

# DAKOTA COUNTY

## 2020-2024 CONSOLIDATED PLAN AND 2020 ACTION PLAN



Compiled by the Dakota County  
Community Development  
Agency

Approved by the Dakota County  
Board of Commissioners  
on May 5, 2020

# 2020-2024 Dakota County Consolidated Plan and 2020 Action Plan

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- A - Citizen Participation Plan
- B - The Anti-displacement Policy
- C - Limited English Proficiency Policy
- D - Procurement Policy
- E - Emergency Solutions Grant Program Written Standards

# Executive Summary

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

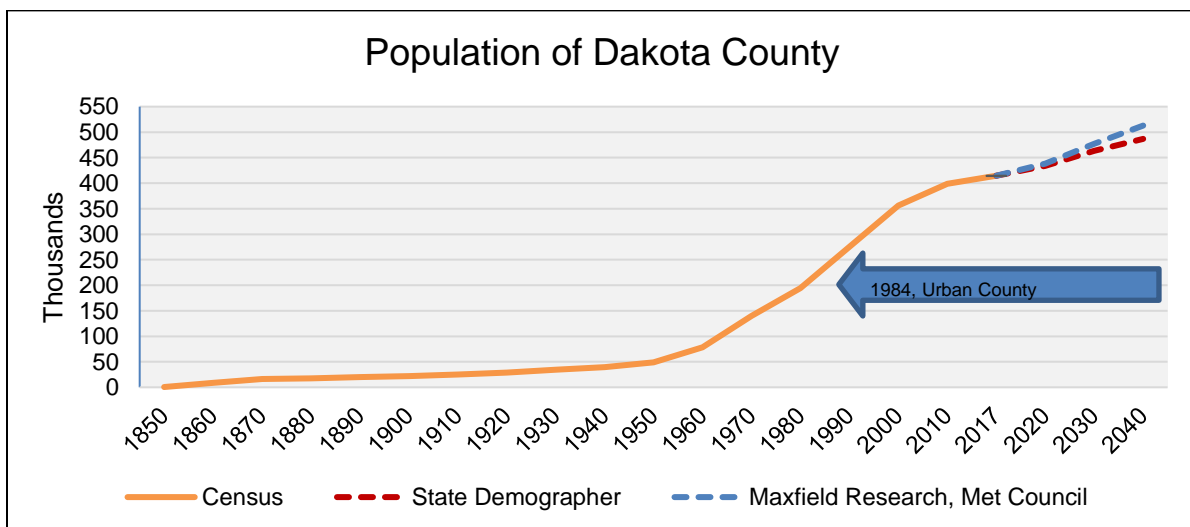
### 1. Introduction

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.

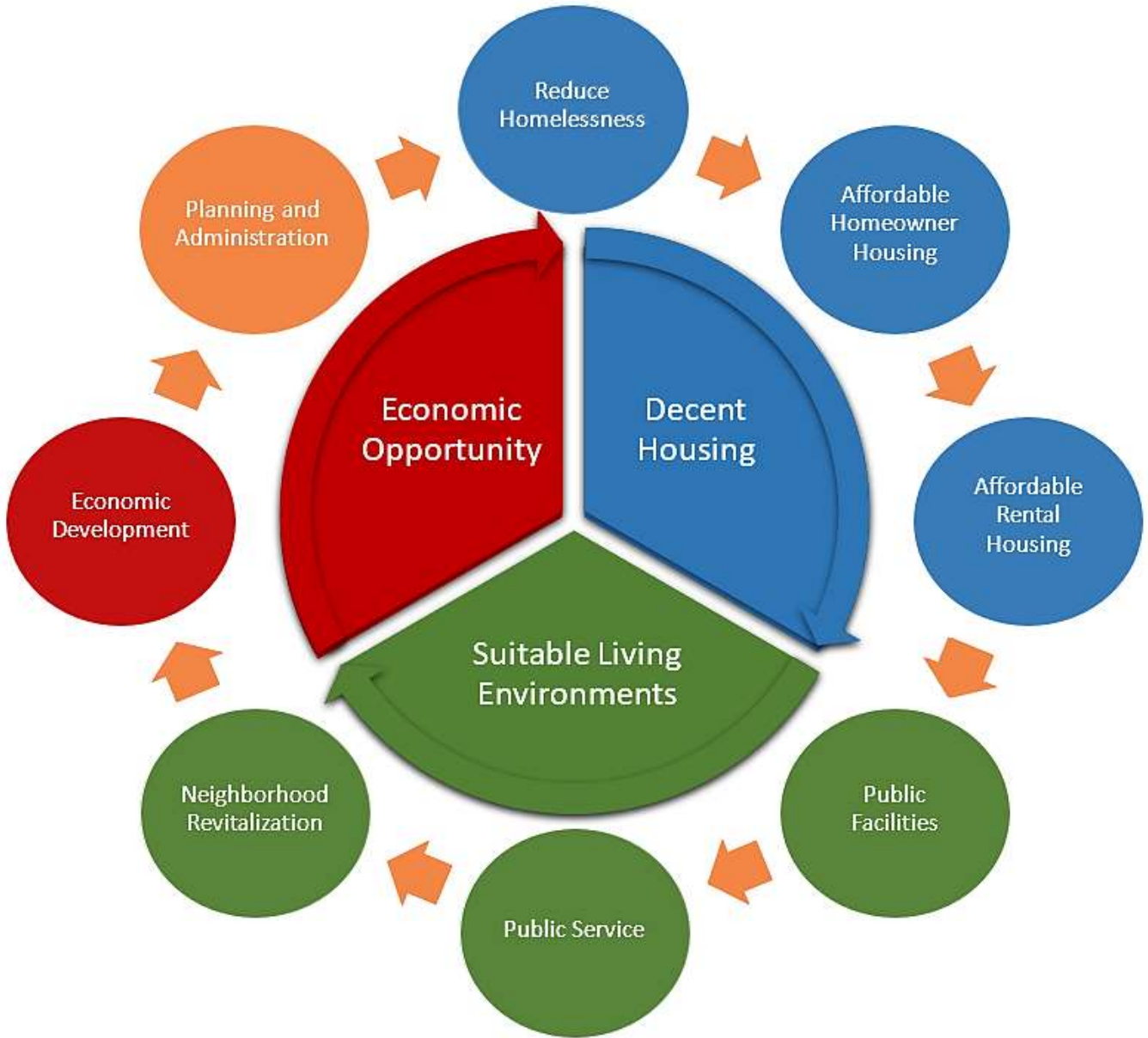
With the outcomes established by Congress in mind and guided by the mission statements of Dakota County and Dakota County CDA, the following objectives were identified to achieve the housing and community development needs of Dakota County communities and its residents.

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

Goals		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 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.	Planning and Administration a. Support all of the goals and strategies with planning and administration	<ul style="list-style-type: none"> <li>• 200 Households received Rapid Re-housing Assistance</li> <li>• 100 Homelessness Prevention</li> </ul>	
			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		<ul style="list-style-type: none"> <li>• 360 Rental Units constructed</li> <li>• 20 Rental Units rehabilitated</li> </ul>	
		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	<ul style="list-style-type: none"> <li>• 300 Homeowner Units rehabilitated</li> <li>• 6 Homeowner Units (re)constructed</li> </ul>
				Public Facilities		a. Assist in the development of centers and recreational parks in Low/Mod Areas b. Improve sidewalk accessibility and safety, in compliance with ADA c. Improve accessibility to Public Facilities, in compliance with ADA d. Assist LMI homeowners with street assessments	<ul style="list-style-type: none"> <li>• 13,000 Persons benefited from public facility or infrastructure improvement</li> </ul>
		3	Increase access and quality of living by providing public services and supporting 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	<ul style="list-style-type: none"> <li>• 15,000 Persons benefited from public services</li> </ul>
				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	<ul style="list-style-type: none"> <li>• 150 Households assisted</li> <li>• 3 Buildings demolished</li> </ul>
		4	Support community development that revitalizes neighborhoods and removes safety and blight hazards.	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)	<ul style="list-style-type: none"> <li>• 20 Workforce Trainees</li> </ul>
		5	Support economic development that enhances the workforce and businesses.				



### 3. Evaluation of past performance

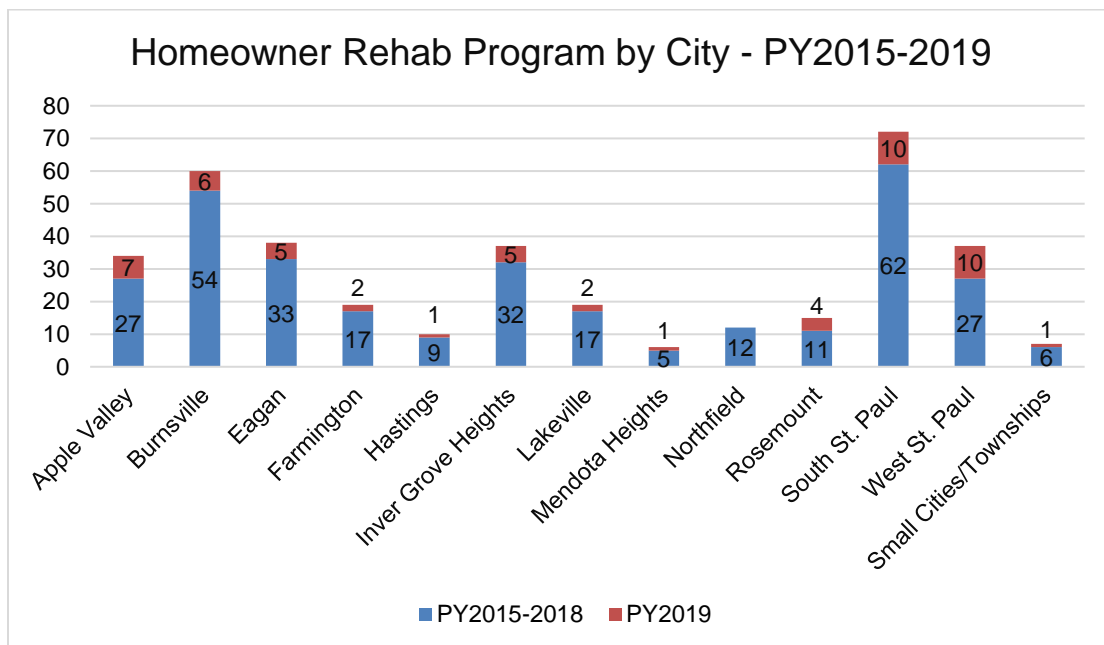
Dakota County has done well in meeting or exceeding most of the goals that were established in the 2015-2019 Consolidated Plan. As the fifth year of the Consolidated Plan and final year action plan nears completion, the following narrative and graphics highlight the outcomes Dakota County was able to 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 1<sup>st</sup> to June 30<sup>th</sup>. 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.

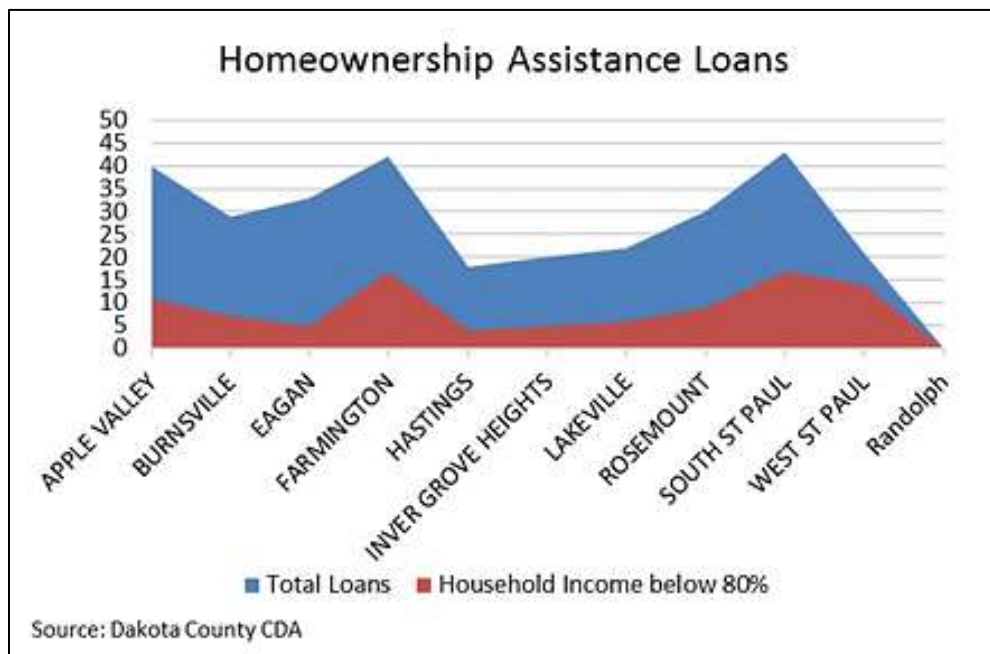
To date this program year (March 2020), 54 homeowners have completed their rehabilitation projects, receiving an average loan of \$28,526.



- **First Time Homebuyer Program**

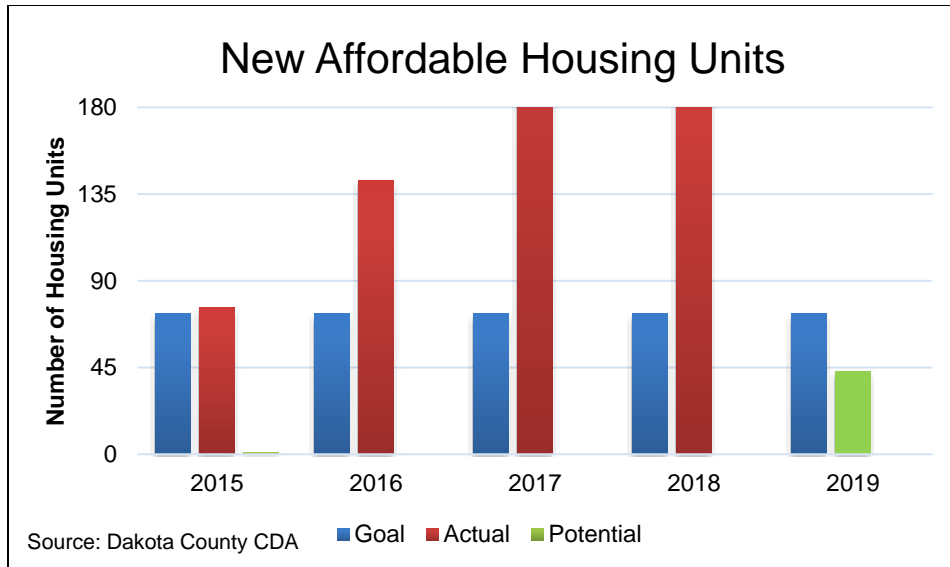
For households that wish to become homeowners, the first-time homebuyer program has provided homeownership assistance to 99 homebuyers from 2015 through September 2019. In previous Consolidated Plans, HOME funds were the traditional funding source used to finance the program. Currently, CDA General Funds 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 Re-housing Assistance**

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

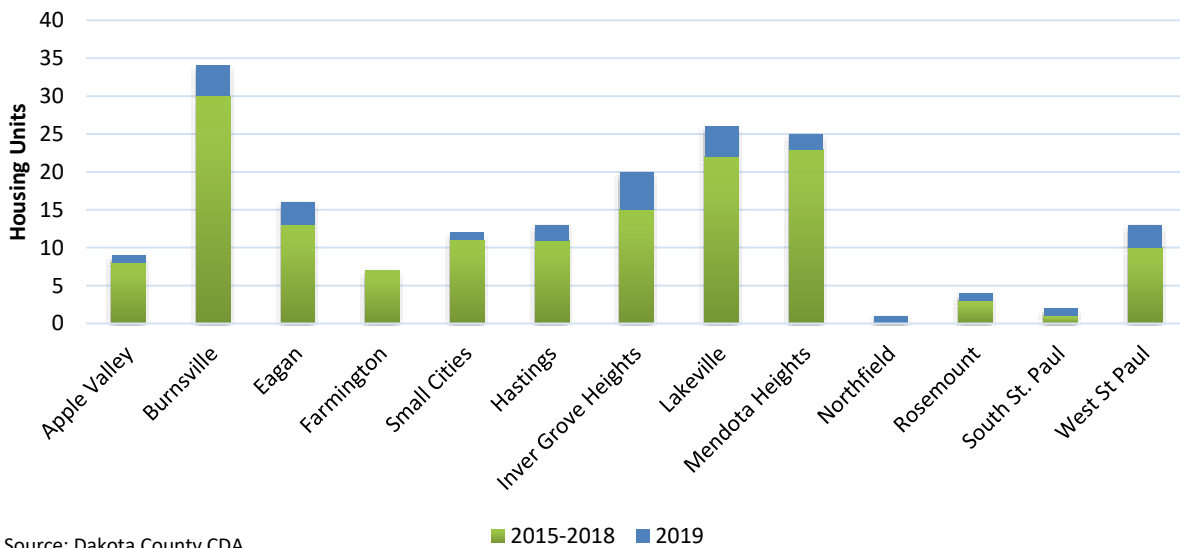
addition to on-going rental assistance payments to provide households permanent housing. Payment of rental arrears is also an approved action to help a household gain access to permanent housing.

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



Source: Dakota County CDA

#### 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).

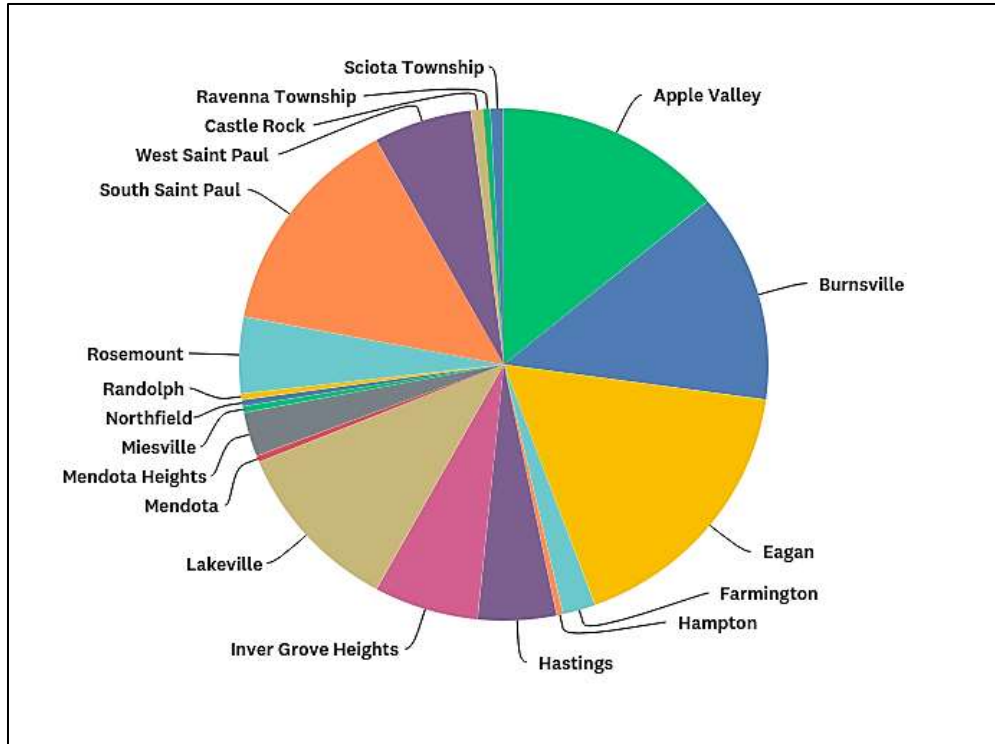
A majority of the feedback received from citizens was received in the summer of 2019. The following highlights the engagement process conducted:

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 – March 2020).

1. August 2019 – Public meeting at the Dakota County fair to survey the importance of different eligible activities. A post card was available to take if fair goers were interested in filling out the longer survey. Fifty-six (56) responses were received at this meeting.
2. September 2019 – Public meeting at the annual Dakota County Township Officers Association meeting. Dakota County CDA staff attended the to share information about the Consolidated Plan, and discuss the various community needs of the Townships with the attendees.
3. October 24, 2019 – Public meeting at the October meeting of the Affordable Housing Coalition. Dakota County CDA staff presented initial data and solicited feedback regarding the affordable housing needs for the Consolidated Plan.
4. November 14-21, 2019 - The development timeline and process of the Consolidated Plan were discussed at the annual CDBG workshops. All municipalities in the



County are 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.

5. September 2019 – January 2020 - CDA staff 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.
6. November 21, 2019 – Public meeting at the Dakota County Planning Commission; the Planning Commissioner reviewed the draft Consolidated Plan and provided comments on goals and eligible activities. Comments received from the Commission are included in the Consolidated Plan.
7. In addition to the above-listed meetings, the following public meetings were held to receive comments about the proposed Consolidated Plan and Action Plan:
  - a. February 11, 2020 - Dakota County Physical Development Committee reviewed Countywide CDBG community needs and eligible activities at its monthly public meeting.
  - b. February 20, 2020 – Presentation of the Consolidated Plan at the bi-monthly City-County Economic Development meeting; the meeting attendees included cities in Dakota County.
  - c. March 17, 2020 – Dakota County Physical Development Committee reviewed Consolidated Plan goals and activities at its monthly public meeting.
  - d. March 26, 2020 - Affordable Housing Coalition discussed the Consolidated Plan goals and activities at its monthly public meeting.
  - e. March 6, 2020 Dakota County CDA publishes 30-day comment period for Consolidated Plan.

### III. Public Hearing Process (March 2020 – May 2020).

1. March 6, 2020 – Thirty-day public comment period begins for Consolidated Plan; notice published in the following newspapers: *Star Tribune*, *Dakota County Tribune*, *Hastings Star Gazette*, and the *Northfield News*.
2. April 10, 2020 – Public Hearing notice published in the *Star Tribune*.
3. April 21, 2020 – Public hearing for the 2020-2024 Consolidated Plan and FY 2020 Action Plan held at the Dakota County Board of Commissioner's meeting. Public comments could be submitted via email or in person; no comments were received.

4. May 5, 2020 – Dakota County Board of Commissioners approves the 2020-2024 Consolidated Plan and FY 2020 Action Plan.

5. Summary of public comments

No comments were received at the public hearing held April 21, 2020.

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

All comments received throughout the public participation process and public hearing process were included in the Consolidated Plan. No comments were rejected.

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 \$4,530,290 between CDBG, HOME, and ESG for FY 2020. 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.

On April 6, 2020, HUD released the supplemental funding amounts approved in the Coronavirus Aid, Relieve, and Economic Stability (CARES) Act to respond to the COVID-19 pandemic. Dakota County will receive CDBG-CV grant award in the amount of \$1,134,381, and an ESG-CV grant award in the amount of \$571,921. The activities are to be determined once HUD provides additional guidance for the use of the funds. These funds are required to be spent specifically on activities that directly relate to the COVID-19 response.

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
	<b>Total</b>	<b>\$ 12,000</b>

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

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

#### Large Cities:

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

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

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
	<b>Total</b>	<b>\$ 189,560</b>

### Dakota County 2020 CDBG Activity Statement (cont.)

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

City	Project	2020 Budget
Hastings	Assessment Abatement	\$ 75,065
	<b>Total</b>	<b>\$ 75,065</b>

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

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
	<b>Total</b>	<b>\$ 137,471</b>

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

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

City	Project	2020 Budget
Rosemount	Home Improvement Loan Program	\$ 55,588
	<b>Total</b>	<b>\$ 55,588</b>

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

### Dakota County 2020 CDBG Activity Statement (cont.)

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

Countywide	Project	2020 Budget
Dakota County	Home Improvement Loan Estimated Revolving Loan <i>(not included in total CDBG calculations)</i>	\$ 400,000
	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
	<b>FY 2020 CDBG Total Budget</b>	<b>\$ 1,928,343</b>
	<b>FY 2020 CDBG Small Cities/Townships</b>	<b>\$ 37,000</b>
	<b>FY 2020 CDBG Countywide</b>	<b>\$ 519,943</b>

## Dakota County 2020 HOME Consortium Activity Statement

Participating Jurisdiction	Project	2020 Budget
Anoka County <i>24.1% Share</i>	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
	<b>Total</b>	<b>\$ 572,951.00</b>

Participating Jurisdiction	Project	2020 Budget
Dakota County <i>36.9% Share</i>	Nicols Pointe	\$ 575,000.00
	Future Affordable Housing Activity	\$ 98,545.00
	Future Affordable 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
	<b>Total</b>	<b>\$ 993,664.58</b>

Participating Jurisdiction	Project	2020 Budget
Ramsey County <i>23.0% Share</i>	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
	<b>Total</b>	<b>\$ 951,279.30</b>

Participating Jurisdiction	Project	2020 Budget
Washington County <i>12.5% Share</i>	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
	<b>Total</b>	<b>\$ 326,987.00</b>

### Dakota County 2020 HOME Consortium Activity Statement (cont.)

Participating Jurisdiction	Project	2020 Budget
City of Woodbury <i>3.5% Share</i>	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
	<b>Total</b>	<b>\$ 111,418.56</b>

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

### 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
	<b>FY 2020 ESG Total Budget</b>	<b>\$ 165,857</b>

# The Process

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## 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](mailto: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](mailto:karen.skepper@co.anoka.mn.us);

Ramsey County - Mary Lou Egan; [marylou.egan@co.ramsey.mn.us](mailto:marylou.egan@co.ramsey.mn.us);

Washington County - Angela Shuppert; [ashuppert@wchra.com](mailto:ashuppert@wchra.com);

City of Woodbury - Karl Batalden; [kbatalden@ci.woodbury.mn.us](mailto: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.

The meetings with assisted housing providers, and health and service agencies listed below are those that CDA staff regularly attend:

- Affordable Housing Coalition of Dakota County - 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 Affordable Housing Coalition of Dakota County (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 AHC 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 Affordable Housing Coalition of Dakota County (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 Supportive Housing Unit	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; Agency – Managing Flood Prone Areas; Agency – Management of Public Land or Water Resources; Agency – Emergency Management.	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.

