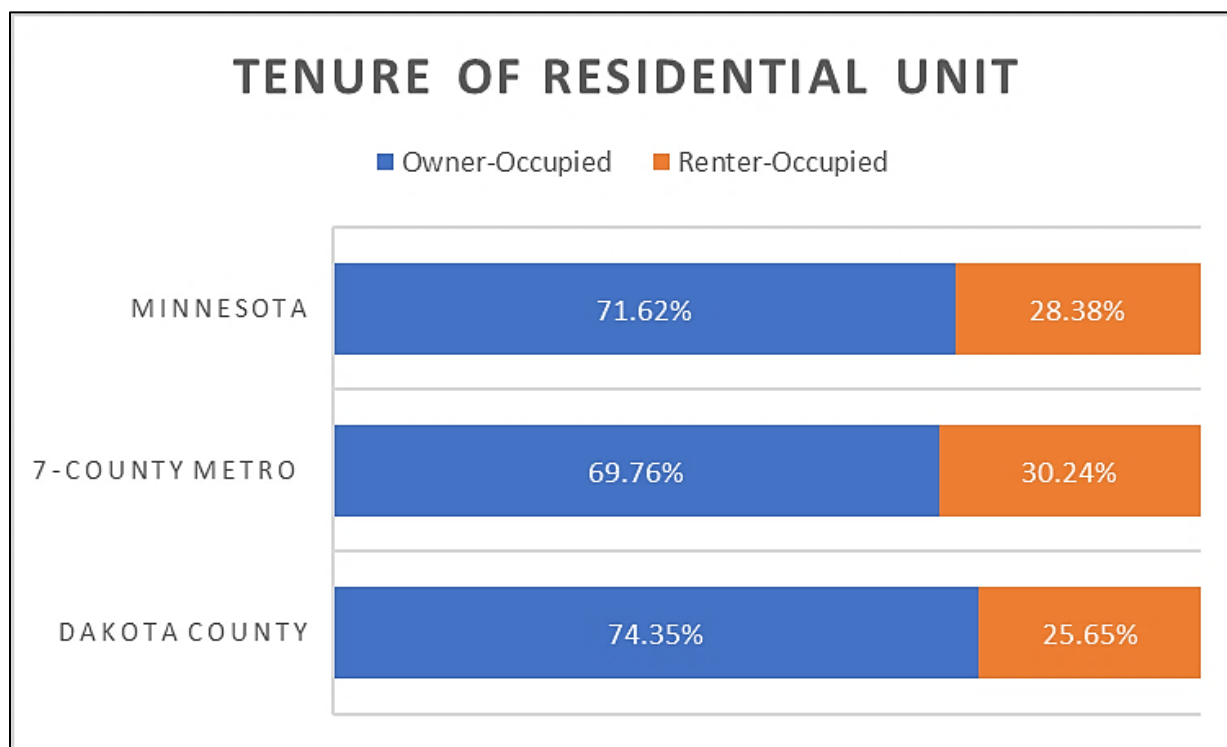
All residential properties by number of units – HOME Consortium

Property Type	Number	Percent
1-unit detached structure	308,085	63 percent
1-unit, attached structure	73,405	15 percent
2-4 units	12,627	3 percent
5-19 units	22,097	5 percent
20 or more units	59,383	12 percent
Mobile Home, boat, RV, van, etc.	12,102	2 percent
Total	487,699	100 percent

Data Source: 2011-2015 ACS

Table 27 – Residential Properties by Unit Number

The number of households that own their residential units is significantly greater than rental households; 76.5 percent versus 23.5 percent. Dakota County has a higher proportion of homeowner households to renters when compared to the other six counties that make up the 7-County Metro Area and the State of Minnesota.



For the 25.65 percent of households that are renters, renting is a prudent choice. Households may not have the savings or credit to qualify for a mortgage. Young adults are often burdened with student debt, and for many seniors who are not able to keep up with the maintenance of homeownership, renting is an attractive alternative. The fair market price for a modest two-bedroom apartment in Dakota County costs about \$1,151 per month. That requires a household to have an income of about \$45,000 to be considered affordable for that household.

Unit Size by Tenure – HOME Consortium

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	406	0 percent	3,658	3 percent
1 bedroom	5,298	1 percent	33,299	30 percent
2 or 3 bedrooms	68,969	19 percent	47,950	43 percent

	Owners		Renters	
	Number	Percent	Number	Percent
4 or more bedrooms	284,014	79 percent	26,095	24 percent
Total	358,687	99 percent	111,002	100 percent

Data Source: 2011-2015 ACS

Table 28 – Unit Size by Tenure

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

According to the Maxfield Report, there are a total of 8,178 units of affordable rental units with some form of governmental assistance located in Dakota County. Thirty-four percent of these units are senior units and 66 are for general occupancy. Of the General Occupancy units, 1,318 (16 percent) are units that have Housing Choice Voucher Project Based Assistance (PBA) or are Public Housing units where residents pay 30 percent of their household adjusted income on rent. Thirty-two percent (2,602) of these units house households that utilize Housing Choice Vouchers (also known as Section 8) to assist with rent. The CDA assists over 2,700 households through this program. About 18 percent (1,476) of the units are affordable to households with low or moderate incomes where household incomes are typically between 40 percent and 60 percent of the AMI. Most of these units in Dakota County have been developed through the Low-Income Housing Tax Credit (LIHTC) program, and are restricted to households with incomes at or below 60 percent of median income, although an increased proportion of units are also affordable to households with incomes at or below 50 percent of the household area median family income.

Approximately 34 percent (2,782) of the affordable rental units in Dakota County are senior units. Over 70 percent of these senior rental units located in 29 developments are owned and operated by the CDA.

Rental Property Type	Units	Income Limit/Target
<u>General Occupancy</u>	5,396	
Funding Type		
Section 8 Project Based	617	30 percent of income
Housing Choice Vouchers	2,602	30 percent of income
Low Income Housing Tax Credit, Tax Exempt Bonds, other	1,476	60-50 percent AMI; 80 percent AMI
Public Housing	701	50 percent AMI; rent = 30 percent of income
<u>Senior</u>	2782	
Funding Type		
Deep subsidy (bonds, HUD funding, other)	771	30 percent of income (adjusted gross income)
CDA owned	2011	80 percent AMI; 30 percent of income
Total Assisted	8,178	

Data Source: Dakota County, Minnesota; Maxfield Research, Inc.

Table 29 – Affordable Government Assisted Rental Units, Dakota County

HOME funds and a locally sourced program, HOPE, have been used to build new affordable housing financed with Low Income Housing Tax Credits and have also been used to fund rehabilitation and reconstruction of single-family homes.

In recent years, Twin Cities Habitat for Humanity has been a regular recipient of HOME funding to reconstruct or rehabilitate single family homes that were acquired through the NSP program. Once complete, these homes are sold to qualified low-income households. Additionally, the CDA administers the First Time Homebuyer program, which provides down payment and closing cost assistance to eligible homebuyers that purchase a home in Dakota County.

For owner occupied households, the targeted income level is 30 percent AMI to 80 percent AMI and all family types. The primary programs utilizing federal, state and local program funding are the homeowner rehabilitation program and the weatherization program.

For renter occupied households, the targeted income level is 0-80 percent AMI and all family types. While previous discussion in other sections of the plan identifies specific groups that may be targeted, Dakota County has designed programs to be inclusive of

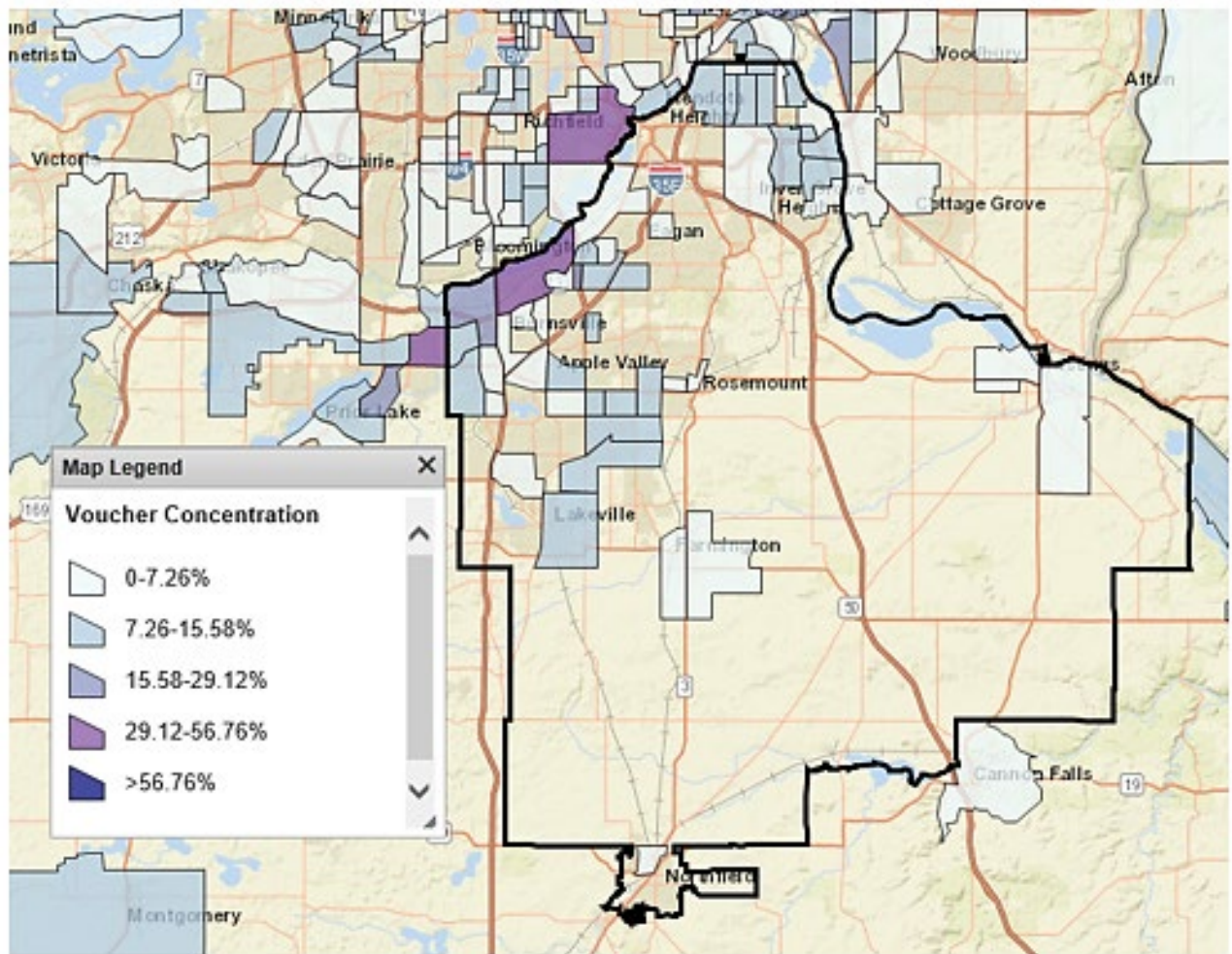
all households. Specifically, households over the age of 55 may be served through the senior housing units that are managed by the CDA, the HCV program, and public housing.

Families can access the HCV program, workforce housing developments, public housing, and supportive housing.

Single renters under the age of 55 can access the HCV program, limited public housing and workforce housing developments. Singles would be the group less likely to be served by some of the other resources available to the other households in the jurisdiction. The Low-Income Housing Tax Credit (LIHTC) program in Minnesota has placed parameters around the program that has limited the number of 1-bedroom units built, most likely to be occupied by a single-person household.

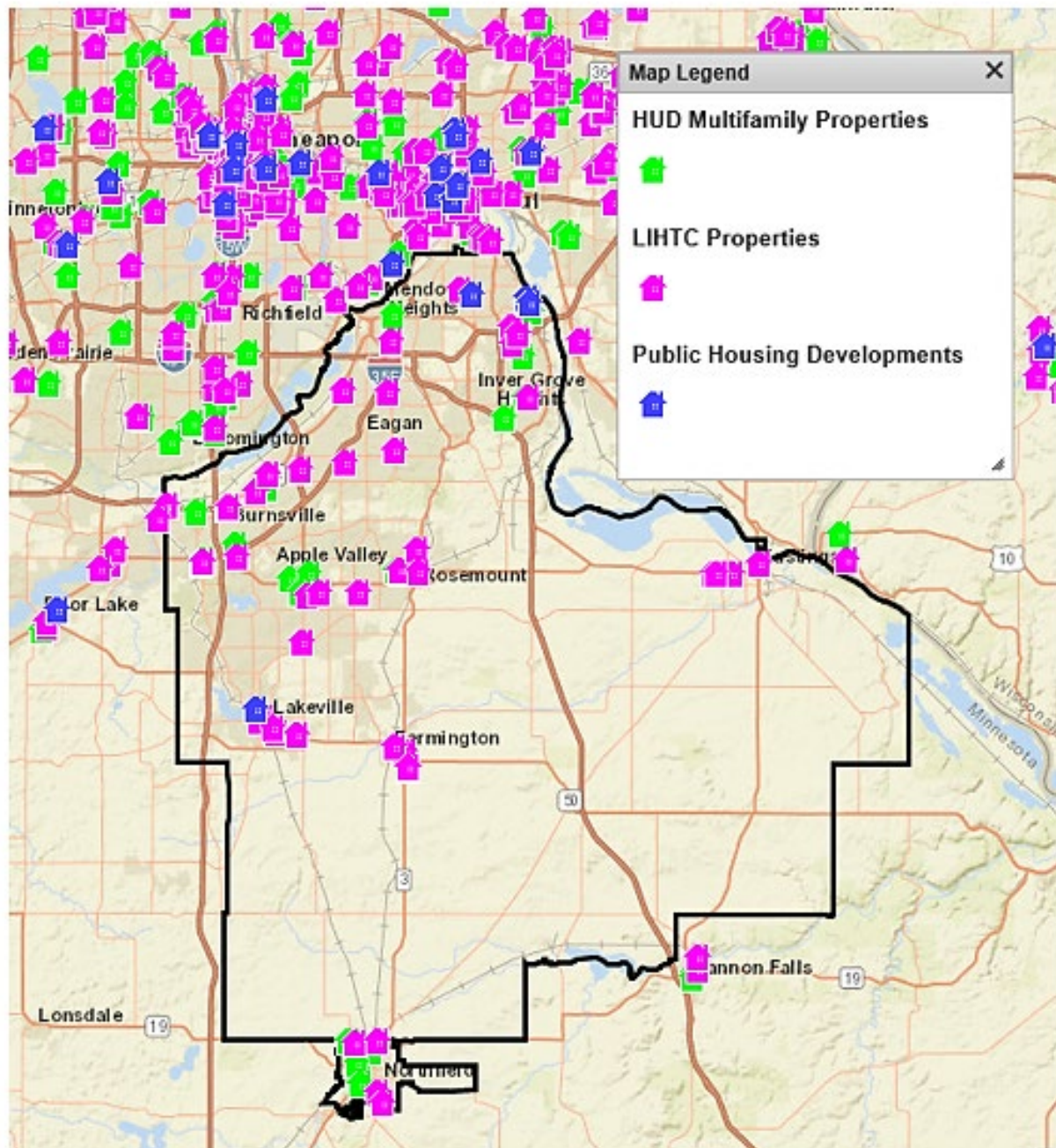
Households looking to transition from rental to homeownership may be assisted through the first-time homebuyer program and housing counseling. There is not a specific income level that is targeted but it is likely to be above 50 percent AMI. Households lower than 50 percent AMI are eligible for the programs, but they have a greater difficulty qualifying for mortgage financing.

Voucher Concentration

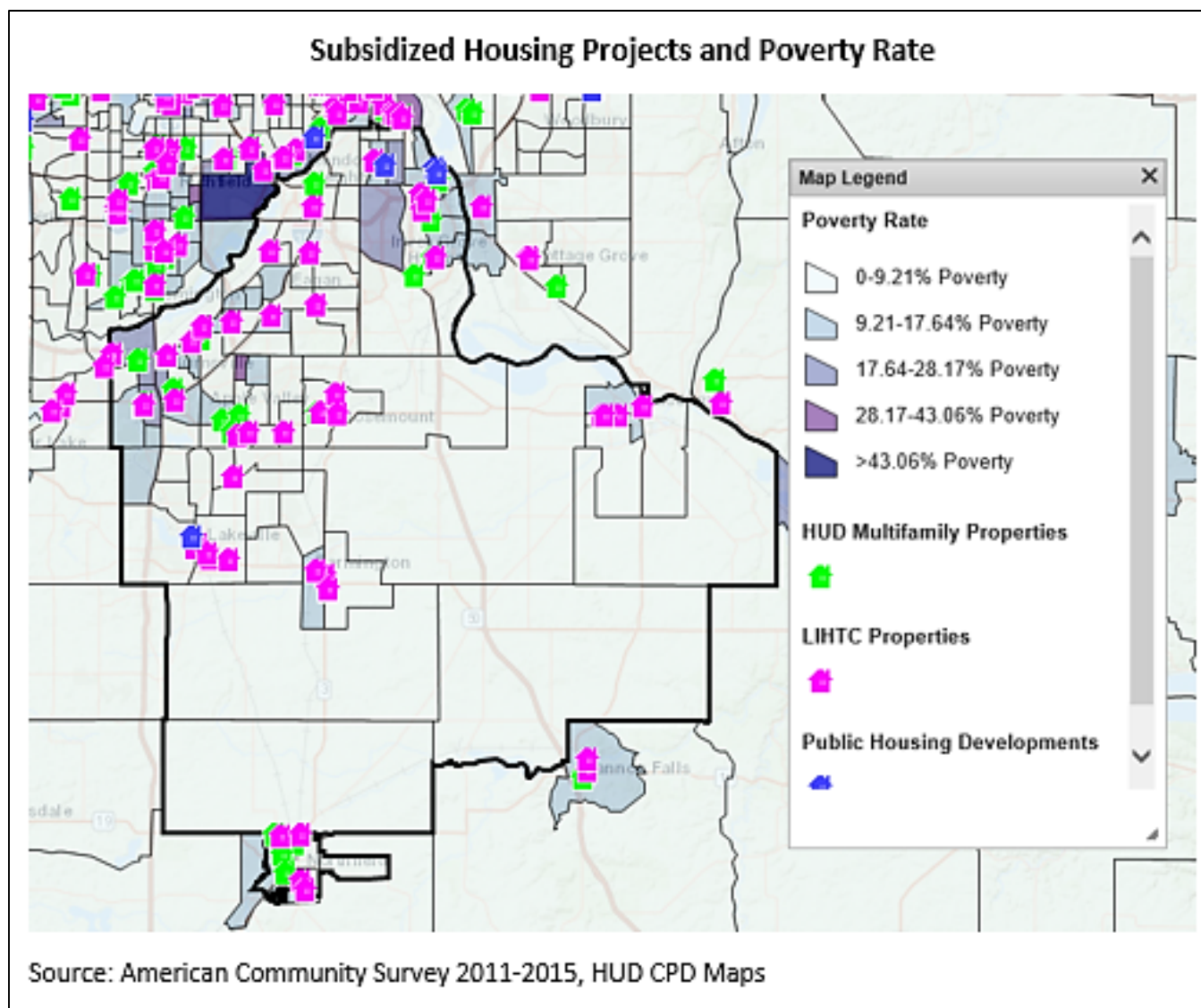


Source: American Community Survey 2011-2015, HUD CPD Maps

Subsidized Housing Projects



Source: American Community Survey 2011-2015, HUD CPD Maps



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

While it is hard to determine a specific number of units likely to be lost from the affordable housing inventory, any units lost will be the result of naturally affordable units increasing in value or rent to a level that is no longer affordable for most low- or moderate-income households.

As provided in the HUD Multifamily Assistance & Section 8 Contracts database, there are nine affordable housing developments in Dakota County with contracts that are set to expire in the next five years. This could mean a potential loss of 21 affordable housing units in Dakota County.

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

The Maxfield Report found that demand is currently outpacing supply, most notably apartment rentals. There is projected demand for an estimated 34,389 owner occupied housing units and 19,355 rental units between 2020 and 2040.

Dakota County CDA has developed over 2,700 units of affordable rental housing and has been a leader in the Twin Cities region in providing affordable housing to moderate income households. However, rental vacancy rates have reached new lows in some Dakota County communities and tightening vacancies and increasing rents have resulted in low- and moderate-income households experiencing greater challenges in securing affordable places to live. Additionally, the deep subsidy market (affordable to households with incomes at or below 50 percent AMI) have extensive waiting lists and are nearing an age where they will require significant rehabilitation.

For the homeowner market, the median home value was \$293,100 in 2019, up 6.1 percent from the previous 12-month period. The Maxfield Report reported that August 2019 the number of months of supply of resale homes on the market in Dakota County dropped to a low of only 1.8 months. A balanced market is generally five to six months' supply of homes available. Additionally, the Maxfield Report states that from 2020 to 2030 single-family homes are expected to outpace multifamily products with a slow increase toward more and different multifamily products in the next decade. Most of the supply for new single-family homes in Dakota County through 2030 is projected to be for move-up homes (greater than \$250,000, but less than \$400,000) or executive homes (\$400,000+).

Entry level homebuyers are looking to purchase a resale home. "Move-up" homebuyers would traditionally move up, freeing up some of the entry level housing stock, but this cohort is not moving up at the same pace they did in the past. Between the lack of entry-level new construction and disparities in the housing lifecycle, the supply of moderately priced homes has fallen greatly. Low interest rates have allowed more households to qualify for mortgages, and the larger pool of buyers combined with very low supply of homes in this price segment has driven up prices.

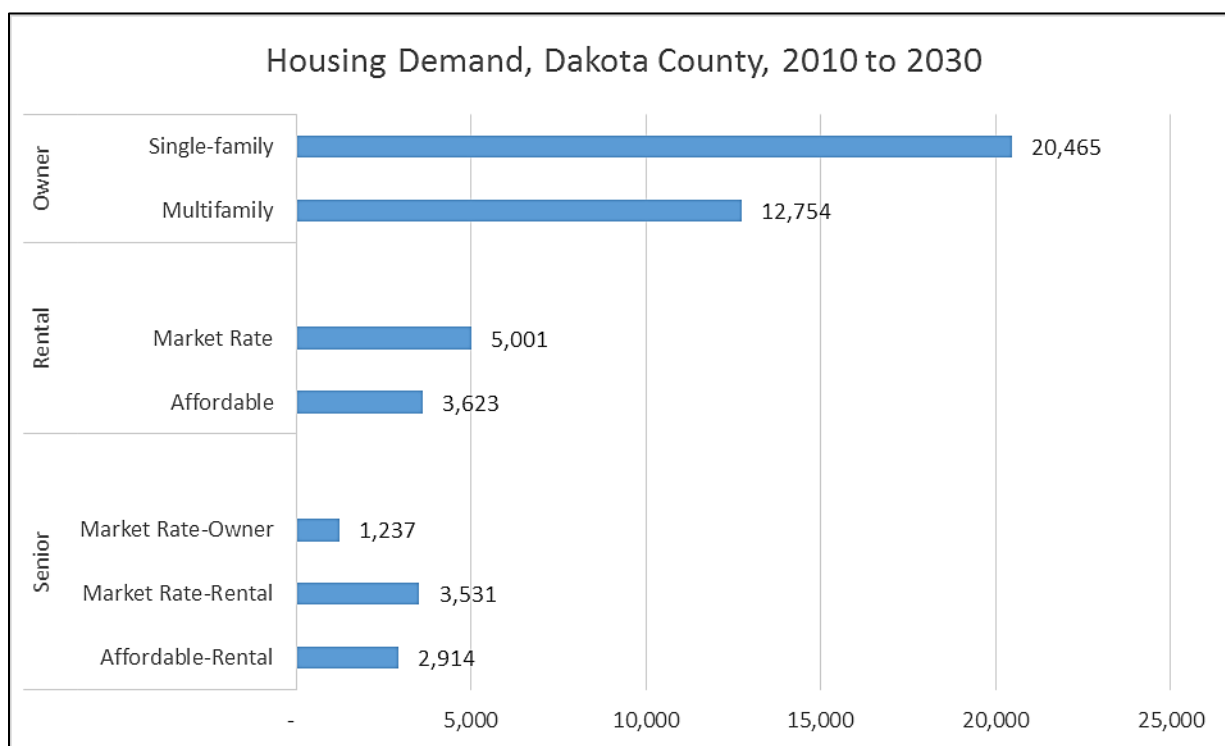
An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs and how housing affordability has changed over time. Cost burdened households may be cutting back on necessary household expenses because of housing costs; they might also be at risk of eviction or foreclosure. The 2017 ACS estimates that 17,562 renters and 21,441 owners are cost burdened, which equals 24.6 percent of all households. These renters make up 43.1 percent of the renters in the County overall; the owners represent 18.1 percent of all owners. The cost burden rate for owner households with incomes less than \$50,000 is 57 percent and the cost burden rate for renter households with income less than \$35,000 is 88 percent.

Describe the need for specific types of housing:

The housing demand calculations in the Maxfield Report indicate that over the next 20 years, 36,587 for-sale housing units and 30,422 rental units will be needed in Dakota County to satisfy the housing demand of current and future residents.

Most of the demand for new single-family homes in Dakota County in the 2020s is projected to be for modest homes (under \$400,000). Mortgage interest rates have been historically low since 2010, and while it is uncertain when mortgage rates will increase, increases in mortgage rates are likely to place some downward pressure on pricing.

The table displays rental demand by affordable and market rate units and includes senior rental demand, and for-sale demand by single-family and multifamily (primarily townhome and detached products) housing and owned senior housing.



Source: Dakota County CDA, Maxfield Research, Inc.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The high number of households who are cost burdened indicates that the affordability of the current housing inventory is insufficient and that there is a need for more affordable housing. The current low rental vacancy with moderate job growth and slow income growth has resulted in a higher demand for affordable rental housing to serve low and moderate-income households. Low mortgage interest rates and continued employment growth have been supporting renewed demand for for-sale housing.

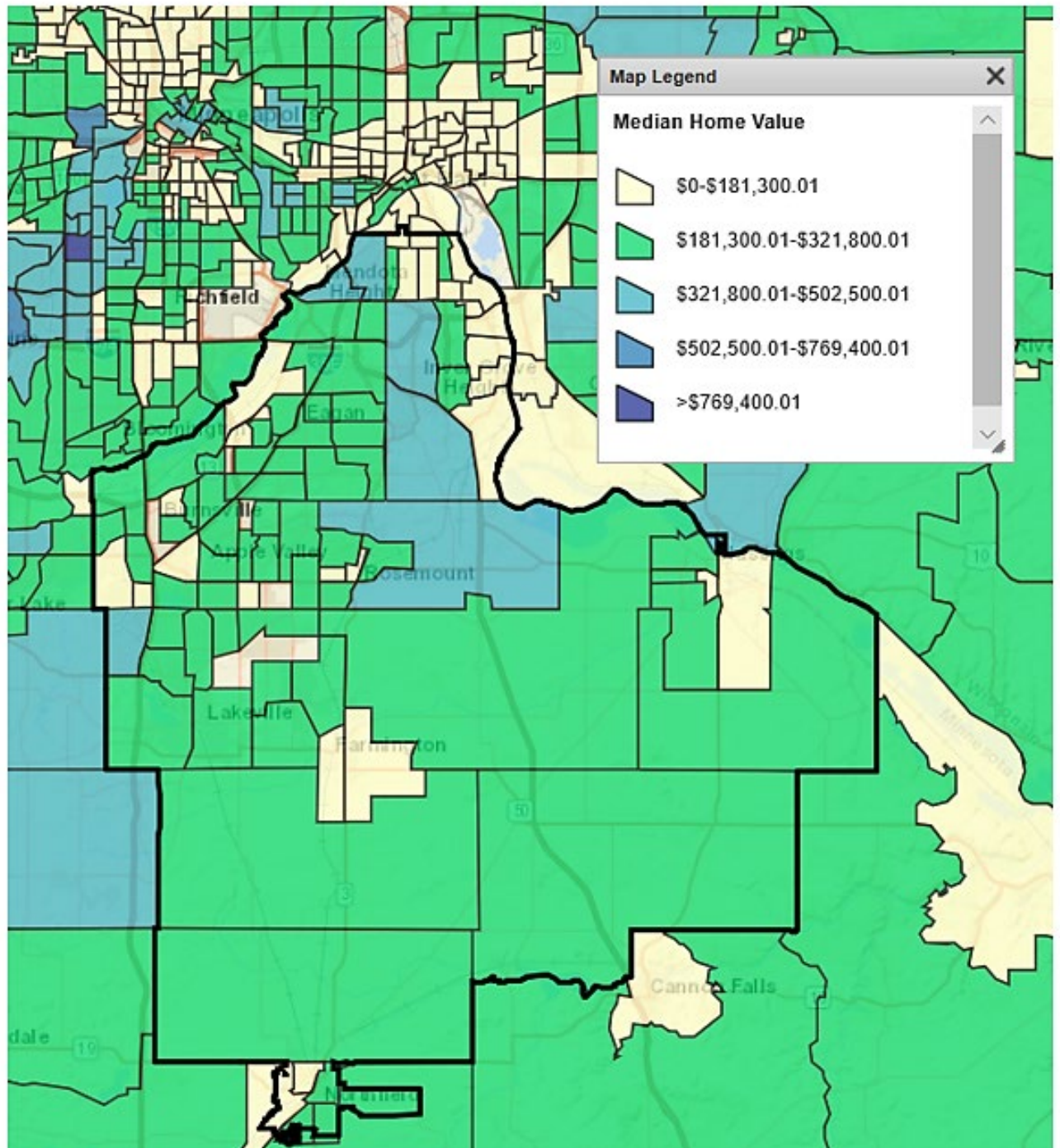
Cost of Housing

Dakota County	Base Year: 2000	Most Recent Year: 2017	Percent Change
Median Home Value	\$152,400	\$241,500	58.5 percent
Median Contract Rent	\$722	\$1,261	74.6 percent

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

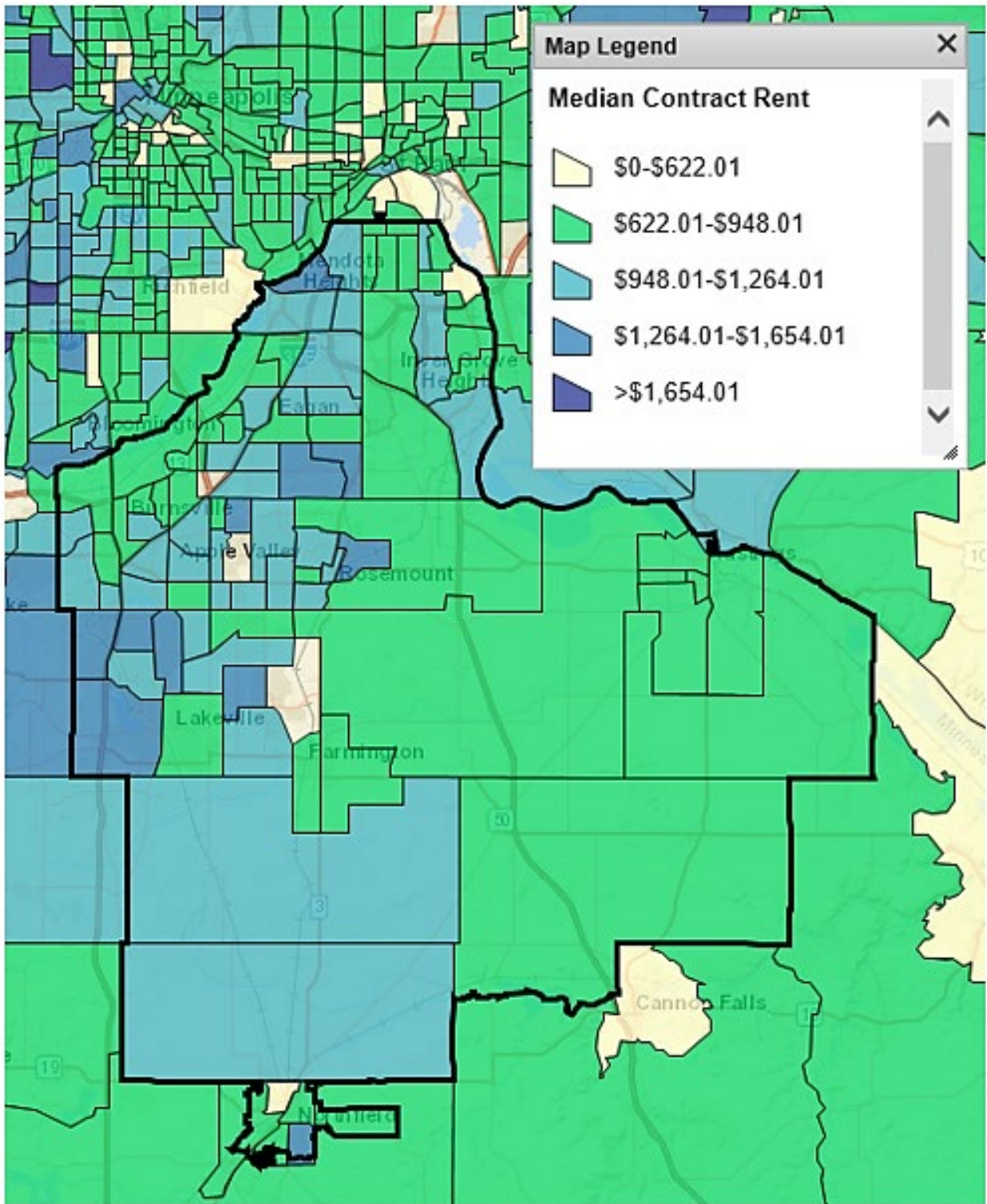
Table 30 – Cost of Housing

Median Home Value



Source: American Community Survey 2011-2015, HUD CPD Maps

Median Contract Rent



Source: American Community Survey 2011-2015, HUD CPD Maps

Rent Costs – HOME Consortium

Rent Paid	Number	Percent
Less than \$500	13,565	12.22 percent
\$500-999	58,270	52.51 percent
\$1,000-1,499	30,109	27.14 percent
\$1,500-1,999	6,200	5.59 percent
\$2,000 or more	2,814	2.54 percent
Total	110,958	100.0 percent