<p>Dakota-Scott Workforce Investment Board (WIB)</p>	<p>Services – Unemployment and Employment Services and Activities</p>	<p>Non-Housing Community Development Assets</p>	<p>WIB participated in the February 2020 Economic Development discussion with Dakota County cities. Areas of improved coordination will 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.</p>
<p>South St. Paul HRA</p>	<p>PHA</p>	<p>Housing Needs Assessment Public Housing Needs Non-Homeless Special Needs</p>	<p>The HRA was consulted about their public housing and needs. In addition, they participated in the community survey for cities. The anticipated outcome is to continue to work with the HRA to implement CDBG funding to maintain the housing stock in South St. Paul.</p>

<p>360 Communities</p>	<p>Services- homeless Services- Employment</p>	<p>Housing Need Assessment Homeless Needs- Chronically homeless Homeless Needs- Families with children Homeless Needs- Veterans Homeless Needs- Unaccompanied youth Homelessness Strategy</p>	<p>Consulted through the Affordable Housing Coalition meetings and requested participation in the community survey. 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. 360 Communities has been a partner in implementing public services funded with CDBG.</p>
<p>Dakota County Broadband Board</p>	<p>Services – Broadband Internet Service Providers; Services – Narrowing the Digital Divide</p>	<p>Non-Homeless Special Needs Economic Development</p>	<p>Consulted through the Executive Committee to determine the current needs for broadband internet in Dakota County; consultation included internet service providers including legacy providers like Comcast, Charter Communications, CenturyLink, as well as newer technology companies. The anticipated outcomes are narrowing the digital divide throughout the County through creation of a fiber loop using institutional networks (I-Net) and the commercial networks (C- Net). The CDA will continue to communicate with board on future needs.</p>

Dakota County Sheriff's Office	Agency – Emergency Management	Other-Emergency Management	Dakota County was consulted regarding emergency management needs. In addition, they participated in the community survey for cities. The Hazard Mitigation Plan completed in 2016 was also used to complete parts of the NA and MA sections of plan.
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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(l))

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	Non- targeted/broad community	No citizens attended	No comments received.	No comments received	

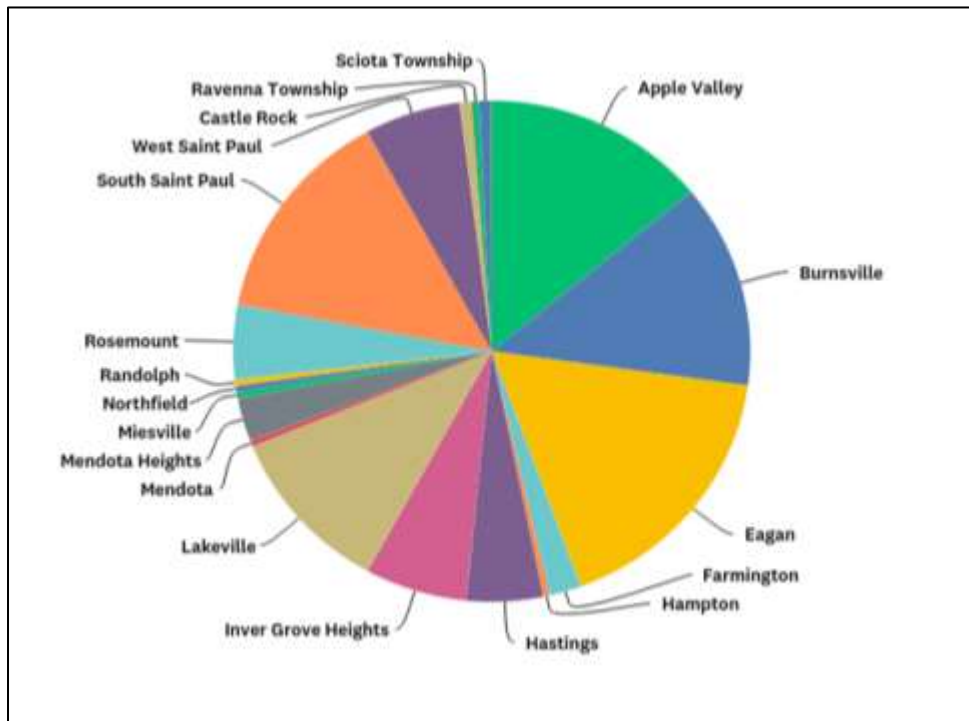
Table 4 – Citizen Participation Outreach

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 of Dakota County (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 of Dakota County (AHC) and consulted the members of the AHC, 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 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 were held to receive comments about the 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 2020
  - Dakota County Board of Commissioners – the public hearing was held April 21, 2020, and the Board approved the Consolidated Plan and Action Plan on May 5, 2020.

## Needs Assessment

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### NA-05 Overview

#### Needs Assessment Overview

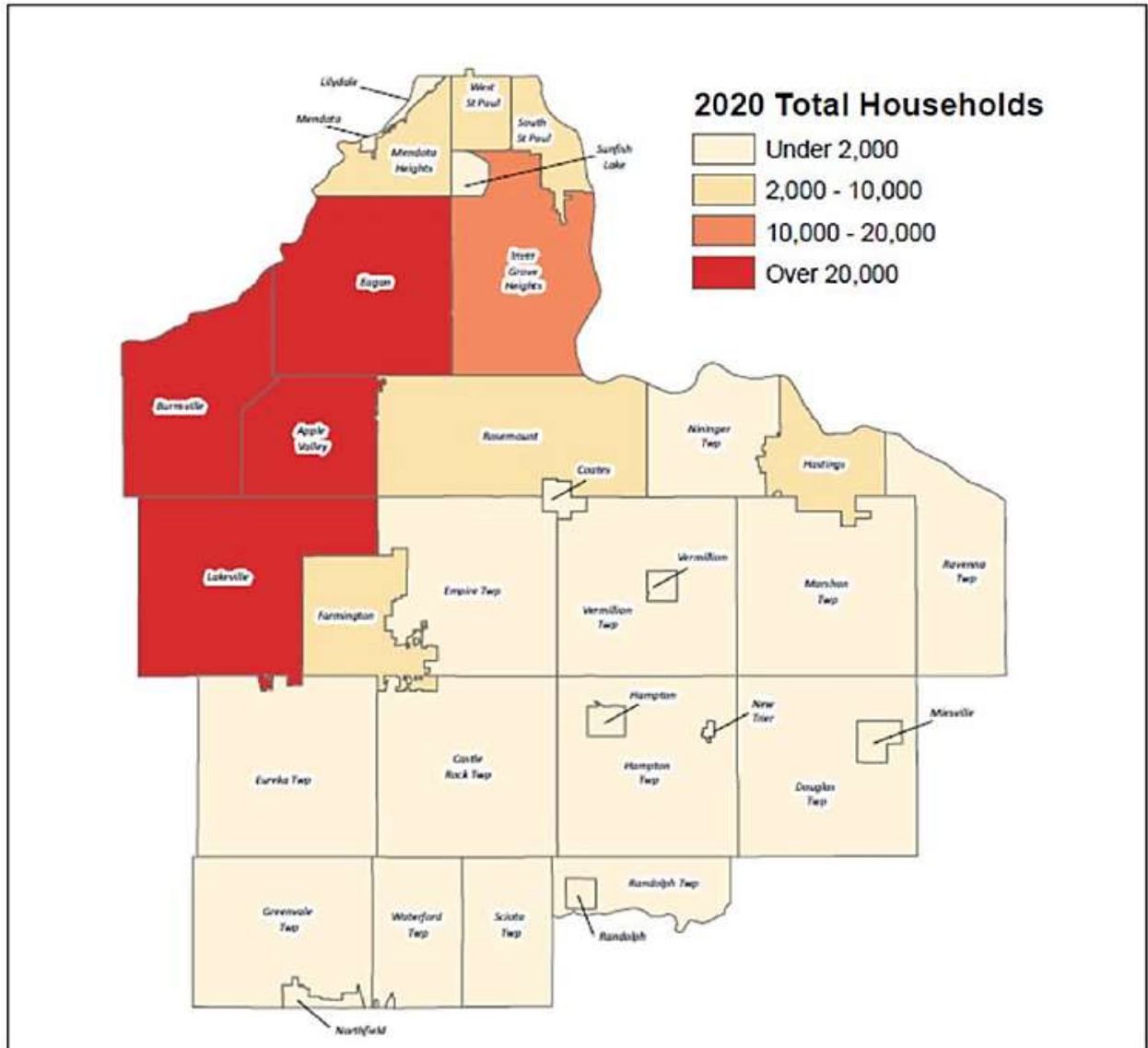
Dakota County is the third largest county in the seven-county Twin Cities Metropolitan Area. While the employment base in Dakota County drives a portion of the housing demand, the housing growth is also tied to the health of the Twin Cities Metro Area as a whole.

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.

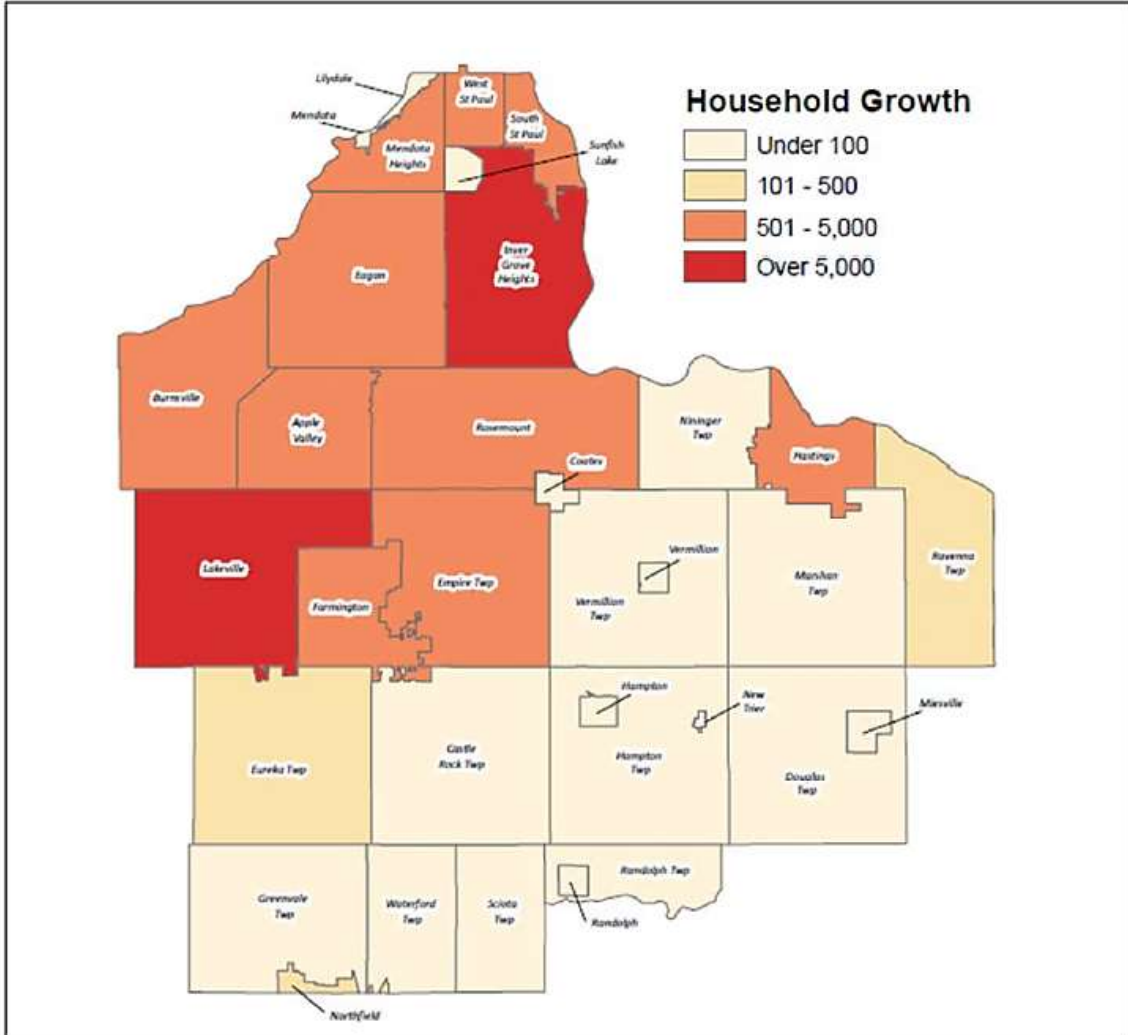


# TOTAL HOUSEHOLDS DAKOTA COUNTY 2020



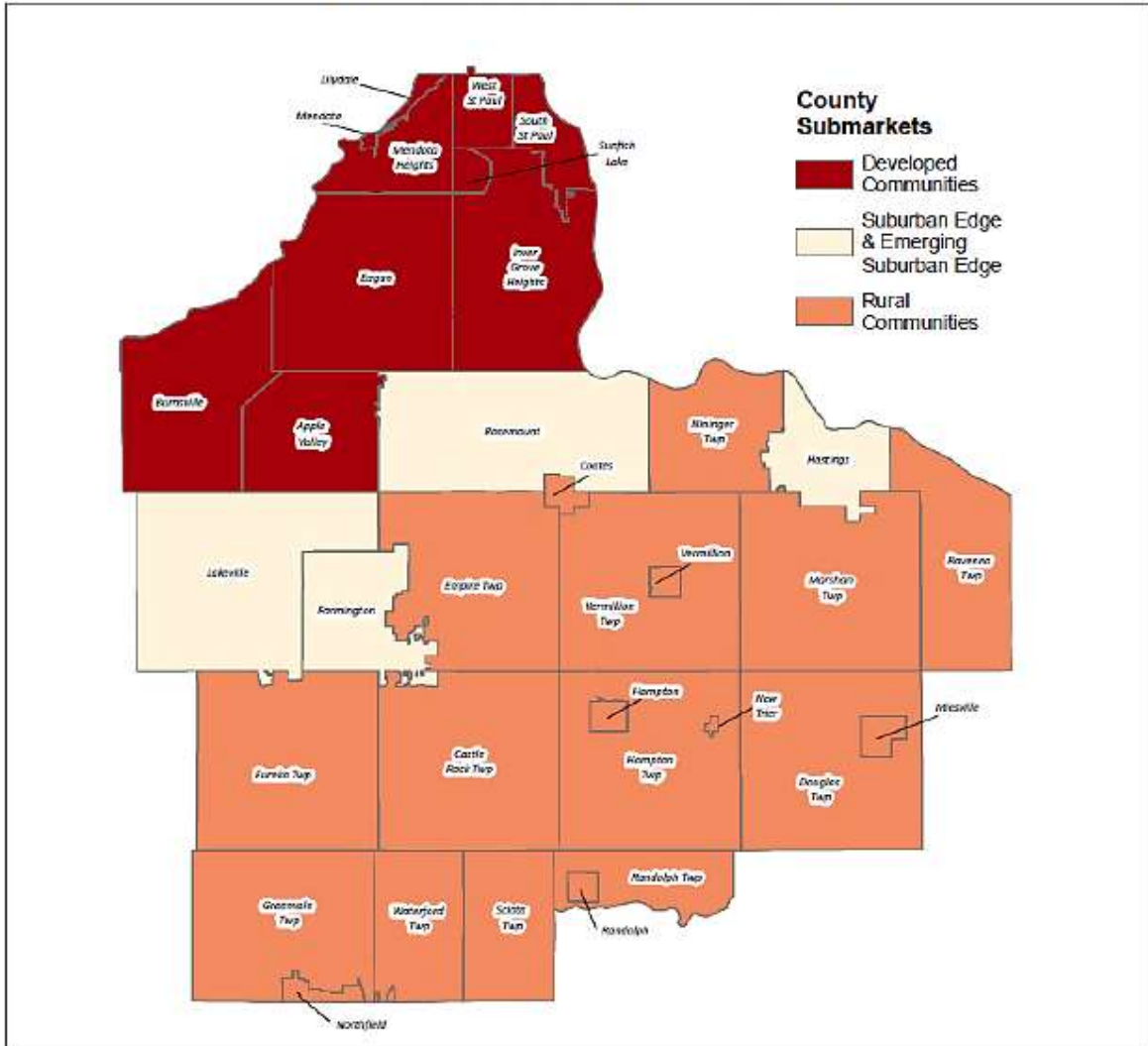
Source: Dakota County CDA, Maxfield Research, Inc.

# HOUSEHOLD GROWTH PROJECTIONS DAKOTA COUNTY 2020 TO 2040

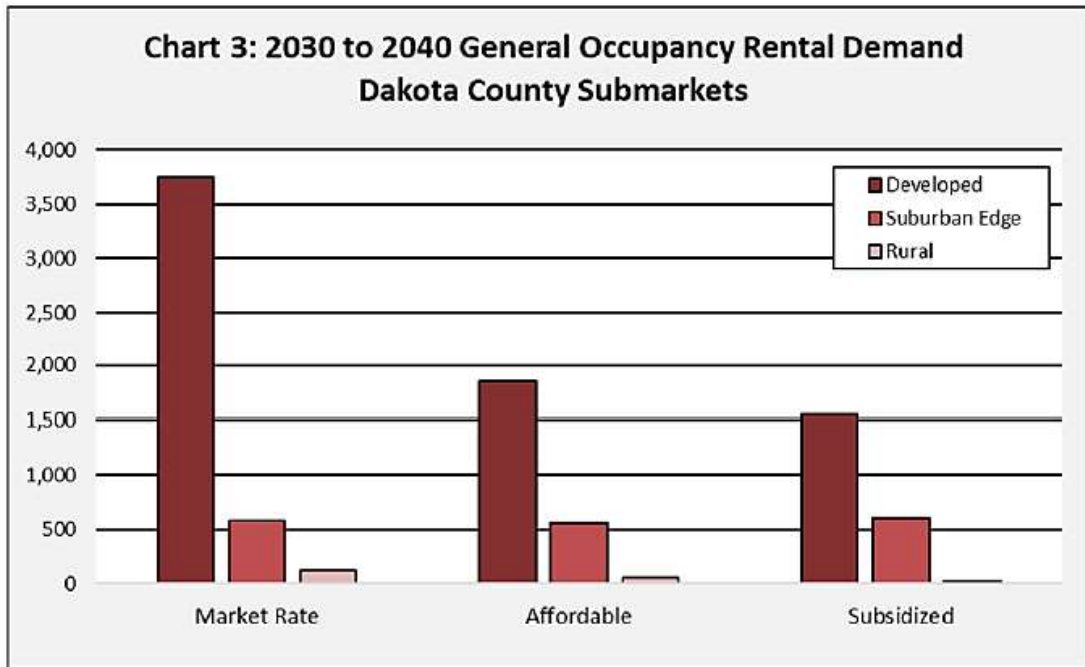
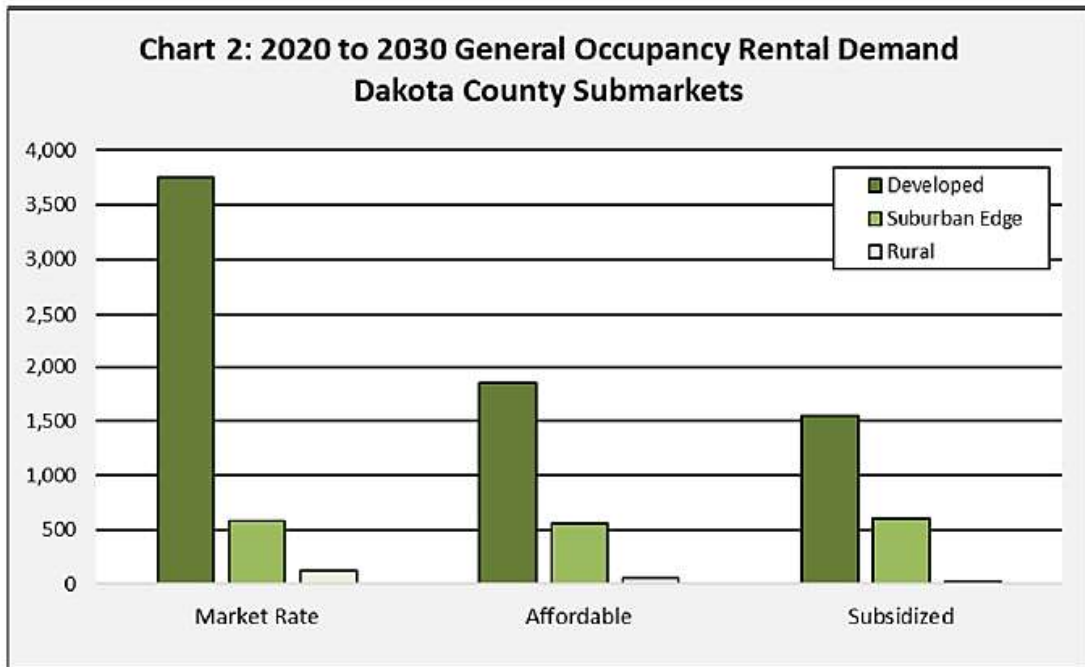


Source: Dakota County CDA, Maxfield Research, Inc.

## DAKOTA COUNTY SUBMARKETS



Source: Dakota County CDA, Maxfield Research, Inc.

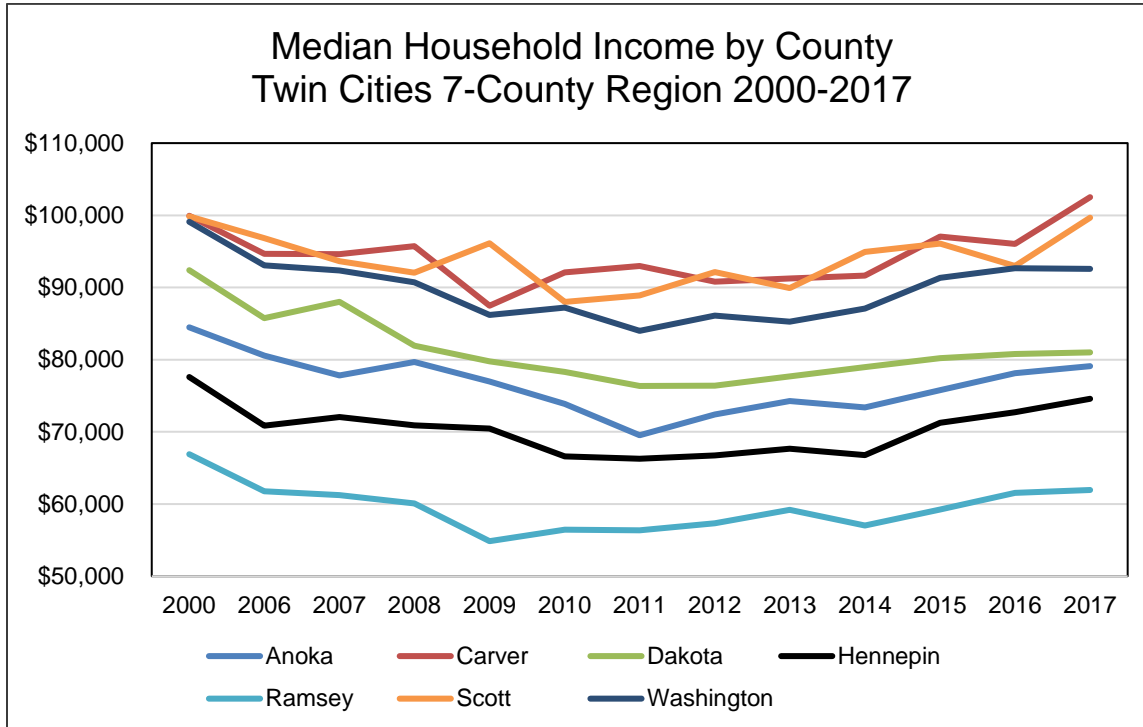


Source: Dakota County CDA, Maxfield Research, Inc.

According to the Dakota County 2019 Residential Survey, 20 percent of approximately 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 \$81,004, placing Dakota County in the middle when compared 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 services.

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

## 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
<b>NUMBER OF HOUSEHOLDS</b>										
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

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
<b>NUMBER OF HOUSEHOLDS</b>										
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
<b>NUMBER OF HOUSEHOLDS</b>								
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
<b>NUMBER OF HOUSEHOLDS</b>								
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
<b>NUMBER OF HOUSEHOLDS</b>										
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.

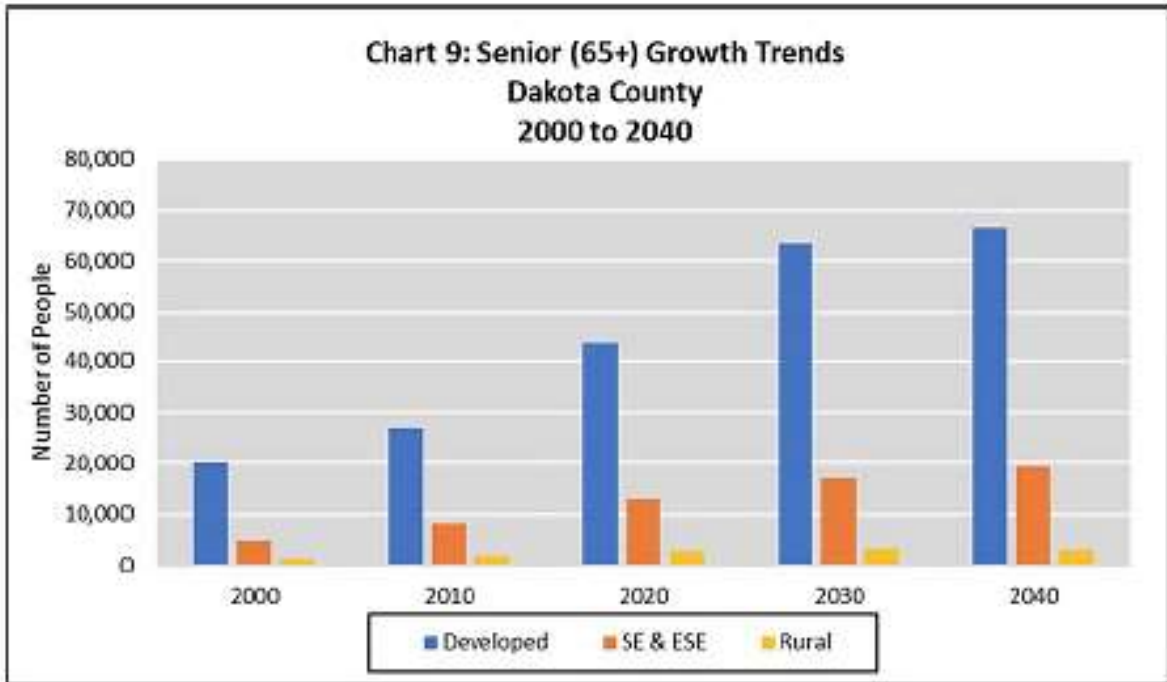
Dakota County

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.

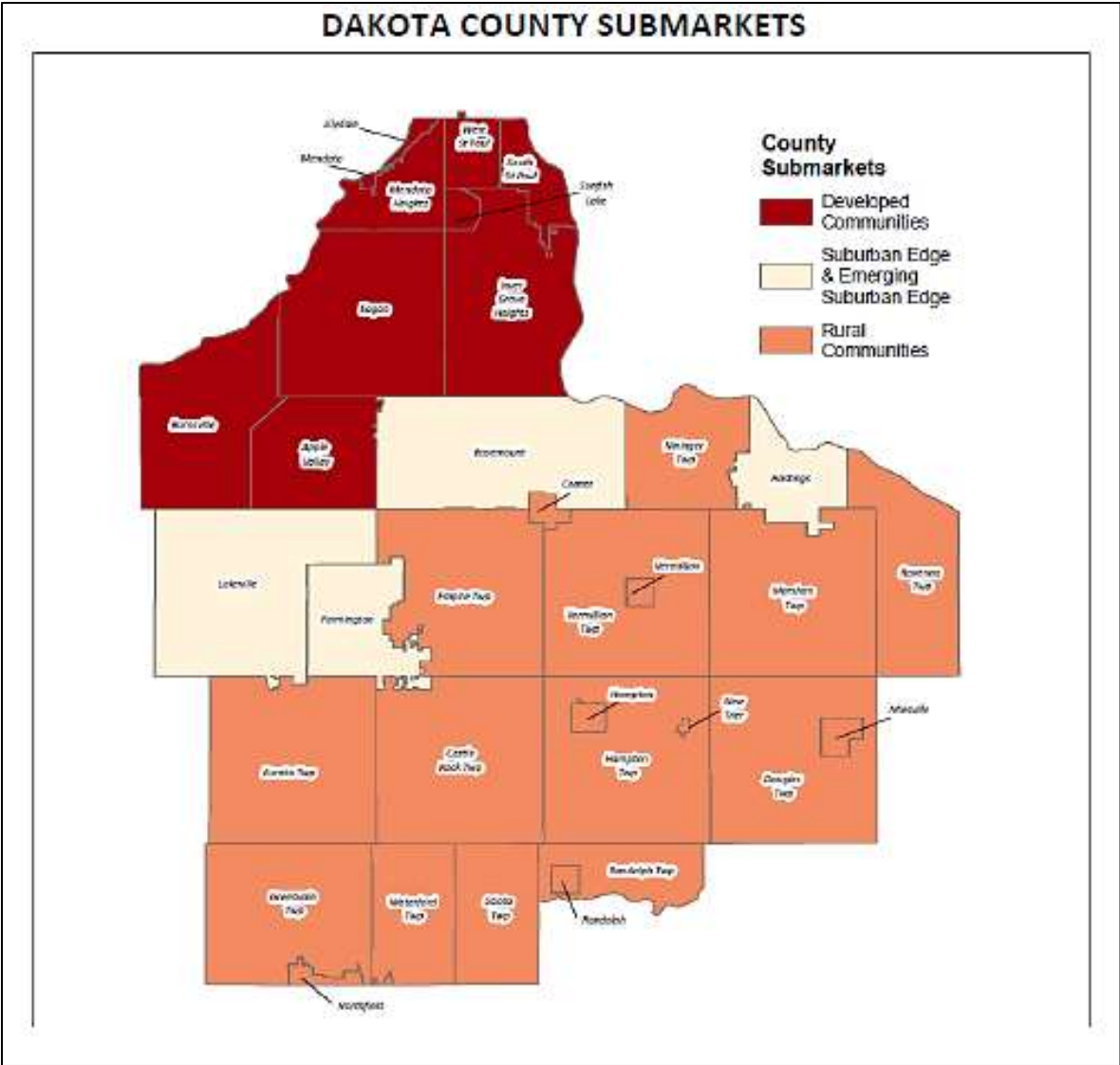
In September 2019, Dakota County had 795 clients on the Coordinated Entry priority list of these 588 were singles (74 percent). Singles are also the majority of unsheltered persons, with an average of 60 unsheltered singles identified during the PIT survey the

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.



Source: Dakota County CDA, Maxfield Research, Inc.

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

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

	Developed Communities	SEESE Communities	Dakota County
<b>Age 5 to 17 years</b>			
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
<b>Age 18 to 64 years</b>			
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
<b>Age 65 years and over</b>			
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
<b>Total Disabilities</b>	<b>28,655</b>	<b>10,430</b>	<b>46,881</b>
<i>Pct. of Noninstitutionalized Pop.</i>	12.3%	8.1%	11.4%
	232,876	129,004	412,826

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



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.

Type of Limitation and Income Category	Total HHs		Owner HHs		Renter HHs	
	No.	Pct.	No.	Pct.	No.	Pct.
<b>Households w/incomes at or less than 30% AMI</b>						
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%
<b>Households w/incomes greater than 30% but 50% or less of AMI</b>						
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%
<b>Households w/incomes greater than 50% but 80% or less of AMI</b>						
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%
<b>Households w/incomes greater than 80%</b>						
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%
<b>Total</b>	<b>177,075</b>	<b>100.0%</b>	<b>129,255</b>	<b>100.0%</b>	<b>47,820</b>	<b>100.0%</b>
<b>Proportion Owner vs. Renter</b>				<b>73.0%</b>		<b>27.0%</b>
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

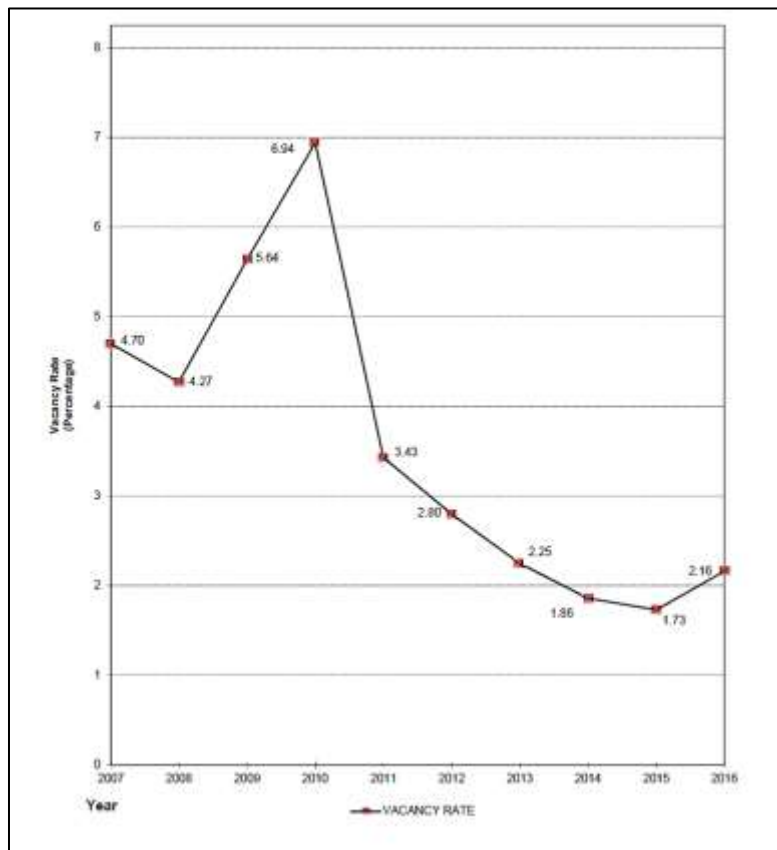
clients with disabilities identified these households as needing housing assistance since they experience difficulty accessing the rental market.

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

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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](http://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:

<b>Bedroom Size</b>	<b>Number on waiting list</b>
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
<b>Data Source Comments:</b>	<ul style="list-style-type: none"> <li>• Point In Time Survey, January 23, 2019. Numbers in table are persons defined as HUD homeless and does not include doubled-up.</li> <li>• Consulted with CoC to complete table.</li> <li>• *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.</li> <li>• ** Estimates based upon PIT data, shelter data, and annualizing 1st quarter coordinated entry data.</li> </ul>					

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**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	68	41
Black or African American	82	10
Asian	0	1
American Indian or Alaska Native	2	0
Pacific Islander	3	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
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, Homeless Management Information System (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

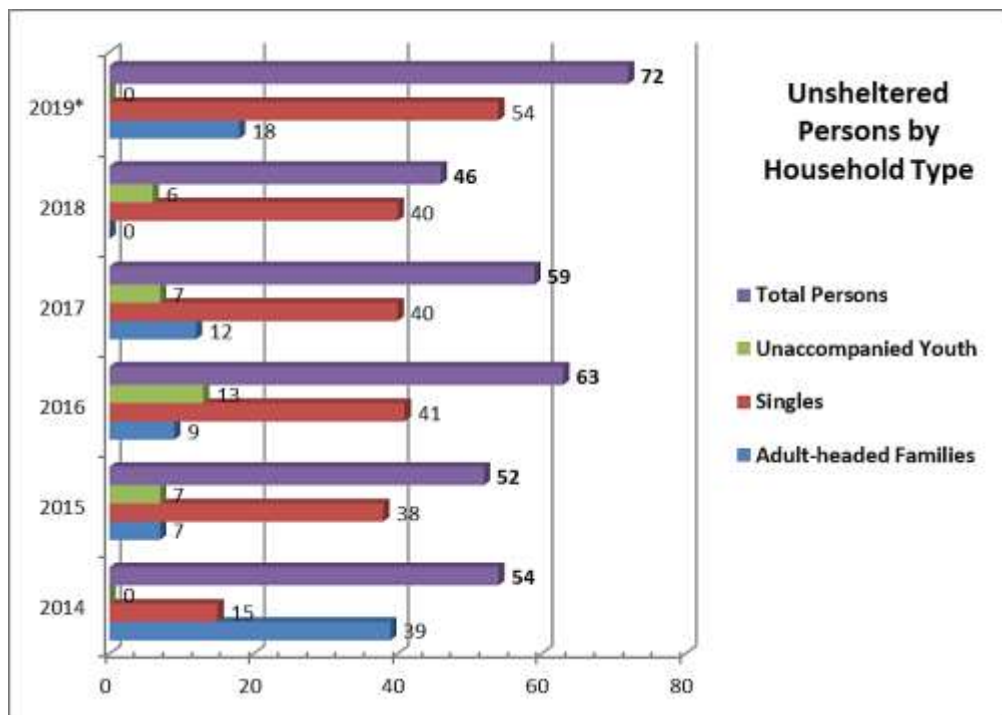
adults who experience homelessness are African American/Black and 35 percent are White.

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

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## 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).

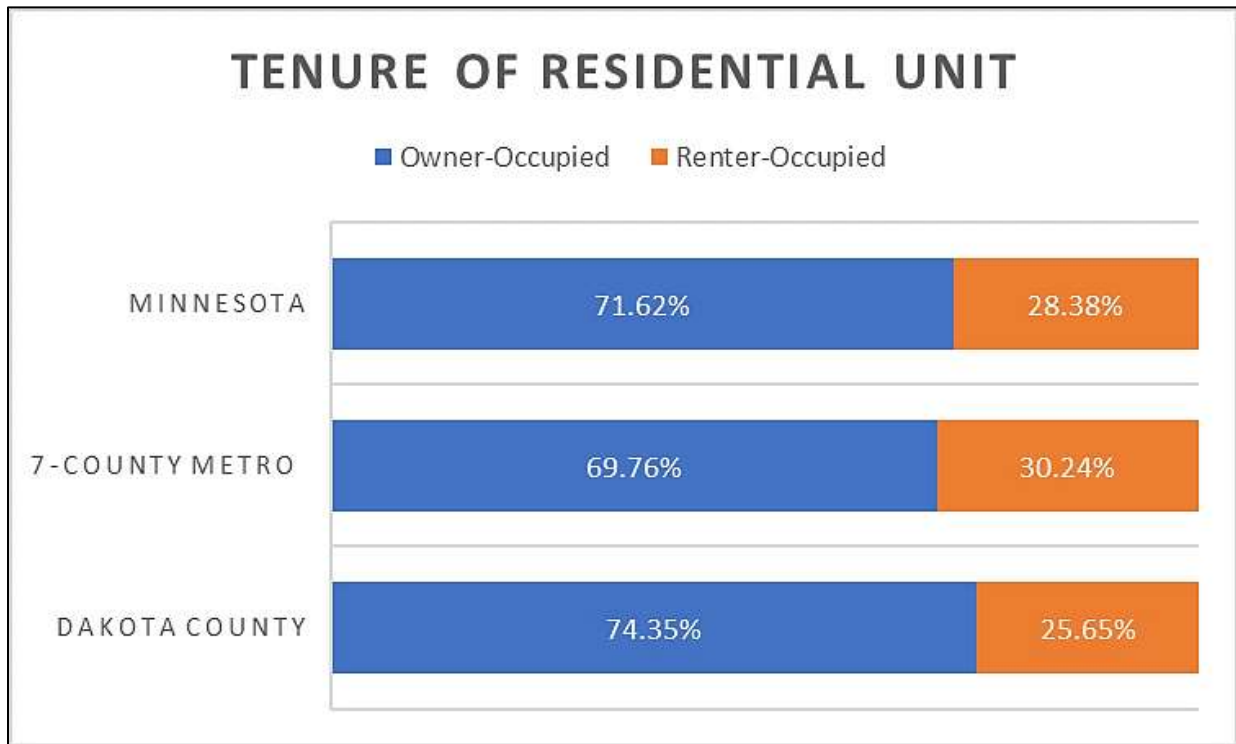
### All residential properties by number of units – HOME Consortium

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
<b>Total</b>	<b>487,699</b>	<b>100 percent</b>

**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 is 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
<b>Total</b>	<b>358,687</b>	<b>99 percent</b>	<b>111,002</b>	<b>100 percent</b>

**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.



<b>Rental Property Type</b>	<b>Units</b>	<b>Income Limit/Target</b>
<b><u>General Occupancy</u></b>	<b>5,396</b>	
<b>Funding Type</b>		
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
<b>Public Housing</b>	701	50 percent AMI; rent = 30 percent of income
<b><u>Senior</u></b>	<b>2782</b>	
<b>Funding Type</b>		
Deep subsidy (bonds, HUD funding, other)	771	30 percent of income (adjusted gross income)
CDA owned	2011	80 percent AMI; 30 percent of income
<b>Total Assisted</b>	<b>8,178</b>	

**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 (LIHTC), 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

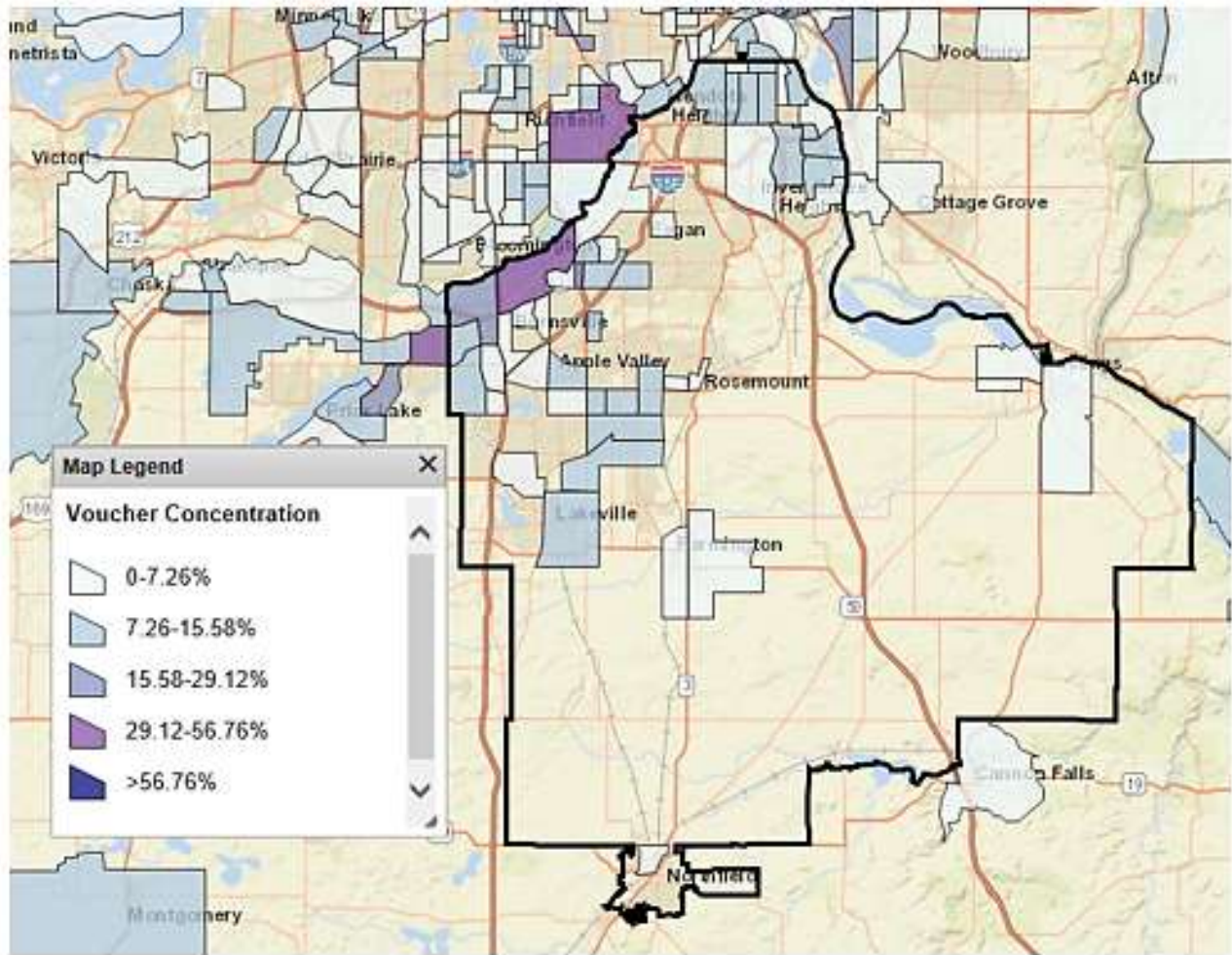
all households. Specifically, households over the age of 55 may be served through the senior housing units that are managed by the CDA, the HCV program, and public housing.

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 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.

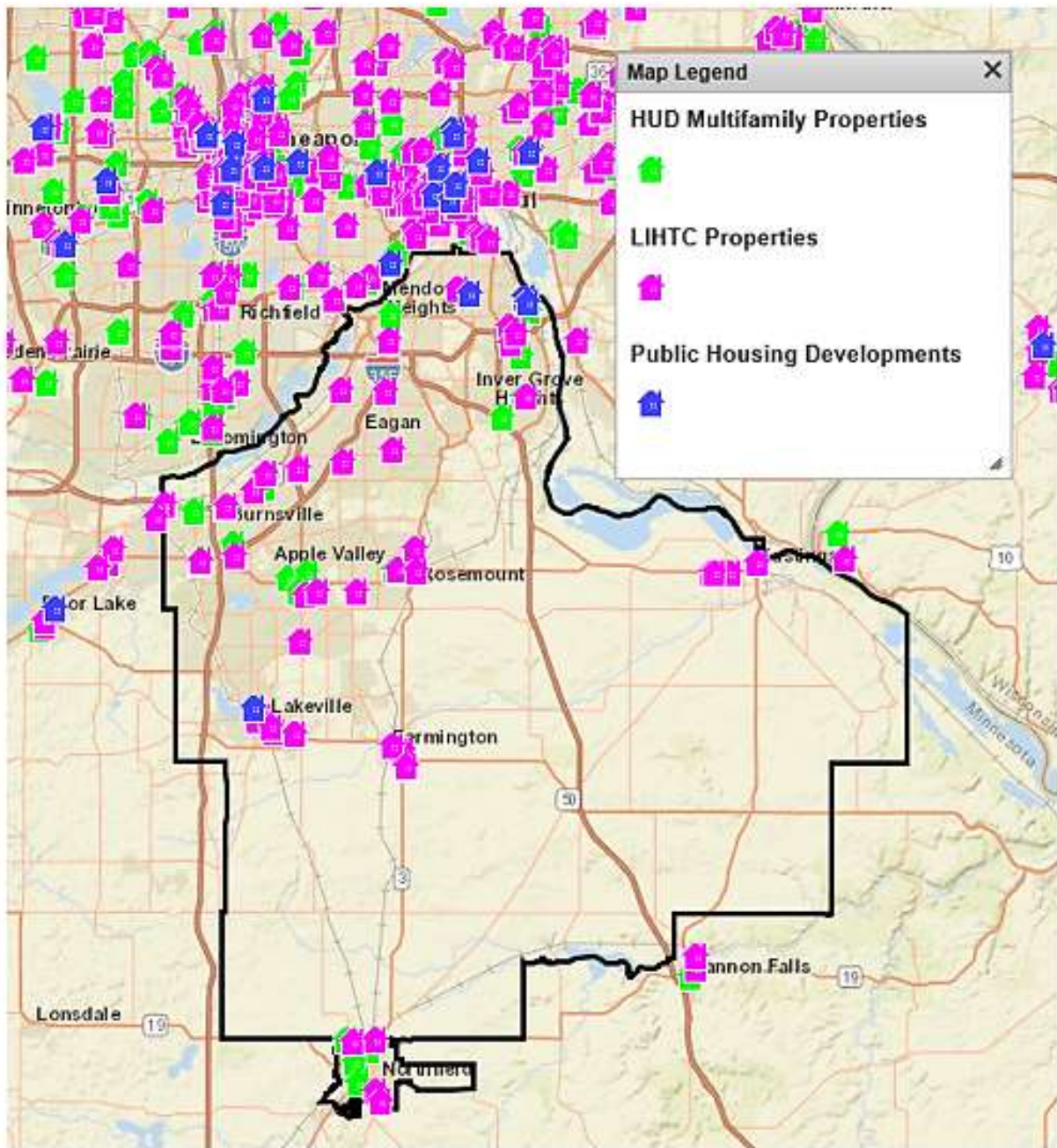
Households looking to transition from rental to homeownership may be assisted through the first-time homebuyer program and housing counseling. There is not a specific income level that is targeted but it is likely to be above 50 percent AMI. Households lower than 50 percent AMI are eligible for the programs,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

### Voucher Concentration



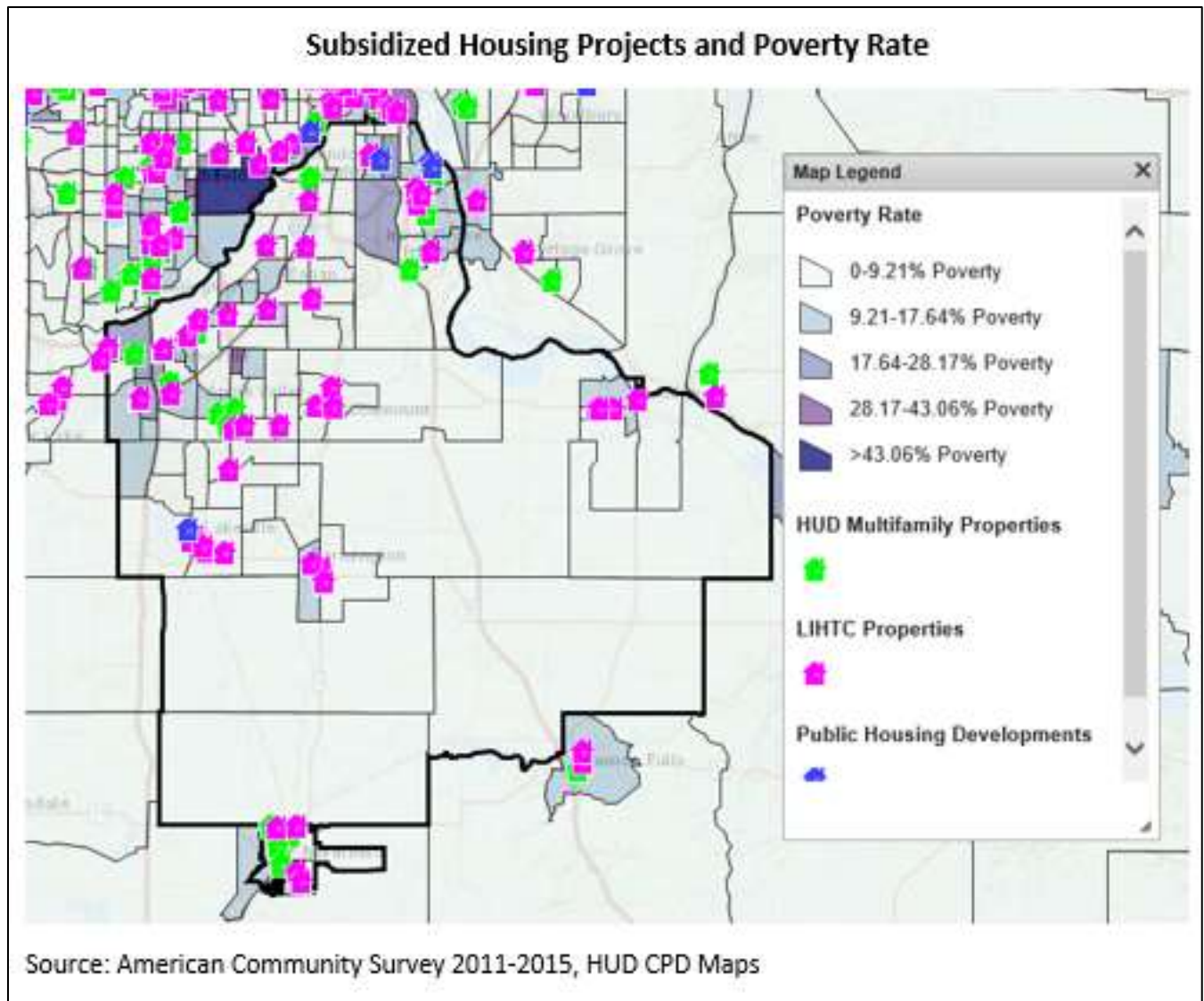
Source: American Community Survey 2011-2015, HUD CPD Maps

### 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 in 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 noted that in 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.