Data Source: 2011-2015 ACS

Table 31 - Rent Paid

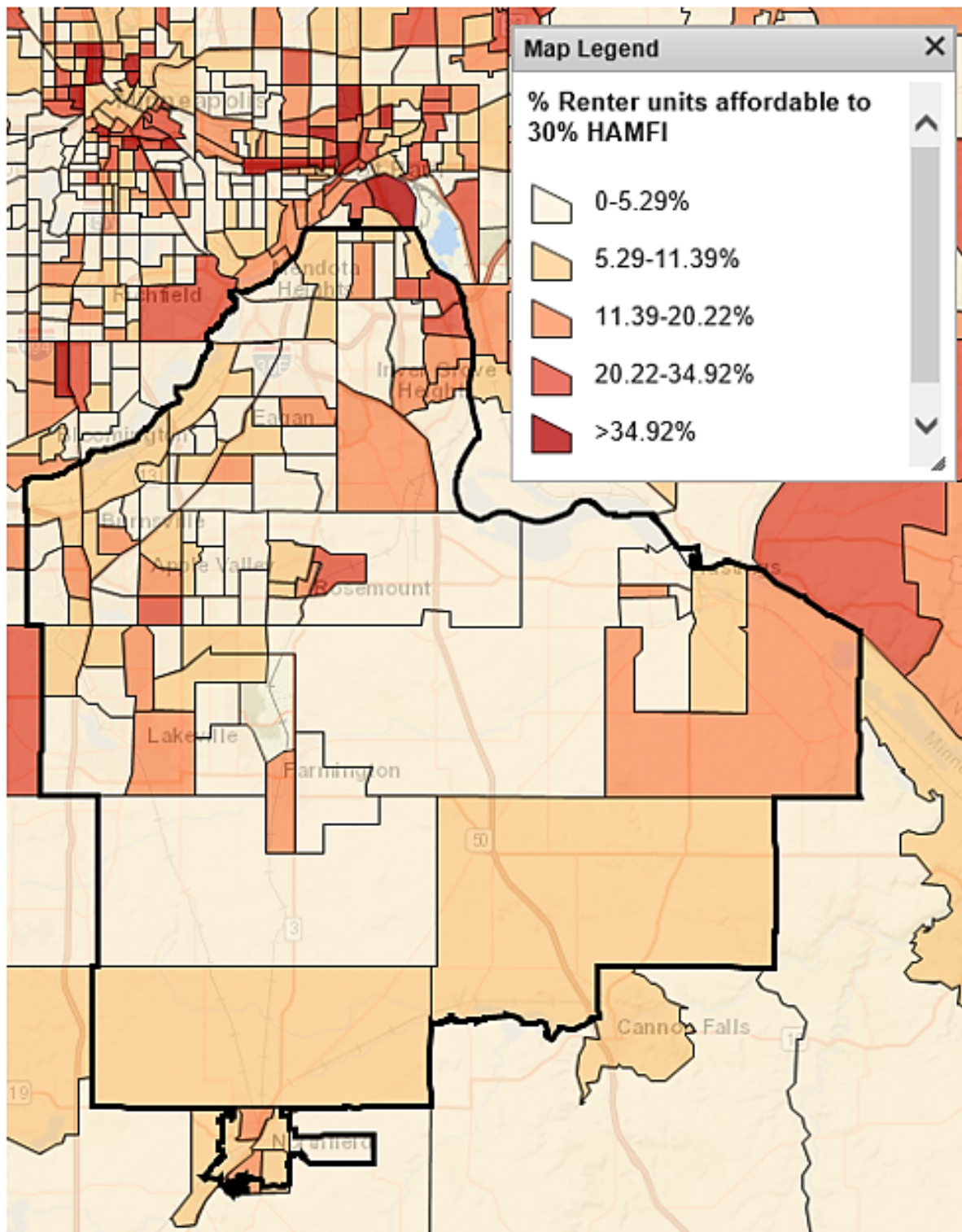
Housing Affordability – HOME Consortium

Percent Units affordable to Households earning	Renter	Owner
30 percent AMI	8,182	No Data
50 percent AMI	35,801	23,749
80 percent AMI	72,676	82,605
100 percent AMI	No Data	129,302
Total	116,659	235,656

Data Source: 2011-2015 CHAS

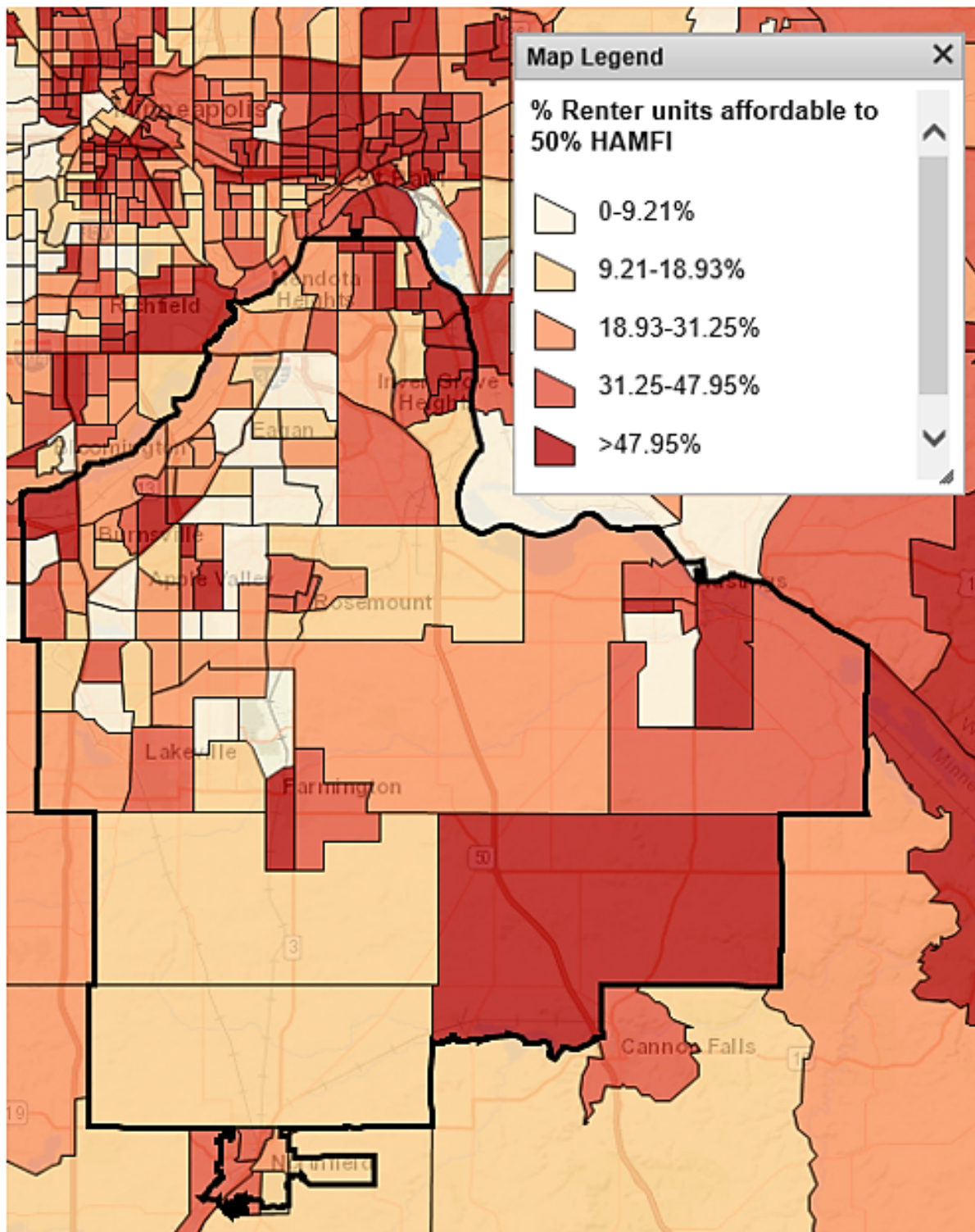
Table 32 – Housing Affordability

Rental Units Affordable to Households with 30% of Area Median Income



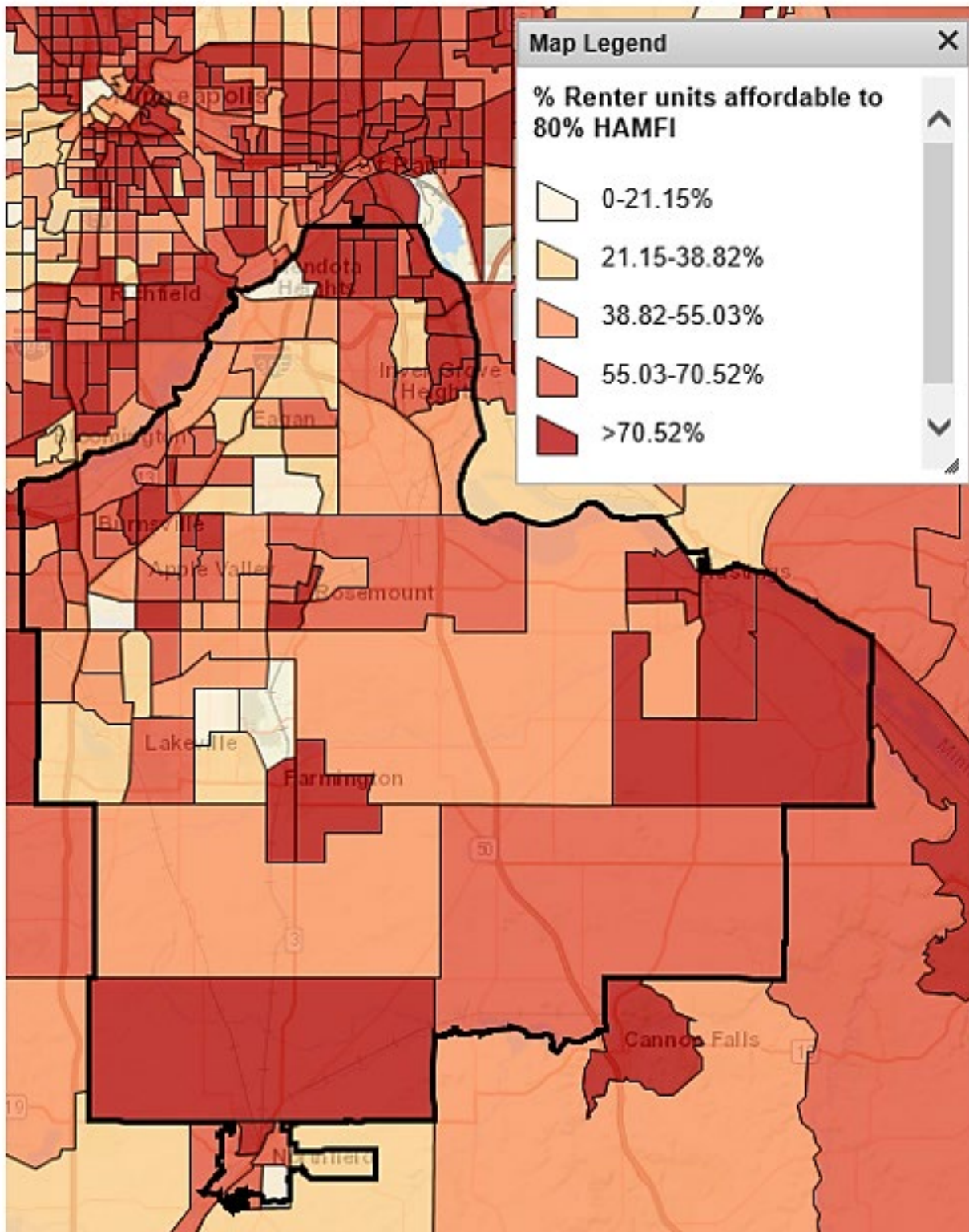
Source: American Community Survey 2011-2015, HUD CPD Maps

Rental Units Affordable to Households with 50% of Area Median Income



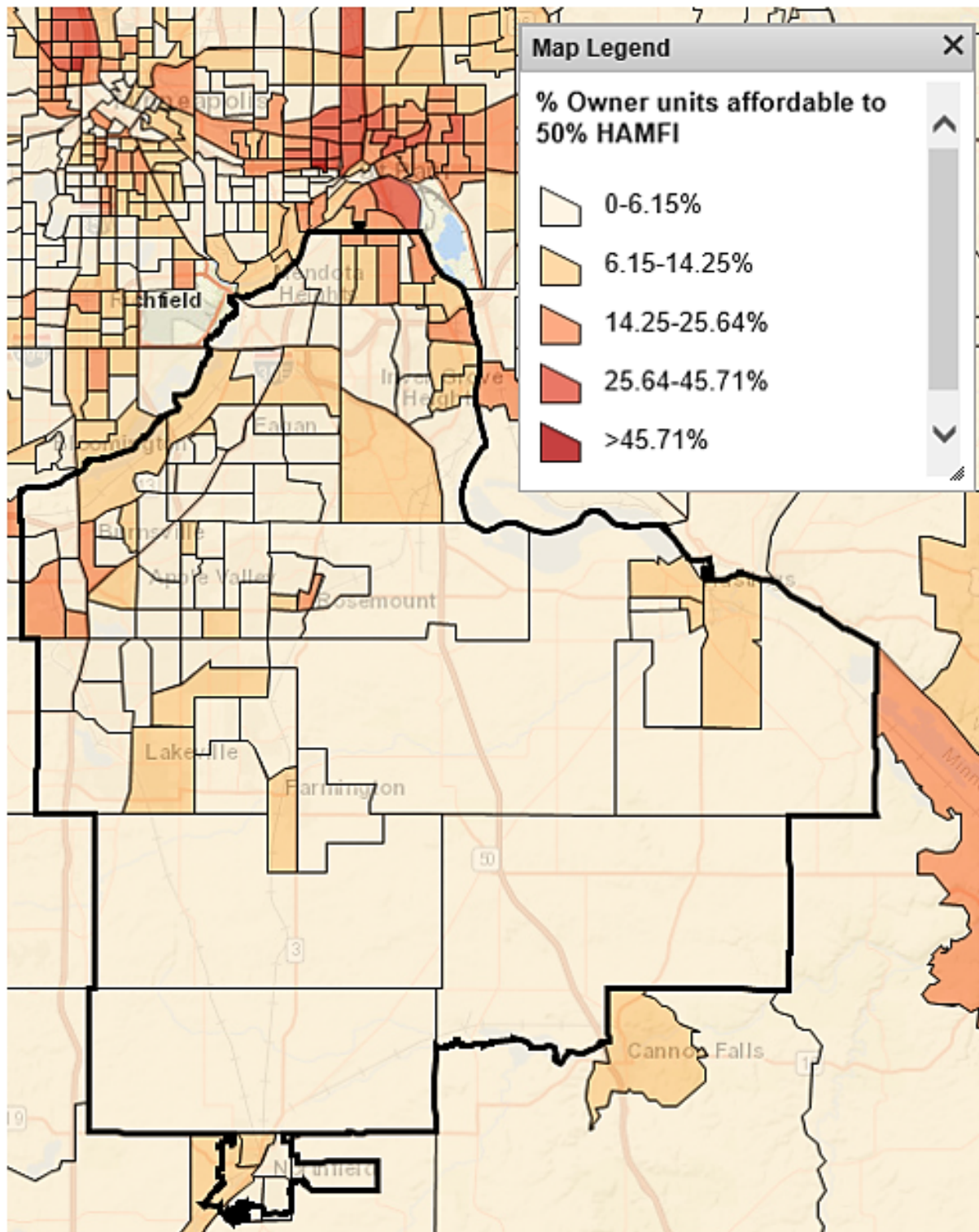
Source: American Community Survey 2011-2015, HUD CPD Maps

Rental Units Affordable to Households with 80% of Area Median Income



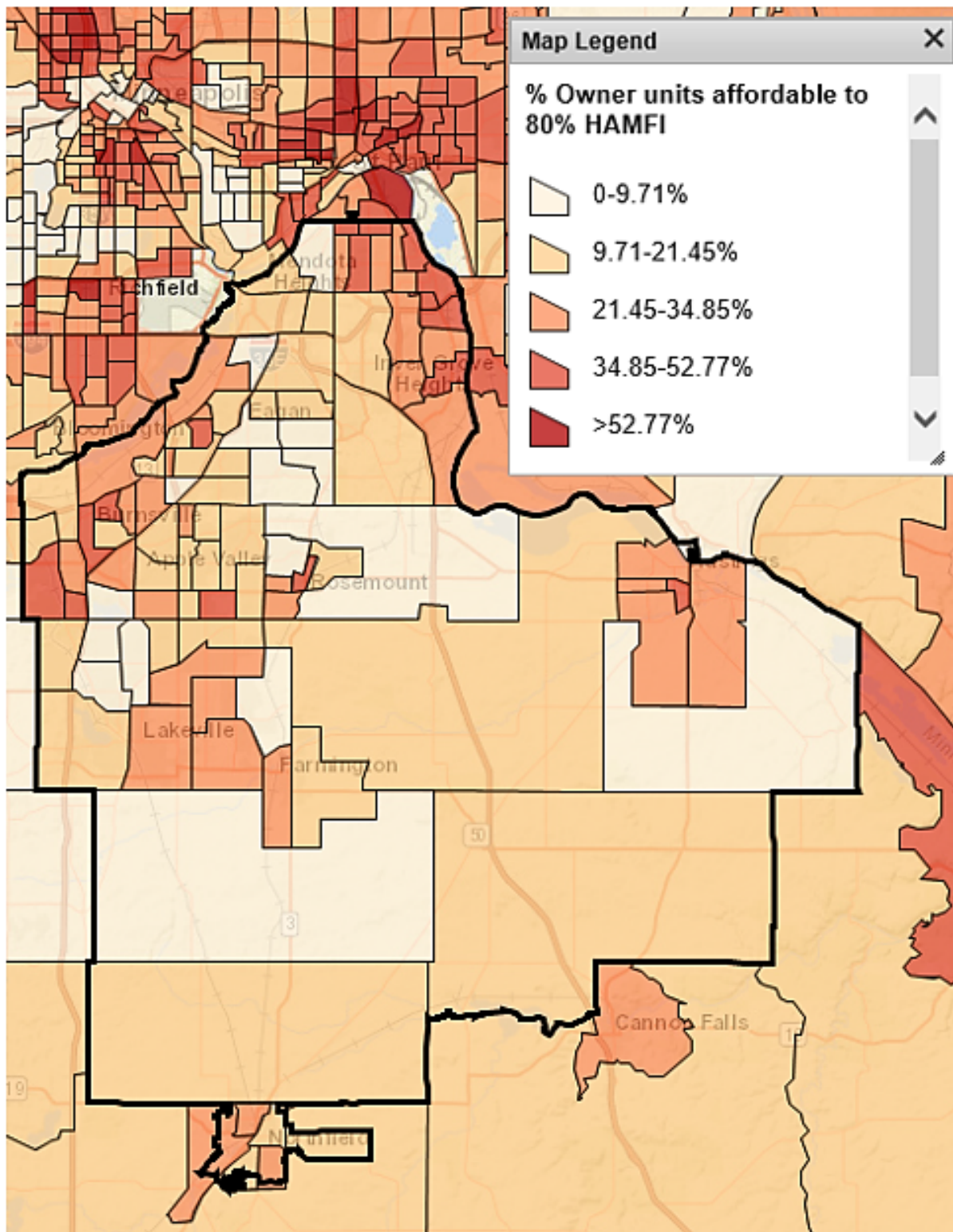
Source: American Community Survey 2011-2015, HUD CPD Maps

Owner Units Affordable to Households with 50% of Area Median Income



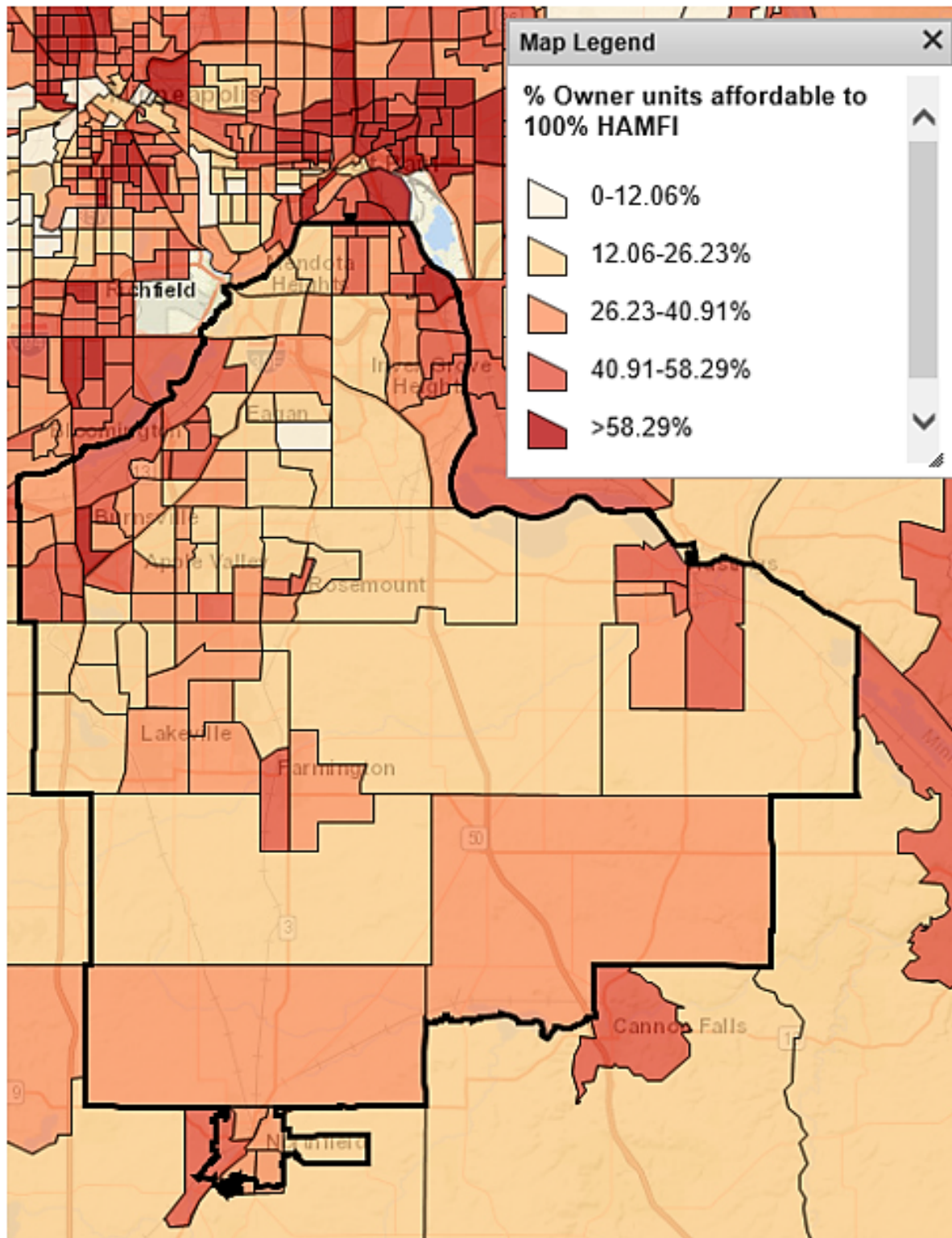
Source: American Community Survey 2011-2015, HUD CPD Maps

Owner Units Affordable to Households with 80% of Area Median Income



Source: American Community Survey 2011-2015, HUD CPD Maps

Owner Units Affordable to Households with 100% of Area Median Income



Source: American Community Survey 2011-2015, HUD CPD Maps

Monthly Rent – Dakota County

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	711	864	1,089	1,547	1,812
High HOME Rent	711	864	1,089	1,547	1,803
Low HOME Rent	711	864	1,061	1,226	1,367

Data Source: HUD FMR and HOME Rents

Table 33 – Monthly Rent

Is there sufficient housing for households at all income levels?

No, extremely low (0-30 percent AMI) and very low (30-50 percent AMI) income households struggle to identify units that are affordable for them. The tendency is for those households to be renters, but some are homeowners. Serving households in this income range is likely to be done through tenant-based subsidy.

The high number of households who are cost burdened indicates that the affordability of the current housing inventory is insufficient and that there is a need for more affordable rental and owner-occupied housing. Of all households earning less than 80 percent AMI, 56 percent have housing cost burden. Over 60 percent of all households with incomes between 30-50 percent AMI are cost burden and this rate increases to 81 percent for those households with income less than 30 percent AMI.

AMI	Total Households	<u>Cost Burden</u>			
		Renter	Owner	Total	Percent of Total Households
0-30 percent	15,850	8,000	4,895	12,895	81 percent
31-50 percent	17,360	6,110	5,050	11,160	64 percent
51-80 percent	24,260	2,260	5,885	8,145	34 percent
Total	57,470	16,370	15,830	32,200	56 percent

Data Source: 2012- 2016 CHAS

Table 34 – Housing Cost Burden by Household Income Level

The Maxfield Report estimates that 44 percent of all renters are cost burdened and that 63 percent of renters with income less than \$30,000 are cost burdened. For all homeowners the cost burden rate is 20 percent, but for owners with incomes less than \$50,000 the rate is 63 percent.

	Total Number	<u>Cost Burden</u>	
		Number	Percent
<u>Homeowners</u>			
All	118,330	23,427	20 percent
Incomes < \$50,000	25,426	16,086	63 percent
<u>Renters</u>			
All	33,433	14,604	44 percent
Incomes < \$30,000	16,534	10,418	63 percent

Data Source: Dakota County CDA, Maxfield Research, Inc.

Table 35 – Housing Cost Burden by Tenure

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

Home values are forecasted to continue to rise, although it is expected to increase at a slower pace than experience in the late 1990s to early 2000s. Over the past year, home values in Dakota County went up 6.1 percent and predictions are that they will rise 4.0 percent within the next year. Even though home values are not expected to rise as fast, most experts believe that they will probably rise faster than household incomes and interest rates are also expected to gradually increase. As values increase, the available affordable housing supply narrows, and coupled with rising interest rates affordability is further eroded.

It's unlikely that rental housing will become more affordable in the near future. Forecasts show that rental vacancy in Dakota County will remain low, far below the Optimum Vacancy Rate of five percent. This means that rent prices will remain high and may keep rising. In the medium term (3 – 5 years) however, as renters' costs keep increasing, a more stable housing market and steady mortgage payments may lure current renters into homeownership which could shift the vacancy and ultimately affect the rental rates to stabilize.

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 median contract rent listed in the Cost of Housing table above is \$1,261 per month. HOME rents/Fair Market Rents are broken down by bedroom size and are not comparable to the area median rent. The Maxfield Report includes rents by bedroom size which provides a better comparison between the HOME rents and rent in the county. The average rent of a two bedroom in Dakota County as of June 2019 was \$1,180 and the HOME rent for a two bedroom is \$1,125. The affordable housing developments produced by the Dakota County CDA in recent years have had rents that fall below the established HOME rent and Fair Market Rent (FMR). The area median rent does not influence the decision to produce additional affordable units.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The quality of a neighborhood's housing stock is a direct indication of the vitality of a community. Overall, Dakota County's housing stock continues to be well-maintained. An important indicator of housing condition is the age of the home. Older houses tend to have more condition problems and are more likely to contain materials such as lead-based paint. In areas where revitalization of older housing stock is active, many older homes may be in excellent condition; however, in general, condition issues are still most likely to arise in older structures. Overall, the County's housing stock is relatively new with only 4.2 percent of owner-occupied homes and 1.6 percent of rental units built before 1950.

Simply because of their age, older homes are more likely to need repairs or rehab, such as new roofs, windows, and siding. Approximately 56 percent of the occupied housing units (55.9 percent of owner-occupied units and 57 percent of renter occupied units) were built prior to 1990 and are likely to be in need of some rehabilitation.

The Dakota County Housing Rehabilitation Loan program has provided 453 rehabilitation loans from 2013 through 2018. According to the Maxfield Report, demand for the rehabilitation loan program is projected to remain the same through 2030.

Approximately 38 percent of housing units in Dakota County were built prior to 1980. Twenty-three percent of Dakota County children under age six were tested for blood lead levels in 2017. The percent of tested children with elevated blood lead levels was stable from 2011 to 2017 at 0.3 percent. There are estimated to be 13,097 units built prior to 1980 that are occupied by low income households with children. There were 5,002 vacant units, according to the 2013-2017 American Community Survey.

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

The Dakota County CDA defers to HUD's REAC definitions for the public housing units the CDA owns and manages.

The CDA administers an owner-occupied housing rehabilitation program ("Rehab Program") using CDBG and local funds. The Rehab Program's policy standards provide a basis for assuring that a rehabilitated house meets minimum health, safety and quality conditions by describing the minimum housing standards that are acceptable. The property must also be considered economically feasible to rehabilitate. A property is feasible to rehabilitate if the combined indebtedness secured by the property and the estimated cost of rehabilitation do not exceed 110 percent of the property's market value after rehabilitation and there are no physical, environmental or regulatory conditions existing at the site that might preclude its rehabilitation to meet the applicable standards as defined in the Rehab Program policy. The market value of any property is

determined by using the most current estimated market value by the Dakota County Assessor as adjusted by the Case-Shiller Home Price Index.

Condition of Units – HOME Consortium

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
With one selected Condition	72,602	20 percent	48,972	44 percent
With two selected Conditions	1,297	0 percent	3,248	3 percent
With three selected Conditions	86	0 percent	69	0 percent
With four selected Conditions	0	0 percent	0	0 percent
No selected Conditions	284,695	79 percent	58,691	53 percent
Total	358,680	99 percent	110,980	100 percent

Data Source: 2011-2015 ACS

Table 36 - Condition of Units

Year Unit Built – HOME Consortium

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	62,715	17 percent	18,939	17 percent
1980-1999	141,004	39 percent	39,754	36 percent
1950-1979	129,565	36 percent	44,713	40 percent
Before 1950	25,423	7 percent	7,640	7 percent
Total	358,707	99 percent	111,046	100 percent

Data Source: 2011-2015 CHAS

Table 37 – Year Unit Built

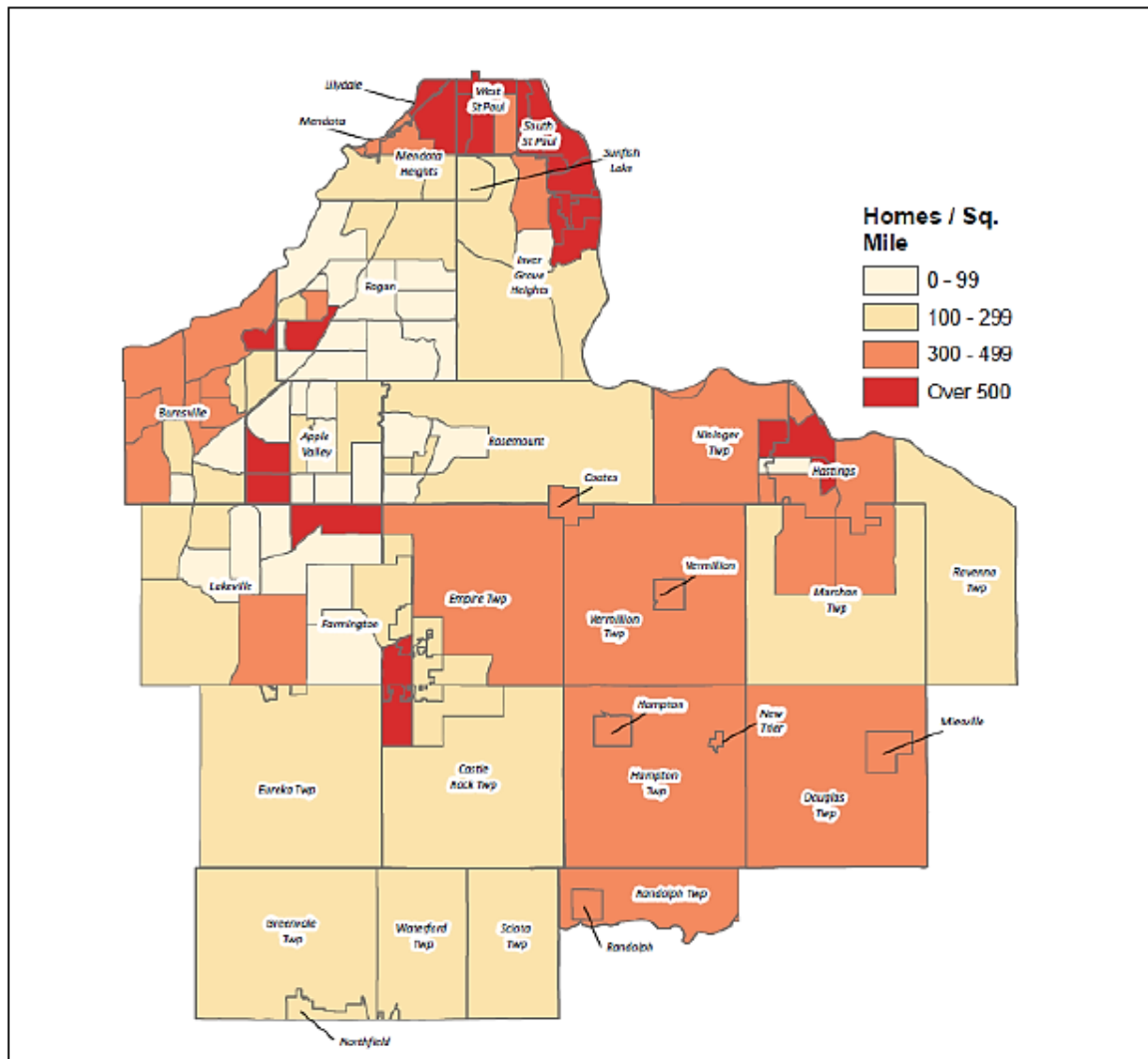
Risk of Lead-Based Paint Hazard – HOME Consortium

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Total Number of Units Built Before 1980	154,988	43 percent	52,353	47 percent
Housing Units build before 1980 with children present	46,079	13 percent	34,303	31 percent

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Table 38 – Risk of Lead-Based Paint

**OWNER OCCUPIED HOMES BUILT BEFORE 1970
DAKOTA COUNTY
2017**



Source: American Community Survey 2011-2015; HUD CPD Maps

Vacant Units

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

Table 39 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Approximately 44 percent of the housing stock in Dakota County was built after 1990, and 36 percent was built between 1970 and 1989. Though much of the housing stock in Dakota County is relatively new, the need for housing rehabilitation still exists.

The CDA's Home Rehab Loan program continues to see strong interest from residents. The program allows homeowners to address maintenance and/or safety concerns while keeping housing costs the same. Many properties may benefit from the existing rehab program. The *Updated Comprehensive Housing Needs Assessment for Dakota County* (Maxfield Report) projected demand for the Home Rehab Loan program to continue to remain stable through 2030.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards.

91.205(e), 91.405

According to the 2012-2016 ACS, there are a total of 157,695 households in Dakota County and 57,470 (36 percent) have incomes below 80 percent AMI. The total number of housing units built before 1980 with children is 9,285 owner occupied units plus 3,812 rental units for a total of 13,097 homes. These homes built prior to 1980 are susceptible to lead based paint hazards. This amount multiplied by the 36 percent proportion of households with incomes under 80 percent AMI equals 4,715 units, which can be considered the estimated number of units occupied by low- or moderate-income families with lead-based paint hazards. This amount is a conservative estimate because typically older housing units have lower rents and lower purchase prices that are more affordable to low income households than newer units.

MA-25 Public and Assisted Housing - 91.410, 91.210(b)

Introduction

The Dakota County CDA is responsible for administering the majority of the public housing inventory and Housing Choice Voucher programs in Dakota County. The scattered site public housing includes 243 single family homes, duplexes, four-plexes and townhomes located throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll building. In 2018, the CDA applied to convert all public housing units over to project-based vouchers through the Rental Assistance Demonstration (RAD) program. RAD is a voluntary program that allows public housing agencies (PHAs) and owners of other HUD-assisted properties to convert units from their original sources of HUD financing to project-based Section 8 contracts. In 2019, after submitting an application for all 323 units of public housing the CDA manages to undergo a RAD transaction, the CDA submitted and received approval on an application for the Section 18 Demo/Dispo process. The Section 18 allows the transfer of public housing units from HUD ownership to CDA ownership for 120 of the public housing units in place of the RAD transaction. The CDA will continue to evaluate the RAD program this program year and determine next steps.

The Housing Choice Voucher Program is also administered by the CDA and is a federal program for all jurisdictions in Dakota County. The CDA assists over 2,700 households through this program. The CDA also administers project-based assistance for units in Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 31 units between the two, all two- and three-bedroom units.

The Housing Choice Voucher program assist households with income levels below 50 percent of area median income and Public Housing serves households below 80 percent of area median income.

Demand remains very strong for the public housing program. For the Dakota County CDA owned and managed units, the non-resident, non-preference wait list is currently closed. Residents that meet preference income guidelines may continue to apply to be placed on the wait list. Wait list by bedroom size is: 1BR 452; 2BR 2,167; 3BR 1,815; 4BR 597; and 5BR 48.

The Dakota County CDA administers project-based assistance for units in Hidden Ponds and Cedar Villas, a total of 31 units among the three, all two- and three-bedroom units. A project current under construction, Cahill Place, will add an additional 40 units of project-based assistance starting in August 2020. Assisted units are leased to households with incomes at or below 30 percent of AMI. Additional publicly assisted units are scattered throughout Dakota County among smaller buildings in the private market.

Totals Number of Units – Dakota County HOME Consortium

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Number of units vouchers available	0	0	787	8,827	483	7,952	0	266	1,588
Number of accessible units									

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

Data Source: PIC (PIH Information Center)

Table 40 – Total Number of Units by Program Type

Describe the supply of public housing developments:

There are 243 single family homes, duplexes, four-plexes and townhomes located throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, South St. Paul operates 298 units of public housing in two apartment buildings.

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:

Dakota County CDA manages and maintains 323 units of Public Housing units. In 2018, the last Real Estate Assessment Center (REAC) inspections, the CDA scored 98 and 80 out of 100 on our two Asset Management Projects. Based on these scores the physical condition of CDA properties is ranked at the higher end of HUD's expectations.

The South St. Paul HRA owns and manages 298 units of Public Housing in two high-rise buildings (200 Marie Ave. and 300 Grand Ave. W.) The buildings are well maintained and are in excellent physical condition. The inspection scores as of March 2019 were 85 and 88.

Public Housing Condition

Public Housing Development	Average Inspection Score
Colleen Loney Manor	98
Scattered Site Public Housing	80
John Carroll	85
Nan McKay	88

Table 41 - Public Housing Condition

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

The restoration and revitalization needs of the Dakota County CDA's housing units includes items such as exterior projects (i.e. roofing replacements, siding replacements, and pavement restoration) for the most part. As the units continue to age, the CDA finds the need for internal modifications such as cabinet replacement, weatherization improvements, and plumbing upgrades.

As a recipient of Public Housing Capital Funds, the CDA has invested millions of dollars in new heating and air conditioning systems, replacement of water pipes, new elevators and unit remodeling. The CDA is continually upgrading systems and completing exterior and interior renovations.

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

The strategy for improving the living environment of low- and moderate-income families residing in the public housing units is to continue to maintain the properties to the highest level and to continue with modest improvements when needed to keep the properties updated allowing them to blend into neighborhoods and communities throughout Dakota County.

Energy conservation improvements are implemented to save money which can be used to make aesthetic or cosmetic improvements to the units thus preserving their marketability.

The South St. Paul HRA continues to make safety and security improvements to its two high-rise developments. The majority of residents in the South St. Paul HRA developments are over 50 years of age; the HRA utilizes an Independent Living Program implemented by DARTS to help these residents age in place. A sense of community is also created by socialization in resident activities.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

In Dakota County, there are 72 beds at emergency shelters - 50 at a temporary emergency shelter and 22 at Dakota Woodlands. In addition, there are 58 beds available at transitional housing facilities and an additional 400 beds available at permanent supportive housing facilities. Transitional housing facilities are meant to be temporary housing, usually with supportive services, to help stabilize a household moving to independent, permanent housing and are generally available for period up to 24 months.

Facilities Targeted to Homeless Persons – Dakota County

	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)	38*	0	54**	134**	
Households with Only Adults	37	0	4	213**	
Chronically Homeless Households	0	0	0	6	
Veterans	0	0	0	25	
Unaccompanied Youth	0	0	0	24	

*Does not include 16 units for Lewis House for victims of domestic violence/sexual assault.

**SHU Rapid Rehousing HUD CoC funded program, shown under Transitional Housing due to 2-year time-limited program

***Permanent housing: 347 units identified, estimated breakdown between families and singles as the household varies with certain programs that have a mix of both.

Table 42 - Facilities Targeted to Homeless Persons

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

Enrollment in mainstream benefits is provided as a part of case management services to all persons participating in homeless assistance programs. Services offered are: 1) referrals to mental health services and partnering with mental health agencies, 2) enrollment in medical assistance programs and MNsure counseling, 3) assisting people to enroll in SSI in a timely manner 4) referring veterans to Veterans Administration to assess available benefits, and 5) facilitate the State Medical Review Team (SMRT) process for temporary disability certification and immediate medical benefits.

Dakota County and service providers implement Coordinated Entry which helps ensure persons who are homeless are carefully assessed at intake for appropriate placement within programs that match their needs.

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.

Services:

- Homeless Outreach for all populations, homeless youth, veterans, those living with mental illness
- Housing Search and Placement for all populations, homeless families, youth, veterans, those living with mental illness and those exiting correctional facilities
- Case management services for all populations, including homeless families, youth, veterans, those living with mental illness and those exiting correctional facilities
- Enrollment in mainstream benefits is provided as a part of case management services to all persons participating in homeless assistance programs, including enrollment in medical assistance programs and MNsure counseling, assisting people to enroll in SSI in a timely manner
- Referring veterans to Veterans Administration to assess available benefits, and facilitate the State Medical Review Team (SMRT) process for temporary disability certification and medical benefits.

Facilities:

The following table shows the available facilities within Dakota County. Please note that housing resources are not exclusively available to Dakota County as they are part of the regional CoC resources.

	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)	22		6	148	40 Cahill Place
Households with Only Adults	0	50**	4	498***	
Chronically Homeless Households	0	0	0	6	
Veterans	0	0	0	25 VASH	
Unaccompanied Youth	0	0	0	24	

**Does not include 16 units for Lewis House for victims of domestic violence/sexual assault.*

***50 beds for singles available seasonally through temporary shelter*

****SHU Rapid Rehousing HUD CoC funded program, shown under PSH due to changes in HUD categorization. Previously shown in TH due to 2-year time-limited program*

*****Permanent housing: Includes estimate of Housing Support (GRH) units that fluctuate. Breakdown between families and singles may vary as certain programs have a mix of both, however the majority are singles.*

Table 43 – Beds Available to Homeless Populations

Emergency shelter

- Families - 22 (Dakota Woodlands)
- Single Women – 2 (Dakota Woodlands)
- Hotel space – 5
- Domestic Violence – 16 (Lewis Houses)
- Seasonal Singles Shelter (women and men) 50

Permanent Supportive Housing

- Child Protection – 100 vouchers

- Coc RRH/PSH – 48
- ESG RRH - 20
- Disability – 41
- Long-Term Homeless – 47
- Re-Entry – 37
- Singles – 63
- Youth – 24
- Mentally ill – 16
- Veterans – 25
- Housing Support – 225 HH estimate (mostly singles)

Transitional Housing

- 6 families
- 4 single men

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Dakota County Community Services provides a variety of programs and support services to residents that have broad ranging needs. Many of the services provided through Dakota County are interrelated with households' housing needs. A stable housing situation often serves as a base platform from which the individual or family can be provided with other support services to assist them. Not all households served through Dakota County Community Services also need housing assistance, but very often households that require supportive services may have barriers or challenges to finding suitable, safe housing that meets their financial and other lifestyle needs.

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

The Updated Comprehensive Housing Needs Assessment for Dakota County (Maxfield Report) identified a strong need for housing for persons with chemical dependency and mental illness. Providers are also seeing an increase in persons with medical needs and seniors needing homeless prevention assistance and emergency housing. Persons who are homeless have unique health concerns including chronic physical or mental conditions or substance abuse issues. Excessive housing costs limit the amount of funds available for other basic needs. Their supportive housing needs include permanent housing, employability, transportation, self-sufficiency, education, and other positive social outcomes.

The current opioid epidemic has affected Minnesota similarly to the rest of the nation. In 2017, there were 422 opioid overdose deaths in Minnesota and 2,037 non-fatal overdose hospital visits according to the Minnesota Department of Health. Starting in 2017, Dakota County sought a lawsuit to seek change in pharmaceutical marketing practices for opioids, preventative public education, training of non-health care professionals to expand ability to stop the crisis as well as monetary relief for Dakota County. The State of Minnesota started an Opioid Epidemic Response Advisory Council in September 2019. The goal through fees collected is to have sustainable funding to fight the epidemic and provide treatment and recovery services across the state according to the Minnesota Department of Human Services. One consequence of the opioid addiction crisis is housing instability. The price of the addiction can lead to not enough money to pay rent or utilities thus potential eviction. Housing stability is a need that also includes supportive services to help the individual/family get back on their feet.

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

Dakota County, along with the Suburban Metro Continuum of Care (CoC), work with local and regional partners to meet the needs of persons discharged from health care

institutions. Partners include hospitals and health care providers, non-profit housing providers, County CDAs/HRAs, county social services, public health nursing, and economic assistance staff. Dakota County has implemented a coordinated assessment process helps streamline openings to ensure persons with medical needs are not discharged into homelessness.

The County and CoC also coordinates with metro resources which include: 1) Hennepin County Medical Center; 2) metro-wide "hospital to home" initiatives; and 3) a medical respite program with includes 22 contracted permanent beds for people who need a safe place to be discharged from health care facilities (provided by Healthcare for the Homeless). There are statewide resources available through the Money Follows the Person rebalancing demo project to transition people from health care institutions to the community.

The CoC has an adopted a discharge policy to ensure no one is discharged from a mental health facility without a stable home to live. In addition, the state mandates all persons committed to any of the state regional treatment facilities are assigned a mental health case manager. Discharge planning begins while the individual is committed and before the person is discharged. Housing remains a part of the treatment plan after discharge to ensure housing is maintained and sustained.

The plans include case management services, housing, employment, medical and psychiatric treatment, and aid in the readjustment to the community. The CoC has received a special allocation of state funded rental assistance resources designed to facilitate smooth and stable transitions from state psychiatric hospitals to community-based living. Persons discharged from mental health treatment are commonly discharged to community based supportive housing, adult foster care, state-funded housing or other publicly funded programs.

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))

Dakota County intends to continue to offer and operate rental subsidy programs to assist households with their housing needs. Additionally, Dakota County CDA is planning to develop affordable housing units in the City of West St. Paul and a project is planned for the City of Inver Grove Heights.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Dakota County does not establish countywide policies for land use and development. Each unit of government within Dakota County (including townships) establishes its own policies and controls regarding development. The most common barriers to providing affordable housing do not tend to be public policies, but rather the limited availability of land and cost to purchase; limited availability of private financing and public resources to develop affordable housing, especially units to serve households with extremely low that do not have a tenant based subsidy and neighborhood opposition in certain cases;. There are also some jurisdictions in Dakota County that have larger lot requirements which typically increases housing costs and land use regulations that restrict where multifamily developments can be built. Additionally, jurisdictions typically require various fees, such as permit fees, development (impact) fees and water and sewer connection fees, be paid during the development of homes. A reduction or elimination of some of these fees and expenses would help keep homes more affordable and encourage more development.

When the CDA has plans for a new development, CDA staff work with city staff in order to meet the zoning and land use requirements of that city. The CDA also maintains its relationship and works closely with all units of government throughout the county to support all affordable housing. This includes support of new rental construction, tenant-based rent assistance, new owner construction (i.e. Habitat for Humanity homes), special needs housing, and housing rehabilitation. Housing advocacy groups and the CDA will continue to work together to further affordable housing opportunities within all communities.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

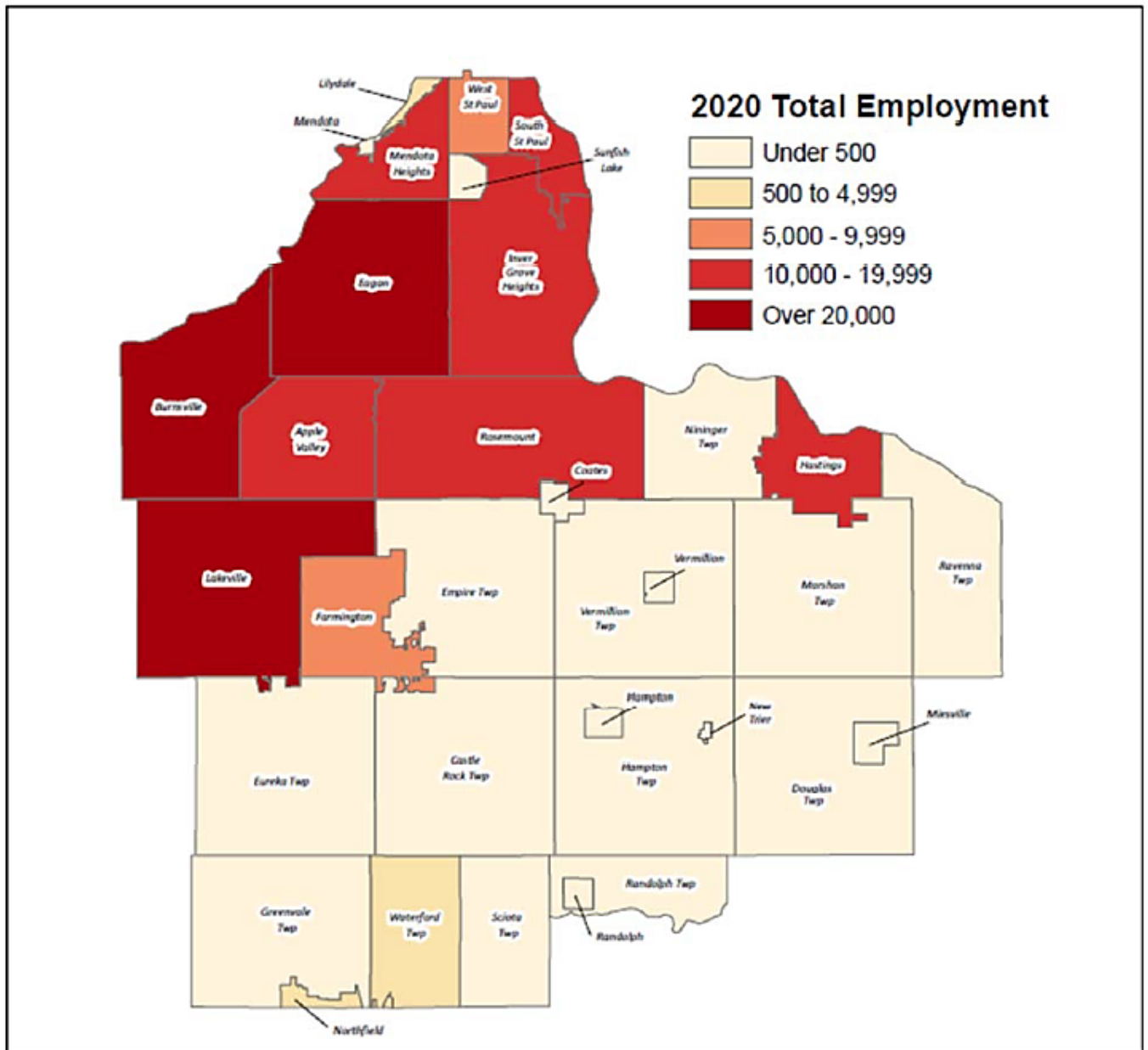
Introduction

Employment growth generally fuels household growth and employment trends are a reliable indicator of housing demand. Typically, households prefer to live near work for convenience.

In Dakota County, residents with an educational attainment of “less than high school graduate” had a median income of \$24,942 and residents with a “high school graduate (includes equivalency)” had a median income of \$35,418. With median earnings of \$35,418 a resident will not be able to afford a modest two-bedroom apartment at the fair market price of \$1,151. Renter incomes continue to lag behind rent costs, and if rent costs continue to increase as forecasted, renting would become more and more unaffordable for many people, even those include households with higher educational attainment.

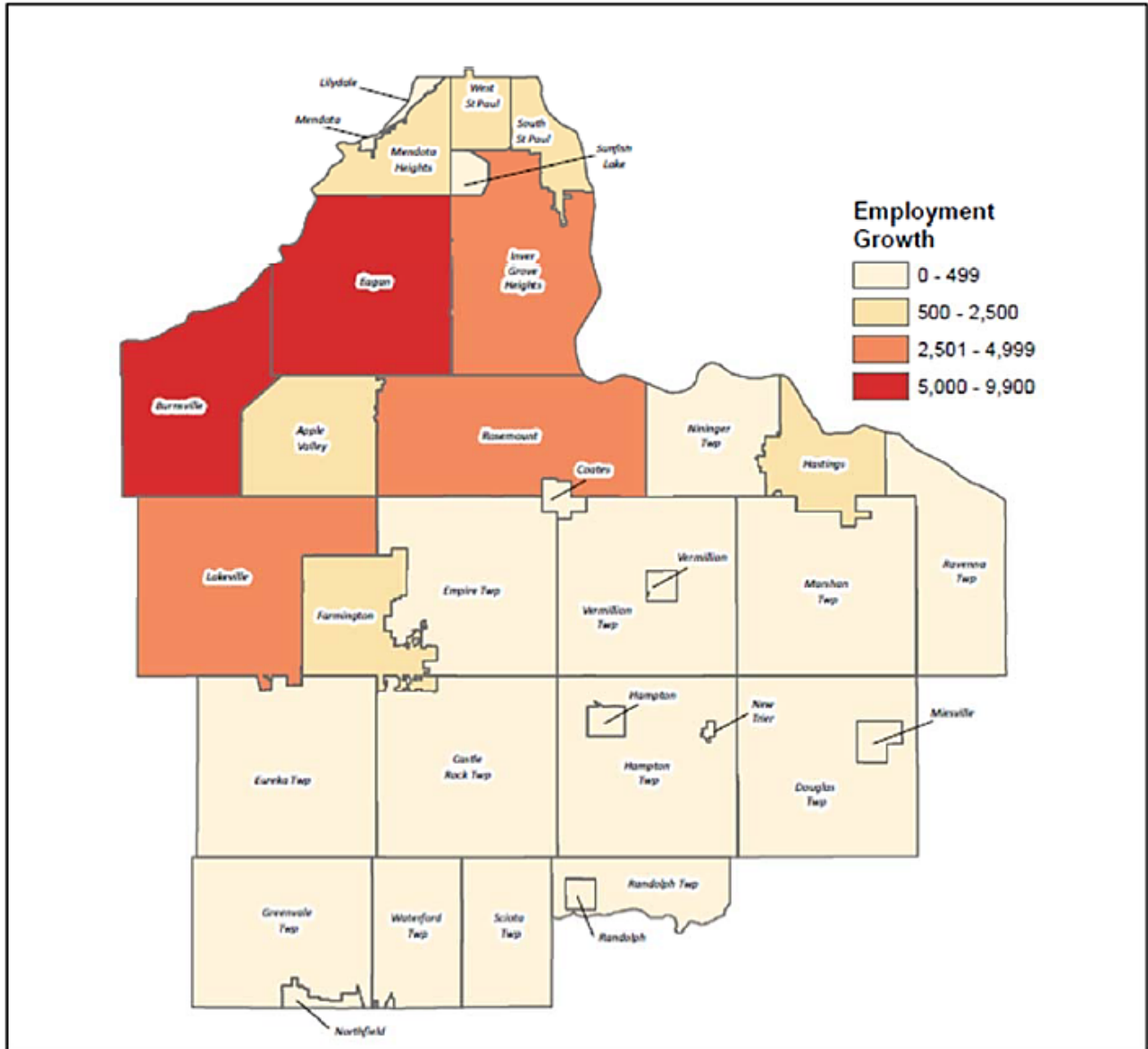
Having a job does not guarantee affordable homeownership. For many jobs in Dakota County, earnings do not cover actual housing costs. The ACS 2013-2017 median monthly housing costs for owner-occupied housing with a mortgage in Dakota County is \$1,660. With a median income of about \$86,302, a household of four could affordably own a home (spending less than 30 percent of income on housing). A household with a bachelor’s degree with median earnings of \$63,358 could not reasonably afford a home. Over 59 percent of the labor force (population 16 and older) in Dakota County does not have a bachelor’s degree and has lower median earnings. Housing prices are expected to rise faster than household incomes. Consequently, the cost of homeownership will also increase, putting homeownership out of reach for many residents in Dakota County.

TOTAL EMPLOYMENT DAKOTA COUNTY 2020



Source: Maxfield Research

EMPLOYMENT GROWTH PROJECTIONS DAKOTA COUNTY 2020 TO 2040



Source: Maxfield Research

Economic Development Market Analysis – Business Analysis – Dakota County

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	945	1,015	1	1	0
Arts, Entertainment, Accommodations	20,825	16,867	11	10	-1
Construction	8,604	10,584	5	7	2
Education and Health Care Services	36,670	27,963	20	17	-3
Finance, Insurance, and Real Estate	18,915	14,388	10	9	-1
Information	5,972	6,806	3	4	1
Manufacturing	19,791	21,879	11	14	3
Other Services	8,031	7,489	4	5	1
Professional, Scientific, Management Services	25,689	12,469	14	8	-6
Public Administration	0	0	0	0	0
Retail Trade	22,554	21,505	12	13	1
Transportation and Warehousing	7,827	8,713	4	5	1
Wholesale Trade	12,226	12,094	7	7	0
Total	188,049	161,772	--	--	--

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Table 44 - Business Activity

Labor Force – Dakota County

Total Population in the Civilian Labor Force	247,057
Civilian Employed Population 16 years and over	234,690
Unemployment Rate	5.02
Unemployment Rate for Ages 16-24	16.56
Unemployment Rate for Ages 25-65	3.43

Data Source: 2011-2015 ACS

Table 45 - Labor Force

Occupations by Sector	Number of People
Management, business and financial	68,043
Farming, fisheries and forestry occupations	10,825
Service	22,140
Sales and office	59,152
Construction, extraction, maintenance and repair	13,795
Production, transportation and material moving	11,038

Data Source: 2011-2015 ACS

Table 46 – Occupations by Sector

Travel Time – Dakota County

Travel Time	Number	Percentage
< 30 Minutes	139,564	64 percent
30-59 Minutes	68,338	32 percent
60 or More Minutes	8,810	4 percent
Total	216,712	100 percent

Data Source: 2011-2015 ACS

Table 47 - Travel Time to Place of Employment

Education

Educational Attainment by Employment Status (Population 16 and Older) – Dakota County

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,252	619	2,870
High school graduate (includes equivalency)	33,468	2,093	8,656
Some college or Associate's degree	65,460	2,944	9,861
Bachelor's degree or higher	86,795	2,285	10,065
Total	192,975	7,941	31,452

Data Source: 2011-2015 ACS

Table 48 - Educational Attainment by Employment Status

Educational Attainment by Age – Dakota County

	Age					Total
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.	
Less than 9th grade	223	595	1,362	1,626	1,942	5,748
9th to 12th grade, no diploma	4,323	2,348	2,031	2,845	2,301	13,848
High school graduate, GED, or alternative	10,344	9,819	8,697	25,677	16,724	71,261
Some college, no degree	17,173	11,344	11,355	26,807	10,865	77,544
Associate's degree	2,158	7,505	6,978	14,333	3,082	34,056
Bachelor's degree	4,331	18,976	18,223	31,914	9,318	82,762
Graduate or professional degree	148	5,628	8,357	16,078	5,753	35,964

Data Source: 2011-2015 ACS

Table 49 - Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months – Dakota County

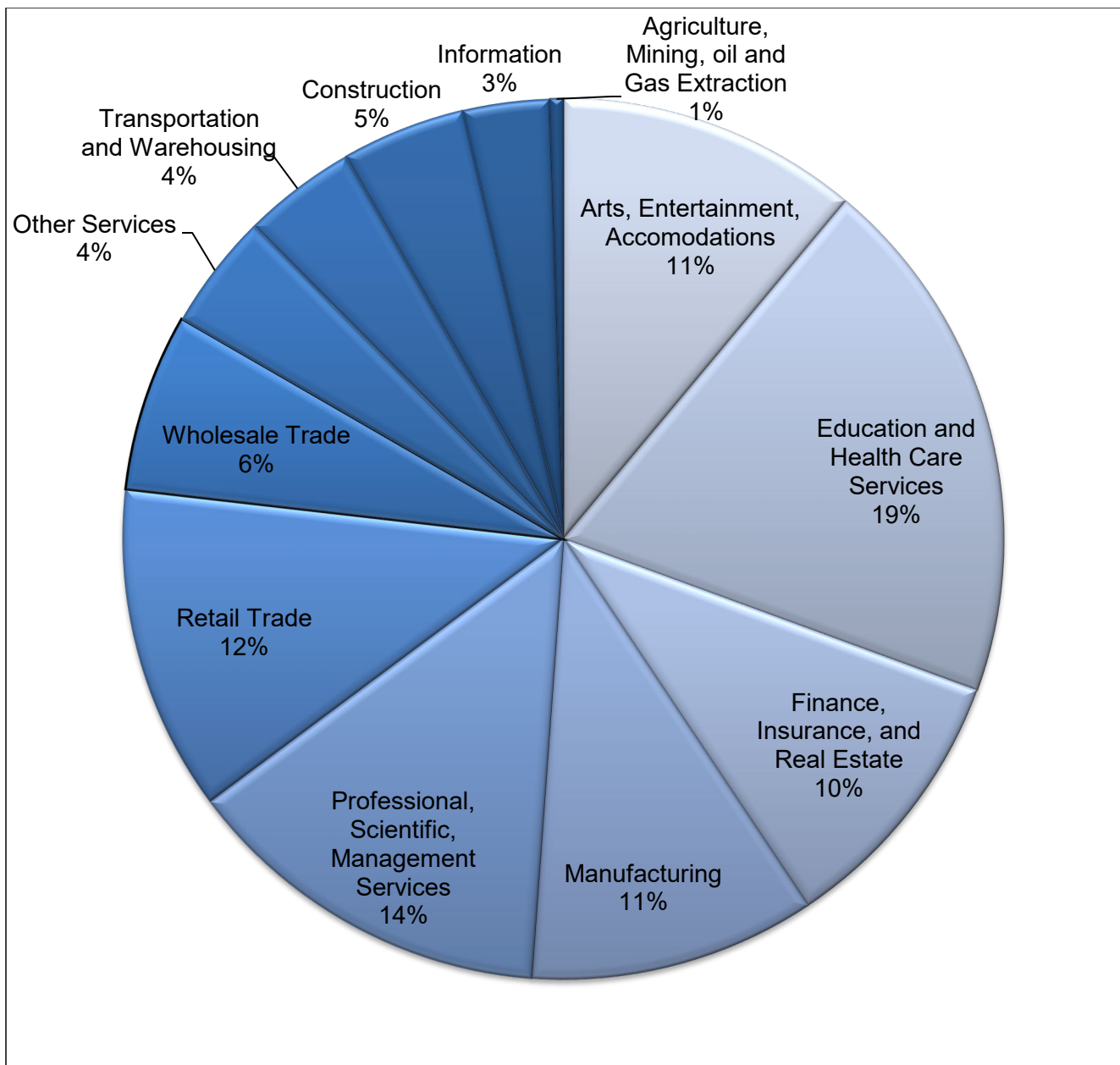
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$24,942
High school graduate (includes equivalency)	\$35,418
Some college or Associate's degree	\$42,590
Bachelor's degree	\$60,321
Graduate or professional degree	\$76,509

Data Source: 2013-2017 ACS

Table 50 – Median Earnings in the Past 12 Months

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

The following chart, based on Table 44, shows major employment sectors in Dakota County from 2011-2015; this is the most current information provided by the HUD. Education and Health Care Services is the largest employment sector, employing over 33,000 workers and making up 19 percent of the workforce in the county. The second largest sector of employment is Professional, Scientific, Management Services which employs over 25,000 workers and makes up 14 percent of the workforce. Employing over 22,000 workers or 12 percent of the total workforce, Retail Trade is that third largest employment sector in the county. These three business sectors together employ almost half of the entire workforce in Dakota County.



Source: 2011-2015 ACS

Describe the workforce and infrastructure needs of the business community:

Workforce: Dakota County has a low unemployment rate and a diversified economy. The County also has relatively high educational attainment levels as shown in Tables 48-50. These factors illustrate the difficulty employers have in finding enough people to take jobs requiring low- and mid-level skills. To assist businesses, the two colleges have job and skills training courses available to help bridge the skills gap. There is also a concerted push to include people who have not been in the labor pool, such as disabled people or the formerly incarcerated.