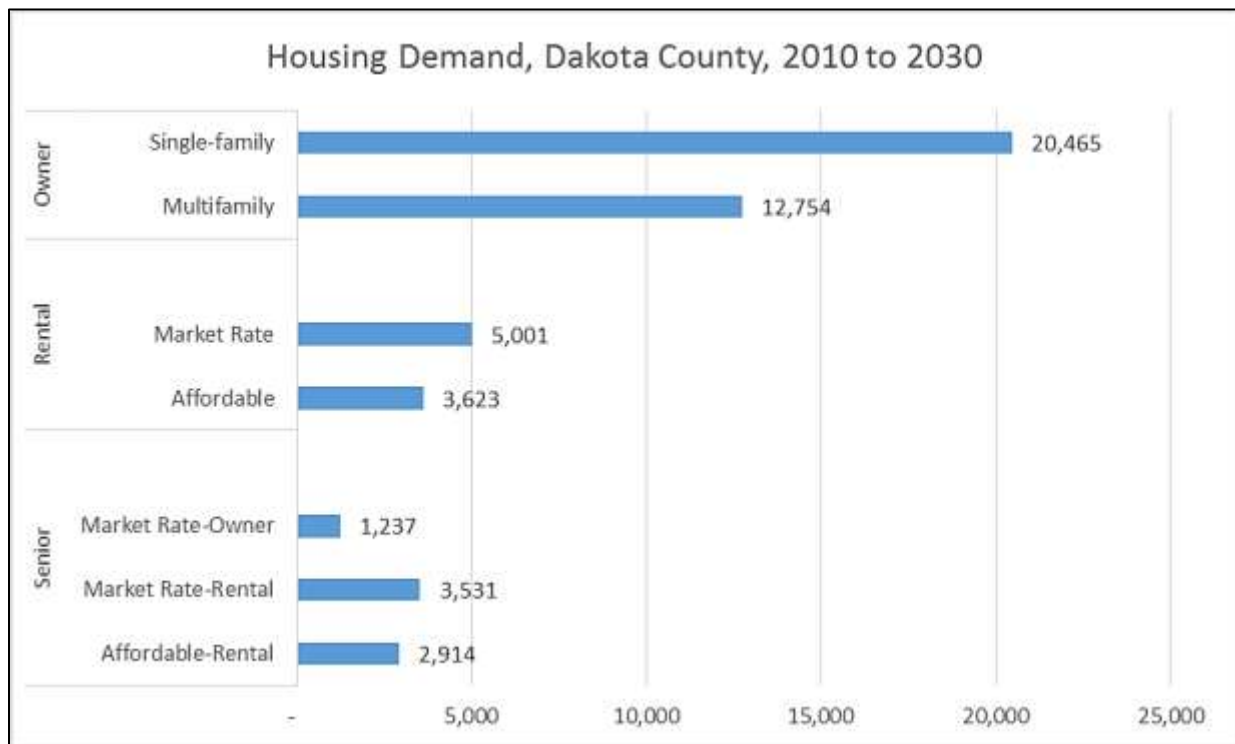
An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs and how housing affordability has changed over time. Cost burdened households may be cutting back on necessary household expenses because 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

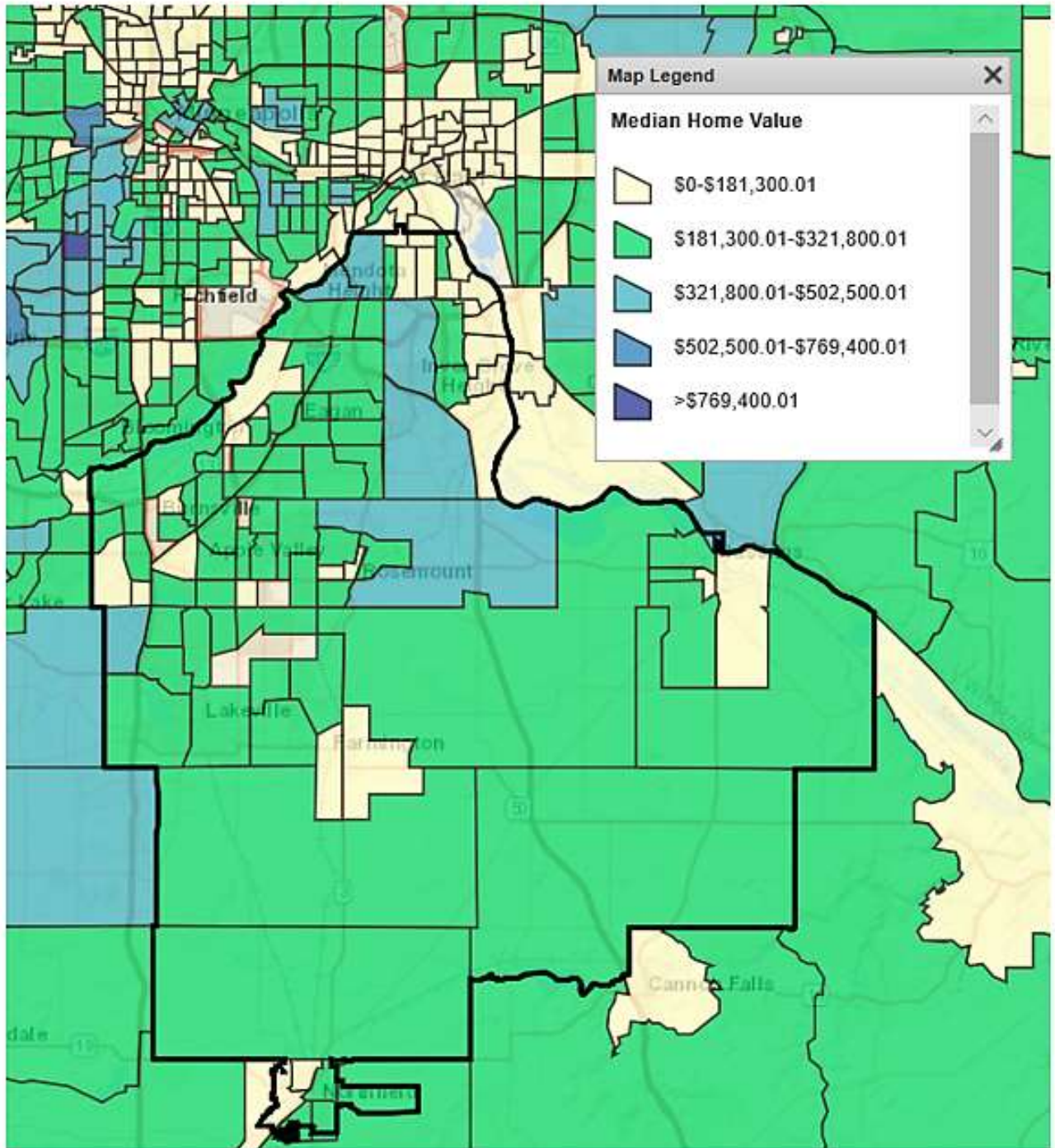
Dakota County	Base Year: 2000	Most Recent Year: 2017	Percent Change
Median Home Value	\$152,400	\$241,500	58.5 percent
Median Contract Rent	\$722	\$1,261	74.6 percent

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

Table 30 – Cost of Housing

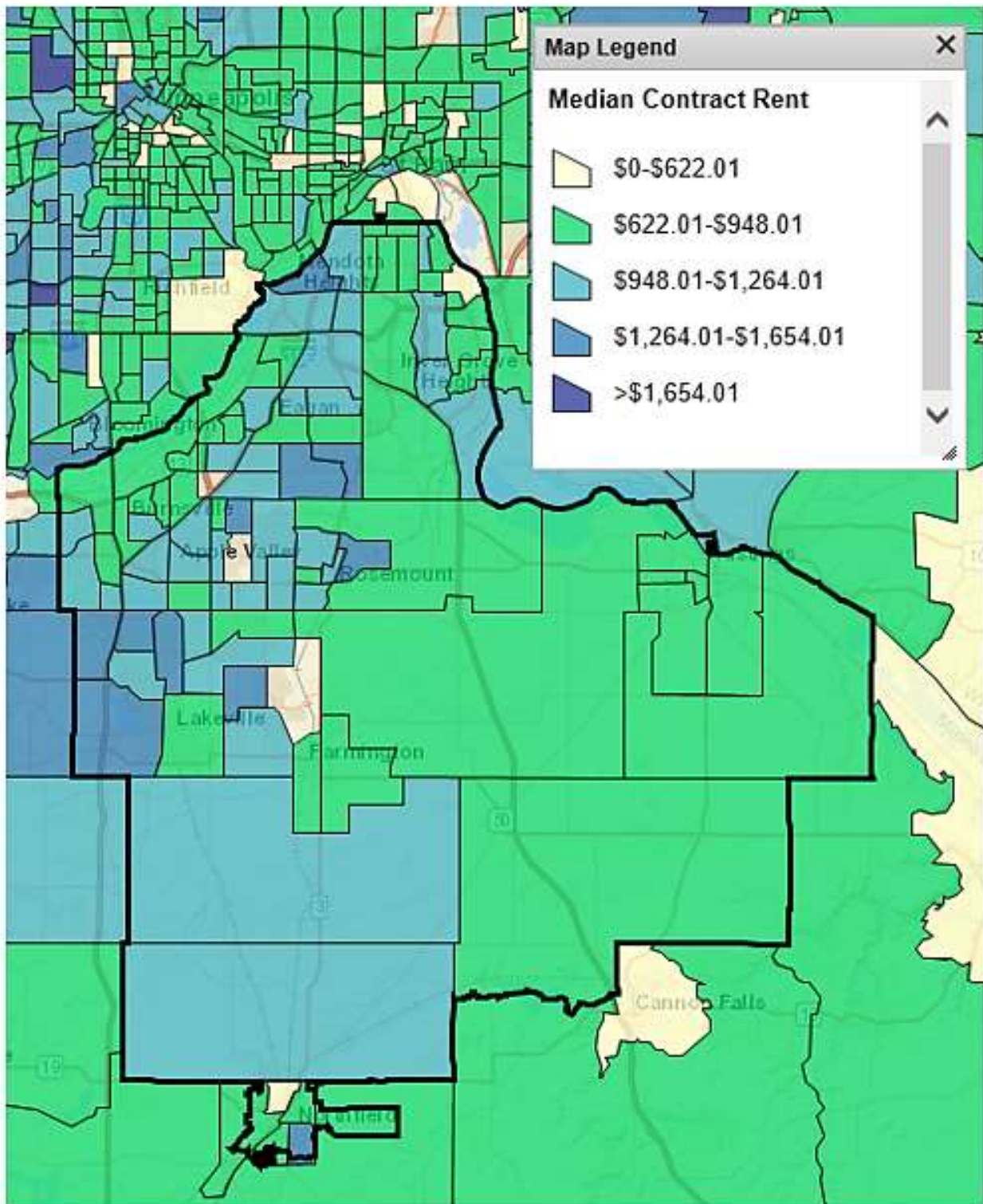


## Median Home Value



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
<b>Total</b>	<b>110,958</b>	<b>100.0 percent</b>

Data Source: 2011-2015 ACS

Table 31 - Rent Paid

Housing Affordability – HOME Consortium

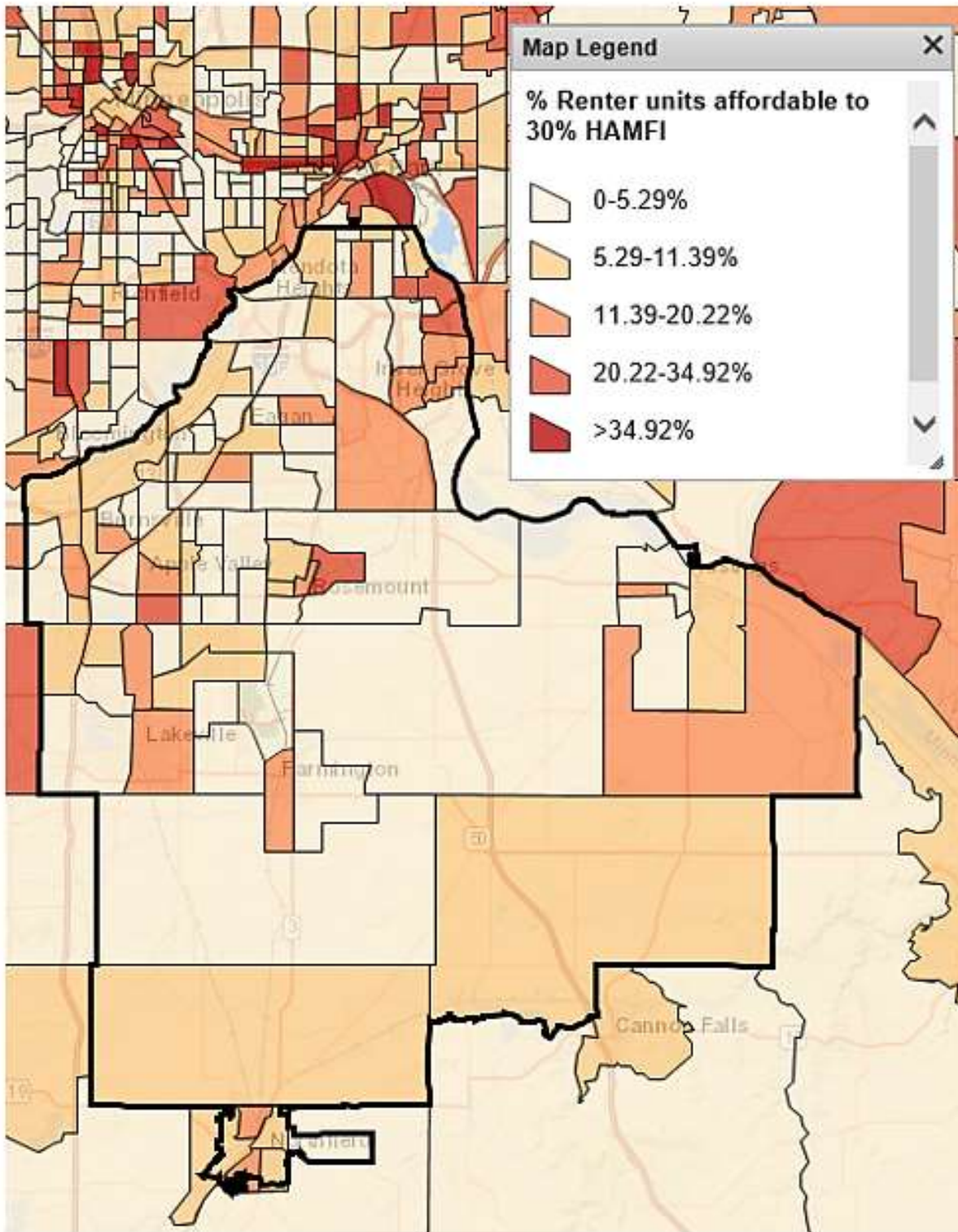
Percent Units affordable to Households earning	Renter	Owner
30 percent AMI	8,182	No Data
50 percent AMI	35,801	23,749
80 percent AMI	72,676	82,605
100 percent AMI	No Data	129,302
<b>Total</b>	<b>116,659</b>	<b>235,656</b>

Data Source: 2011-2015 CHAS

Table 32 – Housing Affordability

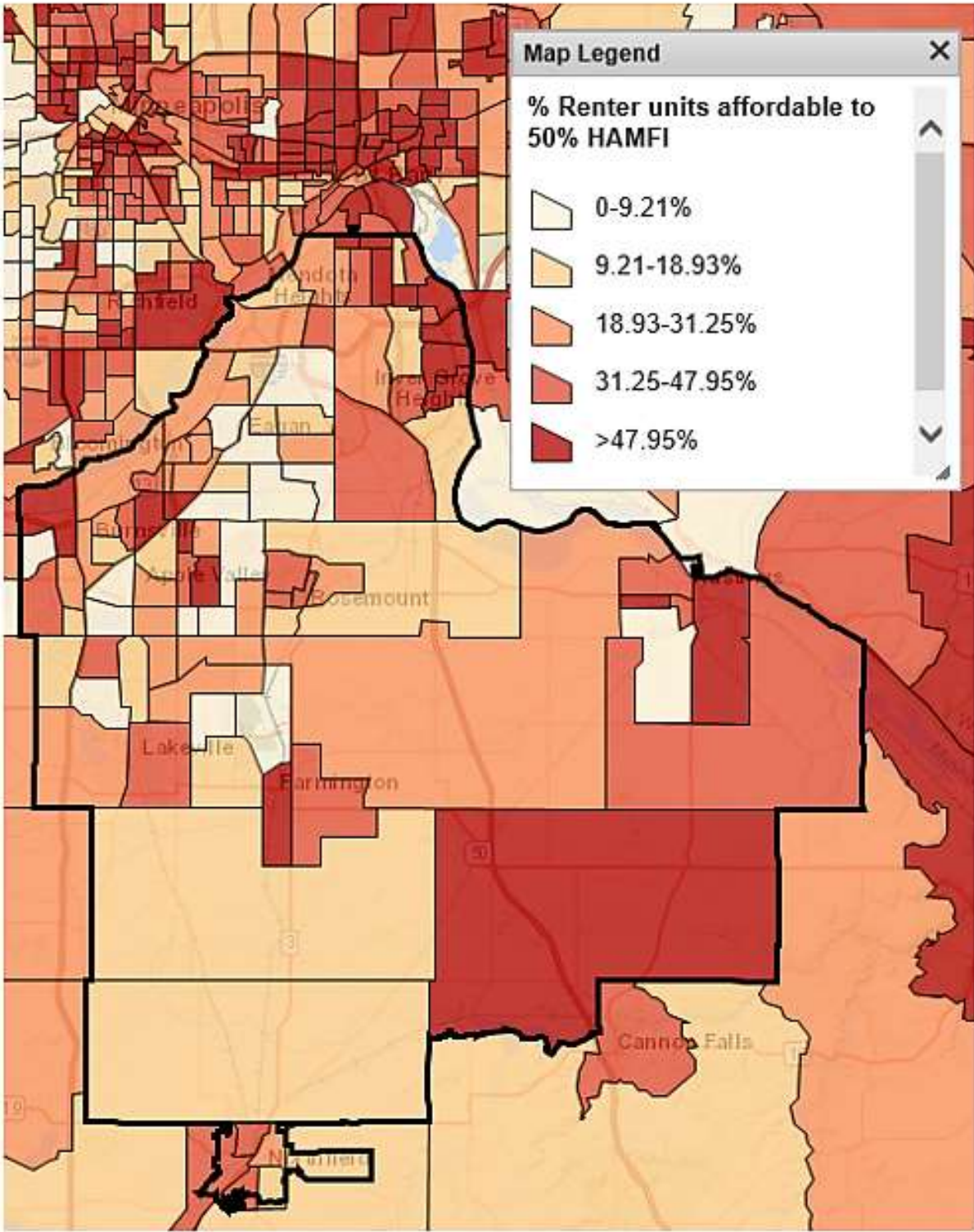


### Rental Units Affordable to Households with 30% of Area Median Income



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

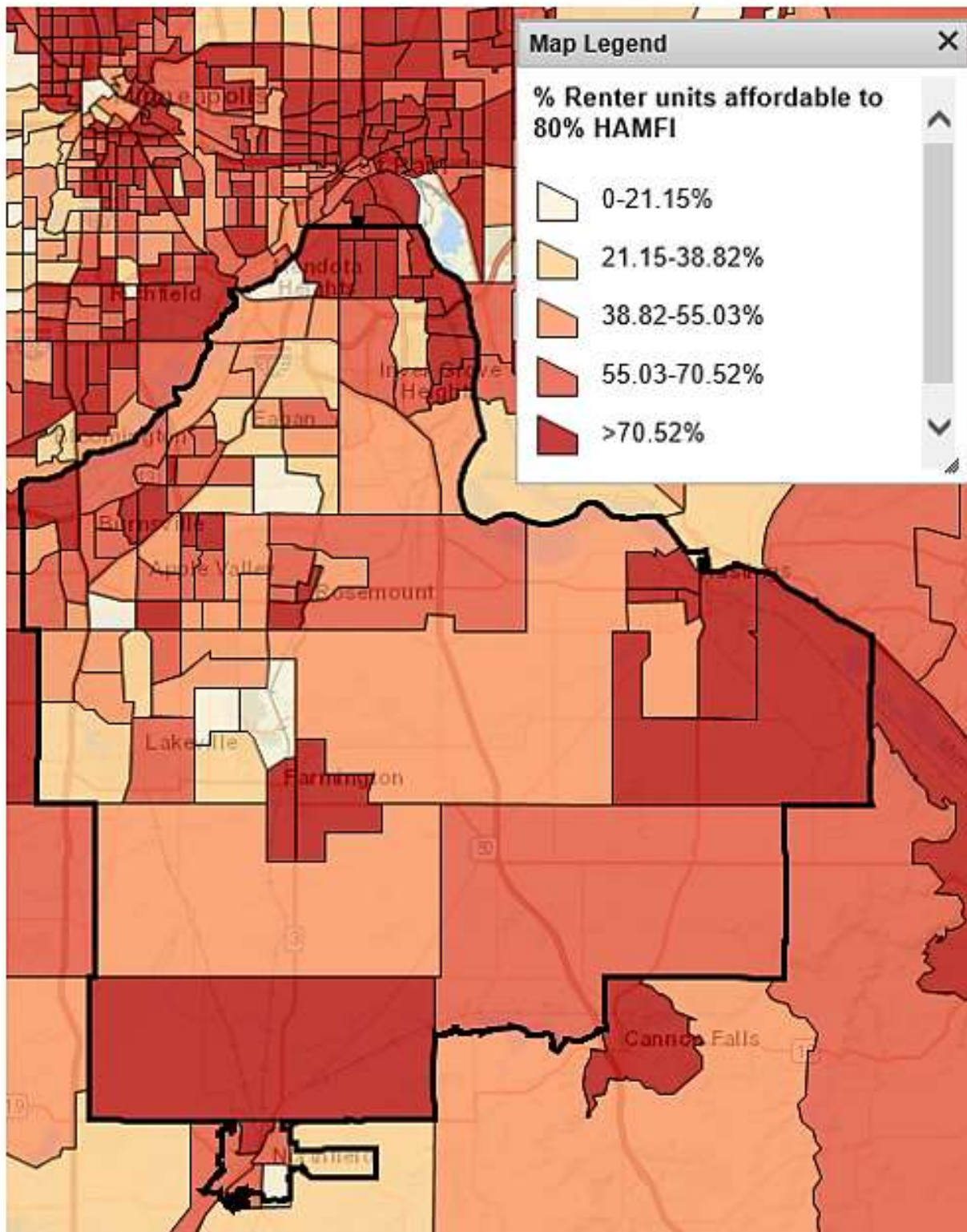
Rental Units Affordable to Households with 50% of Area Median Income



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

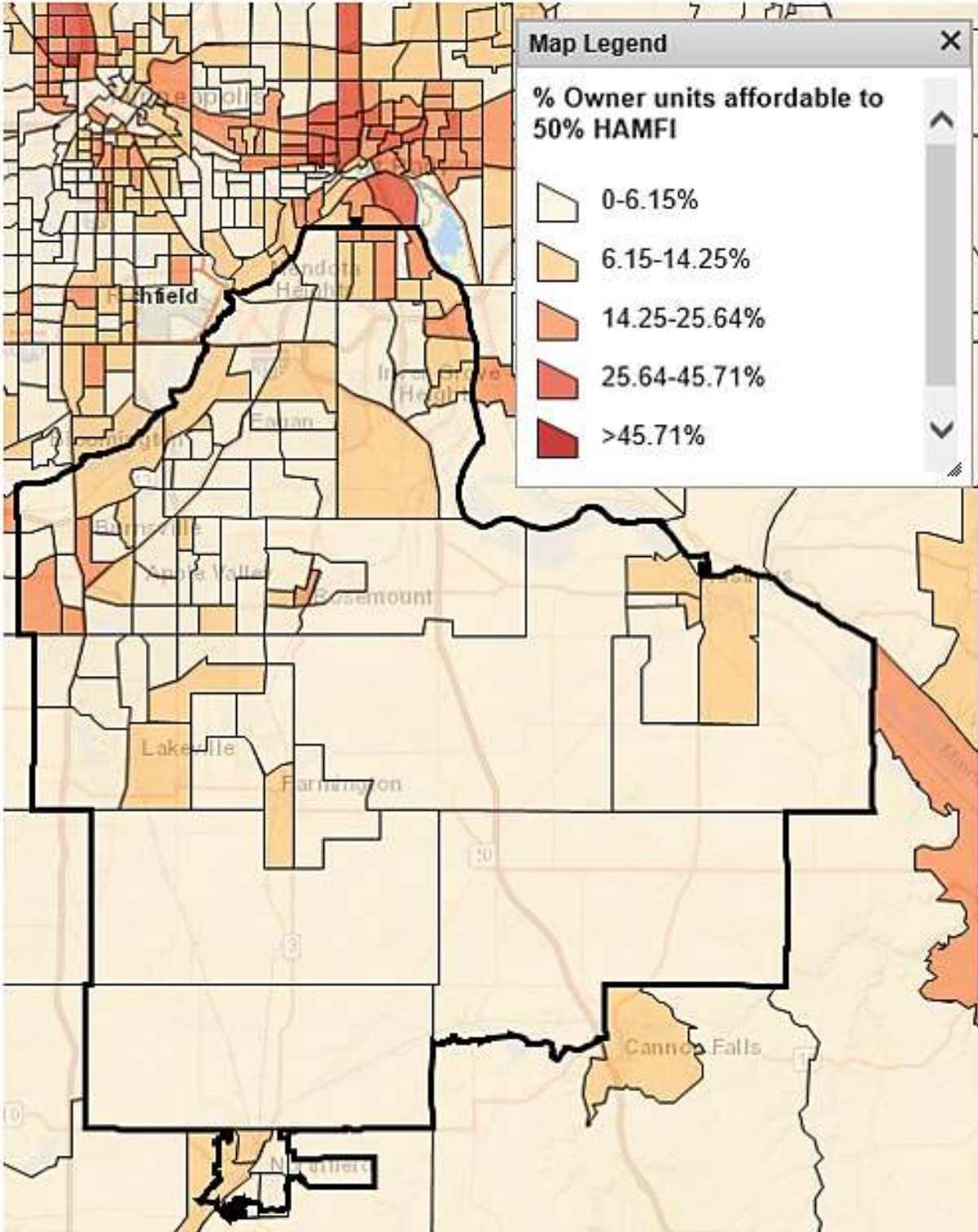


### Rental Units Affordable to Households with 80% of Area Median Income



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

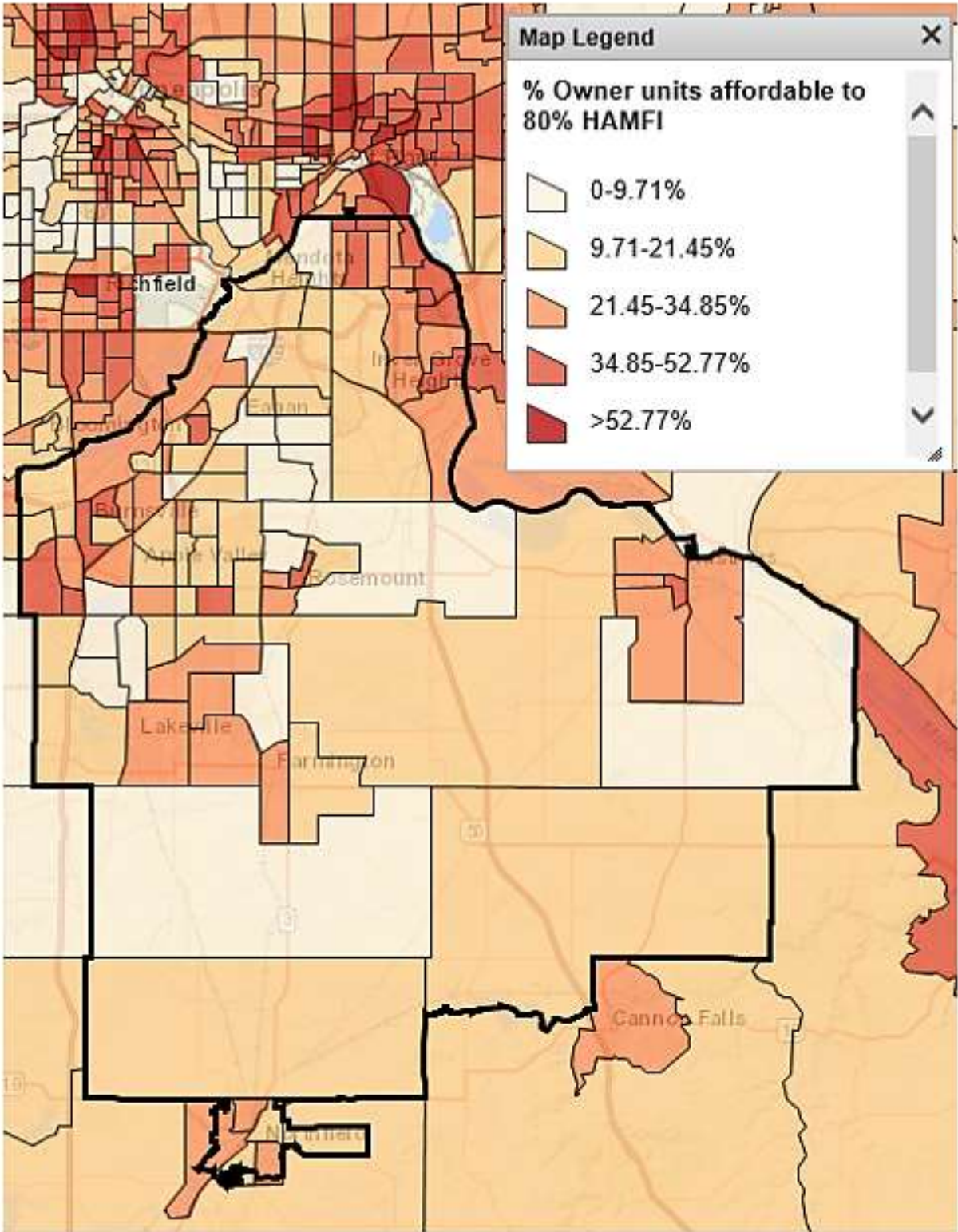
**Owner Units Affordable to Households with 50% of Area Median Income**