Infrastructure: Though the majority of Dakota County residents are able to reach their jobs within 30 minutes, a significant portion have longer travel times. Though not readily apparent in the HUD data, this is due to a combination of both distance and traffic congestion. Dakota County continues to dedicate significant local resources to transportation infrastructure, with the bulk of funding going towards road construction and maintenance. However, the County does support other transportation modes.

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.

Dakota County has a vibrant and diverse economy made possible by investments from the private and public sectors. There are several development clusters throughout Dakota County that will influence job and business growth between 2020-2024 period. The development clusters tend to be located in the larger cities in the County that are located near major transportation corridors. Below are a few of the clusters that are likely to experience growth in the next five years.

Burnsville Heart of the City - According to the Burnsville 2040 Comprehensive Plan, the Heart of the City redevelopment is a mixed use, pedestrian-oriented downtown area for Burnsville. The effort grew from the 1996 community vision project “Partnerships for Tomorrow.” Since 2000, numerous projects have developed bringing new commercial, office, entertainment, recreation, and residential opportunities. The goal of the area is to be pedestrian friendly with walkability and transit service in mind. The planned Orange Line Bus Rapid Transit (BRT) line will have two station areas in the Heart of the City. Burnsville anticipates all 14 acres of vacant land to be redeveloped by 2040.

Eagan Northeast Special Area – The Northeast Special Area in Eagan is bounded on the north by I-494, on the east by the City of Inver Grove Heights, and State Highway 55 to the south. The area is the location of the Minnesota Vikings headquarters and training facilities, which opened in 2018. The site will continue to develop over the next five years with the construction of a hotel, medical offices, retail uses, and multi-family residential developments.

UMore Park Redevelopment – The University of Minnesota owns nearly 5,000 acres in the City of Rosemount and Empire Township that is currently used for agricultural research. However, the land is slated to be redeveloped to add over 30,000 new residents and 500 acres of business and commercial ventures. The City of Rosemount has completed a Comprehensive Plan amendment designating 474 acres in the northeast corner of the area from Agricultural Research to Business Park, which would allow businesses with a large number of employees, wages that support an entire family, and constructed of high quality buildings that provide both beauty and tax base to the community.

For more than 10 years, Dakota County successfully connected public entities (government buildings, libraries, park facilities, etc.) with fiber optic cable through collaborative efforts within our county (the Institutional Net or I-Net). In 2013, the Dakota County CDA – along with Dakota County and the 12 largest cities in Dakota County – partnered to fund the Overview of the Broadband Infrastructure Study conducted by Design Nine, Inc. At that time, Dakota County and Dakota County cities owned various amounts of fiber to conduct government business but desired to better understand what sorts of system improvements would be necessary to link designated public facilities in the County with broadband capabilities. The I-Net was envisioned to be a system that linked and served public sites with a system that utilized existing publicly owned communication facilities including fiber optic cables, and necessary additions to allow that service.

The I-Net became a reality in early 2018 when the Dakota Broadband (DBB), Joint Powers Organization, was established with the Dakota County CDA, Dakota County, and 11 cities as members. The DBB governing board is comprised of one elected official from each member that meets monthly.

With the DBB created and the I-Net infrastructure connected, the next step is finalizing the C-Net or Commercial Net. The C-Net is developed from the available fiber system capacity already in the ground and not needed for public purposes. The C-Net will be implemented as a wholesale-open-access-multi-service business model. The DBB will not be an Internet Service Provider (ISP) but rather, allow private ISPs to utilize the publicly owned fiber infrastructure – for a fee – to provide internet services to businesses and residents.

The goal of the C-Net is to be an economic development driver with new business creation, strengthening and expanding existing businesses, with the option to expand education, healthcare, and residential uses including telecommuting. We believe the C-Net is a viable way to increase competition for internet-related services in an area, allowing all ISPs (large and small) the opportunity to lease C-Net fiber and not have to expend significant capital costs to lay their own fiber. A strong broadband network is a cornerstone of economic development.

The C-Net will be an economic development driver but DBB Members (the County, CDA, and 11 municipalities) also envision the C-Net will expand broadband opportunities for un – and underserved populations and areas in the County. According to the Minnesota Office of Broadband Development (<https://mn.gov/deed/programs-services/broadband/maps/>), approximately two-thirds of geographical Dakota County is unserved or underserved for broadband services.

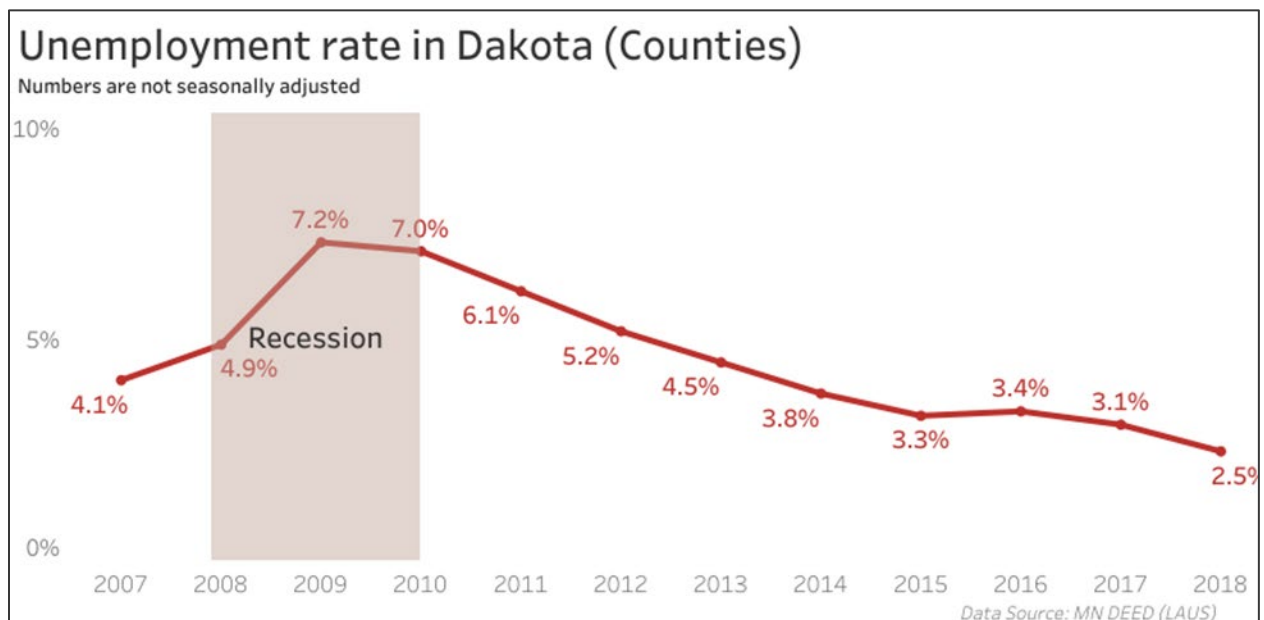
Other major changes that may have an economic impact in the next five years include redevelopment projects on Robert Street in West St Paul. In addition, the City of West St. Paul, Dakota County, City of Saint Paul, and Ramsey County are discussing possible transit modes for Robert Street (including Bus Rapid Transit and Streetcars)

which could greatly benefit businesses and residents within the region. In addition, the Twin Cities region is anticipating seeing golf courses in their communities being redeveloped into residential communities, which will have an economic impact.

Opportunity Zones were enacted in 2017 under the Tax Cuts and Jobs Act. The goal is to stimulate economic development in low-income census tracts according to the U.S. Economic Development Administration (USEDA). There are three Opportunity Zones in Dakota County. The Zones are located in South St. Paul and West St. Paul. The Opportunity Zone in South St. Paul focuses on the Bridgepoint area, Concord Street Corridor, and the Southview and Marie Corridors. The USED A also awarded South St. Paul more than \$1,000,000 in grant funds to spur economic development.

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

As of September 2019, the unemployment rate in Dakota County was 2.4 percent, much lower than 8.0 percent for the County during the height of the recession in 2009 (see chart below). The unemployment rate in Dakota County is lower than the state of Minnesota average at 2.5 percent. The low unemployment rate presents its own challenges, demonstrating a labor shortage that is anticipated to grow in the future for the Twin Cities metro area.



Because of the current low unemployment rate, there are job opportunities spanning a broad spectrum of skill levels and educational attainment. The Dakota-Scott Workforce Investment Board (WIB) Business Services Committee meets monthly to identify current job opportunities within both counties. Occupations in demand include warehouse workers, commercial truck drivers, maintenance workers, personal care attendants, skilled nursing practitioners, health information technicians, as well as financial analysts,

teachers, IT managers, and engineers. As identified earlier in the Non-Housing Community Development Assets section, Dakota County has a very diverse employment environment, which allows the economic health of the community not to rely on one sector.

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.

The Dakota-Scott Workforce Investment Board (WIB) provides guidance for and exercises oversight with respect to activities for the Job Training Programs in Dakota and Scott Counties. The Dakota-Scott WIB continuously works with the two local community colleges, businesses, government, and nonprofits to meet the current workforce training needs of our residents and develop initiatives.

The WIB Business Services Committee meets monthly with representatives from Dakota County CDA, WIB, local and regional businesses, and both community colleges to discuss status of businesses seeking employees (types of jobs, pay, skills needed), government economic development updates, and updates from both local community colleges. The two community colleges in Dakota County are Inver Hills Community College in Inver Grove Heights (<https://www.inverhills.edu/>) and Dakota County Technical College (<http://www.dctc.edu/>). The two community colleges are continuously assessing regional job needs and developing initiatives to training and preparing the workforce for those needs.

The workforce training initiatives developed by the Dakota-Scott WIB and community colleges support the 2020-2024 Consolidated Plan by having these experts utilize their skills and resources to support employees and employers within Dakota County. Entitlement funds cannot support all the identified needs within community, but Dakota County can focus these funds on specific areas. The 2020-2024 Consolidated Plan identifies the use of Entitlement funds to support housing needs for low- and moderate-income households, but with the understanding that the workforce training and employment opportunities must also be available to keep residents thriving in Dakota County and those needs can be provided by our partners (Dakota-Scott WIB and community colleges).

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

No, our jurisdiction does not participate in a Comprehensive Economic Development Strategy (CEDS).

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.

Dakota County is a member of Greater MSP, a 16-county private non-profit organization dedicated to providing public and private sector leadership, coordination, and engagement to grow the economy of the 16-county Minneapolis-Saint Paul region.

The Dakota County CDA and the 12 largest cities in Dakota County partnered in 2013 with Metropolitan Consortium of Community Developers (MCCD) to bring the Open To Business program to Dakota County. MCCD is a 49-member association committed to increasing opportunities for development of quality, community-based projects through collaborative action on public policy issues, loan fund development, public education efforts, and long-term strategic planning.

The Open To Business program brings a dedicated MCCD staff person to provide intensive one-on-one technical assistance to small business owners and aspiring entrepreneurs intending to establish, purchase, or improve a business in Dakota County. The annual cost of this service is divided among Dakota County CDA and the 12 largest cities based upon population. Currently, no Entitlement funds are utilized to assist with the Open To Business program.

Open To Business not only provides technical assistance but can provide loans to businesses. The CDA will work with the municipal subrecipients to determine if Entitlement funds can be used to augment for any of the loans provided by the Open To Business program. But by having Economic Development listed as Priority in the 2020-2024 Consolidated Plan, Dakota County reserves the option to potentially fund assistance to the Open To Business program to support low/moderate business owners.

MA-50 Needs and Market Analysis Discussion

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

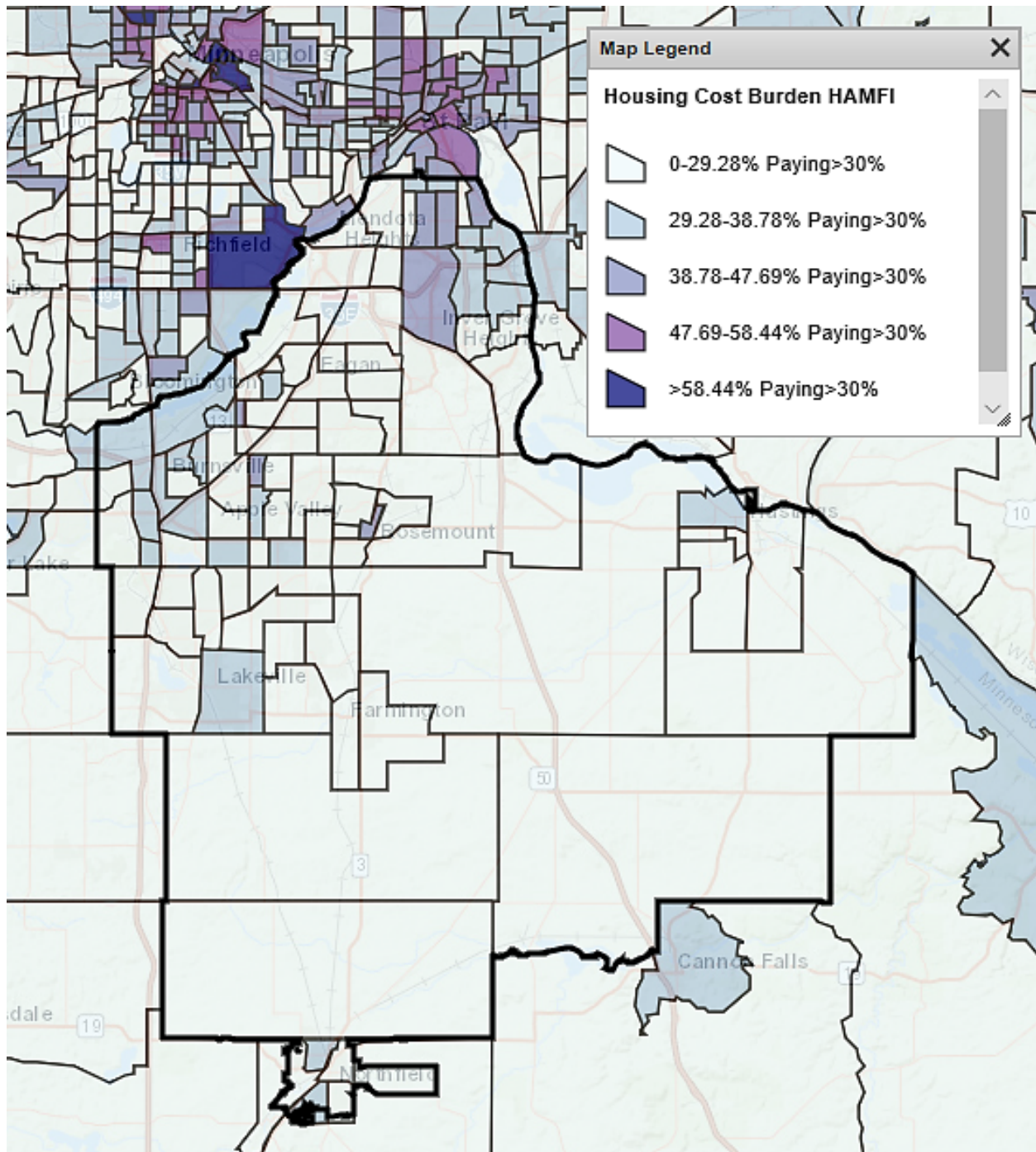
A concentration is defined as an area where 40 percent or more of residents’ experience one of the four housing problems with incomes below 80 percent of the area median income. Substandard housing being the lack of complete kitchen and plumbing facilities housing problems and having more than one person per room problem as overcrowding. In Dakota County, there are six census tracts that have a concentration of housing problems. They are located in Lakeville and Eagan.

Cost Burden is the most frequent housing problem affecting residents of Dakota County. Thirty-two of the 142 census tracts experience cost burden greater than 30 percent of the population. The median percentage is 29.93 percent. Seven census tracts have concentrations of cost burdened households, the largest percentage being 45.69 percent. Overcrowding and substandard housing are not as prevalent, the highest proportion of overcrowding being 23.08 percent and then substandard housing at 14.39 percent.

Tract	City	No. of Households below 80% AMI	% 1 of 4 Housing Problems (Moderate Income)	% 1 of 4 Housing Problems (Low Income)	% Cost Burden	% Substandard (Low Income)	% Overcrowding (Low Income)
<u>1 of 4 Problems</u>							
609.07	Lakeville	353	43.37%	100.00%	13.33%	0.00%	0.00%
607.30	Eagan	375	59.18%	88.46%	10.04%	0.00%	23.08%
608.20	Lakeville	595	48.10%	87.50%	24.12%	0.00%	0.00%
608.19	Lakeville	560	46.09%	72.09%	21.09%	0.00%	0.00%
607.43	Eagan	555	43.48%	64.29%	43.41%	0.00%	9.05%
608.14	Lakeville	675	46.32%	55.00%	26.98%	0.00%	0.00%
<u>Cost Burden</u>							
608.05	Apple Valley	1380	40.65%	52.07%	45.69%	0.00%	14.05%
607.43	Eagan	555	43.48%	64.29%	43.41%	0.00%	23.08%
601.04	WSP	2680	32.74%	44.00%	42.85%	0.00%	1.00%
602.02	SSP	1410	36.59%	44.07%	42.21%	3.39%	1.69%
610.08	Rosemount	750	24.44%	36.67%	40.84%	0.00%	8.00%
601.05	WSP	2430	39.49%	48.57%	39.99%	0.00%	12.86%
605.05	WSP	2365	35.54%	45.70%	38.86%	0.00%	8.60%
<u>Substandard</u>							
607.11	Burnsville	1930	26.32%	46.76%	30.81%	14.39%	3.60%
706.01	Northfield	1430	32.53%	40.83%	35.34%	10.00%	0.00%
610.04	Rosemount	475	29.82%	39.47%	19.93%	7.89%	0.00%
611.02	Hastings	1895	29.44%	42.57%	31.52%	4.73%	4.73%
706.02	Northfield	735	31.52%	41.82%	26.53%	3.64%	1.45%
<u>Overcrowding</u>							
	Eagan	375	59.18%	88.46%	10.04%	0.00%	23.08%

Source: HUD CPD Map Data

Housing Cost Burden



Source: HUD CPD Maps, American Community Survey 2011-2015

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

For the purposes of this section, a concentration is defined as any census tract or partial tract where 50 percent or more of the population is a racial or ethnic minority. There are no minority concentrations in Dakota County. The white non-Hispanic population makes up 83.1 percent of the total population in Dakota County. Racial and ethnic minority populations make up much smaller proportions: African American 5.7 percent, Asian 4.7 percent, Two or more races 3.3 percent, American Indian/Alaska Native 0.3 percent, and Native Hawaiian and other Pacific Islander 0.05 percent. Persons of Hispanic origin make up only 6.8 percent of the total population.

The tables below show the census tracts with the five highest proportions over one percent for each ethnic and racial group. The highest proportion of any racial group is 27.39 percent for African American in a tract located in Burnsville. The highest proportion of Asian households is 18.5 percent for a tract in Eagan. The maps below provide a geographic depiction of these proportions.

Table - African American Population

Tract	City	% Pop.
607.43	Burnsville	27.39
607.45	Burnsville	20.93
607.47	Burnsville	18.29
607.26	Eagan	15.47
607.5	Burnsville	15.14

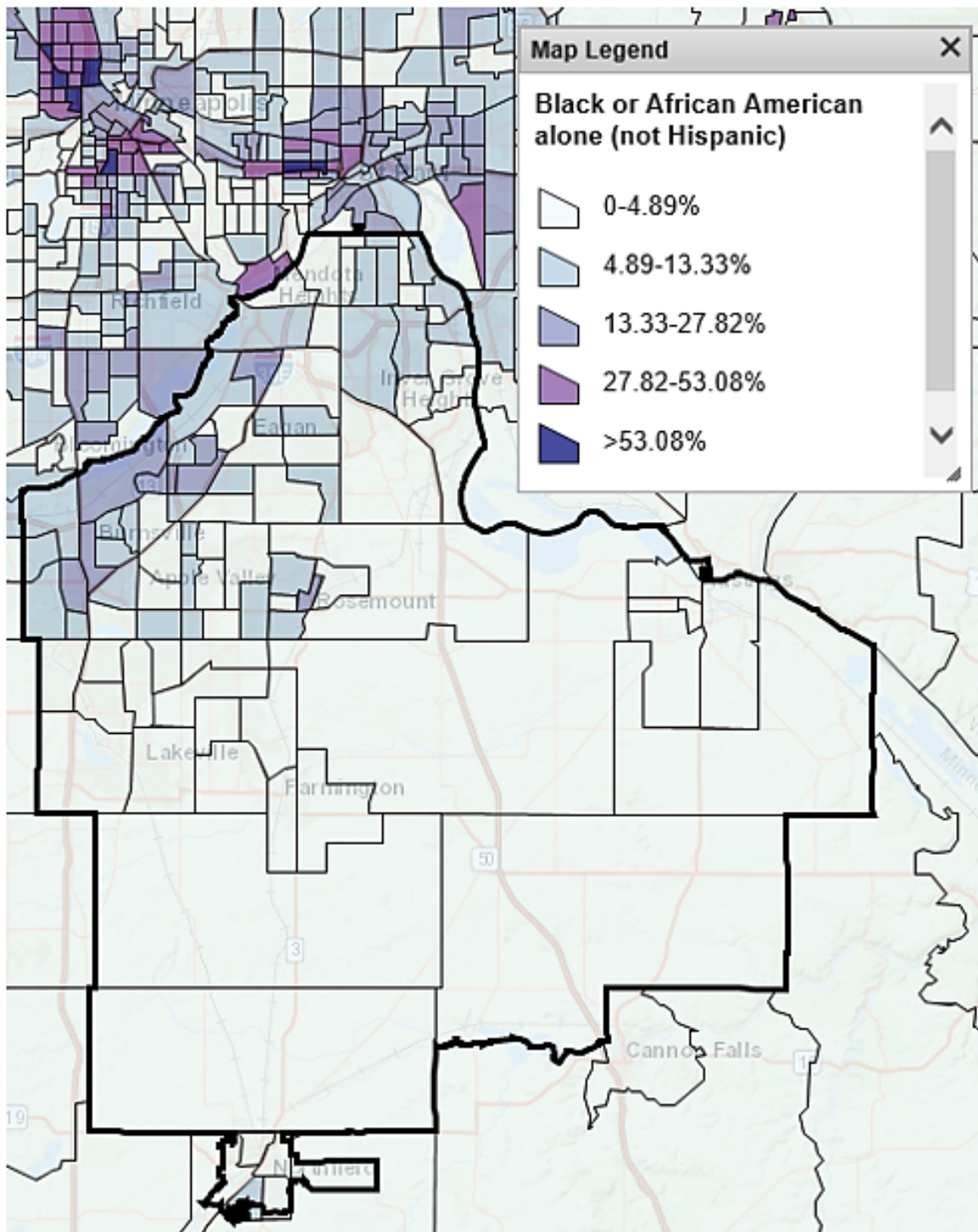
Table - Asian Population

Tract	City	% Pop.
607.27	Eagan	18.5
607.17	Eagan	13.34
607.16	Eagan	13.18
607.26	Eagan	12.63
608.23	Apple Valley	11.5

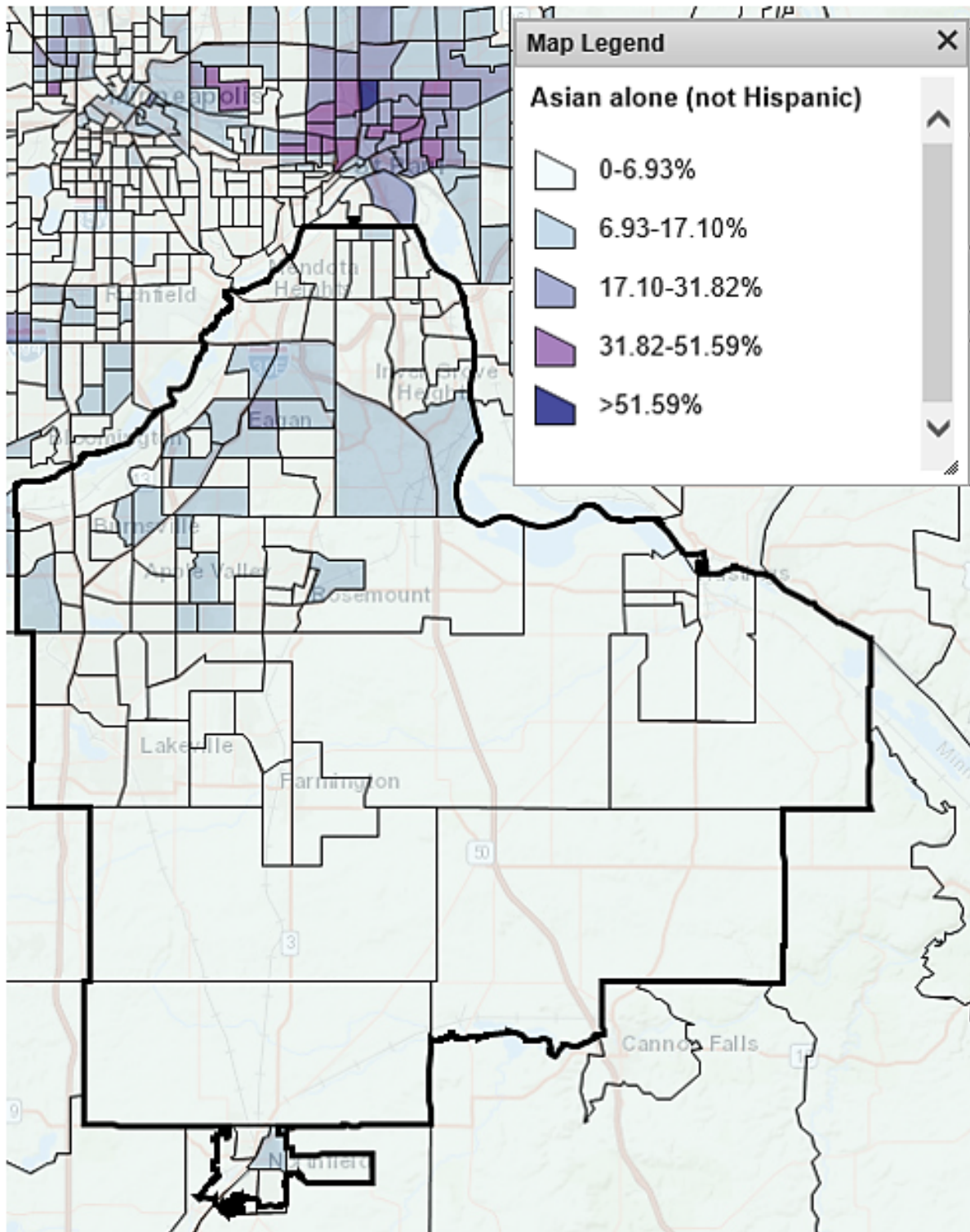
Table - Hispanic Ethnicity Population

Tract	City	% Pop.
601.05	SSP	34.72
608.05	Apple Valley	28.34
610.08	Rosemount	23.36
605.02	South St Paul	22.74
607.39	Apple Valley	22.65

African American Population

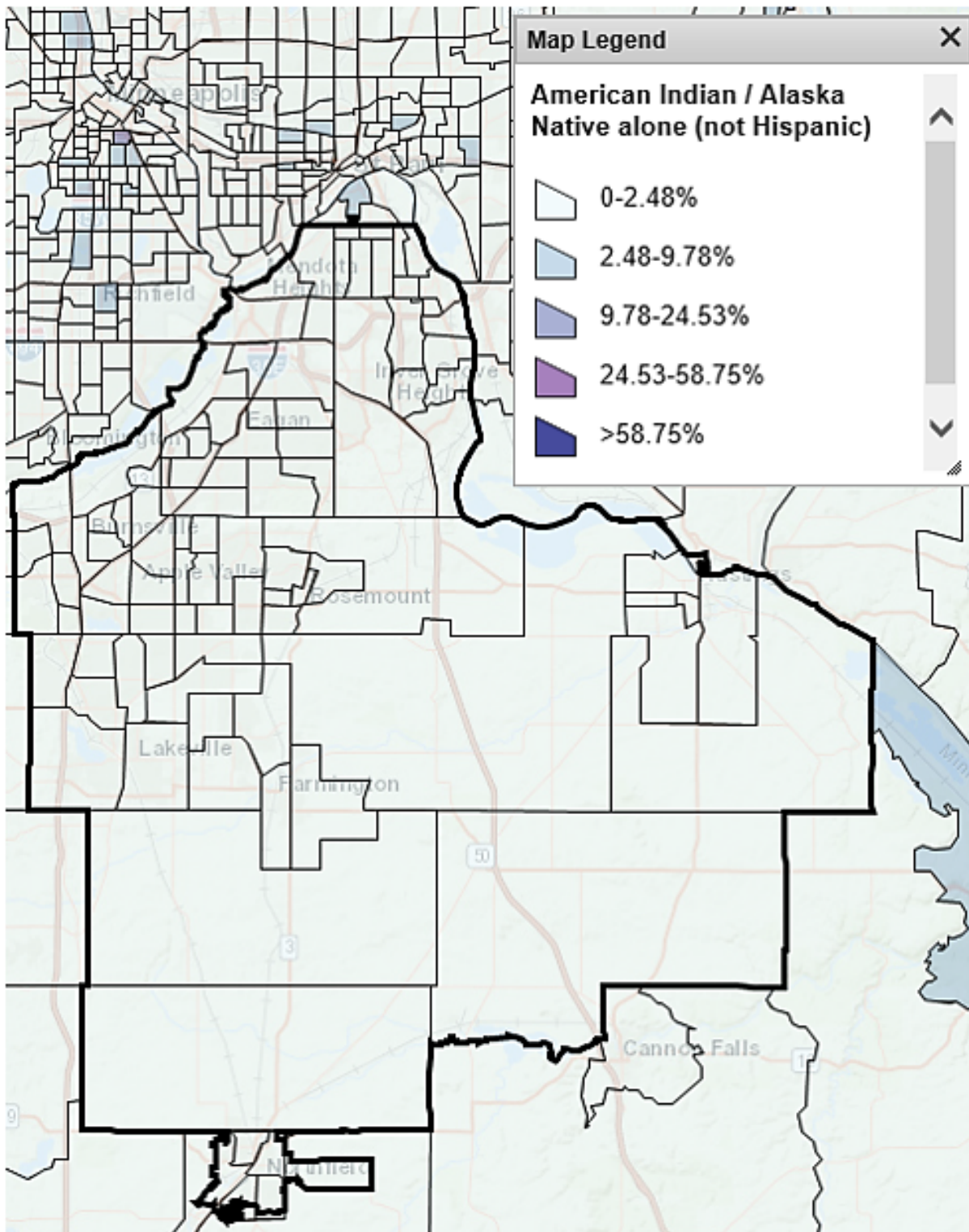


Asian Population



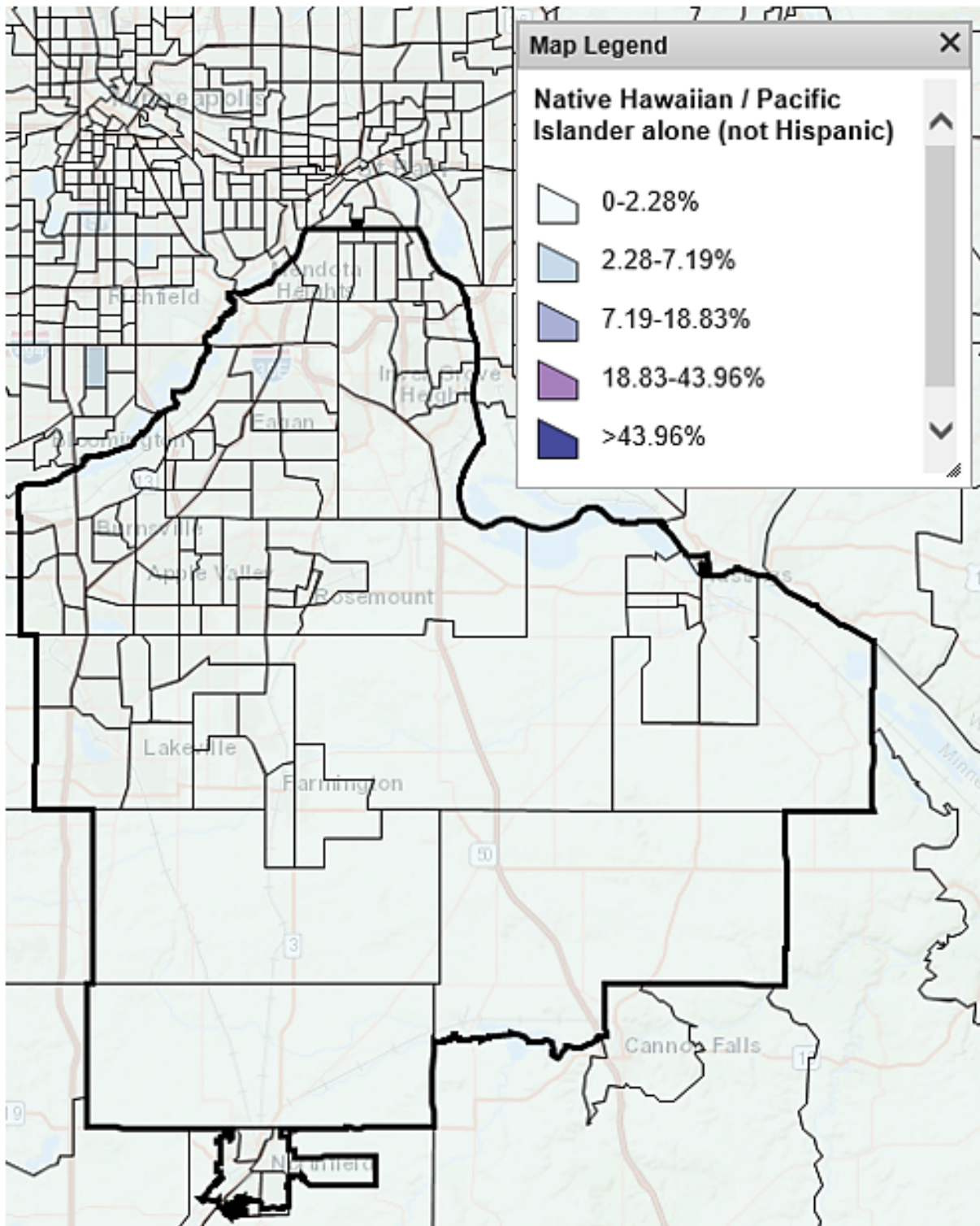
Source: American Community Survey 2011-2015, HUD CPD Maps

American Indian/Alaskan Native Population



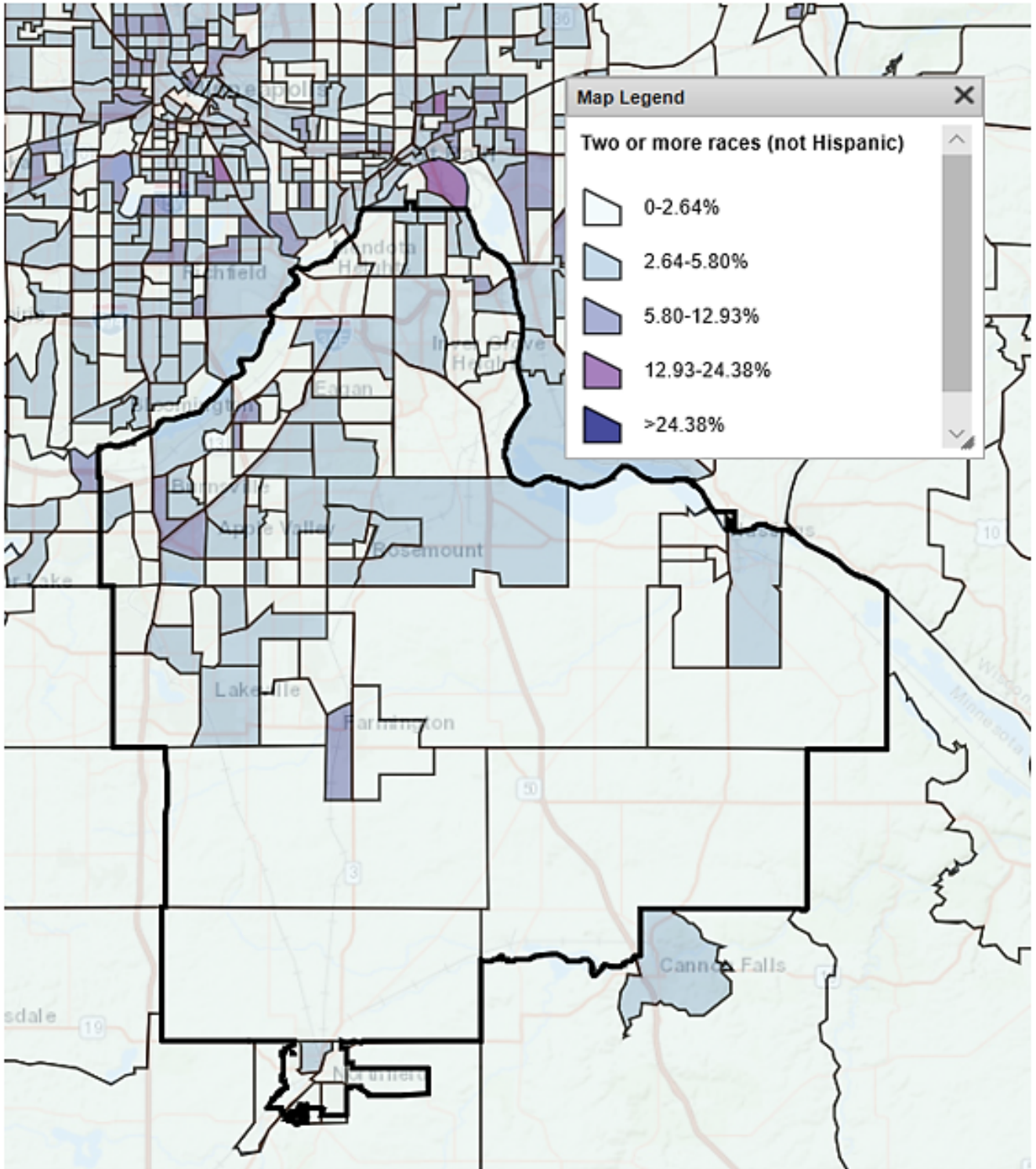
Source: American Community Survey 2011-2015, HUD CPD Maps

Native Hawaiian/Pacific Islander Population



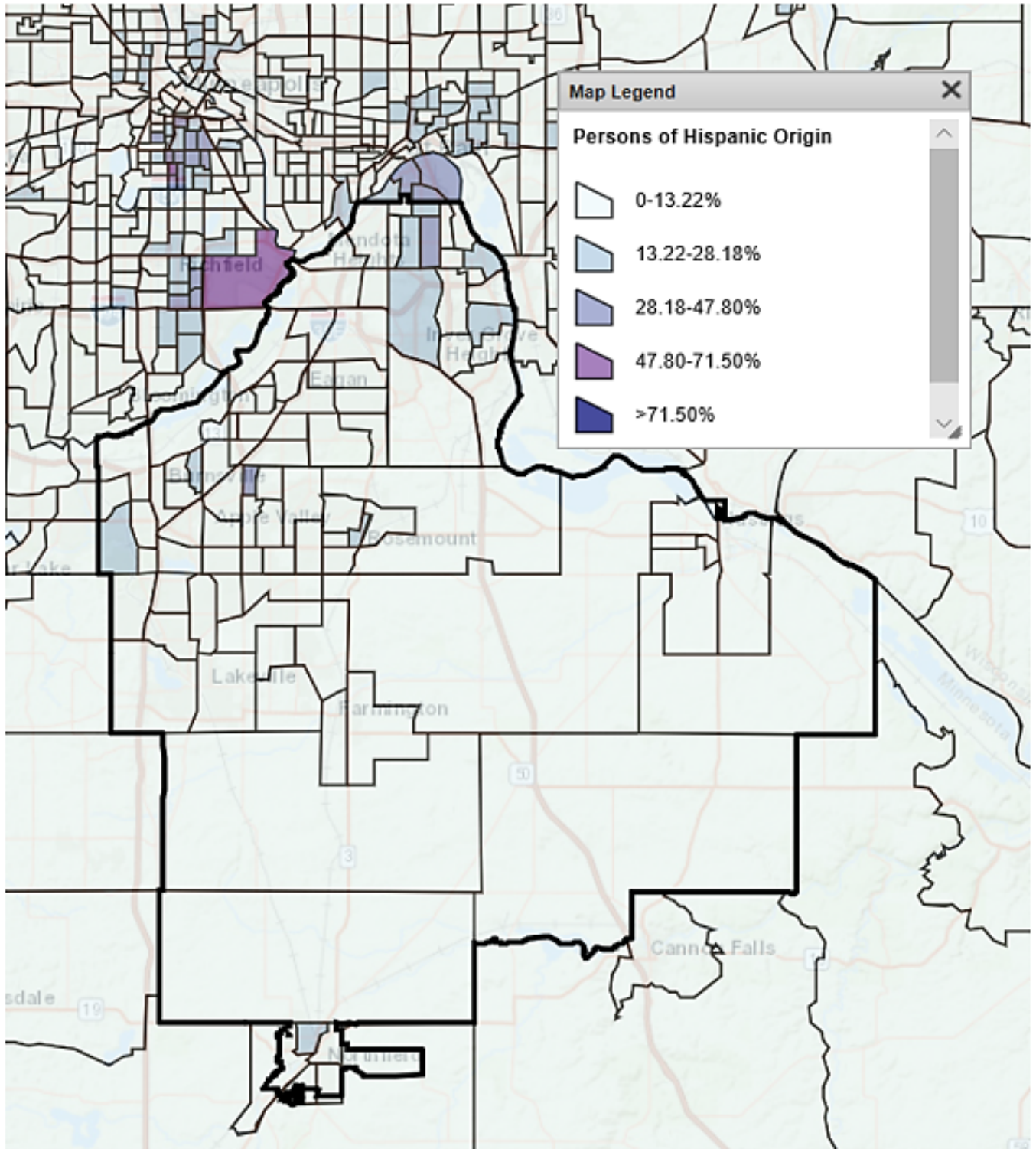
Source: American Community Survey 2011-2015, HUD CPD Maps

Two of More Races Population



Source: 2011-2015 American Community Survey, HUD CPD Maps

Hispanic Population



Source: 2011-2015 American Community Survey, HUD CPD Maps

Low Income

The median house income in 2017 was \$80,832. There are just over 34,000 low income households with incomes at or below 50 percent of Area Median Income (AMI), which is \$40,416 for a four-person household.

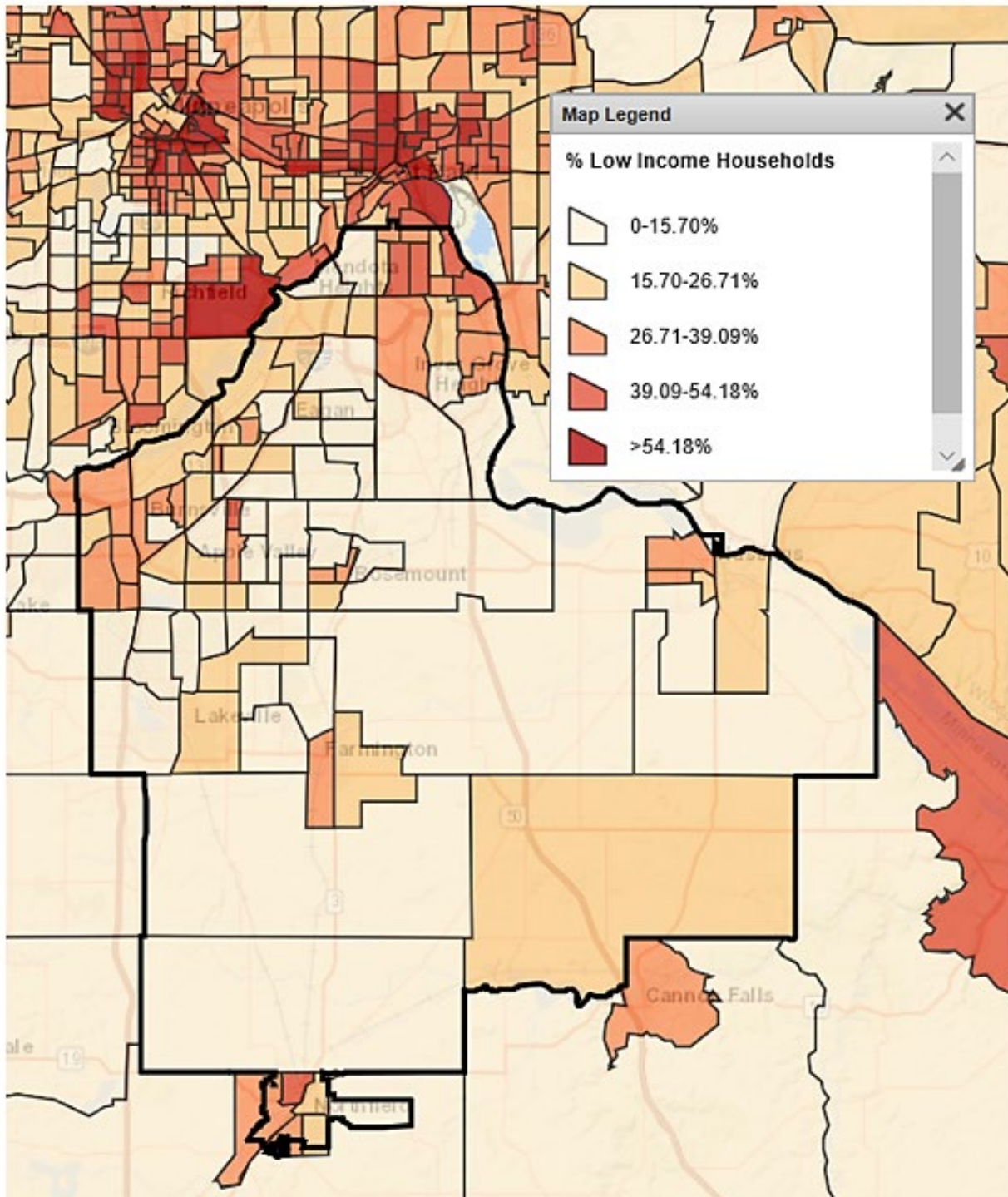
Again, a concentration is defined as any census tract or partial tract where 50 percent or more of the households have income at or below 50 percent AMI. There are no low-income census tracts in Dakota County. Below is a table of the census tracts with the highest percent poverty rate in county. Included in the narratives are the three opportunity zone census tracts: 601.04, 601.05, and 603.01. These census tracts are located in South St. Paul and West St. Paul.

Tract	City	Percent Households below Poverty Line
605.05	West St Paul	18.6
607.11	Apple Valley	22.99
607.43	South St Paul	22.73
607.45	West St Paul	19.9
608.05	South St Paul	30.97

Data Source: HUD CPD Map Data, American Community Survey 2011-2015

Table 51 - Low Income Households

Households below 50% AMI



Source: 2011-2015 American Community Survey, HUD CPD Maps

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

The indicators assessed compounded problems in the different census tracts. For instance, West St. Paul (601.04 and 601.05) and South St. Paul (603.01) have low-income populations in the top 5 and also are among the highest cost burden areas of the county. As shown in the maps above, the indicators are clustered together in areas of the county, primarily, in South St. Paul, West St. Paul, Eagan, Burnsville, and Farmington.

The portion of census tract 607.43 located in Burnsville has 592 households with around half of households owning their home. Twenty-two percent of the rental unit buildings were built before 1980 and 5.91 percent have more than 20 units. The largest use of space is for the Metcalf Junior High School. The rest of the area is residential.

Another census tract in Burnsville (607.11) is on the edge of the county and Interstate 35. The census tract is completely residential. The final Burnsville census tract (607.45) is primarily residential with the Burnsville Center occupying a section of the tract. The other census tract is in Apple Valley (608.05). This census tract is residential with a couple lakes and parks. It is a small area with 1,355 homes.

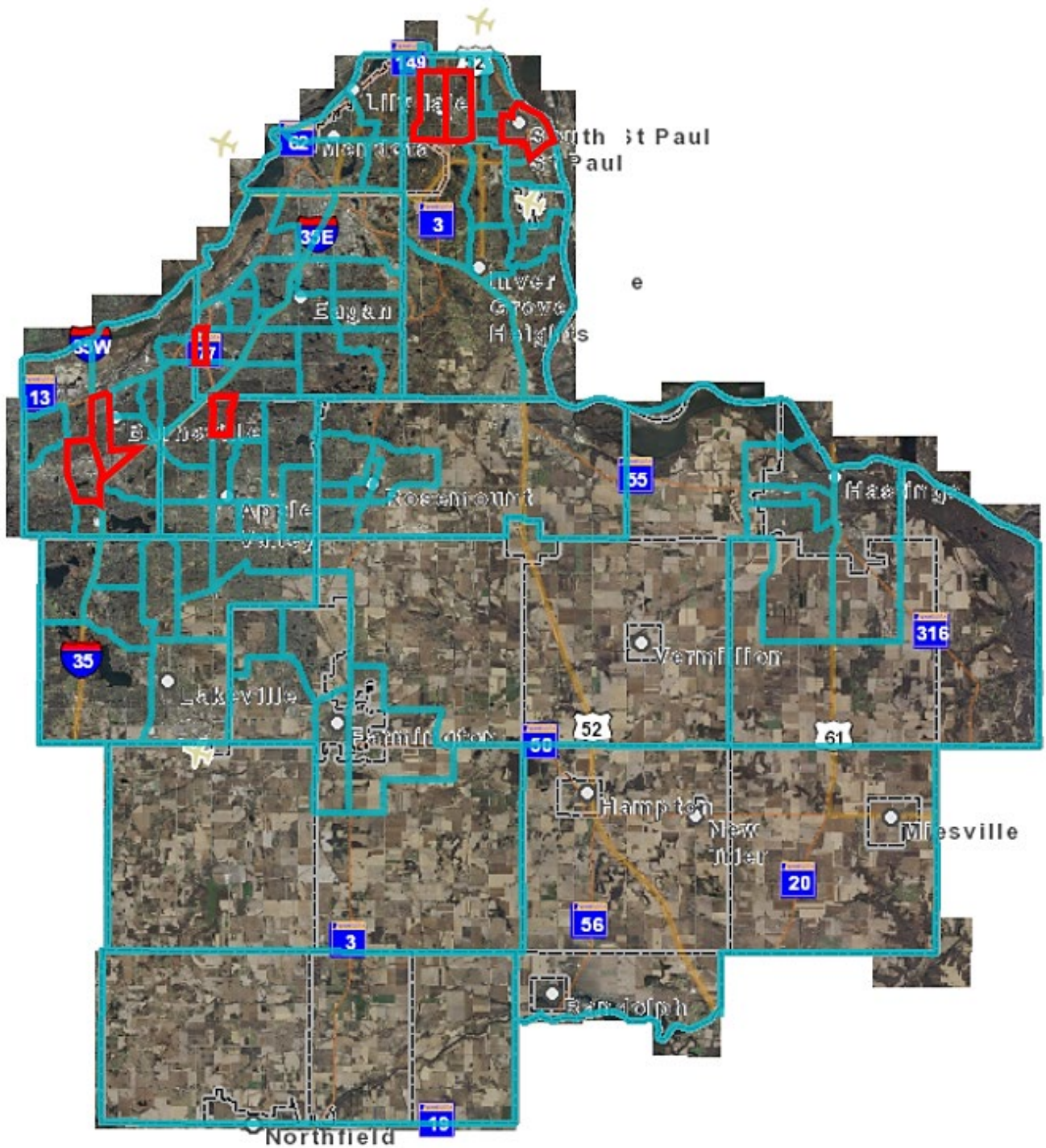
The following table summarizes key housing characteristics of the five census tracks with some type of concentration located across Dakota County.

Concentration	<u>African American & Housing Problem</u>	<u>Hispanic, Cost Burdened, Low Income, and Opportunity Zone</u>	<u>Hispanic & Cost Burdened</u>	<u>Low Income, Cost Burdened, and Opportunity Zones</u>		<u>Low Income</u>	
Tract	607.43	601.05	608.05	603.01	607.11	607.45	601.04
City	Burnsville	West St. Paul	Apple Valley	South St. Paul	Burnsville	Burnsville	West St. Paul
Number of Households	592	2,358	1,355	2,122	2,193	1,978	2,637
Median Home Value	No data	\$165,900	No data	\$141,100	No data	\$241,700	\$179,600
Percent Owner Occupied	47.6 percent	34.78 percent	33.8 percent	53.11 percent	59.18 percent	57.75 percent	46.68 percent
Median Contract Rent	\$930	\$784	\$733	\$575	\$898	\$932	\$791
Percent Rental Built Before 1980	22.26 percent	71.35 percent	56.41 percent	89.33 percent	51.00 percent	25.10 percent	62.53 percent
Vacancy Rate	0	9.12 percent	4.06 percent	8.48 percent	7.07 percent	9.30 percent	3.53 percent
Percent Rental with 20+ units	5.91 percent	49.49 percent	25.61 percent	18.33 percent	60.05 percent	39.33 percent	41.98 percent

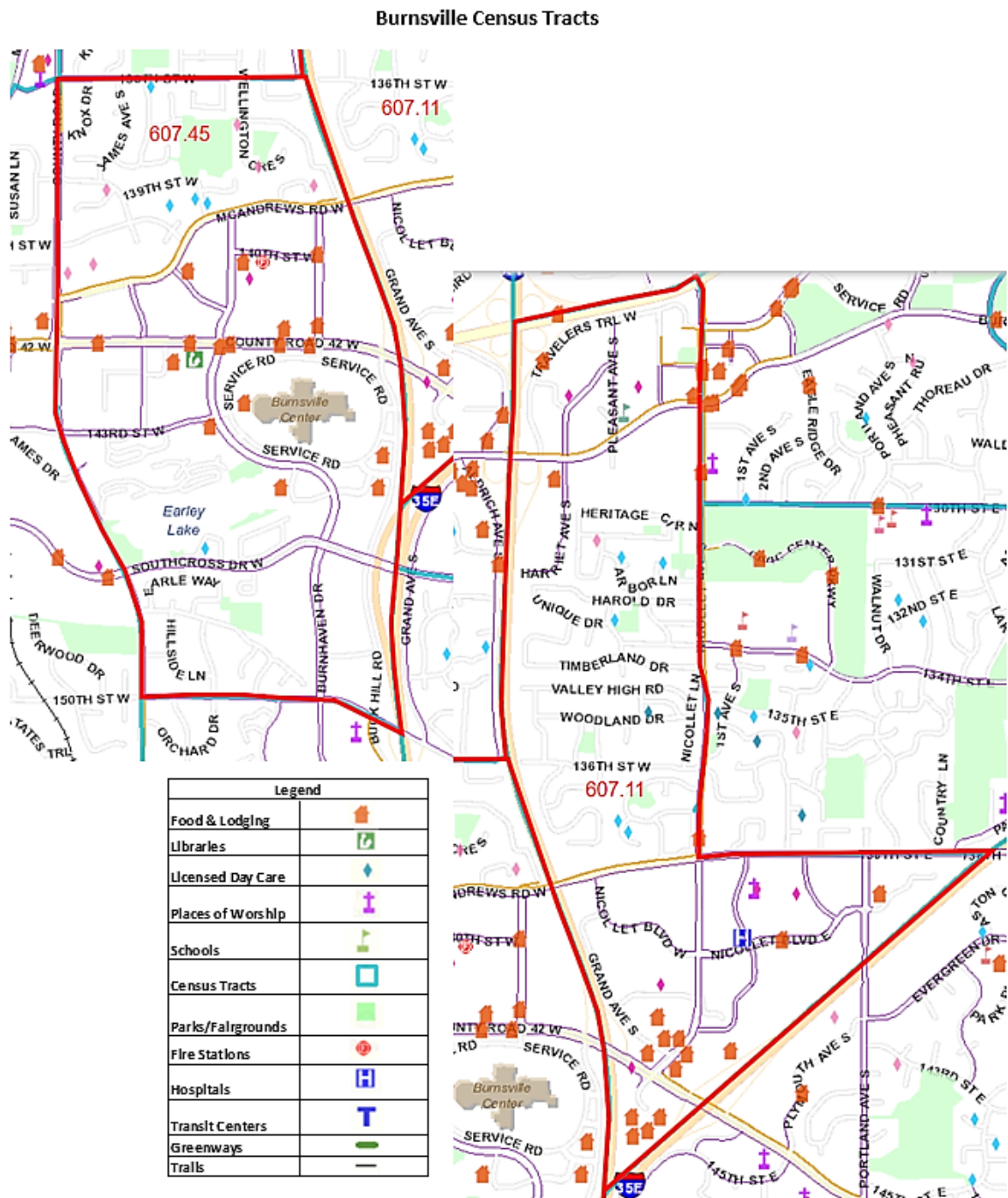
Data Source: HUD CPD Map Data, American Community Survey 2011-2015

Table 52 – Select Area Housing Market Characteristics

Concentration Tracts















Are there any community assets in these areas/neighborhoods?



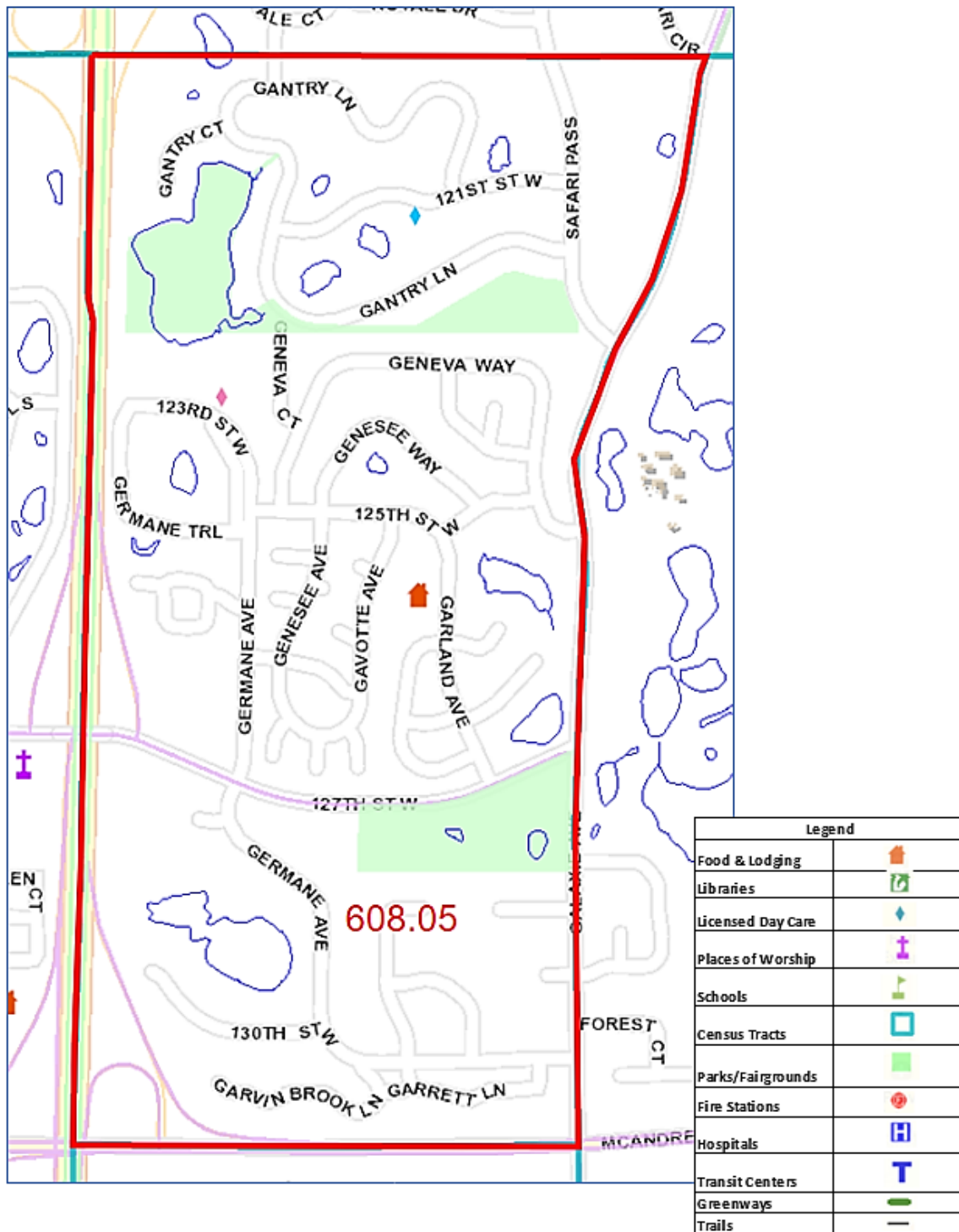
The census tract 607.45 located in Burnsville includes the Ames Center, Burnsville Library, Burnsville Center, Earley Lake, and several parks. The neighboring census tract 607.11 has additional retail spilling over from the shopping center. The northern portion of this census tract contains multi-family apartment buildings and an early childhood family education school.

[illegible]

Legend	
Food & Lodging	
Libraries	
Licensed Day Care	
Places of Worship	
Schools	
Census Tracts	
Parks/Piaingrounds	
Fire Stations	
Hospitals	
Transit Centers	
Greenways	
Trails	

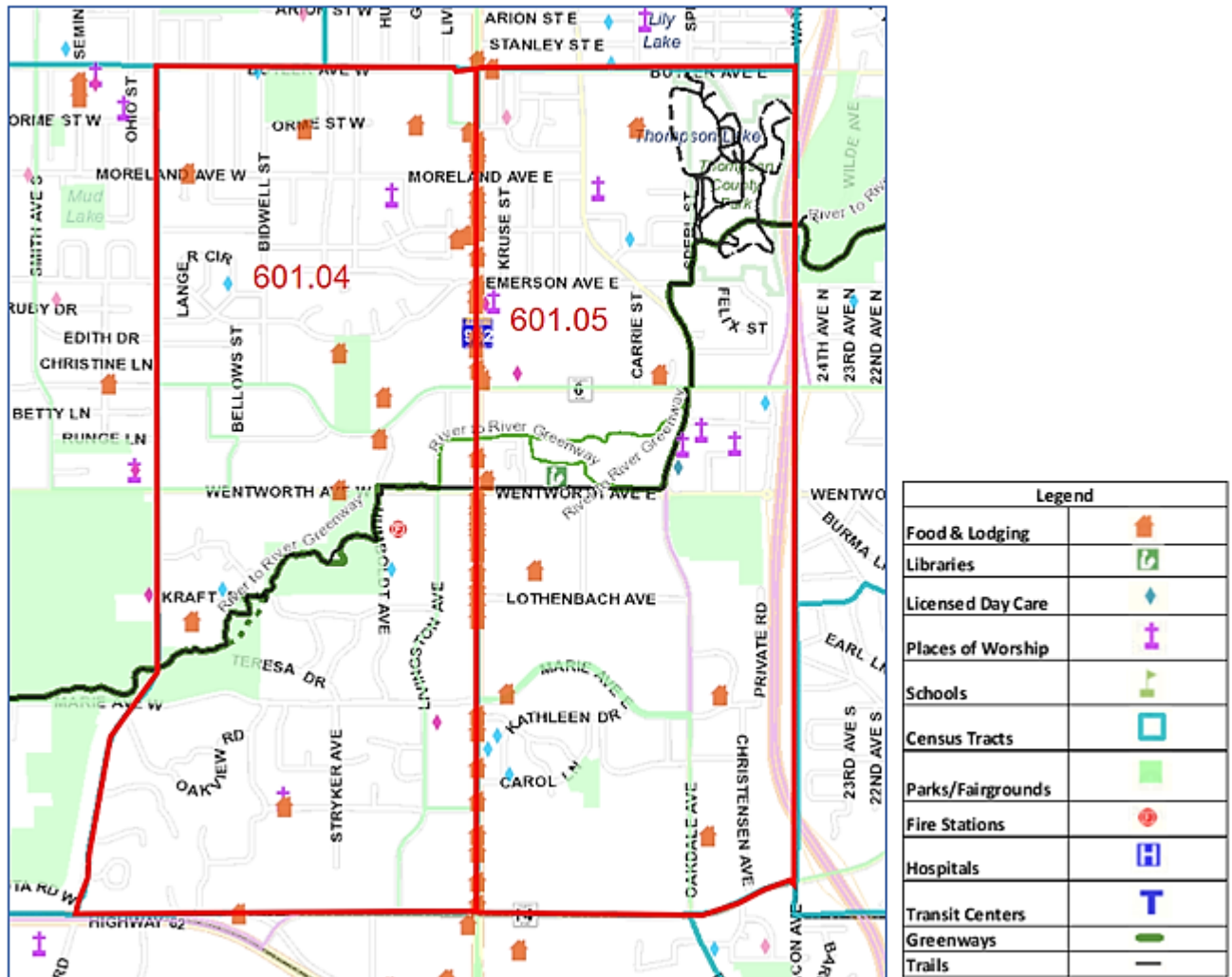
2020-2024 Consolidated Plan

Apple Valley Census Tract



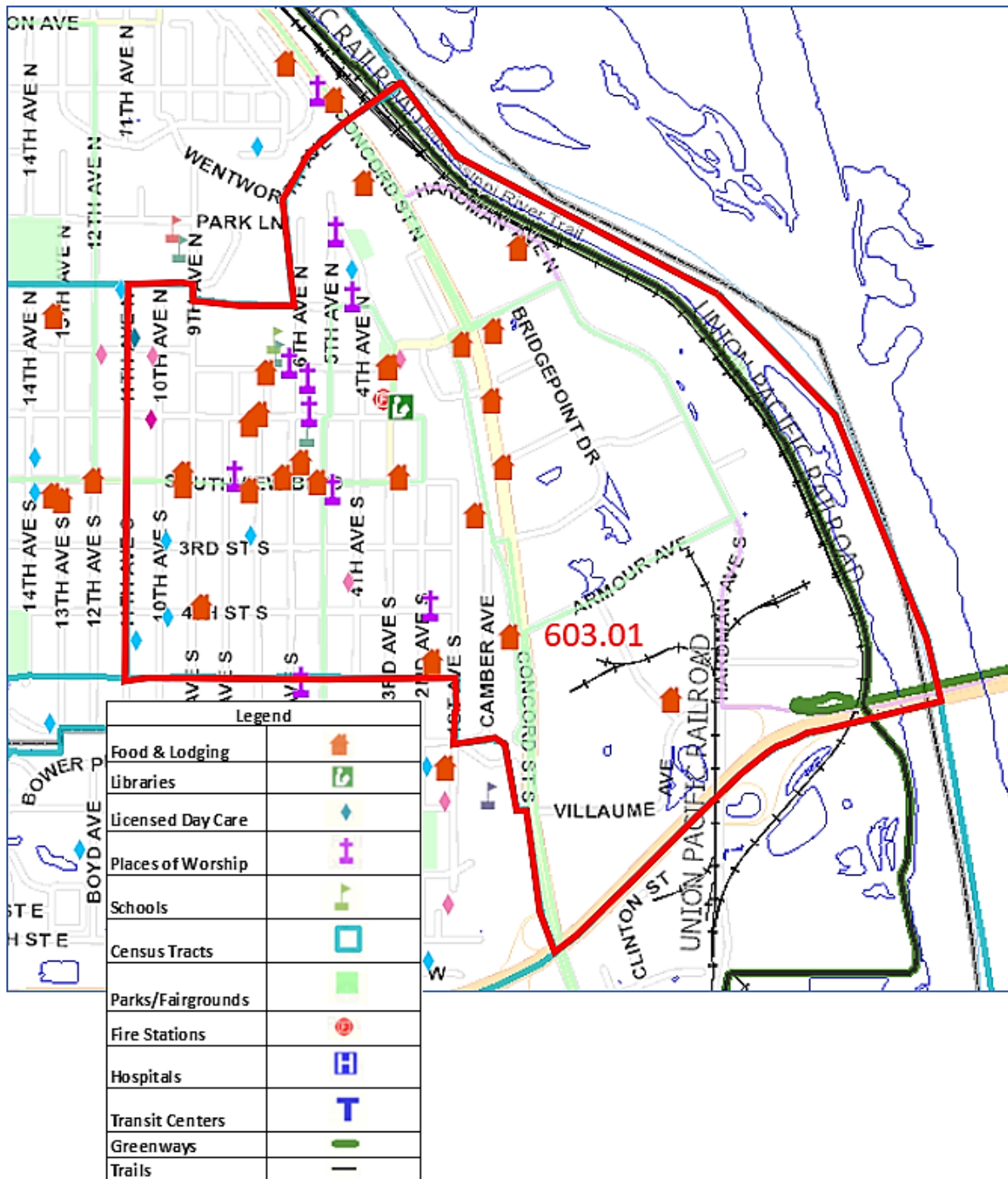
The census tract in Apple Valley is primarily residential with some lakes and park areas.