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



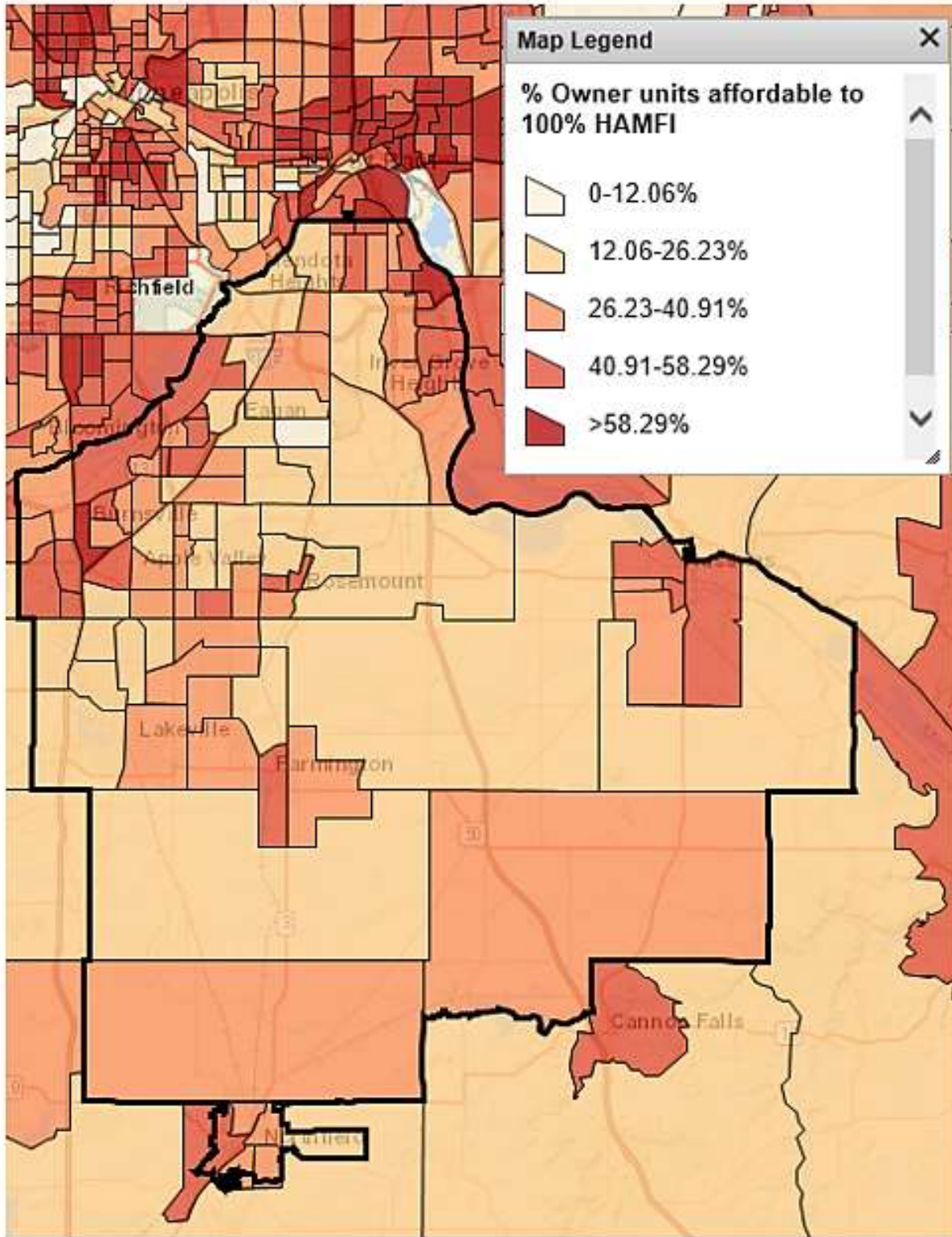
**Owner Units Affordable to Households with 80% of Area Median Income**



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 find 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	Cost Burden			
		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	Cost Burden	
		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 is 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.

Table 39 Methodology

Census data regarding vacant units was used to come up with the vacant unit numbers. This number is cumulative of Ramsey, Anoka, Washington, and Dakota. 20 percent of these units were concluded to be substandard (abandoned) this was gathered from MA-20 section of owner-occupied housing with at least one substandard condition.

REOs were gathered from this website: <https://www.realtytrac.com/mapsearch/bank-owned-properties/mn/dakota-county/>. I counted how many REOs in each county (Washington was missing). Then took 20 percent for the same reason listed above.

I did not find any information about housing not suitable for rehab; ergo, I put zeros. This completes Table 39.

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
<b>Total</b>	<b>358,680</b>	<b>99 percent</b>	<b>110,980</b>	<b>100 percent</b>

**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

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Before 1950	25,423	7 percent	7,640	7 percent
<b>Total</b>	<b>358,707</b>	<b>99 percent</b>	<b>111,046</b>	<b>100 percent</b>

Data Source: 2011-2015 CHAS

Table 37 – Year Unit Built



Risk of Lead-Based Paint Hazard – HOME Consortium

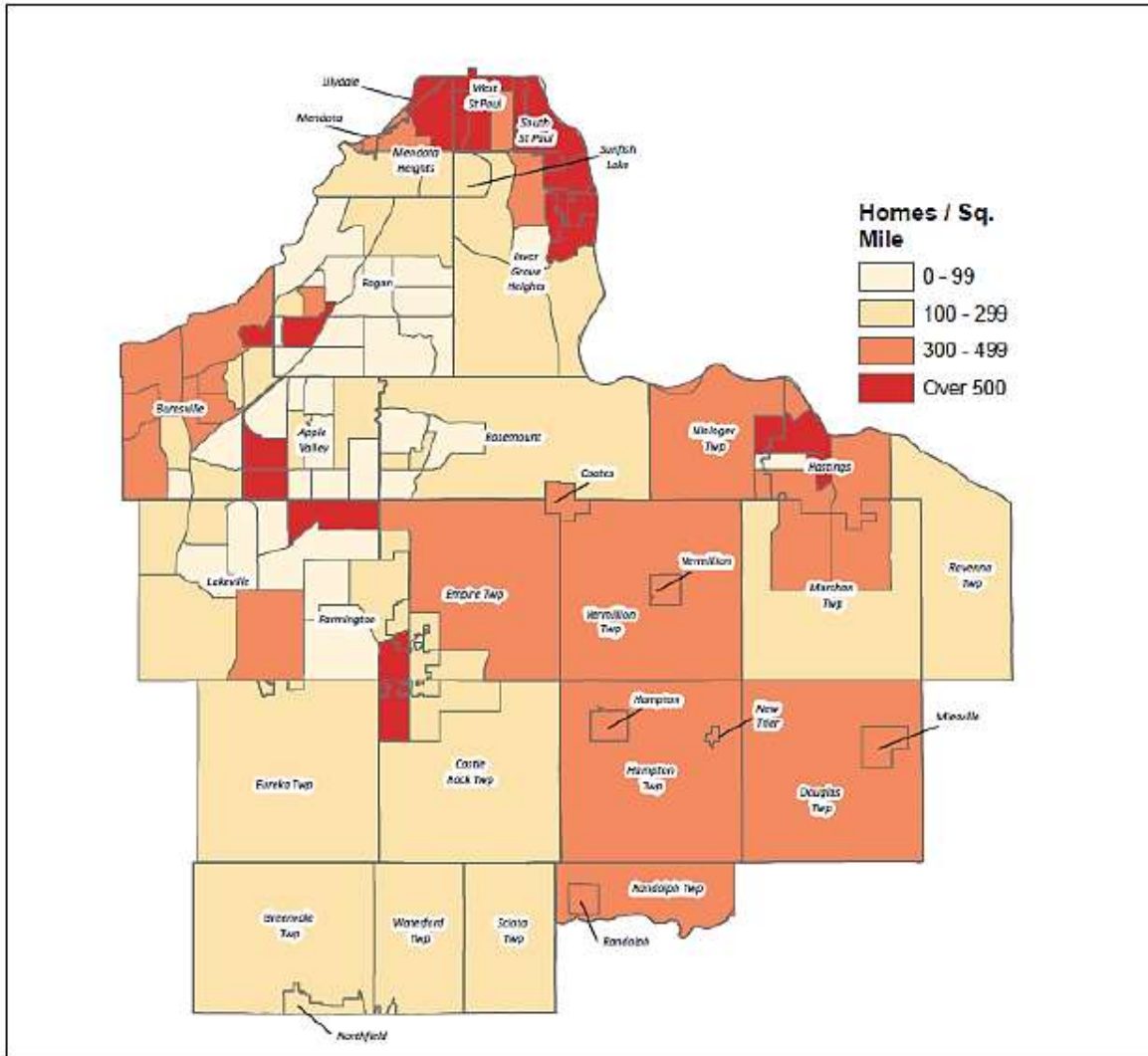
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Total Number of Units Built Before 1980	154,988	43 percent	52,353	47 percent
Housing Units build before 1980 with children present	46,079	13 percent	34,303	31 percent

**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	17,650	0	17,650
Abandoned Vacant Units	4,413	0	4,413
REO Properties	1,257	0	1,257
Abandoned REO Properties	314	0	314

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 buildings. 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 managed 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).

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.

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.

As noted previously, the Dakota County CDA administers project-based assistance for units in Hidden Ponds and Cedar Villas, totaling 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 include 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 a 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**	40
Households with Only Adults	37	50	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 Re-Housing 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 the 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 Re-housing 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 who 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 in similar ways as 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 initiated a lawsuit to seek changes in pharmaceutical marketing practices for opioids, preventative public education, and training of non-health care professionals to expand the ability to stop the crisis. The County also sought monetary relief for the costs of dealing with the opioid crises. The State of Minnesota created an Opioid Epidemic Response Advisory Council in September 2019. The goal is to have sustainable funding through fees collected from prescribers, drug manufacturers, and distributors 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 due, in part, to the amount of money spent on the drugs. 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 which helps streamline openings to ensure persons with medical needs are not discharged into homelessness.

The County and CoC also coordinate with metro resources which include: 1) Hennepin County Medical Center; 2) metro-wide "hospital to home" initiatives; and 3) a medical respite program which 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 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 the cost to purchase it. Additionally, the limited availability of private financing and public resources to develop affordable housing, especially units to serve households with extremely low incomes, is a barrier to affordable housing development. Where public policies do limit affordable housing development, the policies tend to be focused on requiring larger lot development or limiting multi-family housing to only a few areas of a city, which can drive up housing costs.

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)

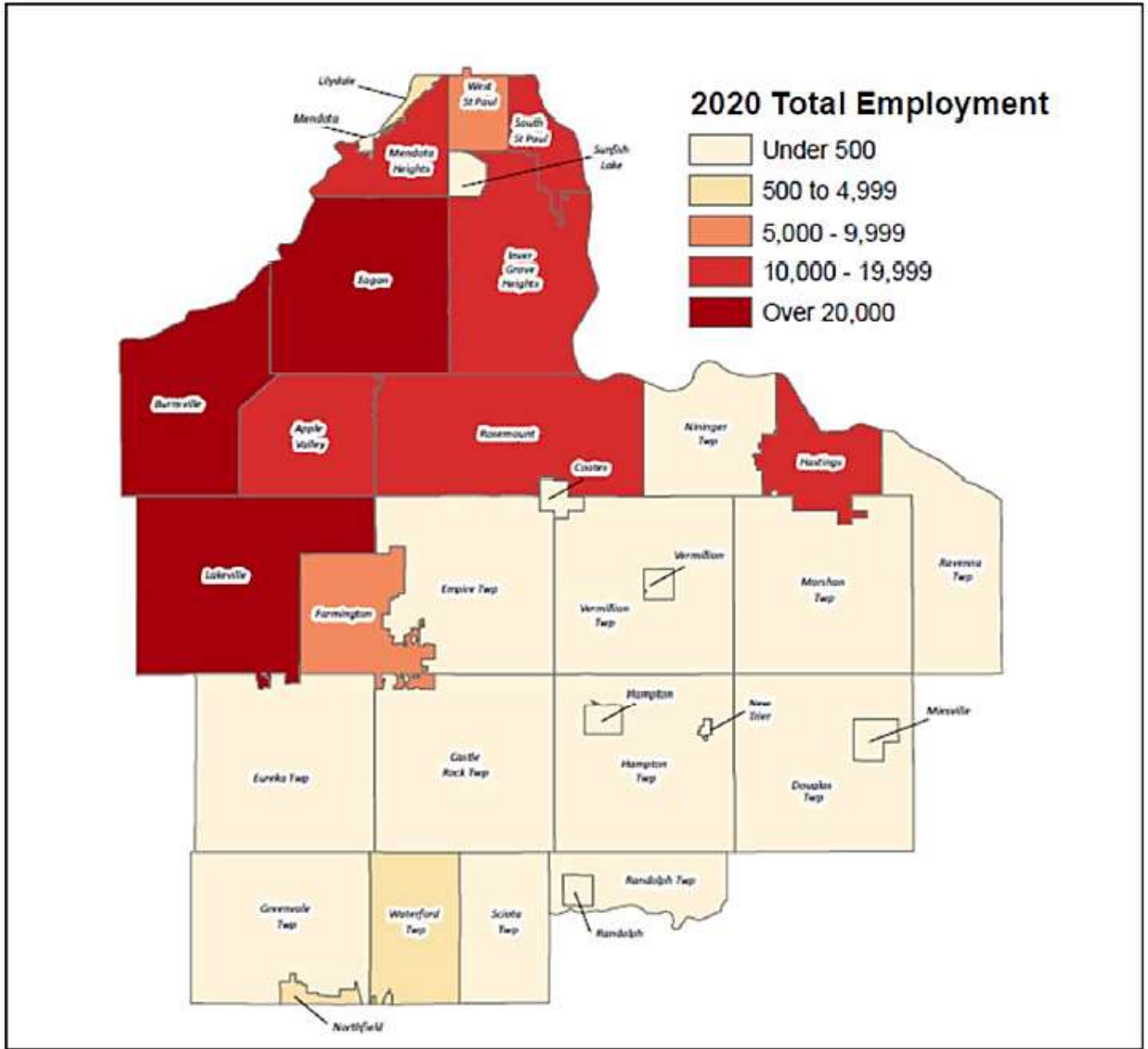
### Introduction

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.

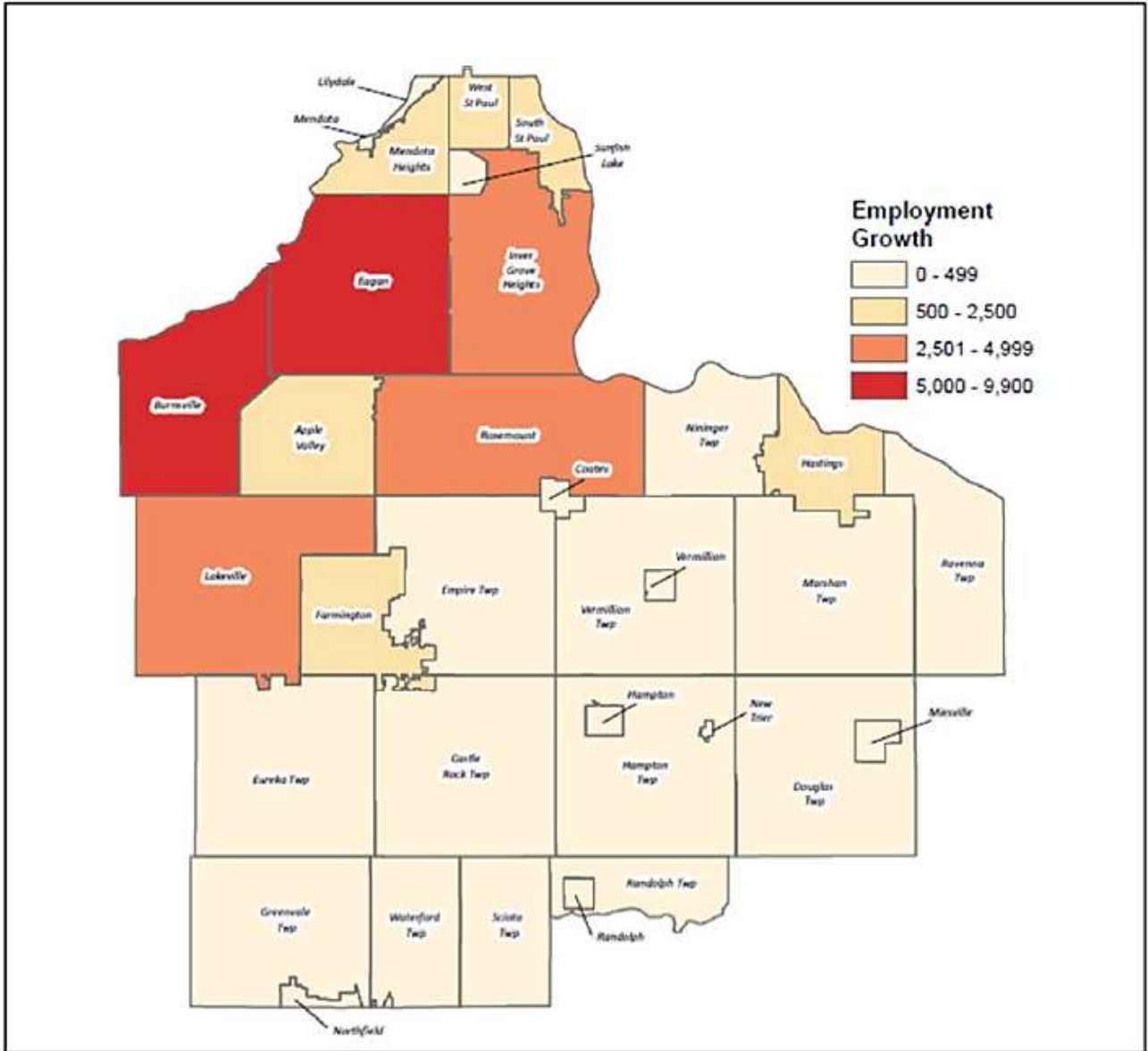
Having a job does not guarantee affordable homeownership. For many jobs in Dakota County, earnings do not cover actual housing costs. The ACS 2013-2017 median monthly housing costs for owner-occupied housing with a mortgage in Dakota County is \$1,660. With a median income of about \$86,302, a household 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

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers</b>	<b>Share of Jobs</b>	<b>Jobs less workers</b>
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
<b>Total</b>	<b>188,049</b>	<b>161,772</b>	<b>--</b>	<b>--</b>	<b>--</b>

**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
<b>Total</b>	<b>192,975</b>	<b>7,941</b>	<b>31,452</b>

**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

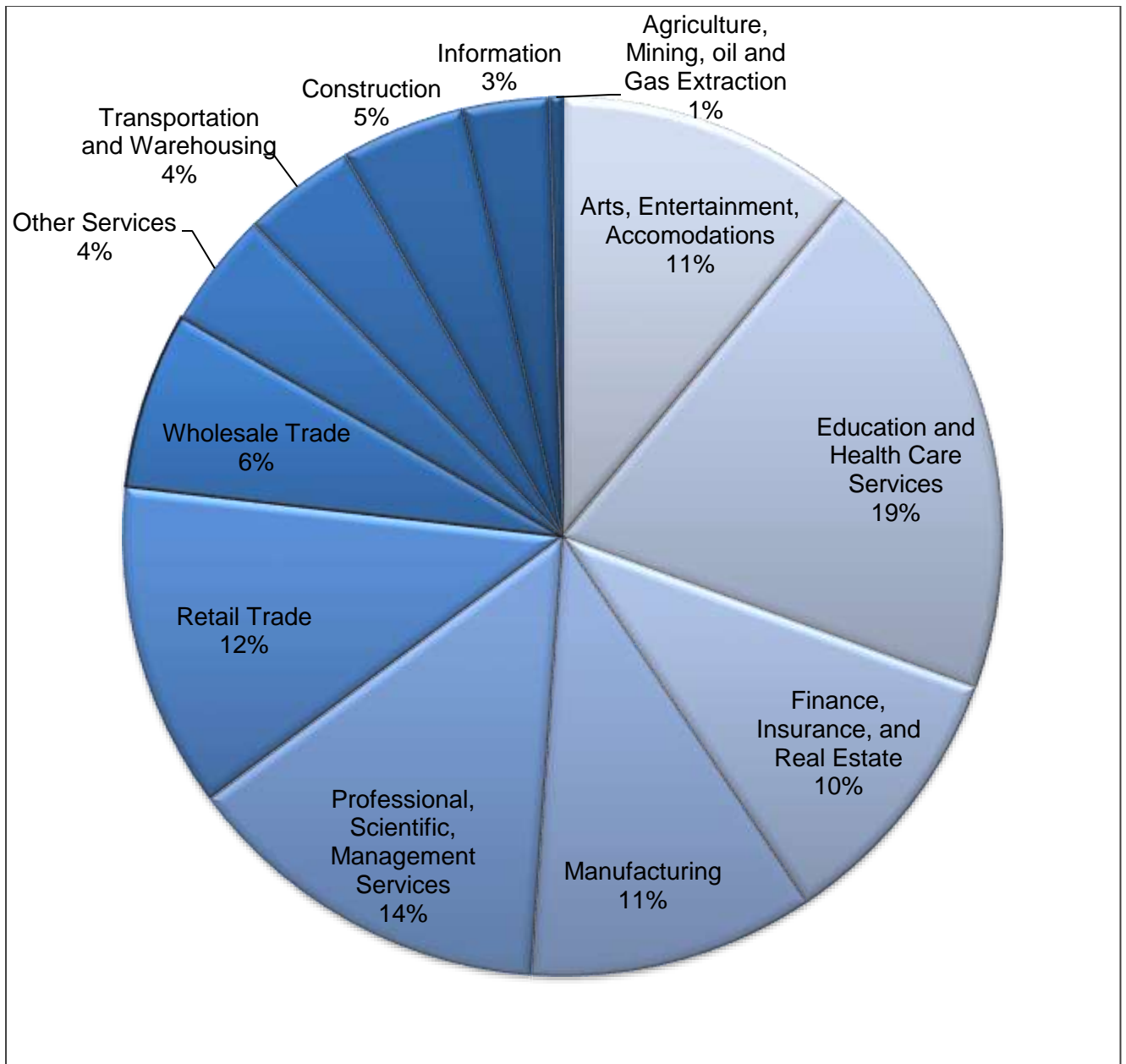
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$24,942
High school graduate (includes equivalency)	\$35,418
Some college or Associate's degree	\$42,590
Bachelor's degree	\$60,321
Graduate or professional degree	\$76,509

**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 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 the 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 the 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 construction 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 structure 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 entity and it 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. It provides the option to expand education, healthcare, and residential uses including telecommuting. Dakota County believes the C-Net is a viable way to increase competition for internet-related services in an area. It allows 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 unserved 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, including the 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

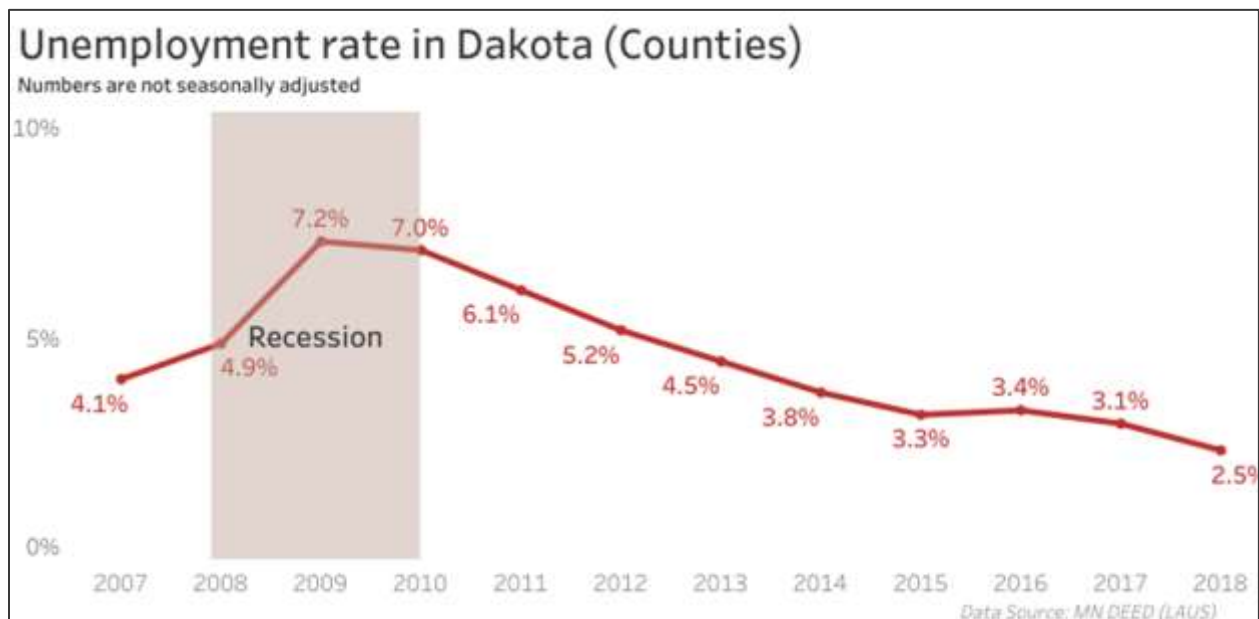


region is anticipating seeing golf courses in their communities being redeveloped into residential communities, which will have an economic impact.