West St. Paul Census Tracts



The census tracts in West St. Paul include a mixture of housing and retail. The census tracts meet on Robert Street, which is transit corridor with stores and restaurants including Target, Lowe's, Chipotle, Panera Bread and many more options. The River-to-River Greenway connects both census tracts with current and planned greenway space. The Greenway heads north and connects to the trails at Thompson County Park. Places of worship are scattered evenly throughout the census tracts.

South St. Paul Census Tract



The final census tract in South St. Paul is along the river and has industrial businesses, places of worship, a library, and a fire station.

Are there other strategic opportunities in any of these areas?

The higher vacancy rates in these census tracts could mean the overall rental costs may be lower even the naturally occurring affordable housing (NOAH). The low housing costs means that housing is affordable to many households that would otherwise not be able to find housing in Dakota County. One opportunity is to support the aging housing stock through a rehabilitation program to preserve these important sources of affordable housing in these areas. Targeted outreach of employment or educational opportunities may also benefit the residents in these areas.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households

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

It is highly concerning that Dakota County, the third most populous County in the State of Minnesota, and in the metropolitan core, has insufficient broadband services for a portion of our residents. One population greatly impacted by insufficient broadband services is K-12 school-aged children. In the more rural areas of Dakota County, the area of the County predominantly in the un- and underserved areas, households do not have access to internet services at home, negatively impacting students' ability to complete school work, as more and more school work is conducted online. Dakota County recognizes this needs to be corrected, and is working with the Dakota Broadband Board to provide better access to services through a Commercial Net or C-Net.

Another approach to improve the availability of broadband services in un- and underserved areas is partnering with private ISPs to obtain grant dollars through the Minnesota Office of Broadband Services. The Border to Border Broadband Development Grant Program was created in 2014 by the Minnesota Legislature. In the 2019 legislative session, \$20 million was appropriated for the next two years. The purpose of the grant program is to provide state resources that help make the financial case for new and existing providers to invest in building broadband infrastructure into un- and underserved areas of the state. In 2019, Dakota County received a Border to Border grant for \$499,072 with Charter Communications (private ISP) to serve 40 unserved and 225 underserved locations in northwestern Rosemount. The County will continue to pursue these broadband connectivity grant dollars in the future to help reduce the number of un- and underserved households in Dakota County.

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

Many areas of Dakota County only have one Internet Service Provider available, and there is a need for more competition between service providers.

Dakota County is working to increase competition through the DBB, the I-Net infrastructure, and finalizing the C-Net or Commercial Net. The C-Net, if implemented, will be developed from the available fiber system capacity already in the ground and not needed for public purposes. The C-Net would be implemented as a wholesale-open-access-multi-service business model. The DBB will not be an Internet Service Provider (ISP) but rather, allow private ISPs to utilize the publicly owned fiber infrastructure – for a fee – to provide internet services to businesses and residents.

The goal of the C-Net is to be an economic development driver with new business creation, strengthening and expanding existing businesses, with the option to expand education, healthcare, and residential uses including telecommuting. We believe the C-

Net is a viable way to increase competition for internet-related services in an area, allowing all ISPs (large and small) the opportunity to lease C-Net fiber and not have to expend significant capital costs to lay their own fiber. A strong broadband network is a cornerstone of economic development.

MA-65 Hazard Mitigation

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

Minnesota, as a whole, has seen an increase of 3.2 degrees Fahrenheit between 1951-2012 according to the Minnesota Pollution Control Agency. The Twin Cities region, including Dakota County, has seen an increase of 2 degrees. This is due to an increase in impervious surface coverage. This phenomenon, known as the urban heat island, causes the Twin Cities area to be up to 9 degrees hotter than the surrounding rural areas. Because approximately one-third of Dakota County is rural and less developed, the urban heat island has a less dramatic effect on the County as a whole. But the northern part of the County does experience some increase in temperatures because of greater impervious surface coverage and higher densities. Precipitation has increased 20 percent (5.5 inches) between 1951-2012. Along with the increase in precipitation, the type of rainfall has changed. The rainfall is now less frequent, but in heavier amounts. This can cause flash flooding.

The warmer temperatures affect wildlife and plant life. There is potential for a significant loss of the fish habitat for both cold and warm water fish. The cold-water fish cannot withstand the higher water temperatures. And warmer water causes more algae blooms, which can harm the warm water fish. The higher temperatures are also changing the types of trees that grow well in the area. The climate is good for oak and pine trees. The warmer weather creates a less favorable growing season for corn. The ragweed pollen season is three weeks longer than it was 20 years ago.

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

In Dakota County, flash flooding could potentially become an issue. Many low- and moderate-income households are clustered in a few areas of the County including two areas in South St. Paul and West St. Paul that are located along the Mississippi River floodplain. Being located in a floodplain creates a higher likelihood of flooding, which can deteriorate housing stock and make it impossible to travel to or from work. Persons in poverty are generally unable to modify their homes to withstand flooding and erosion impacts according to CNBC.

Health risks include longer allergy seasons and pollutants in the air. The University of Southern California found that "minorities and the poor in the U.S. breathe dirtier air than other Americans." Heat stress is expected to increase with the hotter summers and more humidity. This can be an increased problem for families that do not have air conditioning in their housing units. The older adult population struggle with mobility issues and often have at least one chronic illness. When a natural disaster occurs, they

have trouble getting to safety whether to a basement or out of a house. The young and the old are sensitive to climate-related health problems.

Low- and moderate-income individuals and families may not have the resources to start over if a natural disaster, such as a tornado, destroys their housing. Individuals and families also have trouble paying for the energy usage as prices continue to go up.

Strategic Plan

SP-05 Overview

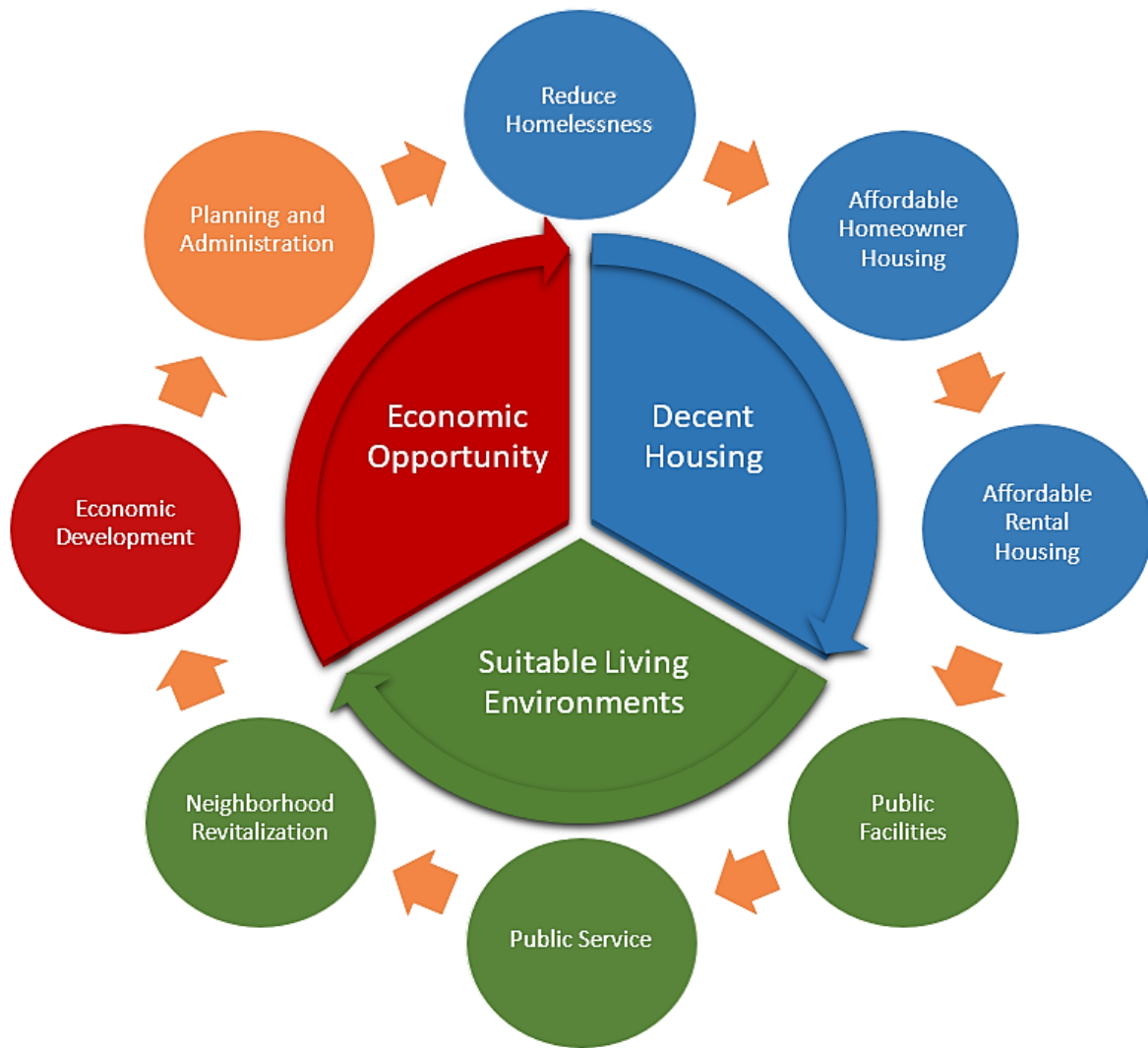
The primary objective of Title 1 of the Housing and Community Development Act is the development of viable urban communities. To achieve this intention, Congress has set forth three basic goals for the entitlement programs: provide decent housing, provide a suitable living environment, and expand economic opportunities to benefit predominantly low-and moderate-income persons. The U.S Department of Housing and Urban Development (HUD) defines low-and moderate-income households as having an annual gross income at or below 80 percent of the area median income. As of 2019, the area median income for a family of four in Dakota County was \$100,000. A moderate-income household (80 percent AMI) in Dakota County was \$80,000 for a family of four.

With the outcomes established by Congress in mind and guided by the mission statements of Dakota County and Dakota County CDA, the following objectives were identified to achieve the housing and community development needs of Dakota County communities and its residents.

- Increase the affordable housing choices for low-and moderate-income households.
- Preserve and improve existing housing to maintain affordability.
- Increase access and quality of living by providing public services and supporting public facilities.
- Support community development that revitalizes neighborhoods and removes safety and blight hazards.
- Support economic development that enhances the workforce and businesses.
- Support planning efforts that address the housing, community and economic development needs of Dakota County and continue to foster partnerships with community stakeholders.

As part of the evaluation to determine the priority goals for the five-year Consolidated Plan, HUD requires the jurisdiction to look at the needs of the community. Dakota County CDA looked at U.S. Census and American Community Survey (ACS) data, the projection of future household growth by both the Metropolitan Council and State of Minnesota Demography Center. Additionally, the CDA had commissioned a housing needs assessment study in 2019 completed by Maxfield Research Inc. and conducted a sample survey of Dakota County residents to solicit their opinion of the needs.

The priorities and the strategies to achieve the desired outcomes of decent housing, suitable living environments and economic opportunity were then devised to serve the broad range of households and to provide benefit to as many persons possible given the parameters of the funding programs.



The chart on the following page details the strategies.

2020-2024 Consolidated Plan - Dakota County

Objective		Priority	Strategy		Outcome		
6	Support planning efforts that address the housing, community and economic development needs of Dakota County, support fair housing choice, and continue to foster partnerships with community stakeholders.	1	Increase the affordable housing choices for low-and moderate-income households.	Reduce Homelessness	a. Support the implementation and operation of coordinated access entry sites for families, youth and singles b. Support housing stabilization initiatives for homeless populations c. Support the operation of emergency shelter facilities	Planning and Administration a. Support all of the goals and strategies with planning and administration	• 200 Households provided Rapid Rehousing Assistance • 100 Homelessness Prevention
				Affordable Rental Housing	a. Assist households to secure housing through new construction b. Improve energy efficiency of rental units c. Rehabilitate and preserve affordability in multifamily units d. Support fair housing activities		• 360 Rental Units constructed • 20 Rental Units rehabilitated
		2	Preserve and improve existing housing to maintain affordability.	Affordable Homeowner Housing	a. Increase supply of affordable homeowner housing b. Improve energy efficiency of owner-occupied housing units c. Rehabilitate and preserve affordability in single family units d. Support fair housing activities		• 300 Homeowner Units rehabilitated • 6 Homeowner Units (re)constructed
				3	Increase access and quality of living by providing public services and supporting public facilities.		Public Facilities
		Public Services	a. Support programs that fulfill basic needs (food and shelter) for people who are low-income and/or homeless b. Support programs for youth c. Support programs for seniors d. Support transportation services				• 15,000 Persons benefited from public services
		4	Support community development that revitalizes neighborhoods and removes safety and blight hazards.	Neighborhood Revitalization	a. Address vacant or substandard properties that may or may not be suitable for rehab b. Address water and sanitation hazards c. Address contamination clean up issues		• 150 Households assisted • 3 Buildings demolished

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Dakota County and its participating CDBG municipal subrecipients do not target the use of the federal funds to any one specific area within the County. Generally, funds are used to support programs that provide a benefit to all eligible residents county-wide rather than to areas of concentration. The municipal subrecipients may further refine the area to within city-limit boundaries for projects utilizing CDBG funding awards.

General Allocation Priorities

Dakota County has chosen to divide the Community Development Block Grant (CDBG) funds into two pools. Large cities are referred to as “municipal subrecipients”. As approved by the Dakota County Board of Commissioners, 75 percent of the funds are to be allocated directly to the municipalities within the County in two tiers: large cities and small cities/townships; and the remaining funds (25 percent) are set aside for Countywide activities and general grant administration.

The 12 municipalities having a population of 10,000 or more people are awarded a direct sub-allocation. Portions of the city of Northfield and the city of Hastings lies within Dakota County and therefore included in what is deemed the “large cities”. The funds are distributed to the municipal subrecipients using a HUD percentage formula, comprised of several measures including population, age of housing and the extent of poverty.

The “small cities/townships” pool includes all the townships and the cities of Coates, Hampton, Lilydale, Miesville, Mendota, New Trier, Randolph, Sunfish Lake, and Vermillion. These communities are eligible to competitively apply for CDBG funds set-aside from the larger portion dedicated for the municipalities.

The dedicated “Countywide” pool reserves approximately 12 percent of the overall grant to carry out the administrative requirements of the CDBG program and provide oversight to the projects undertaken by the municipal subrecipients. The County may from time to time reserve some of its pool for non-profit owners of affordable housing to rehabilitate existing multi-family structures. The remaining Countywide funds are budgeted towards activities that will provide a countywide benefit and meet the CDBG program threshold thresholds, which are

- at least 70 percent of all funds must benefit low- and moderate-income persons,
- no more than 20 percent of all funds may be allocated to planning and general administration, and
- no more than 15 percent of all funds may be allocated to public services.

HOME funds are distributed to each consortium member on an annual basis using the consortia percentage share for the program year as determined by HUD. Each consortium member decides how to distribute HOME funds within its jurisdiction. Dakota

County designates 75 percent of HOME funds to go towards an affordable housing development, 15 percent is set-aside for a Community Housing Development Organization (CHDO) and the remaining 10 percent towards administration of the HOME program.

Emergency Solutions Grant funds (ESG) are utilized throughout Dakota County. The County allocates a majority of the funding to a rapid rehousing activity, 7.5 percent towards administration and a portion to stabilization assistance services. The city location of the rapid rehousing rental assistance is dependent upon the household's preference for residency.

HOPWA is administered by the city of Minneapolis but covers Dakota County as part of their allocation of funding.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 54 – Priority Needs Summary

1	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Countywide
	Associated Goals	Affordable Rental Housing Homelessness and Prevention Planning and Administration
	Description	Development of affordable rental housing options
	Basis for Relative Priority	Cost Burden
2	Priority Need Name	Affordable Homeowner Housing
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Affordable Home Owner Housing Planning and Administration
	Description	Preserve housing stock
	Basis for Relative Priority	Cost Burden
3	Priority Need Name	Homelessness
	Priority Level	High

	Population	Extremely Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Countywide
	Associated Goals	Homelessness and Prevention Planning and Administration
	Description	Provide homeless services
	Basis for Relative Priority	Cost Burden, PIT Count
4	Priority Need Name	Public Service
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Countywide
	Associated Goals	Public Service Homelessness and Prevention Planning and Administration
	Description	Provide public service
	Basis for Relative Priority	Community Survey
5	Priority Need Name	Public Facilities
	Priority Level	Low

	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide
	Associated Goals	Public Facilities Economic Development Homelessness and Prevention Planning and Administration
	Description	Provide public improvements
	Basis for Relative Priority	Community Survey
6	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Moderate
	Geographic Areas Affected	Countywide
	Associated Goals	Neighborhood Revitalization Planning and Administration
	Description	Economic opportunity, business assistance
	Basis for Relative Priority	Community Survey and Consultation
7	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Non-housing Community Development Other: Planning
	Geographic Areas Affected	Countywide
	Associated Goals	Affordable Rental Housing Affordable Home Owner Housing Homelessness and Prevention
	Description	Planning
	Basis for Relative Priority	Support for the other priorities

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions – Dakota County

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Severe cost burden among renters in a market with modest rents is the greatest predictor of the need for a TBRA program. Over 17,000 households are cost burden according to ACS 2012-2016 data. Due to the high rents in Dakota County, a TBRA program would not adequately or efficiently reduce rental cost barriers.
TBRA for Non-Homeless Special Needs	From the assessment, single, elderly and households with disabilities may be the most in need. Dakota County operates other rental assistance programs for special needs.
New Unit Production	The shortage of units, primarily rental, and the real need for additional units has influenced the decision to dedicate federal and local funding towards the production of new housing units.
Rehabilitation	While a majority of the housing stock is less than 40 years old (98,660 units), 60,000 were built before 1980. Rehabilitation is a cost-effective way to address housing deficiencies and deferred maintenance while maintaining affordability for income-eligible homeowners.
Acquisition, including preservation	In areas where blight and safety concerns are an issue, the use of property acquisition on a spot basis is beneficial to facilitate redevelopment and rejuvenate the neighborhood. Preservation of affordable units is an activity where funding may be applied if the need arose.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan:	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
			\$	\$	\$	\$	\$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,928,343	600,000	135,000	2,663,343	10,653,372	The expected amount available for the remainder of Consolidated Plan reflects a steady funding allocation for the remaining four years. The amount of program income (including revolving loan funds) is anticipated to be \$600,000 per year.
HOME - Dakota	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	652,262	40,000	0	692,262	2,769,048	The expected amount available for the remainder of Consolidated Plan reflects a steady allocation over the next four years. The amount of program income is anticipated to be \$50,000 per year.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan:	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
			\$	\$	\$	\$	\$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	165,857	0	0	165,857	663,428	The expected amount available for the remainder of the Consolidated Plan reflects a steady funding stream. No program income is anticipated.
Continuum of Care	public - federal	Overnight shelter Services Transitional housing	3,814,054	0	0	3,814,054	15,256,216	The expected amount available for the remainder of Consolidated Plan assumes flat steady funding for the remaining four years. No program income is anticipated.

Table 55 - 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

For CDBG, the homeowner rehab program leverages state funding to provide additional loan resources to homeowners to complete rehab projects on their home, primarily mobile homes. Additionally, there are other strategies that leverage private homeowner contributions such as the well sealing program and the abatement of street assessments.

The First-time homebuyer program leverages private investment with state and federal dollars to provide down payment assistance in addition to the homebuyers' \$1,000 towards the purchase of the home. Private investment and equity are the major funding source when LIHTC are used to construct new rental housing.

Other ways funds are leveraged are in the form of match of funds. The locally funded HOPE Program requires a 2:1 match of funds committed to a project whereas the ESG program requires a 1:1 match. ESG utilizes levy funds to meet the match requirement while the HOME Program's 25 percent match on funds drawn is met by the various funding streams that may be combined in a rental development project or by donated time and money when working with Habitat for Humanity.

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

Using the Neighborhood Stabilization Program (NSP) funds, Dakota County CDA acquired several foreclosed properties during the economic downturn. The existing homes were in unfavorable conditions and were demolished to remove the safety and blight hazards they posed. A handful of these land bank lots have been sold to Community Housing Development Organization (CHDO) organizations to develop affordable housing options for homeowners. It is likely this type of partnership will continue with some of the remaining lots.

Other parcels of land that have been acquired by the CDA have been through tax-forfeiture. The CDA in one case has rehabilitated the property and will sell the single-family home. The other parcel is zoned for multifamily and commercial development. The CDA is continuing to explore the best options for the other parcels.

SP-40 Institutional Delivery Structure - 91.415, 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
Dakota County	Grantee	Homelessness	Countywide
Dakota County CDA	Sub-Grantee	Program Administrator Economic Development Planning Public Housing Rental Neighborhood improvements	Countywide
Municipalities in Dakota County	Municipal Sub-recipients	Neighborhood improvements Public facilities Public service Planning	City/Township

Table 56 - Institutional Delivery Structure

Dakota County designated the administration of the entitlement programs to the Dakota County Community Development Agency (CDA). Dakota County CDA maintains a strong relationship with County departments, cities and other agencies (private and non-profit) throughout County.

The CDA was established in 1971 pursuant to special Minnesota legislation to serve the cities and residents of Dakota County. The CDA operates under a 7-member Board of Commissioners appointed by the Dakota County Board, each representing a separate district. The CDA is a discretely presented component of Dakota County.

Assess of Strengths and Gaps in the Institutional Delivery System

This coordinated delivery system works extremely well as an efficient and effective way to centralize housing services for Dakota County. Dakota County CDA has fostered the relationships with private lenders, investors and developers. In addition, the CDA is continuing to building on the relationships with City staff and Councils. These relationships benefit the County in the work lenders perform to qualify homebuyers for down payment assistance, the equity generated from the sale of tax credits to develop units and the City approvals needed to construct the units.

The CDA does directly supports households in need and does not provide public services. The CDA generally does not work directly with public service providers. The CDA partners with the Community Services division at the County to coordinate the services households may needs such as employment or economic assistance, adult and child protective series, and medical and health services.

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	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 57 - 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)

While the services available currently are assisting households experiencing homelessness, there is always room for improvement and additional services.

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 Coordinated Entry system and Housing Crisis line have been developed to more accurately determine the level of need and directing homeless persons or persons at risk for homelessness to the appropriate services. Persons presenting as homeless will have an initial assessment to determine level of need; if diversion resources such as one-time rental assistance, help connecting to alternative housing options or other financial help that can prevent or solve housing crisis will be used. People that are diverted will be connected to community resources such as employment services, legal assistance and supportive services.

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

Dakota County has a need for more Community Housing Development Organizations (CHDOs) to operate within the county to fully utilize the HOME funding that is designated for such activities. The CDA will actively support and encourage CHDOs in the Twin Cities area to do develop affordable housing in Dakota County.

SP-45 Goals - 91.415, 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	Affordable Rental Housing	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Countywide	Affordable Rental Housing Planning and Administration	CDBG HOME	Rental units constructed: 360 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit
2	Affordable Home Owner Housing	2020	2024	Affordable Housing	Countywide	Affordable Homeowner Housing Planning and Administration	CDBG HOME	Homeowner Housing Added: 6 Homeowner Units (re)constructed Homeowner Housing Rehabilitated: 300 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2020	2024	Homeless	Countywide	Affordable Rental Housing Homelessness Public Service Community Development Planning and Administration	ESG	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homelessness Prevention: 100 Persons Assisted
4	Public Facilities	2020	2024	Non-Housing Community Development	Countywide	Public Facilities	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13,000 Persons Assisted
5	Public Service	2020	2024	Non-Housing Community Development	Countywide	Public Service	CDBG ESG	Public service activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted
7	Economic Development	2020	2024	Non-Housing Community Development	Countywide	Public Facilities	CDBG	Workforce Trainees: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	Countywide	Economic Development	CDBG	Buildings Demolished: 3 Buildings
9	Planning and Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Affordable Rental Housing Affordable Homeowner Housing Homelessness Public Service Public Facilities Economic Development	CDBG HOME ESG	Other: 10 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for renter-occupied units.</p> <ol style="list-style-type: none"> 1. Assist household to secure housing through new construction 2. Improve energy efficiency of rental units 3. Rehabilitate and preserve affordability in multifamily units 4. Support fair housing activities
2	Goal Name	Affordable Home Owner Housing
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for owner -occupied units.</p> <ol style="list-style-type: none"> 1. Assist households to become homeowners 2. Increase supply of affordable homeowner housing 3. Improve energy efficiency of owner-occupied housing units 4. Rehabilitate and preserve affordability in single family units 5. Support fair housing activities
3	Goal Name	Homelessness and Prevention
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for households experiencing homelessness or are at-risk of homelessness.</p> <ol style="list-style-type: none"> 1. Support the implementation and operation of coordinated access entry sites for families, youth and singles 2. Support housing stabilization initiatives for homeless populations 3. Support the operation of emergency shelter facilities

4	Goal Name	Public Facilities
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to public infrastructure and facilities.</p> <ol style="list-style-type: none"> 1. Assist LMI homeowners with street assessments 2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements 3. Assist with the development of centers and recreational park improvements 4. Improve accessibility and safety
5	Goal Name	Public Service
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to providing public services.</p> <ol style="list-style-type: none"> 1. Support programs that fulfill basic needs (food and shelter) for people who are low-income and or homeless 2. Support programs that help abused and neglected youth 3. Support programs for seniors 4. Support transportation services
7	Goal Name	Economic Development
	Goal Description	<p>The following strategies will be used to enhance the workforce and businesses.</p> <ol style="list-style-type: none"> 1. Support work initiatives that assist participants to access living wage jobs 2. Support initiative that help low-income people gain work skills, jobs and employment history 3. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)
8	Goal Name	Neighborhood Revitalization
	Goal Description	<p>The following strategies will be used to revitalize infrastructure and remove safety and blight hazards.</p> <ol style="list-style-type: none"> 1. Address vacant or substandard properties that may or may not be suitable for rehab 2. Address water and sanitation hazards 3. Address contamination clean up issues

9	Goal Name	Planning and Administration
	Goal Description	Support all of the goals and strategies with funding for planning and effective administration.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

Dakota County does not have a Section 504 Voluntary Compliance Agreement. There has not been an identified need for additional number of accessible units at this time but the CDA will work with any resident in need of an accessible unit.

Activities to Increase Resident Involvements

All public housing residents received written communications seeking their participation in the Consolidated Plan community survey. The CDA will continue to identify ways to continually involve public housing residents in CDA activities.

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

The Dakota County CDA and the South St. Paul HRA have both received a high performer status as of the last PHAS review. Neither agency is designated as “troubled”.

Plan to remove the ‘troubled’ designation

Not applicable due to high performer statuses.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Dakota County does not establish countywide policies for land use and development. Each unit of government within Dakota County (including townships) establishes its own policies and controls regarding development. The most common barriers to providing affordable housing are not public policies, but rather the limited availability of land and cost to purchase; and limited availability of private financing and public resources to develop affordable housing, especially units to serve households with extremely low income that do not have a tenant-based subsidy. However, there are likely some jurisdictions in Dakota County that have larger lot requirements which typically increases housing costs and zoned land use regulations that restrict where multifamily developments can be built. Additionally, jurisdictions typically require various fees, such as permit fees, development (impact) fees and water and sewer connection fees, be paid during the development of homes. A reduction or elimination of these fees and expenses would help keep homes more affordable and encourage more development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The CDA works closely with private developers to address barriers posed by limited access to private financing. The CDA can assist by providing gap financing and working together with city staff and private developers to provide development support. In 2001 the CDA and Dakota County created the Housing Opportunities Enhancement (HOPE) Program. The HOPE program provides deferred loans of up to \$750,000 for gap financing for the new construction, substantial rehabilitation, and/or preservation of affordable housing in the County.

When the CDA has plans for a new development, CDA staff work with city staff in order to meet the zoning and land use requirements of that city. Nevertheless, Dakota County CDA maintains its relationship and works closely with all units of government throughout the county to support all affordable housing. This includes support of new rental construction, tenant-based rent assistance, new owner construction (i.e. Habitat homes), special needs housing, and housing rehabilitation. Housing advocacy groups and the CDA will continue to work together to further affordable housing opportunities within all communities.

The CDA educates concerned residents about its affordable housing program and works with housing advocacy groups to further affordable housing opportunities within all communities. The CDA holds an open house event at all CDA developed properties for citizens to see what a CDA development looks like and how they are managed upon completion of a project. Every attempt is made to address concerns of residents.

In the current economic climate, addressing underserved housing needs has become increasingly more difficult. To make housing affordable to very low-income households, deep subsidies are needed. Appropriations for housing programs have seen reductions

and are not at levels to solely support affordability gaps. The CDA will continue to wisely invest its federal funds in viable projects and combine federal sources with other resources so that it can continue to provide Dakota County residents with affordable housing options.

To help address potential barriers in individual cities, the CDA created the Redevelopment Incentive Grant (RIG) Program to assist cities with redevelopment efforts. The RIG Program provides competitive grants of up to \$250,000 to Dakota County cities to assist with redevelopment planning and implementation efforts. To be eligible for funding, cities are required to demonstrate support for affordable housing efforts. The CDA has provided over \$12 million in grants since the program's inception.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Dakota County will continue to use local funding to reach out to homeless persons, sheltered or unsheltered to connect the household to resources to address their individual needs. The goal to produce additional housing options, provide Tenant Based Rental Assistance programs (rapid re-housing), provide public services and support economic development initiatives will all contribute to the efforts CoC funding and other local resources are providing to homeless households.

ESG funding is used for emergency shelter operations, rental subsidy, and financial stabilization services like security deposits and first month's rent.

Addressing the emergency and transitional housing needs of homeless persons

Addressing emergency shelter needs is done primarily with ESG funds. ESG funding is used to provide on-going rental subsidy and assists with temporary emergency shelters set up in participating area churches from November through March. The emergency shelter rotates among the participating churches. This is recognized as an inefficient way to provide emergency shelter to homeless individuals and families, and Dakota County continues to explore solutions for emergency shelter.

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.

Dakota County has implemented initiatives to transition households experiencing homelessness into housing. Dakota County has significantly increased its investment in Housing Search and Stability Services, a service to help households' transition from homelessness to housing and to maintain ongoing housing stability. Currently, there is a team of 6.5 social workers supporting households within Dakota County and an additional 9.5 case workers supporting households through a contracted vendor. In addition, Dakota County has hired a landlord engagement coordinator to build relationships with landlords throughout the county, enabling people easier access to available units and preventing people from becoming homeless through preventable evictions. Dakota County works closely with the local Continuum of Care (CoC) to support COC-wide system issues to prevent and end homelessness.

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

Dakota County has several interventions to prevent homelessness. These programs are tiered and coordinated in a way to maximize the dollars available through federal, state, foundation funds and community-based resources.

- Emergency Assistance and Emergency General Assistance. These are federal and state funds to assist with rental arrears, among other financial emergencies.
- Family Homeless Prevention and Assistance Program. These are state funds specifically targeted to prevent homelessness among families, singles and youth. This includes supports services to help households maintain housing, if needed.
- Pohlad Prevent and Engage Program. These funds are from a private foundation and are designed to help prevent evictions through referrals from landlords. This includes supports services to help households maintain housing, if needed.
- 360 Communities and the Church Information Network. This agency coordinates small donations from faith communities to prevent an eviction.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As part of the homeowner rehabilitation loan program, homes built prior to 1978 have a risk assessment completed and test any and all painted surfaces that are damaged, deteriorating, or will be disturbed by the work planned in the home before any improvements can be performed. Homebuyers are first notified of lead-based paint at the point of application and again during the loan process. If lead-based paint hazards are found to be present in the home, measures to control or reduce the hazards are included in the rehabilitation work to be financed through the program.

The homeowner is provided the risk assessment report, allowing for better disclosure at the time of sale and after identifying and controlling any lead-based paint hazards, the homeowner has objective proof of the work performed for the next homebuyer.

Information about lead based paint is available and provided to all public housing residents and participants of the Section 8/Housing Choice Voucher program, as well as first time homebuyers receiving down payment and/or first mortgage assistance.

All of the public housing units owned by the CDA have undergone lead-based paint testing and in all cases where lead was present, the surfaces mitigated or capped. The CDA now addresses lead based paint on a case by case basis in its public housing units for the handful that remained that are known to still have but contained hazards.

For rental assistance provided to units not managed and maintained by the CDA direct, CDA housing inspectors fail any unit that has deteriorated or flaking paint that is older than January 1, 1978. The inspector measures the size of the deteriorated area to determine the deterioration level and whether the deficiency can be mitigated by an uncertified person or by someone that has been trained in lead safe work practices.

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

The actions listed above are in place to reduce the risk of lead poisoning and hazards. If after a risk assessment has been completed as part of the homeowner rehab program and lead-based paint was identified as being present, a plan is developed to address the hazards. Lead-based paint hazard control measures can include removal and replacement of the painted building components, removal of the paint itself, elimination of the conditions causing the paint to create dust, or covering or encapsulating the painted surfaces. The homeowner may be bothered by being forced to stay out of areas while the contractor is mitigating the hazards. Depending on the nature of the work needed, a homeowner could be forced to leave the home until the work is completed and clearance testing shows lead dust is no longer present to an unsafe degree.

If the possibility of lead-based paint is identified during the HQS inspection for the Housing Choice Voucher program, the unit cannot be assisted until it passes inspection. If the property owner is unwilling to address the concerns raised by the inspection, the voucher recipient will not be able to utilize their assistance in the unit and will be required to identify a new residency.

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

As previously indicated, for the homeowner rehab program, all housing that is older than 1978 has a risk assessment executed by a contracted lead-based paint professional organization. It is policy that the homeowner will be notified of the requirements the CDA must perform as administrators of CDBG funding and are required to sign a form notifying them of the process. It is policy to have only lead-based paint certified contractors perform any hazard control measures as they are trained in lead safe work practices.

It is housing policy to provide each homeowner and rental assistance client with a lead-based paint brochure. When performing inspections of rental units, CDA housing inspectors are trained to look for any peeling or chipping paint and enforce HQS policy to fail a unit for signs of deterioration.

While lead based paint may not be as prevalent in Dakota County as in other older inner ring jurisdictions due to the age of a majority of the housing stock, lead paint is a concern that must be addressed if signs of the hazard could be present, if not for the current occupants, but all future occupants after them.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

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

The Community Services Division within Dakota County is the main provider of financial services to help address the needs of those in poverty. Many of the financial assistance programs have policies which promote self-sufficiency. It is promoted through education, work requirements and limitations on receiving welfare. Having supportive services available while gaining or improving skills and education provides a sense of security and support to those hoping to better themselves and work their way out of poverty and become financially self-sufficient.

This plan offers housing assistance and affordable housing opportunities to help those in poverty reduce their housing expenses so that they are able to use their limited resources for other living expenses.

The goals of the plan are to increase the affordable housing options available to low income households, provide programs that can enable households to remain in their current residences and assist those needing additional stability.

Additionally, Dakota County is hoping to increase the emphasis placed on economic development and employment opportunities that may benefit lower income households.

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.

The Finance Department and the Community and Economic Development Department (CED) of the CDA provide overall assurance that the grant programs of the Consolidated Plan implemented through the CDA are being carried out as required.

A multi-faceted approach is taken to monitor the CDBG activities, as this program is more widely carried out by other subrecipients. At the beginning of the program year, a risk assessment is conducted for each municipal subrecipient. The risk assessment is based upon: types of activities; number of activities; any new activities; timeliness of expenditures during last program year; number of subrecipients (if any); staff capacity and changes; prior non-compliance issues; audit findings; and last date of formal monitoring. Each criterion is ranked and given a score with a total score determining the risk associated with the subrecipient for that year. The risk assessment is a tool to assist the CDA in better understanding any potential high-level risks for the program year.

During the development of the action plan, each activity is reviewed to ensure it meets the eligibility requirements of the CDBG program and further fulfills the needs and goals established in plan.

Based upon the risk assessment scores, the CDA strives to conduct on-site formal monitoring for one to two subrecipients per program year. This may be in the form of reviewing all activities or only specific activities identified as high risk.

Desk monitoring is conducted for every subrecipient on an annual basis. Desk monitoring typically occurs during the reimbursement process, with staff working closely with the subrecipient and reviewing all pertinent documentation to ensure eligibility of activities and all programmatic requirements were met. The level of monitoring increases based upon the risk of the activity.

In addition, the oversight and administration of Davis Bacon requirements associated with all CDBG funds is conducted by the CDA. This oversight ensures the CDA is aware of any Davis Bacon activity at the beginning of the process (prior to procurement) until the end of the project. The CDA works directly with bidders to educate them on Davis Bacon requirements, attends the pre-construction meeting to review Davis Bacon documents, and actively communicates with each contractor during the review and approval of Davis Bacon wage documentation. These activities, albeit time consuming, allows the CDA to partner with each subrecipient and directly monitor the use of CDBG funds.

CDBG activities that meet the Davis Bacon threshold also typically meet the need to report on the different types of contractors utilized (i.e. minority and women-owned businesses). The CDA is responsible for the monitoring of the contractors and includes contractor information into the annual HUD Form 2516 for all CDBG subrecipients.

For the HOME program, the CDA is responsible for monitoring the Dakota County HOME program activities, as well as overseeing each consortium members' monitoring of activities, though a review monitoring process. Each consortium member is responsible for implementing their own HOME program; including monitoring all HOME funded programs and project from inception through the end of each project's required period of affordability.

The CDA contracts with a third-party provider to monitor all of Dakota County's HOME-funded projects, including on-site property and property management file inspections, on an annual basis to verify compliance with HOME requirements including tenant income, rent restrictions, unit mix and occupancy, lease provisions, and affirmative marketing. The contractor also reviews/monitors the Consortium members monitoring of their projects to ensure compliance with HOME requirements.

A comprehensive monitoring system was created to complete the monitoring needs of the Dakota County HOME program and to oversee each consortium members' monitoring activities.

The ESG program monitoring is performed by the CDA. Monitoring of the rapid re-housing program has entailed reviewing a sample of the recipient household which had received some level of assistance during the previous program year. A file review is completed to ensure compliance with the following items: initial eligibility documentation requirements, household income determination, rent reasonableness, a housing standards inspection, and completion of all case management provisions.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,928,343	600,000	135,000	2,663,343	10,653,372	The expected amount available for the remainder of Consolidated Plan reflects a stable CDBG allocation over the next five years. The amount of program income (including revolving loan funds) is anticipated to be \$600,000 per year.
HOME - Dakota	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	652,262	40,000	0	692,262	2,769,048	The expected amount available for the remainder of Consolidated Plan reflects a steady allocation over the next four years. The amount of program income is anticipated to be \$50,000 per year.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	165,857	0	0	165,857	663,428	The expected amount available for the remainder of Consolidated Plan reflects a steady funding stream. No program income is anticipated.
Continuum of Care	public - federal	Overnight shelter Services Transitional housing	3,814,054	0	0	3,814,054	15,256,216	The expected amount available for the remainder of Consolidated Plan assumes flat steady funding for the remaining 4 years. No program income is anticipated.
LIHTC	Public-federal	Acquisition Multifamily rental new construction	1,037,278			1,037,278		
Public Housing Capital Fund	Public-Federal	Rental Assistance	914,463			914,463		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	Public-Federal	Rental Assistance	19,600,000			19,600,000		The annual allocation also includes funding for 25 VASH Vouchers administered by the CDA.
Tax Increment Financing	Public-local	Economic Development Housing Multifamily rental new construction New construction for ownership Public Improvements						The CDA has previously used TIF to support affordable housing development. Currently, there are nine CDA TIF districts that are monitored. Increment is used for to support eligible costs per Minnesota statutes. There is no excess increment that can be annually allocated towards projects.
Other-Family Homeless Prevention Assistance Program	Public-state	Financial Assistance Housing Rental Assistance Services	577,655			577,655		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other- HOPE	Public-local	Homebuyer Assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,500,000			3,500,000		The HOPE Program provides gap financing for the acquisition, new construction, and preservation of affordable housing- both rental and ownership- within Dakota County. The program is funded through a portion of the CDA's special benefit tax levy and a request is made to the County Board each year for this levy revenue.
Other- RIG	Private	Acquisition Economic Development Public Improvements	500,000 (estimated)	0	0	500,000	2,000,000 (estimated)	Levy-fund program from Dakota County CDA for the Redevelopment Incentive Grant program.

Table 59 - 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

For CDBG, the Home Improvement Loan Program, also called the homeowner rehab program, leverages state funding to provide additional loan resources to homeowners to complete rehab projects on their home, primarily mobile homes. Additionally, there are other strategies that leverage private homeowner contributions such as the well sealing program and the abatement of street assessments. CDBG-funded business loan activities require owner investment as well.

The First Time Homebuyer Program leverages private investment with state and federal dollars to provide down payment assistance in addition to the homebuyers' \$1,000 contribution required at closing. Private investment and equity are the major funding source when LIHTC are used to construct new rental housing.

Other ways funds are leveraged are in the form of a match. The locally funded Housing Opportunities Enhancement (HOPE) Program requires a 2:1 match of funds committed to a project whereas the ESG program requires a 1:1 match. ESG utilizes CoC funds to meet the match requirement while the HOME Program's 25 percent match on funds drawn is met by the various funding streams that may be combined in a rental development project or by donated time and money when working with Habitat for Humanity. Created in 2001, the HOPE program can provide deferred loans of up to \$750,000 for gap financing for the new construction, substantial rehabilitation, and/or preservation of affordable housing in Dakota County.

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

Using the Neighborhood Stabilization Program (NSP) funds, Dakota County CDA acquired 31 foreclosed properties during the economic downturn. Twenty-two (22) of the existing homes were in unfavorable conditions and were demolished to remove the safety and blight hazards they posed. A handful of these land bank lots have been sold to Community Housing Development Organizations (CHDOs) and non-CHDOs to develop affordable housing options for low income homeowners. It is likely this type of partnership will continue with some of the remaining lots.

Other parcels of land were acquired by the CDA through tax-forfeiture. The CDA continues to hold one parcel that is zoned for multifamily and commercial development and is continuing to explore the best options for the parcel.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Countywide	Affordable Rental Housing Planning and Administration	CDBG HOME	Rental units constructed: 20 Household Housing Unit
2	Affordable Home Owner Housing	2020	2024	Affordable Housing	Countywide	Affordable Homeowner Housing Planning and Administration	CDBG HOME	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit Down Payment Assistance: 1 Household

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness and Prevention	2020	2024	Homeless	Countywide	Affordable Rental Housing Homelessness Public Service Public Facilities Planning and Administration	ESG	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homelessness Prevention: 20 Persons Assisted
4	Public Facilities	2020	2024	Non-Housing Community Development	Countywide	Public Facilities	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6,000 Persons Assisted
5	Public Service	2020	2024	Non-Housing Community Development	Countywide	Public Service	CDBG ESG	Public service activities other than Low/Moderate Income Housing Benefit: 3,500 Persons Assisted
7	Economic Development	2020	2024	Non-Housing Community Development	Countywide	Community Development	CDBG	No outcome for PY2020

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	Countywide	Economic Development	CDBG	Assessment Abatement: 40 Homes Well Sealing: 29 Homes
9	Planning and Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Affordable Rental Housing Affordable Homeowner Housing Homelessness Public Service Community Development Economic Development	CDBG HOME ESG	Other: 3 Plans

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for renter-occupied units.</p> <ol style="list-style-type: none"> 1. Assist household to secure housing through new construction 2. Improve energy efficiency of rental units 3. Rehabilitate and preserve affordability in multifamily units 4. Support fair housing activities
2	Goal Name	Affordable Home Owner Housing
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for owner -occupied units.</p> <ol style="list-style-type: none"> 1. Assist households to become homeowners 2. Increase supply of affordable homeowner housing 3. Improve energy efficiency of owner-occupied housing units 4. Rehabilitate and preserve affordability in single family units 5. Support fair housing activities
3	Goal Name	Homelessness
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for households experiencing homelessness or are at-risk of homelessness.</p> <ol style="list-style-type: none"> 1. Support the implementation and operation of coordinated access entry sites for families, youth and singles 2. Support housing stabilization initiatives for homeless populations 3. Support the operation of emergency shelter facilities

4	Goal Name	Public Facilities
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to public infrastructure and facilities.</p> <ol style="list-style-type: none"> 1. Assist LMI homeowners with street assessments 2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements 3. Assist with the development of centers and recreational park improvements 4. Improve sidewalk accessibility and safety
5	Goal Name	Public Service
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to providing public services.</p> <ol style="list-style-type: none"> 1. Support programs that fulfill basic needs (food and shelter) for people who are low-income and or homeless 2. Support programs that help abused and neglected youth 3. Support programs for seniors 4. Support transportation services
7	Goal Name	Economic Development
	Goal Description	<p>The following strategies will be used to enhance the workforce and businesses.</p> <ol style="list-style-type: none"> 1. Support work initiatives that assist participants to access living wage jobs 2. Support initiative that help low-income people gain work skills, jobs and employment history 3. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)

8	Goal Name	Neighborhood Revitalization
	Goal Description	<p>The following strategies will be used to revitalize infrastructures and remove safety and blight hazards.</p> <ol style="list-style-type: none"> 1. Address vacant or substandard properties that may or may not be suitable for rehab 2. Address water and sanitation hazards 3. Address contamination clean up issues
9	Goal Name	Planning and Administration
	Goal Description	Support all of the goals and strategies with funding for planning and effective administration.

AP-35 Projects - 91.420, 91.220(d)

Final Dakota County FY 2020 CDBG/HOME/ESG Activity Statements

Final CDBG Budget with 2.1% (\$40,765) increase from FY 2019

Final HOME Budget with 6.1% (\$140,408) increase from FY 2019

Final ESG Budget with 0.7% (\$1,115) increase from FY 2019

Dakota County 2020 CDBG Activity Statement

Small Cities and Townships:

Township	Project	2020 Budget
Marshan Twp	Zoning Ordinance Update	\$ 12,000
	Total	\$ 12,000

City	Project	2020 Budget
Mendota	Zoning Ordinance Update	\$ 15,000
	Total	\$ 15,000

City	Project	2020 Budget
Randolph	Water Supply Plan	\$ 10,000
	Total	\$ 10,000

Large Cities:

City	Project	2020 Budget
Apple Valley	Home Improvement Loan	\$ 144,090
	Public Service - DARTS Senior Chore Service	\$ 19,000
	Total	\$ 163,090

City	Project	2020 Budget
Burnsville	Home Improvement Loan	\$ 226,491
	Public Service - Burnsville Youth Collaborative	\$ 53,000
	Total	\$ 279,491

Dakota County 2020 CDBG Activity Statement (cont.)

City	Project	2020 Budget
Eagan	Home Improvement Loan	\$ 149,560
	Public Service - Pre-School Program	\$ 3,500
	Public Service - Youth After School Programs	\$ 18,000
	Public Service - Dakota Woodland Youth	\$ 5,500
	Public Service - Senior Services	\$ 8,000
	Public Service – DARTS Senior	\$ 5,000
	Total	\$ 189,560

City	Project	2020 Budget
Farmington	Home Improvement Loan	\$ 33,897
	Public Service - Senior Services	\$ 5,000
	Total	\$ 38,897

City	Project	2020 Budget
Hastings	Assessment & Abatement	\$ 75,065
	Total	\$ 75,065

City	Project	2020 Budget
Inver Grove Heights	Home Improvement Loan	\$ 141,124
	Total	\$ 141,124

City	Project	2020 Budget
Lakeville	Home Improvement Loan	\$ 57,471
	ADA Compliance Improvements	\$ 35,000
	Public Service - Senior Transportation	\$ 25,000
	Public Service - Senior Services	\$ 20,000
	Total	\$ 137,471

City	Project	2020 Budget
Mendota Heights	Home Improvement Loan	\$ 23,329
	Total	\$ 23,329

City	Project	2020 Budget
Northfield	Home Improvement Loan	\$ 35,840
	Down Payment Assistance	\$ 29,472
	Total	\$ 65,312

Dakota County 2020 CDBG Activity Statement (cont.)

City	Project	2020 Budget
Rosemount	Home Improvement Loan	\$ 55,588
	Total	\$ 55,588

City	Project	2020 Budget
South St. Paul	Home Improvement Loan	\$ 92,363
	Total	\$ 92,363

City	Project	2020 Budget
West St. Paul	Home Improvement Loan	\$ 110,110
	Total	\$ 110,110

Countywide	Project	2020 Budget
Dakota County	Home Improvement Loan Estimated Revolving Loan	\$ 600,000
	Planning & Admin - CDA General Grant Administration	\$ 202,883
	Countywide Home Improvement Loan	\$ 202,310
	Planning & Admin - Fair Housing Activities	\$ 4,750
	Well Sealing Grants	\$ 35,000
	Multi-Family Housing Rehab Program	\$ 75,000
	FY 2020 CDBG Total Budget	\$ 1,928,343
	FY 2020 CDBG Small Cities/Townships	\$ 37,000
	FY 2020 CDBG Countywide	\$ 519,943

Dakota County HOME Consortium 2020 Activity Statement

Participating Jurisdiction	Project	2020 Budget
Anoka County 24.1% Share	TC Habitat Scattered Site Acquisition & Rehab	\$ 140,000.00
	TBRA – Youth	\$ 24,000.00
	Uncommitted Funds	\$ 276,732.00
	Community Housing Development Organization	\$ 88,146.00
	Grant Administration	\$ 44,073.00
	Total	\$ 572,951.00

Participating Jurisdiction	Project	2020 Budget
Dakota County 36.9% Share	Multifamily Housing Activity	\$ 673,545.00
	Multifamily Housing Activity – Program Income	\$ 42,672.95
	Community Housing Development Organization	\$ 134,709.00
	Grant Administration	\$ 128,257.00
	Grant Administration – Program Income	\$ 14,480.63
	Total	\$ 993,664.58

Participating Jurisdiction	Project	2020 Budget
Ramsey County 23.0% Share	Loden SV Phase II	\$ 400,000.00
	Roseville Common Bond Senior	\$ 19,495.00
	Roseville Common Bond Senior – Program Income	\$ 330,505.00
	Down Payment Assistance	\$ 47,158.77
	Community Housing Development Organization	\$ 83,899.00
	Grant Administration	\$ 41,949.00
	Grant Administration – Program Income	\$ 28,272.53
	Total	\$ 951,279.30

Participating Jurisdiction	Project	2020 Budget
Washington County 12.5% Share	Habitat for Humanity – New Construction	\$ 139,028.00
	TRCLT	\$ 90,000.00
	Community Housing Development Organization	\$ 45,806.00
	Habitat for Humanity – New Construction - Program Income	\$ 27,000.00
	Grant Administration	\$ 22,903.00
	Grant Administration – Program Income	\$ 2,250.00
	Total	\$ 326,987.00

Dakota County HOME Consortium 2020 Activity Statement (cont.)

Participating Jurisdiction	Project	2020 Budget
City of Woodbury 3.5% Share	Down Payment Assistance	\$ 67,194.00
	Down Payment Assistance - Program Income	\$ 27,870.56
	Grant Administration	\$ 3,500.00
	Community Housing Development Organization	\$ 12,854.00
	Total	\$ 111,418.56

Consortium Totals	Project	2020 Budget
	Grant Administration	\$ 240,682.00
	Community Housing Development Organization	\$ 365,414.00
	Prior Year Program Income	\$ 520,210.44
	FY 2020 HOME Total Grant Budget	\$ 2,436,090.00
	FY 2020 HOME Total Grant and Program Income Budget	\$ 2,956,300.44

Dakota County 2020 ESG Activity Statement

Dakota County	Project	2020 Budget
	Rapid Re-Housing/Stabilization Services	\$ 126,668
	Shelter Operations	\$ 26,000
	Homeless Management Information System	\$ 750
	Grant Administration	\$ 12,439
	FY 2020 ESG Total Budget	\$ 165,857

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

Dakota County allows each municipality to determine where best to direct the CDBG funding they have been allocated based upon strategies that have been adopted. Program regulation also dictates the percentage of CDBG funding that be utilized for public service and planning activities.

At least 15 percent of HOME funding must be provided to a Community Housing Development Organization (CHDO) and the maximum percentage available for HOME administrative expenditures is 10 percent. At this time a specific housing development or CHDO project has not been awarded 2020 funds but once a HOME eligible activity has been identified, a substantial amendment to the 2020 Action Plan will be conducted to notify the public.

The Affordable Housing Coalition determined the most effective use of 2020 ESG funding was providing Rapid-Rehousing rental assistance subsidies. It aligns with the direction the Dakota County Supportive Housing Unit (SHU) has taken with the CoC funding they administer. A maximum of 7.5 percent can be used for administration.

Obstacles to addressing underserved household needs is the limitation to resource availability.

AP-38 Project Summary

Project Summary Information

- Project 1	Project Name	Administration and Planning
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$244,633 HOME: \$128,257 – Dakota County HOME PI: \$14,480.63 – Dakota County HOME: \$112,425 – Anoka, Ramsey and Washington Counties and City of Woodbury HOME PI: \$30,522.53 – Anoka, Ramsey, and Washington Counties
	Description	This project will be for the administration and planning activities that will occur in the 2020 program year for CDBG and HOME. ESG administration is discussed in “ESG2020” section. 13% of CDBG funding will be for admin and planning activities, 9.9% for HOME administration.
	Location Description	Dakota Countywide
	Planned Activities	<u>Zoning Ordinance Update (Marshan Township)</u> – the Township will revise ordinances to align with the 2040 Comprehensive Plan. <u>Zoning Ordinance Update (Mendota)</u> – the City will revise ordinances to align with the 2040 Comprehensive Plan. <u>Water Supply Plan (Randolph)</u> – the City will complete a Water Supply Plan through collection of data, addressing DNR comments, evaluation, and submittal to Metropolitan Council for approval. <u>Fair Housing (Countywide)</u> – This activity has been dedicated to continue to further fair housing efforts in Dakota County through the participation in the Fair Housing Implementation Council. <u>General Administration of the CDBG program (Countywide)</u> - General program administration and oversight of the Dakota County CDBG Program including environmental reviews, marketing, program management, and compliance monitoring. <u>General Administration of the HOME program (Dakota Countywide)</u> – General program administration of the Dakota County HOME program, as well as oversight and technical supervision of Dakota County Consortium. Each Consortium member receives administrative funds proportional to its contributions, less an administrative fee payable to Dakota County. <u>General Administration of the HOME program (Counties of Anoka, Ramsey and Washington)</u> – General program administration of the HOME program.

- Project 2	Project Name	New Affordable Housing
	Goals Supported	New Affordable Housing
	Needs Addressed	New Affordable Housing
	Funding	CDBG: \$29,472 HOME: \$673,545 – Dakota County HOME PI: \$42,672.95 – Dakota County
	Description	The activities that will occur under this project will be to address affordable housing specifically in Dakota County.
	Location Description	Dakota Countywide
	Planned Activities	<u>Down Payment Assistance (Northfield)</u> – Financial assistance in the form of 0% interest deferred loan of up to \$25,000 for down payment assistance and/or 100% eligible closing costs incurred by low- and moderate-income homebuyers. <u>Nicols Pointe (Eagan)</u> – New construction of a 24-unit affordable housing development in Eagan for persons 55 years and older with preference for Veterans. <u>Affordable Housing Development (Countywide)</u> – New construction of an affordable housing development at a site to be determined.
- Project 3	Project Name	Housing Rehabilitation
	Goals Supported	Affordable Homeowner Housing Affordable Rental Housing Neighborhood Revitalization
	Needs Addressed	Affordable Homeowner Housing Affordable Rental Housing Neighborhood Revitalization
	Funding	CDBG: \$1,347,173 HOPE: \$400,000
	Description	This project covers the activities that will be pursued to rehabilitate the housing stock in Dakota County.
	Location Description	Dakota Countywide
	Planned Activities	<u>Homeowner Rehabilitation (Countywide and some Cities)</u> – CDBG funds will be used for the CDA-run Home Improvement Loan Program, which assists low- and moderate-income homeowners with improving and maintaining their homes so they are in a decent, safe and sanitary condition. The program offers 0% deferred loans up to \$35,000 to program-eligible homeowners at 80% of area median income. <u>Multi-Family Rehabilitation Program (Countywide)</u> – Dakota County will use CDBG funds for a Multi-Family Rehab program that will provide owners of affordable multi-family rental housing in Dakota County with a financial tool to maintain the safety, integrity, and accessibility of their property. For FY 2020, up to \$75,000 of CDBG funds will be used for the rehabilitation of a six-unit building in South St. Paul located at 541 12 th Street. The building, owned by the Scott-Carver-Dakota CAP Agency, provides stable housing for men in Dakota County facing a housing crisis. The residents come from the Coordinated Entry list, and

		will pay 30% of their income towards rent. The building is in need of repairs including siding, windows, HVAC, and a new roof.
- Project 4	Project Name	Public Service/ Public Facilities
	Goals Supported	Community Development Public Service
	Needs Addressed	Community Development Public Services
	Funding	CDBG: \$197,000
	Description	This project is for the public service and public facility activities that will be conducted in 2020.
	Location Description	Dakota Countywide
	Planned Activities	<p><u>DARTS Senior Chore Service (Apple Valley)</u> – Provides project funding for a Homemaking Service and Outdoor Chore Service for senior citizens.</p> <p><u>Burnsville Youth Collaborative (Burnsville)</u> – Provides funding for staffing and support services for income-eligible youth ages 12-16 after school and on weekends.</p> <p><u>Pre-School Program (Eagan)</u> – Provides funds to defray the costs of income-eligible underserved families with children aged 2-5-years old in need of childcare.</p> <p><u>Dakota Hills and Black Hawk Middle School Youth (Eagan)</u> – Provides funding to support an after-school program for income-eligible youth. Participants will include at least 70% youth who qualify for the free/reduced lunch program.</p> <p><u>Dakota Woodland Youth (Eagan)</u> – Provides funding to support recreation program for youth residing at Dakota Woodlands, a homeless shelter for women and their children. The recreational opportunities focus on development of physical and social skills in a safe environment.</p> <p><u>Senior Services (Eagan)</u> – Provides funding to support programs focused on health and wellness for senior citizens</p> <p><u>DARTS Senior Chore Service (Eagan)</u> – Provides project funding for a Homemaking Service and Outdoor Chore service for senior citizens.</p> <p><u>Senior Services (Farmington)</u> – Provides funding to support programs and services at the Rambling River Center for senior citizens.</p> <p><u>ADA Compliance Improvements (Lakeville)</u> – Provides funding to address projects at City Facilities that are not in compliance with ADA requirements.</p> <p><u>DARTS Lakeville LOOP (Lakeville)</u> – Provides funds to support the Lakeville LOOP, which provides transportation to seniors, persons with disabilities, and income qualifying individuals on a circular loop between six senior housing facilities and retail one day a week for five hours.</p> <p><u>Senior Services (Lakeville)</u> – Provides funds to support programs and services for senior citizens at Lakeville Heritage Center.</p>

Project 5	Project Name	Neighborhood Revitalization
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Economic Development
	Funding	CDBG: \$110,065
	Description	The project will be for the activities that will address slum and blight throughout the county.
	Location Description	Dakota Countywide
	Planned Activities	<p><u>Assessment Abatement (Hastings)</u> – Provides funds for 100% abatement of assessments for low- and moderate-income property owners that result from street and sidewalk improvements.</p> <p><u>Well Sealing (Countywide)</u> – Provides funds to assist property owners to seal old wells that meet a minimum scoring requirement based on the potential threat to the public water supply. The program reimburses homeowners 50% of the cost to seal an unused abandoned well up to \$3,000.</p>
Project 6	Project Name	HOME Consortium Projects
	Goals Supported	Affordable Rental Housing Affordable Homeowner Housing
	Needs Addressed	Affordable Rental Housing Affordable Homeowner Housing
	Funding	HOME: \$1,954,398
	Description	This project is for all of the other Consortium members' HOME activities. Funding has been set aside for CHDO projects, some yet to be identified, Homebuyer, New Construction and Acquisition/Rehab.
	Location Description	The Counties of Anoka, Ramsey, Washington and the City of Woodbury. Excludes the City of St. Paul in Ramsey County.
	Planned Activities	<p><u>Anoka County</u></p> <ul style="list-style-type: none"> • TC Habitat Scattered Site Acquire and Rehab (\$140,000) • TBRA – Youth (\$24,000) • Affordable Housing Development – Undesignated (\$276,732) <p><u>Ramsey County</u></p> <ul style="list-style-type: none"> • Loden SV Phase II (\$400,000) • Roseville Common Bond (\$19,495) • Roseville Common Bond – Program Income (\$330,505) • Down Payment Assistance – Program Income (\$47,159) <p><u>Washington County</u></p> <ul style="list-style-type: none"> • Habitat for Humanity (\$139,028) • TRCLT Scattered Sites (\$90,000) • Habitat for Humanity – Program Income (\$27,000) <p><u>City of Woodbury</u></p> <ul style="list-style-type: none"> • Down Payment Assistance (\$67,194) • Down Payment Assistance – Program Income (\$27,871) <p><u>Community Housing Development Organization (CHDO)</u></p> <ul style="list-style-type: none"> • Affordable Housing Development - Undesignated (\$365,414)

Project 8	Project Name	ESG2020 Dakota County
	Goals Supported	Homelessness and Prevention Public Service Planning and Administration
	Needs Addressed	Homelessness Public Service Planning and Administration
	Funding	ESG: \$165,857
	Description	Program Year 2020 ESG funds will be used for rapid re-housing and stabilization activities, emergency shelter operations, HMIS, and program administration.
	Location Description	Dakota Countywide
	Planned Activities	<ul style="list-style-type: none"> • Emergency Shelter Operations (\$26,000) • Rapid Re-housing (\$104,668) • Services Assistance (\$22,000) • HMIS (\$750) • ESG General Grant Administration (\$12,439)

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Dakota County and its participating municipal sub-recipients do not target the use of the federal funds to any one specific area within the County. Generally, funds are used to support programs that provide a benefit to all eligible residents county-wide rather than to areas of concentration. The municipal sub-recipients may further refine the area to within city-limit boundaries for projects utilizing CDBG funding awards.

Geographic Distribution for 2020

Distribution Area	Percentage of Funds	Program Funding
Apple Valley	8.64 percent	CDBG
Burnsville	14.81 percent	
Eagan	10.04 percent	
Farmington	2.06 percent	
Hastings	3.98 percent	
Inver Grove Heights	7.48 percent	
Lakeville	7.28 percent	
Mendota Heights	1.24 percent	
Northfield	3.46 percent	
Rosemount	2.94 percent	
South St. Paul	4.89 percent	
West St. Paul	5.83 percent	
Small Cities/Twps	2.35 percent	
Countywide	25 percent	
Countywide	100 percent	HOME
Countywide	100 percent	ESG

Table 61 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Dakota County's status as an "Urban County" is supported by the demography of all the municipalities of the County, particularly those communities that could qualify as entitlement jurisdictions individually. By remaining a collective whole, it enables the County to receive more funding, reduces the administrative burden, and allows for program efficiencies. As a result, the municipalities are partners in implementing the CDBG program directly within their communities and 75 percent of the funds are set-aside for the municipalities.