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. One is located in South St. Paul and two are in 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 USEDA 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 to not 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 the 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 train and prepare 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. Those needs can be provided by County 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.

In 2013, the Dakota County CDA and the 12 largest cities in Dakota County partnered 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 any of the loans provided by the Open to Business program. But by having Economic Development listed as a 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.

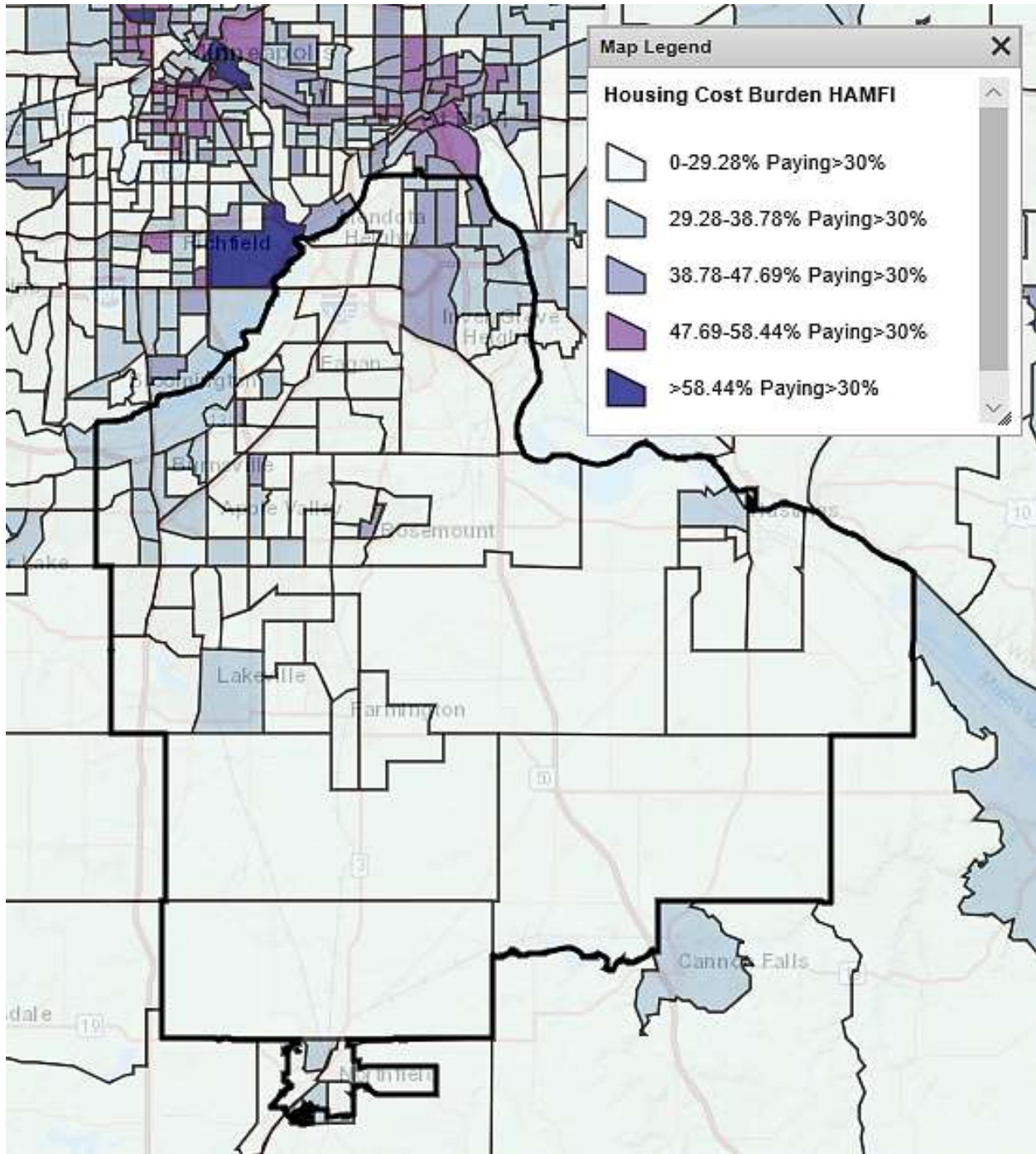
Cost Burden is the most frequent housing problem affecting residents of Dakota County. Thirty-two of the 142 census tracts experience cost burden greater than 30 percent of the population. The median percentage is 29.93 percent. Seven census tracts have concentrations of cost burdened households, the 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

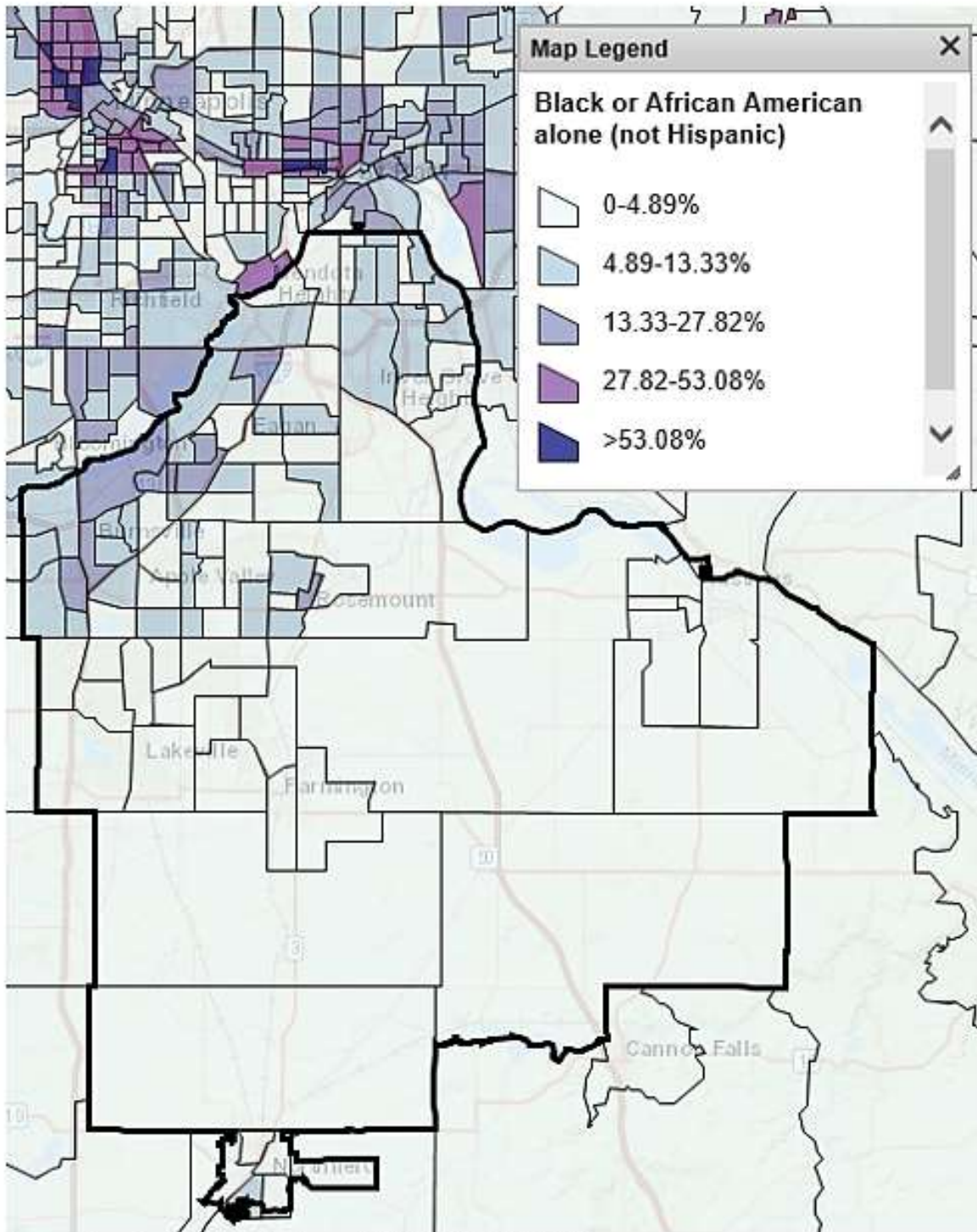
Table - Asian Population

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

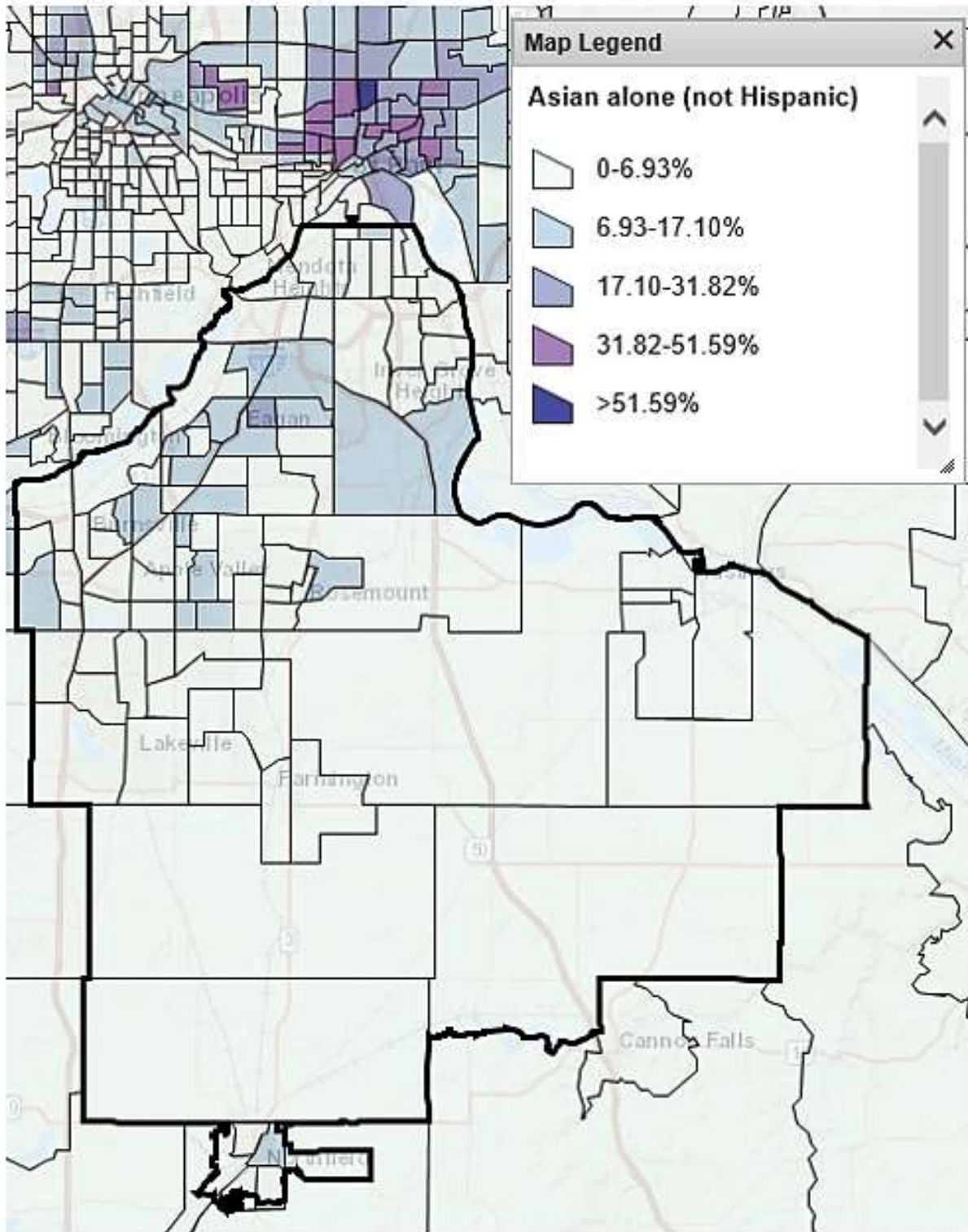
### African American Population



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

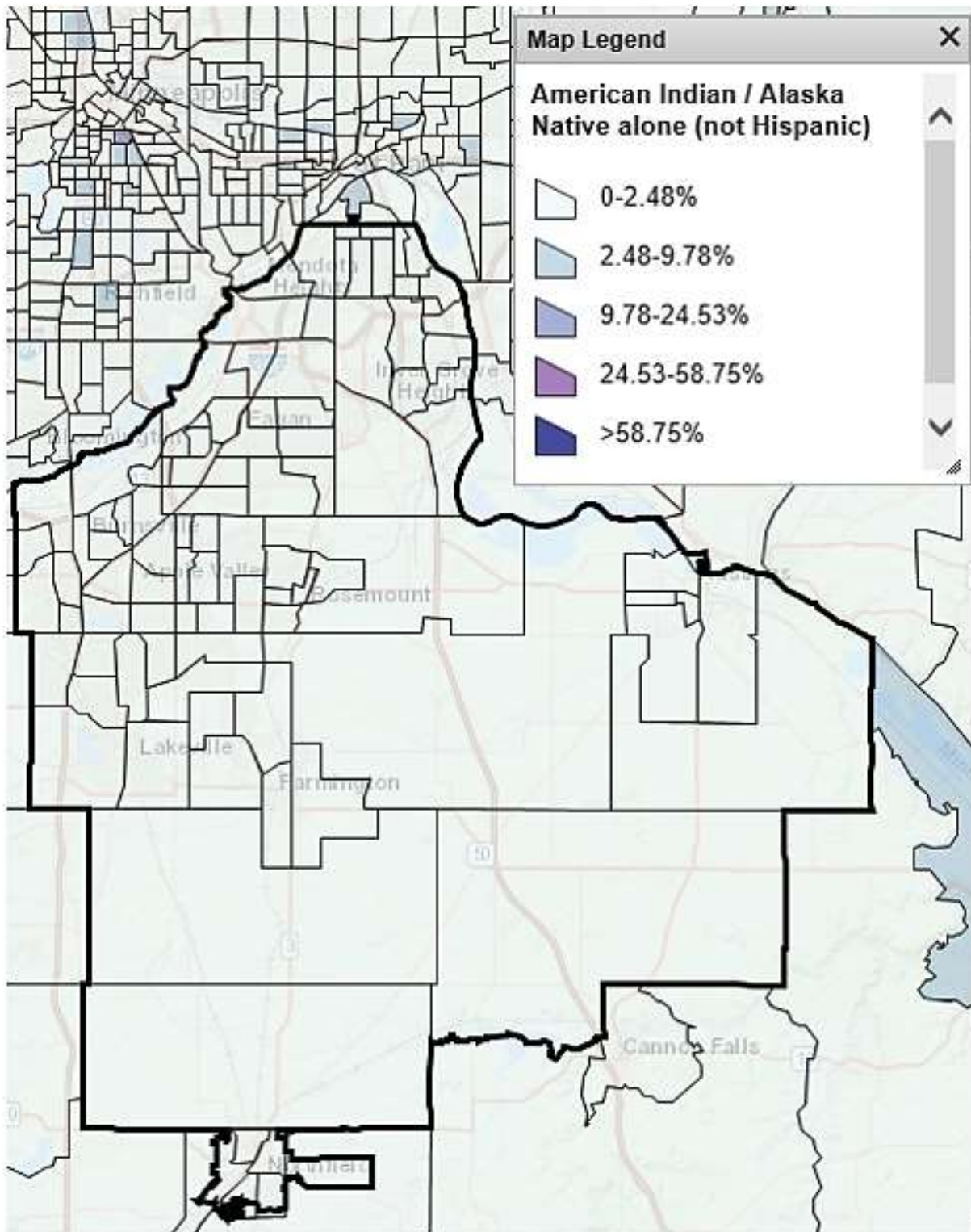


### Asian Population



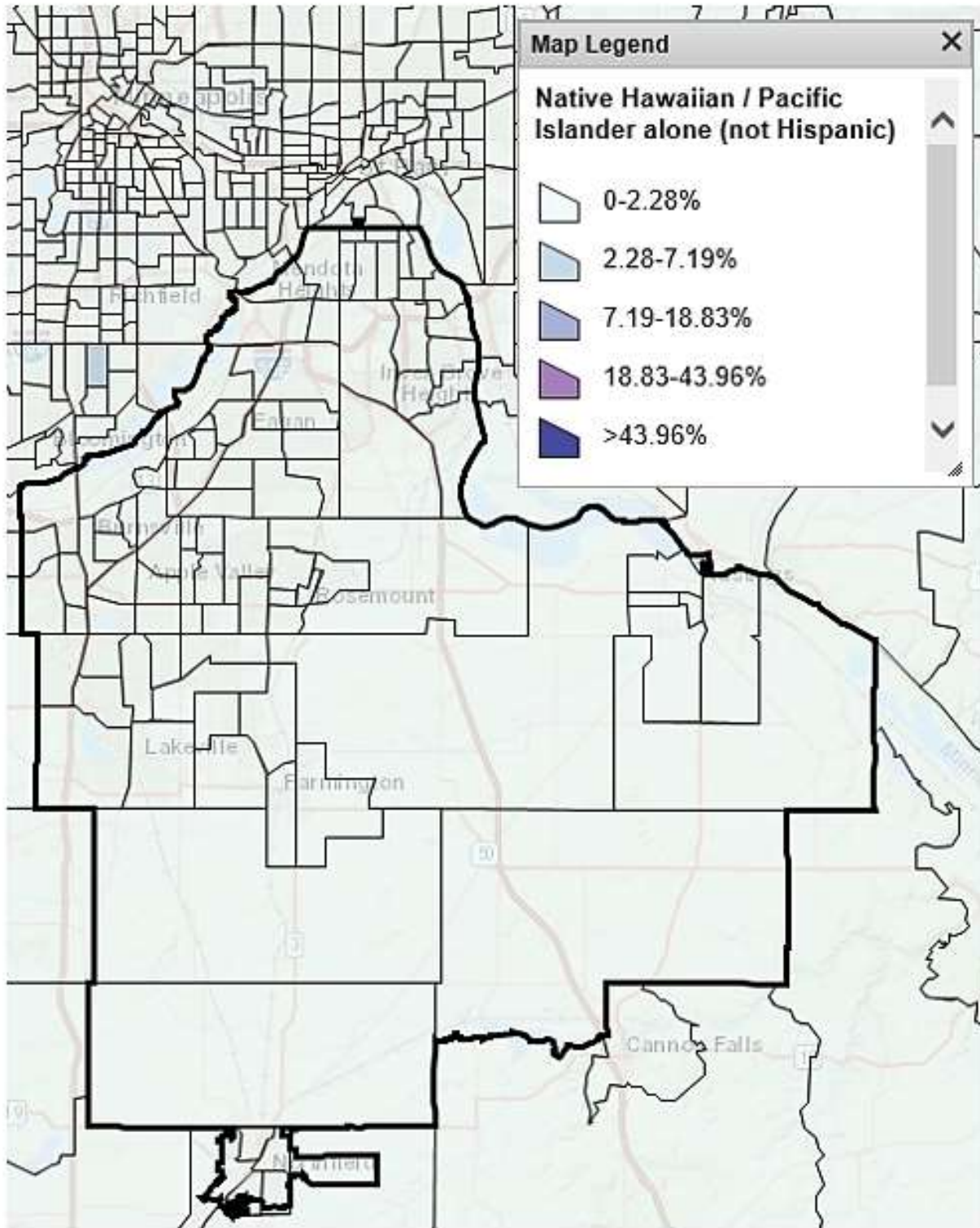
Source: American Community Survey 2011-2015, HUD CPD Maps

### American Indiana/Alaskan Native Population



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

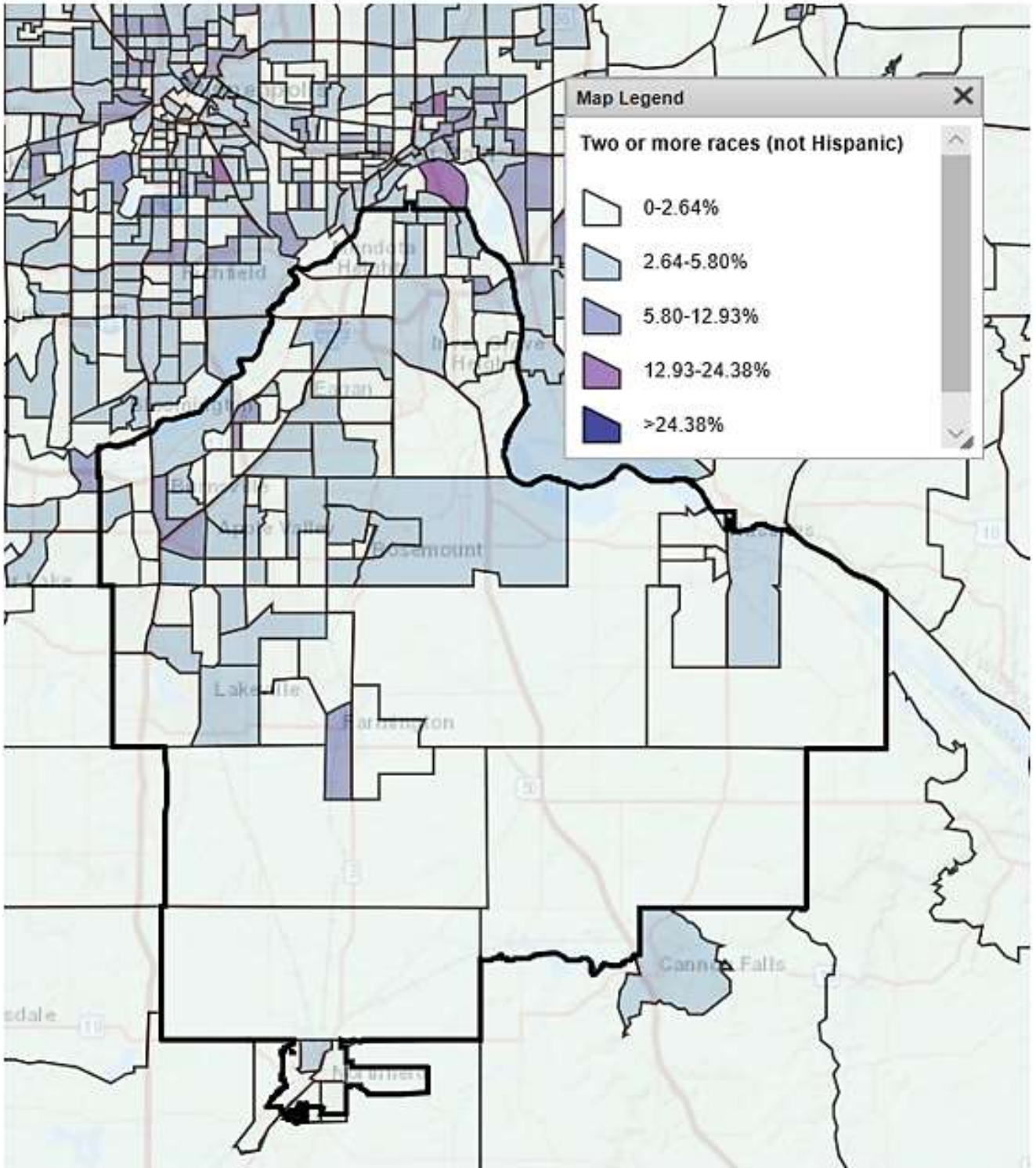
### Native Hawaiian/Pacific Islander Population



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

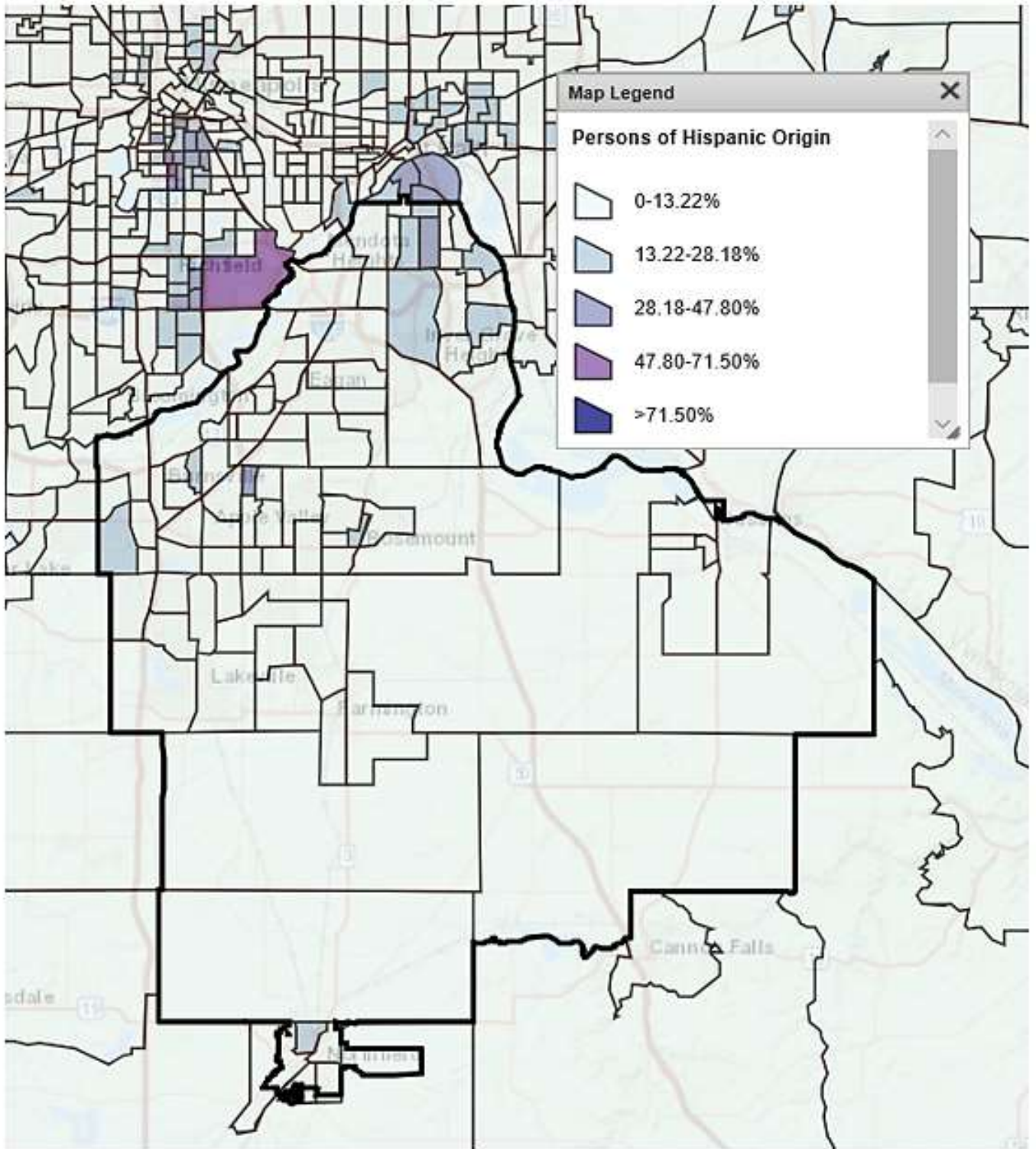


## Two of More Races Population



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

# Hispanic Population



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

## Low Income

The median household 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.