Specifically, for HOME, each member of the Consortium is awarded a percentage of the overall allocation based upon the share percentage determination HUD provides.

Dakota County has not chosen to disperse HOME funding to specific geographies rather will wait to identify a HOME eligible project. The location of the project will be considered but other factors such as site control, project financing and feasibility, and project readiness will heavily dictate where the funds are utilized.

ESG funds will be used for tenant based rapid re-housing assistance. It is up to the discretion of the tenant to locate housing in a community in which they prefer to live. Therefore, ESG is not directed to any one community, however in most cases it should be utilized within Dakota County.

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The Program year 2020 projects support affordable housing opportunities to very low- and low-income households through production of new units, rehabilitation of existing units and rapid re-housing assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	20
Special-Needs	0
Total	60

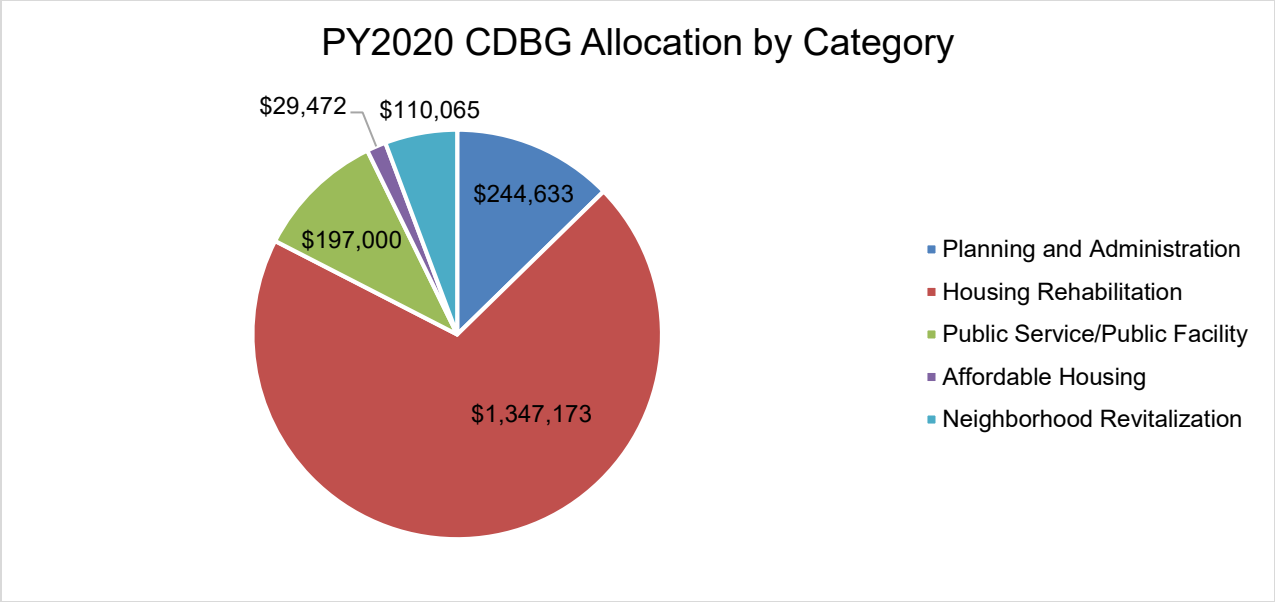
Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	20
Rehab of Existing Units	63
Acquisition of Existing Units	0
Total	83

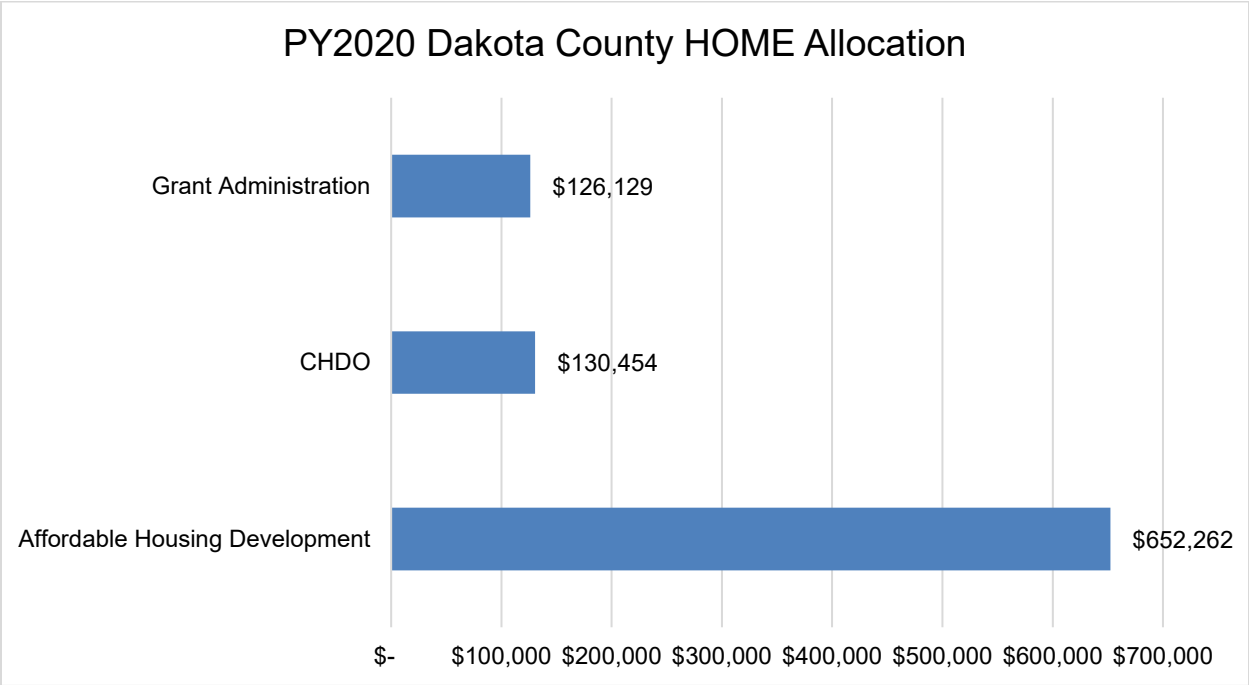
Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion

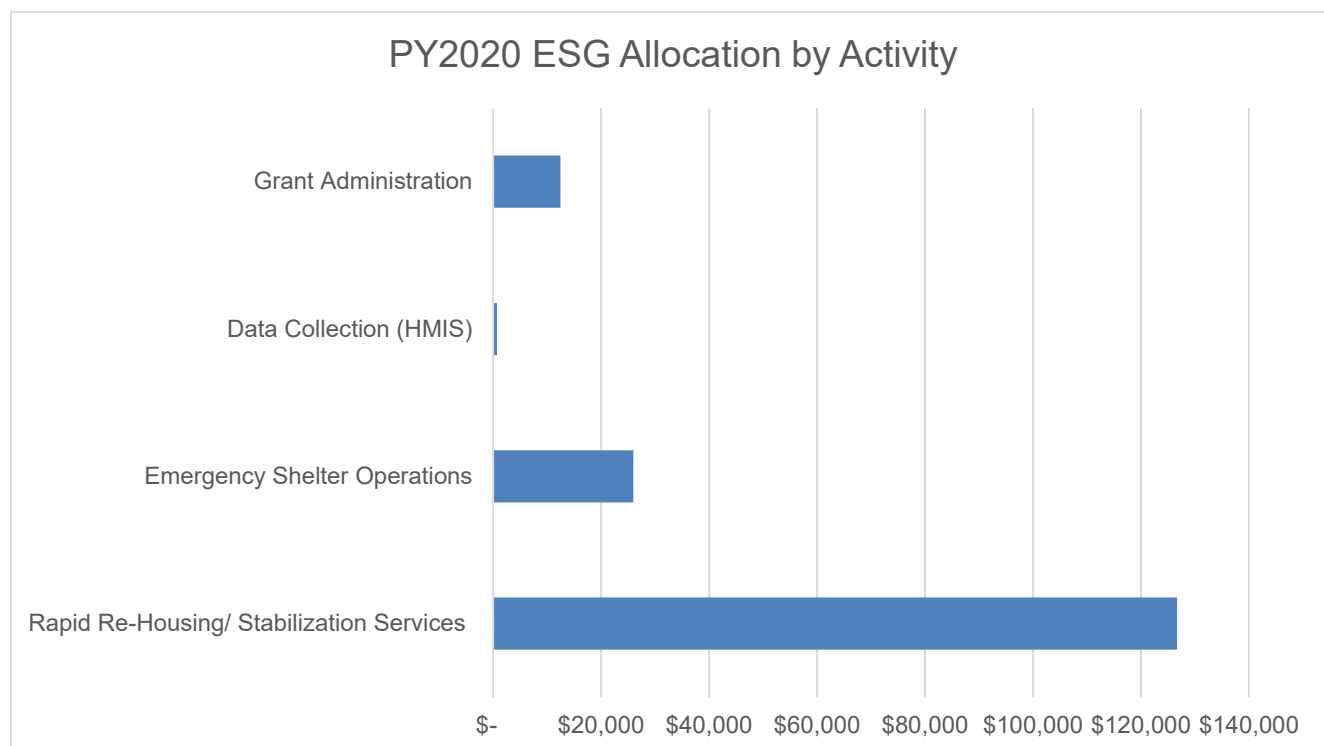
Dakota County CDA and the municipal subrecipients will focus approximated \$1.3 million dollars of CDBG funding towards homeowner rehabilitation. The remaining will be spread out to remove safety/blight hazards and revitalized the community, improve public facilities, implement public service programs for youth and seniors, and provide financing to complete plans and administer the CDBG program overall.



Dakota County HOME funds have been set aside for new housing development and rehabilitation. The program regulations are such that, funds are not formally awarded to a specific project until the majority of the project’s financing has been secured and gap funding is needed. Dakota County will follow the prescribed substantial amendment process to notify the public and solicit for comment once a project has been identified.



Lastly, ESG funding for 2020 has been budgeted to continue to provide rapid re-housing, which entails providing recipients' rental payment assistance and security deposit assistance. The remaining funds will provide additional financial assistance in the form of housing relocation and stabilization services. ESG funding will hope to serve 20 households with on-going monthly rental subsidy.



AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Dakota County CDA is responsible for administering the majority of the public housing inventory and Housing Choice Voucher programs in Dakota County. The scattered site public housing includes 243 single family homes, duplexes, four-plexes and townhomes located throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll building. In 2018, the CDA applied to convert all public housing units over to project-based vouchers through the Rental Assistance Demonstration (RAD) program. RAD is a voluntary program that allows public housing agencies (PHAs) and owners of other HUD-assisted properties to convert units from their original sources of HUD financing to project-based Section 8 contracts. In 2019, after submitting an application for all 323 units of public housing the CDA manages to undergo a RAD

transaction, the CDA submitted and received approval on an application for the Section 18 Demo/Dispo process. The Section 18 allows the transfer of public housing units from HUD ownership to CDA ownership for 120 of the public housing units in place of the RAD transaction. The CDA will continue to evaluate the RAD program this program year and determine next steps.

The Housing Choice Voucher Program is also administered by the CDA and is a federal program for all jurisdictions in Dakota County. The CDA assists over 2,600 households through this program. The CDA also administers project-based assistance for units in Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 31 units between the two, all two- and three-bedroom units.

The Housing Choice Voucher program assist households with income levels below 50 percent of area median income and Public Housing serves households below 80 percent of area median income.

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

The Dakota County CDA will continue to invest operating and capital funds to the modernization of the housing units it owns and maintains. The CDA gathers resident and staff input when determining the scope of work needed to address maintenance needs, and extends invitations annually to all public housing residents to attend meetings where staff are on hand to listen to and record concerns and requests of the residents. For those unable to attend these sessions, staff provides them with contact information in order for them to share their thoughts in writing via emails or letters or by leaving voicemails for staff. CDA staff also solicits comments from local municipalities regarding needs or comments on CDA units contained within their jurisdictions. Staff receives comments from city administrators, city zoning staff, city code enforcement staff, local police departments, and other relevant entities.

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

The Dakota County CDA employs a Homeownership Specialist and a First Time Homebuyer Specialist who provide housing counseling for households interested in homeownership. During a typical pre-purchase counseling session, staff will discuss with a client the importance of credit, credit repair, financial management, etc. This service has been marketed in the past to the public housing residents and residents in other CDA-owned affordable housing. During the next year, the CDA will continue to send information promoting the pre-purchase counseling program to public housing residents annually via mail.

The Dakota County CDA encourages residents living in CDA-owned or managed units to become more involved through resident meetings and informational brochures. Residents receive information from CDA staff on how and where they can view the PHA plan and post comments to the plan on the CDA website. In addition, CDA staff are also

diligent in sending out information to residents regarding the following areas that will assist them in self-sufficiency:

- Financial Empowerment Services available through Dakota County
- First Time Homebuyer information/classes
- Job Resource Fairs

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

The CDA is not designated as “troubled”. HOME Consortium members Anoka County, Ramsey County, Washington County and the City of Woodbury are not designated as “troubled”.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Dakota County continues to work with the Affordable Housing Coalition, as well as other entitlement grantees receiving ESG funding throughout the Twin Cities region, to align priorities and funding across the continuum for programs addressing the needs of Dakota County residents experiencing or at risk of homelessness.

Homeless and other special needs activities are primarily carried out by Dakota County Social Service division, specifically the Supportive Housing Unit (SHU). In addition, there are several partner agencies that provide services to households experiencing homelessness, are at-risk of homelessness or are victims of domestic assault. These providers are part of the CoC and the Heading Home Dakota plan to end homelessness.

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

Dakota County will continue to use local funding to reach out to homeless persons, sheltered or unsheltered to connect the household to resources to address their individual needs. The goal to produce additional housing options, provide Tenant Based Rental Assistance programs (rapid re-housing), provide public services and support economic development initiatives will all contribute to the efforts CoC funding and other local resources are providing to homeless households.

ESG funding is used for emergency shelter operations, rental subsidy, and financial stabilization services like security deposits and first month’s rent.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing emergency shelter needs is done primarily with ESG funds. ESG funding is used to provide on-going rental subsidy and assists with temporary emergency shelters set up in participating area churches from November through March. The emergency shelter rotates among the participating churches. This is recognized as an inefficient way to provide emergency shelter to homeless individuals and families, and Dakota County continues to explore solutions for emergency shelter.

Partnerships across the county focus time and money towards helping homeless persons. These partnerships cover a broad base of needs including shelters, housing search and stability, rental assistance, housing support, and youth housing. Some of the agencies that Dakota County works with include 360 Communities, Ally Support Services, Avivo, CAP Agency, Bridges, Dakota Woodlands, East African Housing Services, Guild, Handy Help, Hearth Connections, Housing Link, Link, Matrix, Mental Health Resources, People Incorporated, Phoenix Services, Safari Services, Steven Scott Management, Supportive Living Solutions, and Wilder Foundation.

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

Dakota County has implemented initiatives to transition households experiencing homelessness into housing. In the past couple years, Dakota County significantly increased its investment in Housing Search and Stability Services, a service to help households' transition from homelessness to housing and to maintain ongoing housing stability. Currently, there is a team of 6.5 social workers supporting households within Dakota County and an additional 9.5 case workers supporting households through a contracted vendor. In addition, Dakota County has hired a landlord engagement coordinator to build relationships with landlords throughout the county, enabling people easier access to available units and preventing people from becoming homeless through preventable evictions. Dakota County works closely with the local Continuum of Care (CoC) to support COC-wide system issues to prevent and end homelessness.

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.

Dakota County has several interventions to prevent homelessness. These programs are tiered and coordinated in a way to maximize the dollars available through federal, state, foundation funds and community-based resources.

- Emergency Assistance and Emergency General Assistance. These are federal and state funds to assist with rental arrears, among other financial emergencies.
- Family Homeless Prevention and Assistance Program. These are state funds specifically targeted to prevent homelessness among families, singles and youth. This includes supports services to help households maintain housing, if needed.
- Pohlad Prevent and Engage Program. These funds are from a private foundation and are designed to help prevent evictions through referrals from landlords. This includes supports services to help households maintain housing, if needed.
- 360 Communities and the Church Information Network. This agency coordinates small donations from faith communities to prevent an eviction.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

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

Dakota County does not establish Countywide policies for land use and development. When the CDA has plans for a new development, CDA staff work with city staff in order to meet the zoning and land use requirements of that city. Dakota County CDA maintains its relationship and works closely with all units of government throughout the county to support all affordable housing. This includes support of new rental construction, tenant-based rent assistance, new owner construction (e.g. Habitat homes), special needs housing, and housing rehabilitation. Housing advocacy groups and the CDA will continue to work together to further affordable housing opportunities within all communities.

To address potential barriers in individual cities, the CDA has created an incentive program for cities to support affordable housing and redevelopment efforts. In 2006, the CDA created the Redevelopment Incentive Grant (RIG) Program. The RIG Program

provides competitive grants to Dakota County cities to assist with redevelopment planning and implementation efforts. To be eligible for funding, cities are required to demonstrate support for affordable housing efforts. The CDA has provided over \$12 million in grants since the program's inception.

Discussion

The CDA works closely with private developers to address barriers posed by limited access to private financing. The CDA can assist by providing gap financing and working with cities and private developers to provide development support. In 2001, the CDA and Dakota County created the Housing Opportunities Enhancement (HOPE) Program. The HOPE program can provide deferred loans of up to \$750,000 for gap financing for the new construction, substantial rehabilitation, and/or preservation of affordable housing in the County.

To help address concerns about affordable housing, the CDA educates residents about its affordable housing program and works with housing advocacy groups to further affordable housing opportunities within all communities. The CDA holds an open house event at all CDA-developed properties for citizens to tour the development and has staff available to answer questions about management and operations upon project completion. The CDA also has an annual open house to showcase a few of the different CDA senior developments in the county. Every attempt is made to address concerns of residents.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The CDA will continue to identify and partner with other organizations to address the needs of those most underserved. The creation of affordable rental housing has been the method used most by the CDA to provide options for seniors and working families. For homeowners, the CDA assists underserved households when looking to purchase a home by providing credit counseling and first-time homebuyer education. Additionally, down payment assistance is available. The Home Improvement Loan program assists low- and moderate-income households with maintenance and upkeep of their homes with a zero percent deferred loan.

Actions planned to foster and maintain affordable housing

Program Year 2020 funds will be used to provide home improvement loans and rehabilitate rental properties. The CDA will work to preserve the affordability of rental units in an affordable housing development that is nearing the end of their federal project-based assistance contracts. Please see "AP-55 - Affordable Housing" for discussion on the County's Affordable Housing strategy and goals.

Actions planned to reduce lead-based paint hazards

The CDA will continue to assess homes built prior to 1978 through the Homeowner Improvement Loan program and address any hazards as part of the program if lead-based paint has been identified in connection to the work to be performed.

All residents of properties managed by the CDA (public housing) and Housing Choice Voucher clients will be notified and provided with the pamphlet “How to protect yourself from Lead”.

Actions planned to reduce the number of poverty-level families

Dakota County Community Services division is the main provider of services that address the needs of those in poverty. In partnership with the County, the CDA will refer all those needing additional services beyond the housing assistance and affordable housing opportunities the CDA is able to offer to help those in poverty.

Actions planned to develop institutional structure

Dakota County designated the Dakota County Community Development Agency (CDA) to administer the CDBG, HOME and ESG programs. The CDA maintains a strong relationship with County departments, cities, and other agencies (private and non-profit) throughout County.

The CDA was established in 1971 pursuant to special Minnesota legislation to serve the cities and residents of Dakota County. The CDA operates under a nine-member Board of Commissioners appointed by the Dakota County Board, each representing a separate district with one at-large member. The CDA is a separate agency from Dakota County, and as such, is able to work with cities and other partners in a manner distinct from Dakota County. This coordinated delivery system works extremely well as an efficient and effective way to centralize housing services for Dakota County.

As the administrator of the CDBG program for the County and the participating cities, the CDA meets individually with each CDBG municipal subrecipient to discuss the activities, timeliness requirements, and regulations. To help cities understand the CDBG program better, the CDA developed a CDBG manual that details program requirements and the process for allocating and awarding funds. CDA staff also offer an annual CDBG workshop to review the latest funding application and provide information on one or two HUD regulations (i.e. Davis Bacon, procurement, timeliness, environmental reviews, etc.).

In addition to the relationships within the County, Dakota County CDA is the lead administrator for the Dakota County Consortium and works with staff from Anoka, Ramsey and Washington counties and the City of Woodbury to implement the activities funded with HOME dollars. The Consortium has monthly conference calls and quarterly in person meetings to discuss any changes in program regulations, monitoring, and the activities being put into operation.

ESG is administered by the CDA but implemented by the Dakota County Community Services division. Both the CDA and Community Services use the approved HMIS. The CDA will review the files for compliance and draw down all funds on a reimbursement basis.

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

CDA and County staff regularly attend the Affordable Housing Coalition (AHC) meetings, which is the governing board of the Suburban Metro Area Continuum of Care (SMAC). In addition to continuing to participate in the AHC meetings, Dakota County and the CDA will attend meetings with other public and private housing agencies, and social service agencies as these meetings arise. Social service staff are deeply connected to the social needs of residents will continue to be partners in the supportive and rapid rehousing programs. The CDA and the County will continue their many partnerships with the community, non-profits, and other local government entities in developing and implementing the Action Plan.

Actions planned to Affirmatively Further Fair Housing

The Dakota County CDA (CDA) proactively complies with the Fair Housing Act and other civil rights laws, including Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990 in order to ensure that all people have equal access to the housing of their choice. To support compliance with these fair housing related acts and laws the CDA participates in several Fair Housing activities.

The Fair Housing Implementation Council (FHIC) is a collaborative group representing the Twin Cities metropolitan area entitlement jurisdictions and other governmental agencies; Dakota County CDA represents Dakota County on the council. The purpose of the FHIC is to facilitate and initiate implementation of activities having metro-wide significance identified in the regional Analyses of Impediments to Fair Housing Choice (AI).

In 2017, the FHIC completed an Addendum to the FHIC's 2014 Regional AI (AI Addendum). The AI Addendum specifically addresses housing discrimination, gentrification and displacement, barriers to housing choice, and the conditions of segregation and integration in the seven-county area that includes Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington Counties in Minnesota. Presently, in 2020, the FHIC is completing a new AI, which is scheduled to be completed in early Summer 2020.

In 2020, Dakota County will continue to jointly fund and participate in the following fair housing activities to attempt to address the impediments to fair housing choice facing the region and in Dakota County. The activities include:

- The CDA's Housing Assistance department:
 - Will host a landlord/owner training for local landlords and rental property owners to discuss a variety of issues related to rental housing and the Housing Choice Voucher (HCV) program. Fair housing and equal access to housing will be covered. The CDA will use a contract attorney that specializes in fair housing law to ensure that the landlords and property owners receive the most current, accurate information regarding fair housing. A similar fair housing training was held in the fall of 2019. (Recommendation 1C, AI Addendum 2017)
 - Offers monthly workshops about the Housing Choice Voucher Program for rental property owners and landlords that provide tools, tips and information on requirements and policies. Fair housing information is also included. (Recommendation 1C, AI Addendum 2017)
 - Provides new HCV participants information on fair housing and how to file a discrimination complaint.
 - Is involved with the Dakota County landlord recruitments/retention initiative. (Recommendation 1C, AI Addendum 2017)
 - Participates in an ongoing regional discussion regarding the mobility and policies of the HCV programs across the region. (Recommendations 1D, 1E and 1G, AI Addendum 2017)
 - Provides an online option for participants to use when applying for HCVs and used the online platform when the HCV waiting list opened in July 2018. It used the online application when the Project Based Voucher waiting list opened in April 2018. (Recommendation 9B, AI Addendum 2017)
- Through the CDA homebuyer and homeownership resource connection (Goal 3, AI Addendum 2017):
 - Homeownership counselors assist potential homebuyers of color and help prepare them for long-term homeownership success. The First Time Homebuyer program may offer additional assistance with down payment and closing costs. Homebuyer Education and Counseling services at the CDA continue to be promoted at Dakota County community events and fairs, city offices, churches, and social service agencies. The CDA also advertises these services on its website. (Recommendations 3C and 3D, AI Addendum 2017)

- The CDA makes available information pertaining to the fair housing complaint process to homebuyers during Homestretch classes and homebuyer counseling. (Recommendation 3D, AI Addendum 2017)
- Foreclosure literature will continue to be mailed to recipients of Pre-Foreclosure Notices and Notices of Pendency educating them about the foreclosure process and the services offered by the CDA. Dakota County continues to promote the loan scam alert campaign Look Before You Leap on the CDA website. Furthermore, CDA staff discuss mortgage scams with foreclosure prevention clients by asking the following questions:
 - Did anyone offer to help modify your mortgage, either directly, through advertising, or by any other means such as a flyer?
 - Were you guaranteed a loan modification or asked to do any of the following: pay a fee, sign a contract, redirect mortgage payments, sign over the title to your property, or stop making loan payments?

The responses will be recorded. (Recommendation 3D, AI Addendum 2017)

- The CDA Community and Economic Development Department staff holds bi-monthly meetings with the city Community Development Directors. This group has discussed the creation and implementation of local Fair Housing Policies in individual cities. (Goal 10, AI Addendum 2017)
- The CDA Housing Finance Policy includes the requirement for projects financed with private activity bonds, 501(c)(3) bonds, refunding bonds, Low Income Housing Tax Credits, Tax Increment Financing and HOPE funds (a local gap financing source) to participate in the Housing Choice Voucher Program (HCV). The developer will be required to sign an agreement that while the bonds/loan/agreement are outstanding, they will not exclude from consideration qualified families receiving assistance for the Section 8 program. (Recommendation 1C, AI Addendum 2017)
- Annually, the CDA contributes a portion of its special benefit levy to the HOPE Program Fund, subject to approval by the CDA and Dakota County Boards of Commissioners. The CDA's HOPE Program is designed to provide resources to create and preserve affordable housing throughout Dakota County for low- to moderate-income households. The HOPE Program provides gap financing to leverage public and private sector funds for the expansion and preservation of affordable housing units in Dakota County. The HOPE Program is used to assist in the following activities:
 - New Construction/Land Acquisition
 - Homeownership Opportunities—indirect or direct assistance
 - Housing Rehabilitation/Acquisition/Preservation

(Recommendations 4A and 4B, AI Addendum 2017)

- The CDA offers the Home Improvement Loan Program that assists low- and moderate-income homeowners with making repairs and improvements to their homes. Home Improvement Loans are commonly used for roof replacement, furnace replacement, electrical and plumbing repairs, insulation and improvements for special needs, such as ramps, bathroom or kitchen modifications. Home Improvement Loans feature zero percent interest and no monthly payments. It is repayable when ownership changes or you move from the property.

(Recommendation 2D, AI Addendum 2017)

- The CDA Fair Housing Policy provides a centralized location that lists all CDA fair housing practices, with references allowing interested parties to research details for each program area. The Fair Housing Policy established a Fair Housing Officer who is responsible for providing public information regarding the policy and applicable federal and state fair housing requirements and resources, and referral of all fair housing complaints.
- CDA and County staff regularly attend the Dakota Affordable Housing Coalition (AHC) monthly meetings. The AHC is a public/private collaboration that facilitates Countywide planning of homeless services and resources. Regular participants include:
 - 360 Communities
 - Twin Cities Habitat for Humanity
 - Guild Incorporated
 - People, Inc.
 - Dakota-Carver-Scott CAP Agency
 - Neighbors, Inc. (a non-profit, social-service agency providing emergency assistance and supportive assistance programs to low-income community members in the northern Dakota County communities)
 - MICAH (a coalition of religious groups working to end homelessness and expand affordable housing in the Twin Cities region)
 - MESH (Metro-Wide Engagement on Shelter and Housing)
 - SMRLS (Southern Minnesota Regional Legal Services)

(Goal 7, AI Addendum 2017)

- Dakota County Social Services staff provides (and has distributed) tenant and landlord marketing materials that provide a clear message about available assistance to resolve housing crises and prevent homelessness. The goal is to have this information provided at lease signing or other interactions between landlords and tenants to encourage them to refer tenants to resources instead of resorting to eviction. The tenant information is in English, Spanish and Somali. (Goal 9 and Recommendation 10C, AI Addendum 2017)

- Information about the Fair Housing Act is on the CDA website and it provides users with information on how to file a fair housing complaint.
- Fair Housing Ads will be published in the local newspapers during the month of April as part of Fair Housing Month.
- Multi-language Fair Housing posters are prominently displayed in the front lobby of the CDA office as well as smaller posters in staff cubicles where staff and program participants meet. The CDA will continue to supply additional posters to the other service organizations at the Affordable Housing Coalition meetings. The Fair Housing symbol will be displayed on all CDA brochures as well as on the CDA website.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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
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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
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3. The amount of surplus funds from urban renewal settlements	0
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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
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5. The amount of income from float-funded activities	0
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Total Program Income:	0
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Other CDBG Requirements

1. The amount of urgent need activities	0
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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 percent of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	91.66 percent
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**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Dakota County does not plan on using HOME funds for other forms of investment beyond those identified in section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Please see Appendix B - Dakota County HOME Consortium HOME Program Resale/Recapture Policy.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Please see Appendix B - Dakota County HOME Consortium HOME Program Resale/Recapture Policy.

The affordability period of any HOME-assisted units shall be governed by a legal instrument recorded at the appropriate County Recorder's office. This same instrument shall also identify and enforce the resale or recapture provisions of the HOME program. Such documentation shall be provided by the Consortium member and may include one or more of the following depending on the type of project:

1. Resale:
 - a. Deed Restriction; or
 - b. Declaration of Covenant.
2. Recapture:
 - a. Anoka County – Recorded Repayment Agreement and Note;
 - b. Dakota County - Mortgage and Note;
 - c. Ramsey County - Grant of Lien, Note and Declaration;
 - d. Washington County - Mortgage, Note and Declaration;
 - e. City of Woodbury – Mortgage and Note.

The precise nature of the documentation will be identified in the written agreement that governs the usage of the HOME funds in the project. The appropriate Consortium member must be contacted to ensure the correct document for enforcement of the HOME resale/recapture provision is used and recorded.

The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at 24 CFR

92.504(c)(5) of the HOME rule. If the Consortium member provides HOME funds to a subrecipient or CHDO to develop and sell affordable housing, the Consortium member must prepare and execute the agreement with the buyer, or be a party to the agreement along with the entity it funded to ensure it can enforce the written agreement.

The executed HOME written agreement with the homebuyer must be recorded at the appropriate County Recorder's office when resale or recapture is used.

For HOME-assisted homebuyer projects under resale or recapture agreements, the Consortium will perform ongoing monitoring of the principal residency requirement during the period of affordability to confirm that the buyer is using the property as his/her principal residence. This can be accomplished through a variety of means, including, but not limited to verification of the buyer's name on utility company records, insurance company records for the home, property records verification, and or postcard or letters mailed with "do not forward" instructions can demonstrate whether the buyer is receiving mail at the home.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Dakota County does not plan to use HOME funds to refinance existing debt of multifamily housing.

5. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Dakota County does not plan on using HOME funds to refinance existing debt of multifamily housing.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment).

The Dakota County Written Standards are included as Attachment E.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Dakota County established a centralized coordinated entry system in December 2014. All providers are to direct housing crisis calls to one central number and, dependent upon the household's composition, will be forwarded to one of three agencies to mitigate the crisis. Once the initial crisis has been resolved, an assessment team will determine if a full assessment is needed. Then, the household is then placed on one centralized waiting list maintained by Dakota County Social Service Division. Homeless program providers are to contact the waitlist administrators when they have an opening available. A secondary team which communicates on a weekly basis reviews the waiting list and supplies the provider with an appropriate referral based upon rank and eligibility criteria for the specific program.

The system is advertised on the HeadingHome Dakota website (<http://www.dakota.headinghomeminnesota.org/>), the County's website, the County's Housing Crisis phone line, at community events, and through training for service providers.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

N/A. Dakota County and the CDA administer ESG funds directly and do not make sub-awards. See ESG Written Standards.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

See ESG Written Standards. The Affordable Housing Coalition, which is the CoC Governing board, is required to have at least one homeless or formerly homeless person as a board member.

5. Describe performance standards for evaluating ESG.

ESG performance standards will be followed per 24 CFR Part 576, including measures to evaluate the effectiveness of the program and to assess how well the program serves the targeted population. This includes reductions in the number of homeless persons living on the streets and in shelters, the number of persons who do not reenter the shelter or supportive housing system within one year, and the number of persons exiting with permanent housing. Dakota County will continue to consult with the SMAC on performance standards for evaluating ESG.

Per HUD regulations, SAGE will be utilized to report aggregated data on persons assisted with ESG. See ESG Written Standards.