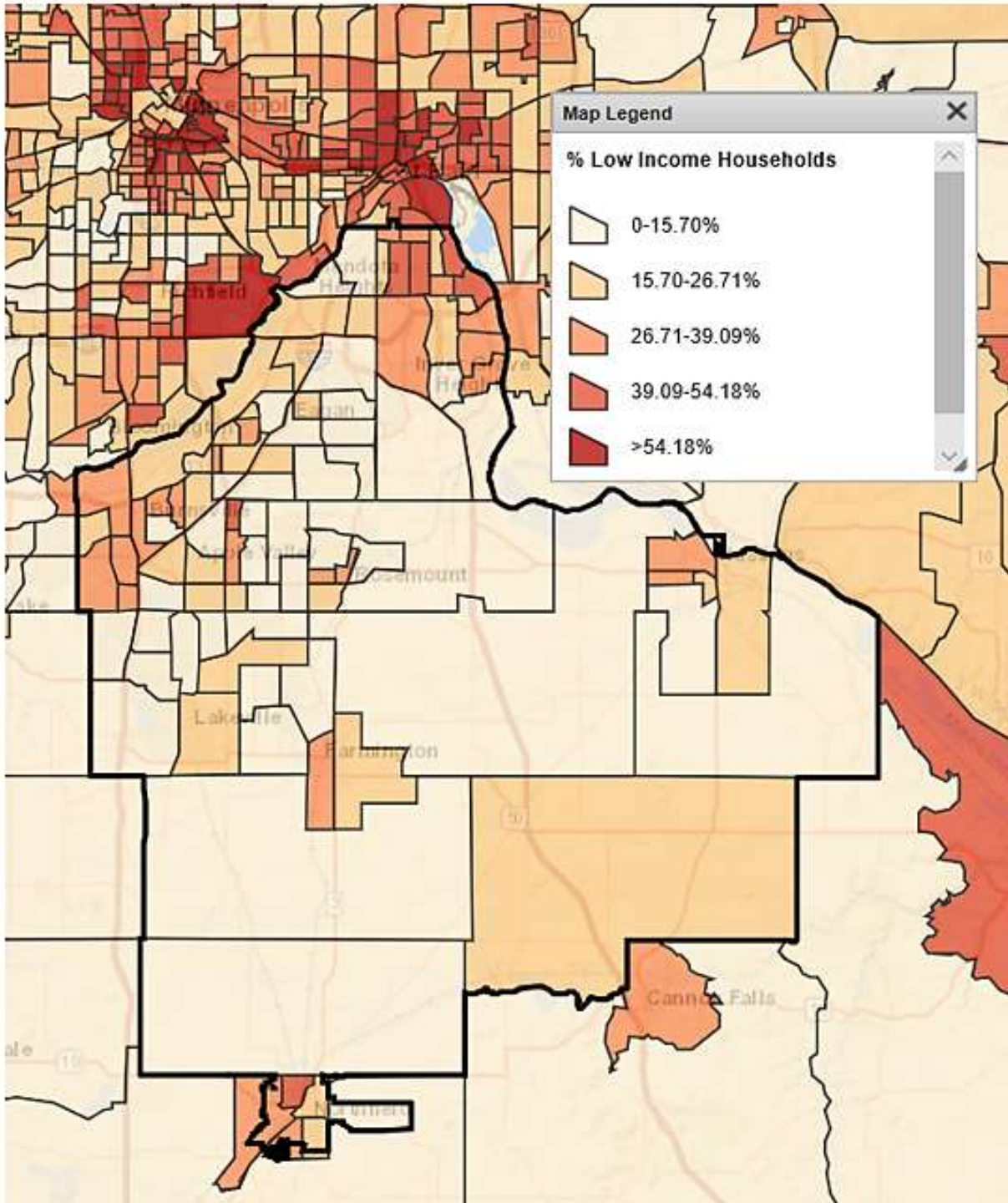
Tract	City	Percent Households below Poverty Line
605.05	West St Paul	18.6
607.11	Apple Valley	22.99
607.43	South St Paul	22.73
607.45	West St Paul	19.9
608.05	South St Paul	30.97

**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.

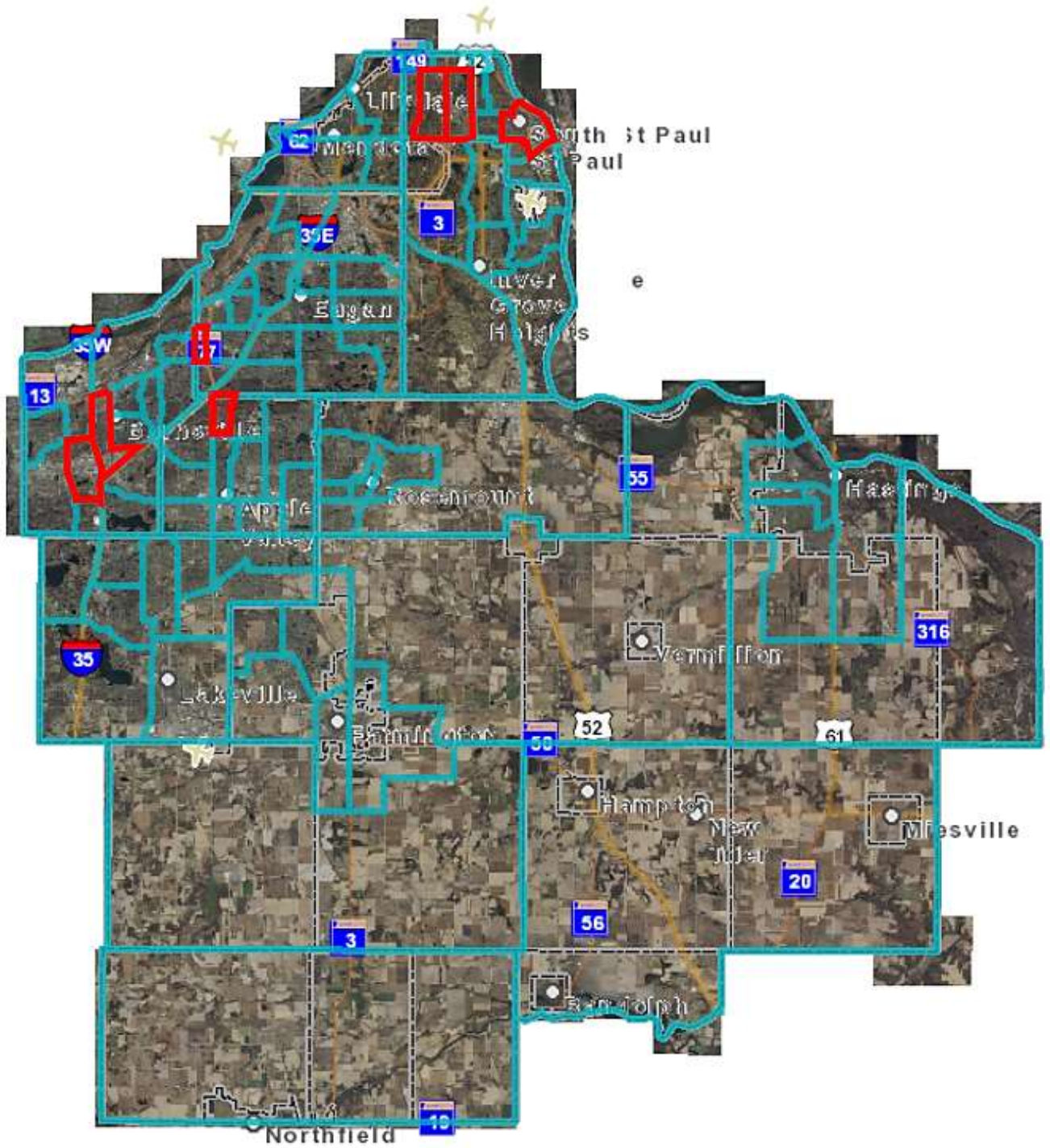
The following table summarizes key housing characteristics of the five census tracks with some type of concentration located across Dakota County.

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

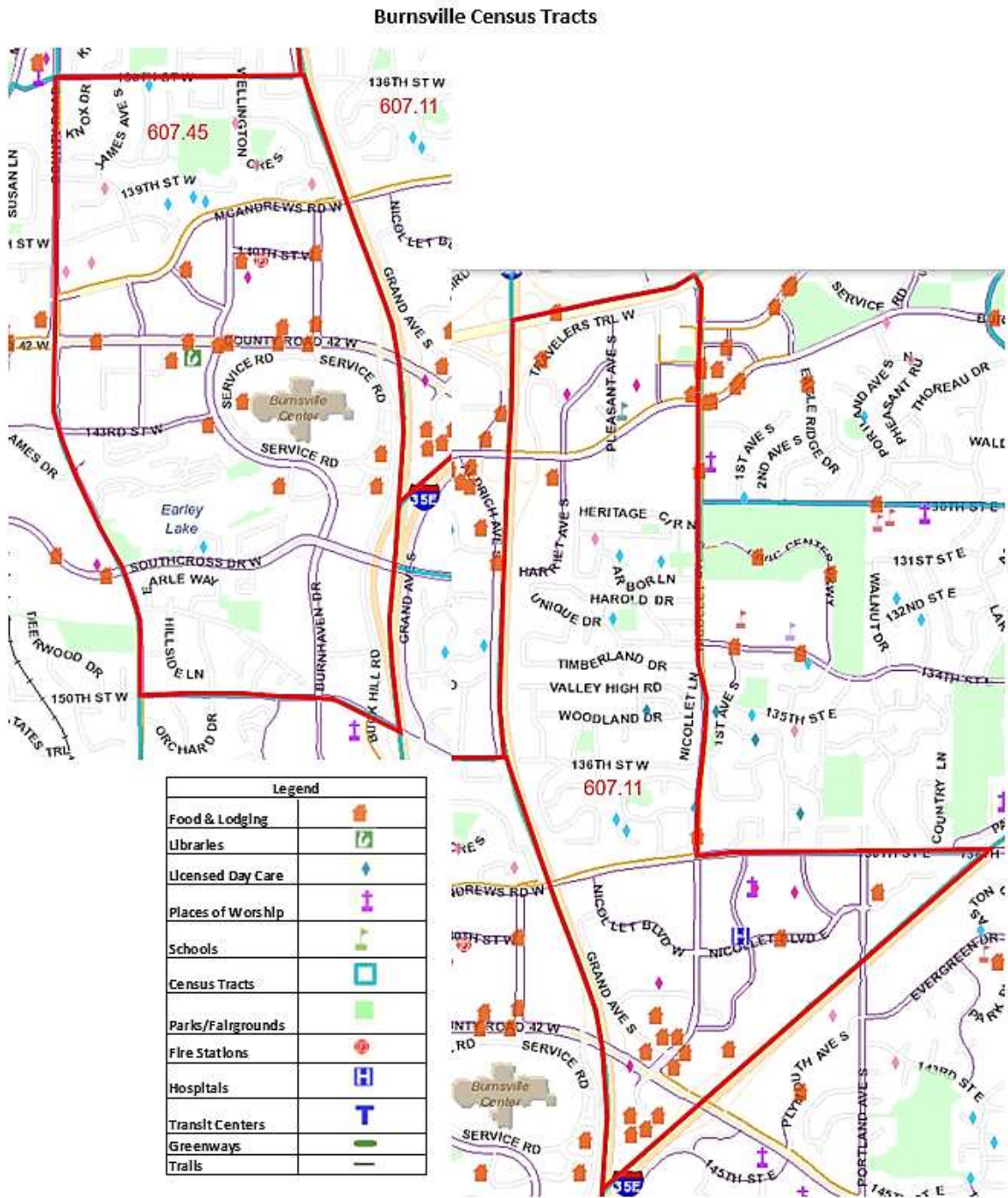
Table 52 – Select Area Housing Market Characteristics

# Concentration Tracts



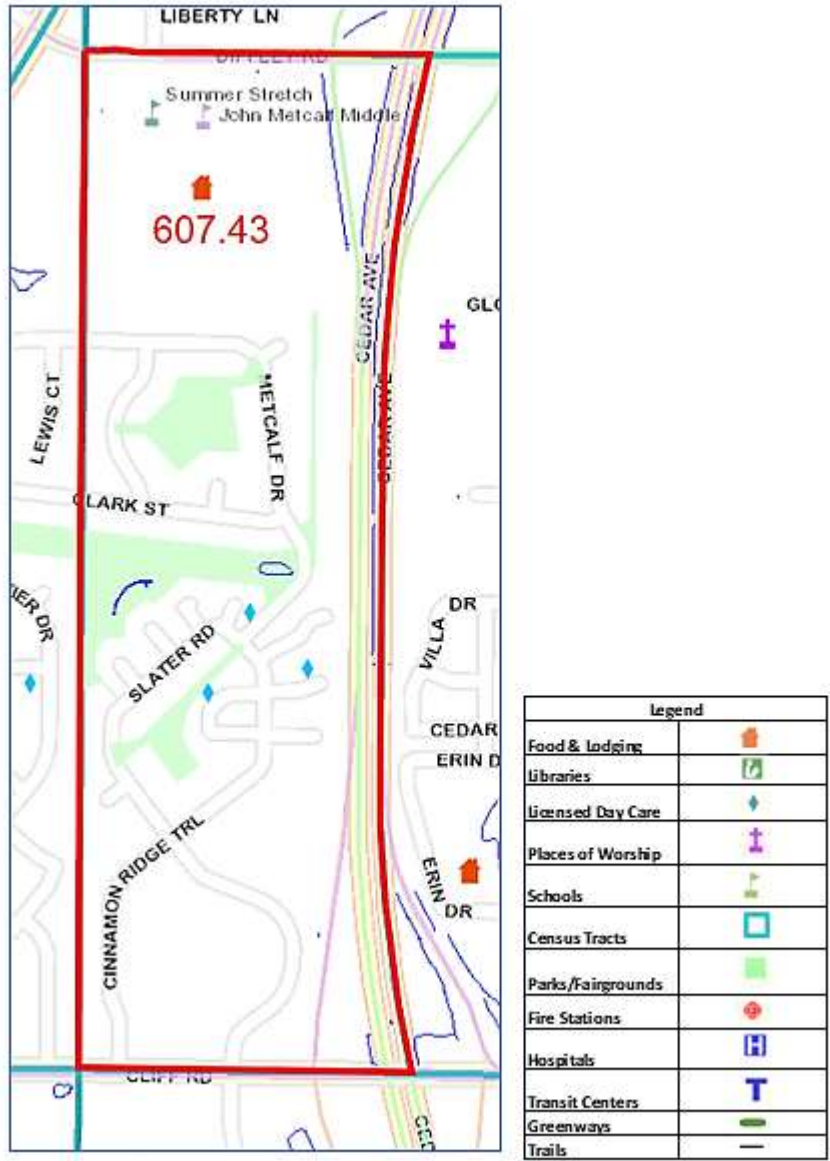


Are there any community assets in these areas/neighborhoods?



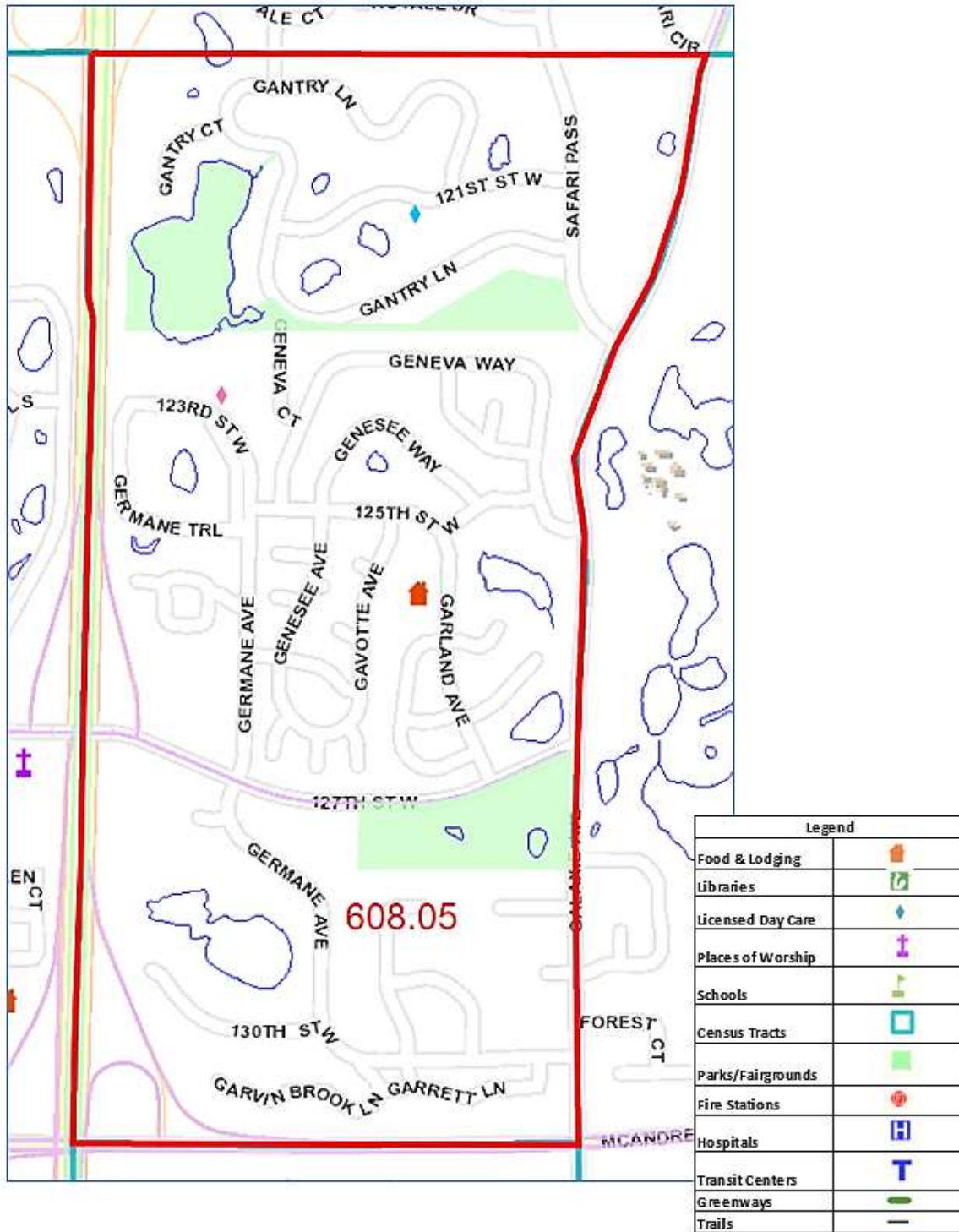
The census tract 607.45 located in Burnsville includes the Ames Center, Burnsville Library, Burnsville Center, Earley Lake, and several parks. The neighboring census tract 607.11 has additional retail spilling over from the shopping center. The northern portion of this census tract contains multi-family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

**Burnsville Census Tract**



The other census tract in Burnsville includes a large park and two schools. The area is primarily residential.

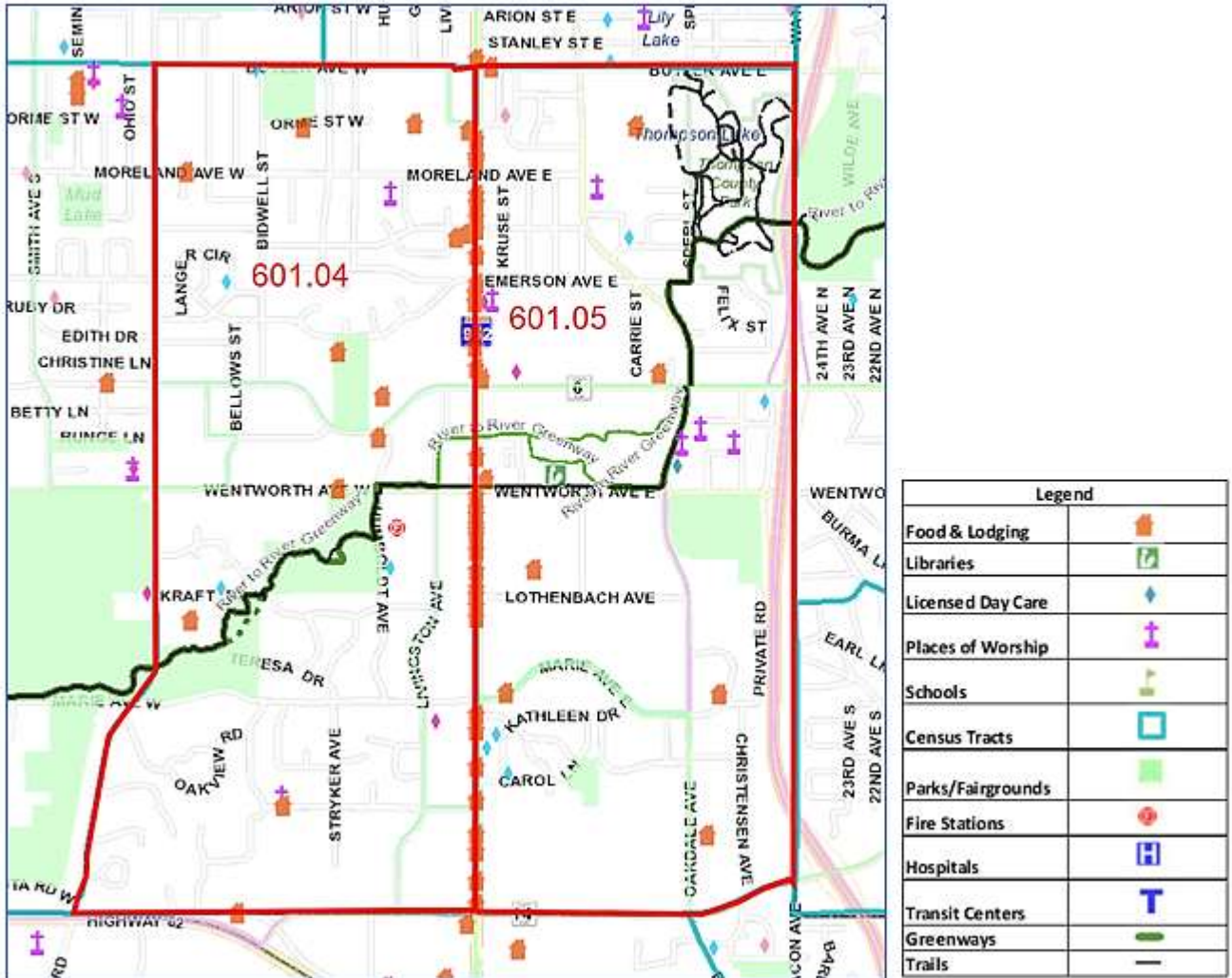
### Apple Valley Census Tract



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

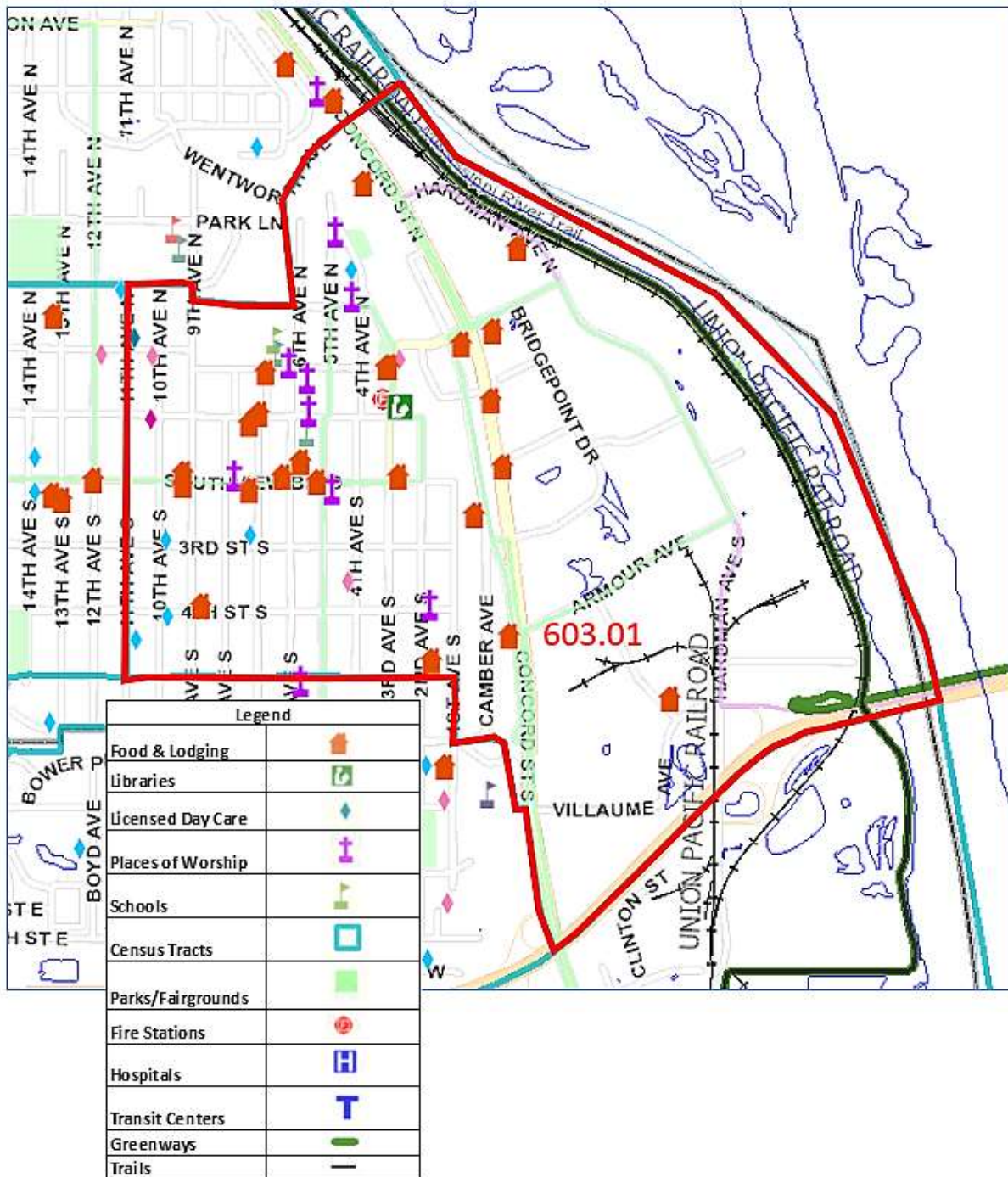


### West St. Paul Census Tracts



The census tracts in West St. Paul include a mixture of housing and retail. The census tracts meet on Robert Street, which is a 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 cost 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 unserved 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. Dakota County

believes 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. 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<sup>1</sup>.

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

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<sup>1</sup> <https://www.cnbc.com/2018/11/26/climate-change-will-hurt-poor-people-the-most-federal-report.html>



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

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## 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.

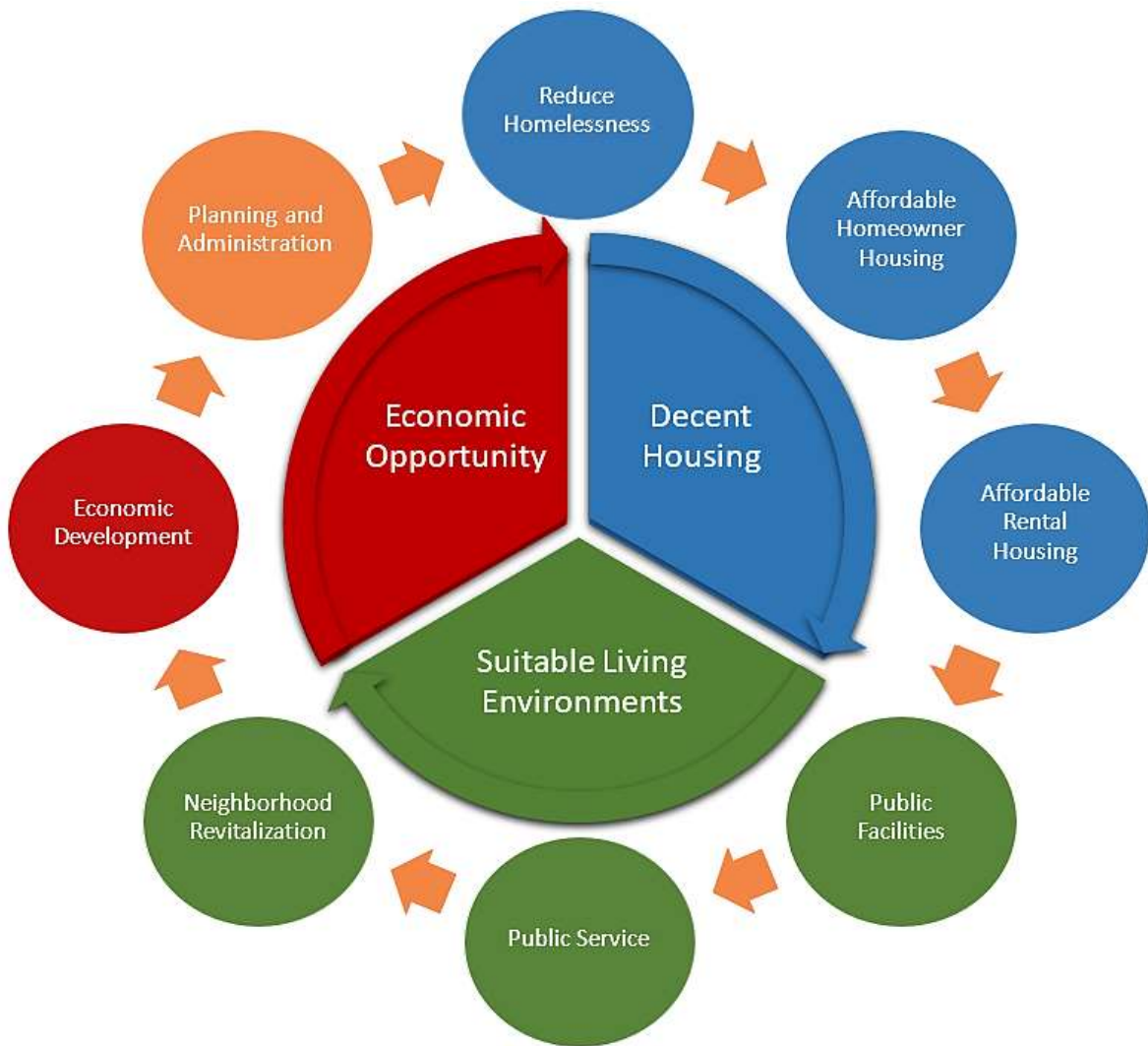
With the outcomes established by Congress in mind, and guided by the mission statements of Dakota County and Dakota County CDA, the following objectives were identified to achieve the housing and community development needs of Dakota County communities and its residents.

- 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 as possible given the parameters of the funding programs.

The Dakota County Consortium does not have any neighborhood revitalization areas.



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 Re-housing 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
				Public Facilities	a. Assist in the development of centers and recreational parks b. Assist LMI homeowners with street assessments c. Improve accessibility for Public Facilities in compliance with ADA d. Improve sidewalk accessibility and safety in compliance with ADA		• 13,000 Persons benefited from public facility or infrastructure improvement
		3	Increase access and quality of living by providing public services and supporting 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
				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
		4	Support community development that revitalizes neighborhoods and removes safety and blight hazards.	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 façade improvements)		• 20 Workforce Trainees
		5	Support economic development that enhances the workforce and businesses.				

## 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

Geographic area above did not allow us to delete 2011 Hastings Assessment Abatement. We are not claiming this as a geographic priority during this consolidated plan.

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 lie within Dakota County and are 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 around 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 re-housing activity, 7.5 percent towards administration and a portion to stabilization assistance services. The city location of the rapid re-housing 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	<b>Priority Need Name</b>	Affordable Rental Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Affordable Rental Housing Homelessness and Prevention Planning and Administration
	<b>Description</b>	Development of affordable rental housing options
	<b>Basis for Relative Priority</b>	Cost Burden
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Low Moderate Large Families Families with Children Elderly
<b>Geographic Areas Affected</b>		Countywide
<b>Associated Goals</b>		Affordable Home Owner Housing Planning and Administration
<b>Description</b>		Preserve housing stock
<b>Basis for Relative Priority</b>		Cost Burden
3		<b>Priority Need Name</b>
	<b>Priority Level</b>	High

	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Homelessness and Prevention Planning and Administration
	<b>Description</b>	Provide homeless services
	<b>Basis for Relative Priority</b>	Cost Burden, PIT Count
<b>4</b>	<b>Priority Need Name</b>	Public Service
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public Service Homelessness and Prevention Planning and Administration
	<b>Description</b>	Provide public service
	<b>Basis for Relative Priority</b>	Community Survey
<b>5</b>	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public Facilities Economic Development Homelessness and Prevention Planning and Administration
	<b>Description</b>	Provide public improvements
	<b>Basis for Relative Priority</b>	Community Survey
<b>6</b>	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	Low
	<b>Population</b>	Moderate
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Neighborhood Revitalization Planning and Administration
	<b>Description</b>	Assessment Abatement, Well Sealing
	<b>Basis for Relative Priority</b>	City and County Consultation
<b>7</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Moderate
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Neighborhood Revitalization Planning and Administration
	<b>Description</b>	Economic opportunity, business assistance
	<b>Basis for Relative Priority</b>	Community Survey and Consultation
<b>8</b>	<b>Priority Need Name</b>	Planning and Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development Other: Planning
	<b>Geographic Areas Affected</b>	Countywide

	<b>Associated Goals</b>	Affordable Rental Housing Affordable Home Owner Housing Homelessness and Prevention
	<b>Description</b>	Planning
	<b>Basis for Relative Priority</b>	Support for the other priorities

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

Influence of Market Conditions – Dakota County

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
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 burdened 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 Remainder 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	400,000	135,000	2,463,343	9,853,372	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 \$400,000 per year.
HOME - Dakota	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,436,090	520,	0	973,545	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 Remainder 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	470,143	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		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 Low Income Housing Tax Credit (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 County 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.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Dakota County	Grantee	Homelessness	Countywide
Dakota County CDA	Subgrantee	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 the 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 seven-member Board of Commissioners appointed by the Dakota County Board, each representing a separate district. The CDA is separate governmental agency from 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 build 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 support households in need but 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 need such as employment or economic assistance, adult and child protective services, and medical and health services.

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

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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		
<b>Other</b>			
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 to direct 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 Re-housing: 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 150 Households Assisted
7	Economic Development	2020	2024	Non-Housing Community Development	Countywide	Public Facilities	CDBG	Workforce Trainees: 20 Persons Assisted
8	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	<b>Goal Name</b>	<b>Affordable Rental Housing</b>
	<b>Goal Description</b>	<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"> <li>1. Assist household to secure housing through new construction</li> <li>2. Improve energy efficiency of rental units</li> <li>3. Rehabilitate and preserve affordability in multifamily units</li> <li>4. Support fair housing activities</li> </ol>
2	<b>Goal Name</b>	<b>Affordable Home Owner Housing</b>
	<b>Goal Description</b>	<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"> <li>1. Assist households to become homeowners</li> <li>2. Increase supply of affordable homeowner housing</li> <li>3. Improve energy efficiency of owner-occupied housing units</li> <li>4. Rehabilitate and preserve affordability in single family units</li> <li>5. Support fair housing activities</li> </ol>
3	<b>Goal Name</b>	<b>Homelessness and Prevention</b>
	<b>Goal Description</b>	<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"> <li>1. Support the implementation and operation of coordinated access entry sites for families, youth and singles</li> <li>2. Support housing stabilization initiatives for homeless populations</li> <li>3. Support the operation of emergency shelter facilities</li> </ol>

<b>4</b>	<b>Goal Name</b>	<b>Public Facilities</b>
	<b>Goal Description</b>	<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"> <li>1. Assist LMI homeowners with street assessments</li> <li>2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements</li> <li>3. Assist with the development of centers and recreational park improvements</li> <li>4. Improve accessibility and safety</li> </ol>
<b>5</b>	<b>Goal Name</b>	<b>Public Service</b>
	<b>Goal Description</b>	<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"> <li>1. Support programs that fulfill basic needs (food and shelter) for people who are low-income and or homeless</li> <li>2. Support programs that help abused and neglected youth</li> <li>3. Support programs for seniors</li> <li>4. Support transportation services</li> </ol>
<b>7</b>	<b>Goal Name</b>	<b>Economic Development</b>
	<b>Goal Description</b>	<p>The following strategies will be used to enhance the workforce and businesses.</p> <ol style="list-style-type: none"> <li>1. Support work initiatives that assist participants to access living wage jobs</li> <li>2. Support initiative that help low-income people gain work skills, jobs and employment history</li> <li>3. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)</li> </ol>
<b>8</b>	<b>Goal Name</b>	<b>Planning and Administration</b>
	<b>Goal Description</b>	Support all of the goals and strategies with funding for planning and effective administration.

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

It is estimated that 700 families will be provided affordable housing by the HOME Consortium. A majority will be for moderate-income families but extremely low and moderate-income households will benefit as well through TBRA, rental units a few homeownership units.

## 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

In 2019, all public housing residents received written communication seeking their participation in the Consolidated Plan community survey. Their comments were included in the Plan. Annually, letters are sent to encourage residents to apply to become a member of the CDA's Resident Advisory Board. Every public housing resident is allowed to join this board and/or offer suggestions to the CDA. Outside of the Resident Advisory Board process, any comments received are reviewed by CDA Property Management staff to determine the best course of action to address the comments.

In order to assist public housing residents to become homeowners, Property Management staff provide information about the CDA's first-time homebuyer program and down payment assistance program to the residents.

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.

Dakota County offers assistance to those being discharged from publicly funded institutions and systems of care or those receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs by:

1. Coordinated Entry Assessments are received while in shelter and/or jail.
2. If available, shelter services are provided.
3. If qualify, Supportive Housing Unit access to Shelter Diversion Program.

4. If person is receiving Housing Support from Frasier Recovery Homes, Ally, or Life Rebuilders, they may receive a Coordinated Entry exception per DHS to bypass Coordinated Entry.
5. Community Action Partnership has worked with Dakota County Community Corrections to offer housing for persons being discharged from public institutions. There are four transitional units and four permanent supportive housing units.
6. Dakota County CDA has a Housing Trust Fund-Rental Assistance Grant for Corrections, which helps formerly incarcerated clients reintegrate into the community through rental assistance. The clients are also provided on-going support to maintain stable housing.
7. Frazier Recovery Homes provides housing search and stability services
8. The Link provides housing support for youth and young families experiencing homelessness.

### 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 were mitigated or capped. The CDA now addresses lead based paint on a case by case basis in its public housing units for the remaining few units that have contained lead-based paint hazards.

For rental assistance provided to units not managed and maintained by the CDA directly, 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 needs to be addressed 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.

## 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 the 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 the 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, through 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. The third-party provider is monitored via periodic selection of files in house at the CDA.

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.

The MBE/WBE monitoring is performed by the CDA through continued reporting from contractors and reports turned into HUD. CDA staff reviews all construction projects over \$100,000 to determine when Section 3 compliance must occur. Monitoring occurs on a monthly basis.

Minority and Women owned business outreach is conducted by the Section 3 Collaborative which consists of Dakota County, Anoka County, Hennepin County, Ramsey County, Washington County, the City of Saint Paul, the City of Minneapolis, the Saint Paul Public Housing Agency, and the Minneapolis Public Housing Authority. The Collaborative initiative was born from the desire of the participating members to help eligible residents connect to jobs, training opportunities, contracting opportunities, and apply for Section 3 certification. The Collaborative meets monthly to assess outreach and reporting requirements, and to determine the best ways to ensure there is adequate outreach to WMBEs. The Collaborative members participate and contribute to a database housed on the City of Saint Paul's website that makes certification for individuals and businesses more efficient. The website is found here:

<https://www.stpaul.gov/departments/human-rights-equal-economic-opportunity/contract-compliance-business-development/hud>.

Through the Metropolitan Land Planning Act, all municipalities, counties, and townships in the 7-County are required to complete Comprehensive Plans every 10 years to ensure orderly development. The CDA reviews the through the Consolidated Plan and Annual Action Plan.

We monitor the AFFH by assuring that we complete one item annually as required. This is reported annually in the CAPER. We also meet monthly with the Fair Housing Implementation Council (FHIC), which is a collaborative group representing the Twin Cities Metropolitan Area. The purpose of the FHIC is to facilitate and initiate implementation of activities having metro-wide significance identified in the AI. Through the FHIC, these are the type of events completed annually. Monitoring and evaluation is based on the completion of these events:

- 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.
- Offers monthly workshops about the Housing Choice Voucher Program for rental property owners and landlords that provides tools, tips and information on requirements and policies. Fair housing information is also included.
- 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.
- Participates in an ongoing regional discussion regarding the mobility and policies of the HCV programs across the region.
- Through the CDA homebuyer and homeownership resource connection
- 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.
- The CDA makes available information pertaining to the fair housing complaint process to homebuyers during Homestretch classes and homebuyer counseling.
- 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.
- 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.
- 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.
- 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
- 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.
- 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.
- 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. 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

## 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 Remainder 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	400,000	135,000	2,463,343	9,853,372	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 \$400,000 per year.
HOME - Dakota	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,436,090	520,210	0	2,956,300	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 Remainder 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		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			1,014,140	4,000,000	
Public Housing Capital Fund	Public-Federal	Rental Assistance	914,463			914,463		
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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
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	381,000			577,655		
Other-HOPE	Public-local	Homebuyer Assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000			1,000,000		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 Re-housing: 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 Fair Housing	CDBG  HOME  ESG	Other: 3 Plans

Table 60 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	<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"> <li>1. Assist household to secure housing through new construction</li> <li>2. Improve energy efficiency of rental units</li> <li>3. Rehabilitate and preserve affordability in multifamily units</li> <li>4. Support fair housing activities</li> </ol>
2	<b>Goal Name</b>	Affordable Home Owner Housing
	<b>Goal Description</b>	<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"> <li>1. Assist households to become homeowners</li> <li>2. Increase supply of affordable homeowner housing</li> <li>3. Improve energy efficiency of owner-occupied housing units</li> <li>4. Rehabilitate and preserve affordability in single family units</li> <li>5. Support fair housing activities</li> </ol>
3	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	<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"> <li>1. Support the implementation and operation of coordinated access entry sites for families, youth and singles</li> <li>2. Support housing stabilization initiatives for homeless populations</li> <li>3. Support the operation of emergency shelter facilities</li> </ol>

4	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	<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"> <li>1. Assist LMI homeowners with street assessments</li> <li>2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements</li> <li>3. Assist with the development of centers and recreational park improvements</li> <li>4. Improve sidewalk accessibility and safety</li> </ol>
5	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	<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"> <li>1. Support programs that fulfill basic needs (food and shelter) for people who are low-income and or homeless</li> <li>2. Support programs that help abused and neglected youth</li> <li>3. Support programs for seniors</li> <li>4. Support transportation services</li> </ol>
6	<b>Goal Name</b>	Neighborhood Revitalization
	<b>Goal Description</b>	<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"> <li>1. Assist LMI homeowners with street assessments</li> <li>2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements</li> <li>3. Assist with the development of centers and recreational park improvements</li> <li>4. Improve sidewalk accessibility and safety</li> </ol>

7	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	<p>The following strategies will be used to enhance the workforce and businesses.</p> <ol style="list-style-type: none"> <li>1. Support work initiatives that assist participants to access living wage jobs</li> <li>2. Support initiative that help low-income people gain work skills, jobs and employment history</li> <li>3. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)</li> </ol>
8	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	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
	<b>Total</b>	<b>\$ 12,000</b>

City	Project	2020 Budget
Mendota	Zoning Ordinance Update	\$ 15,000
	<b>Total</b>	<b>\$ 15,000</b>

City	Project	2020 Budget
Randolph	Water Supply Plan	\$ 10,000
	<b>Total</b>	<b>\$ 10,000</b>

**Large Cities:**

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

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

**Dakota County 2020 CDBG Activity Statement (cont.)**

<b>City</b>	<b>Project</b>	<b>2020 Budget</b>
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
	<b>Total</b>	<b>\$ 189,560</b>

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

<b>City</b>	<b>Project</b>	<b>2020 Budget</b>
Hastings	Assessment & Abatement	\$ 75,065
	<b>Total</b>	<b>\$ 75,065</b>

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

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

<b>City</b>	<b>Project</b>	<b>2020 Budget</b>
Mendota Heights	Home Improvement Loan	\$ 23,329
	<b>Total</b>	<b>\$ 23,329</b>

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

**Dakota County 2020 CDBG Activity Statement (cont.)**

<b>City</b>	<b>Project</b>	<b>2020 Budget</b>
Rosemount	Home Improvement Loan	\$ 55,588
	<b>Total</b>	<b>\$ 55,588</b>

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

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

<b>Countywide</b>	<b>Project</b>	<b>2020 Budget</b>
Dakota County	Home Improvement Loan Estimated Revolving Loan (not included in the total CDBG calculation)	\$ 400,000
	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
	<b>FY 2020 CDBG Total Budget</b>	<b>\$ 1,928,343</b>
	<b>FY 2020 CDBG Small Cities/Townships</b>	<b>\$ 37,000</b>
	<b>FY 2020 CDBG Countywide</b>	<b>\$ 519,943</b>



## Dakota County HOME Consortium 2020 Activity Statement

Participating Jurisdiction	Project	2020 Budget
Anoka County <i>24.1% Share</i>	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
	<b>Total</b>	<b>\$ 572,951.00</b>

Participating Jurisdiction	Project	2020 Budget
Dakota County <i>36.9% Share</i>	Nicols Pointe	\$ 575,000.00
	Future Affordable Housing Activity	\$ 98,545.00
	Future Affordable 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
	<b>Total</b>	<b>\$ 993,664.58</b>

Participating Jurisdiction	Project	2020 Budget
Ramsey County <i>23.0% Share</i>	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
<b>Total</b>	<b>\$ 951,279.30</b>	

Participating Jurisdiction	Project	2020 Budget
Washington County <i>12.5% Share</i>	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
	<b>Total</b>	<b>\$ 326,987.00</b>

**Dakota County HOME Consortium 2020 Activity Statement (cont.)**

<b>Participating Jurisdiction</b>	<b>Project</b>	<b>2020 Budget</b>
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
	<b>Total</b>	<b>\$ 111,418.56</b>

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

**Dakota County 2020 ESG Activity Statement**

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

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 can 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 Re-housing 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

<b>- Project 1</b>	<b>Project Name</b>	Administration and Planning
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	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
	<b>Description</b>	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.
	<b>Location Description</b>	Dakota Countywide
	<b>Planned Activities</b>	<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.

<b>- Project 2</b>	<b>Project Name</b>	New Affordable Housing
	<b>Goals Supported</b>	New Affordable Housing
	<b>Needs Addressed</b>	New Affordable Housing
	<b>Funding</b>	CDBG: \$29,472 HOME: \$808,254 – Dakota County HOME PI: \$42,672.95 – Dakota County
	<b>Description</b>	The activities that will occur under this project will be to address affordable housing specifically in Dakota County.
	<b>Location Description</b>	Dakota Countywide
	<b>Planned Activities</b>	<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.
<b>- Project 3</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Goals Supported</b>	Affordable Homeowner Housing Affordable Rental Housing Neighborhood Revitalization
	<b>Needs Addressed</b>	Affordable Homeowner Housing Affordable Rental Housing Neighborhood Revitalization
	<b>Funding</b>	CDBG: \$1,376,645 HOPE: \$400,000
	<b>Description</b>	This project covers the activities that will be pursued to rehabilitate the housing stock in Dakota County.
	<b>Location Description</b>	Dakota Countywide
	<b>Planned Activities</b>	<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 <sup>th</sup> 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.
<b>- Project 4</b>	<b>Project Name</b>	Public Service/ Public Facilities
	<b>Goals Supported</b>	Community Development Public Service
	<b>Needs Addressed</b>	Community Development Public Services
	<b>Funding</b>	CDBG: \$197,000
	<b>Description</b>	This project is for the public service and public facility activities that will be conducted in 2020.
	<b>Location Description</b>	Dakota Countywide
	<b>Planned Activities</b>	<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>

<b>Project 5</b>	<b>Project Name</b>	Neighborhood Revitalization
	<b>Goals Supported</b>	Neighborhood Revitalization
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$110,065
	<b>Description</b>	The project will be for the activities that will address slum and blight throughout the county.
	<b>Location Description</b>	Dakota Countywide
	<b>Planned Activities</b>	<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>
<b>Project 7</b>	<b>Project Name</b>	HOME Consortium Projects
	<b>Goals Supported</b>	Affordable Rental Housing Affordable Homeowner Housing
	<b>Needs Addressed</b>	Affordable Rental Housing Affordable Homeowner Housing
	<b>Funding</b>	HOME: \$1,387,154
	<b>Description</b>	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.
	<b>Location Description</b>	The Counties of Anoka, Ramsey, Washington and the City of Woodbury. Excludes the City of St. Paul in Ramsey County.
	<b>Planned Activities</b>	<p><u>Anoka County</u></p> <ul style="list-style-type: none"> <li>• TC Habitat Scattered Site Acquire and Rehab</li> <li>• TBRA – Youth</li> <li>• Affordable Housing Development – Undesignated</li> </ul> <p><u>Ramsey County</u></p> <ul style="list-style-type: none"> <li>• Loden SV Phase II</li> <li>• Roseville Common Bond</li> <li>• Roseville Common Bond – Program Income</li> <li>• Down Payment Assistance – Program Income</li> </ul> <p><u>Washington County</u></p> <ul style="list-style-type: none"> <li>• Habitat for Humanity</li> <li>• TRCLT Scattered Sites</li> <li>• Habitat for Humanity – Program Income</li> </ul> <p><u>City of Woodbury</u></p> <ul style="list-style-type: none"> <li>• Down Payment Assistance</li> <li>• Down Payment Assistance – Program Income</li> </ul> <p><u>Community Housing Development Organization (CHDO)</u></p> <ul style="list-style-type: none"> <li>• Affordable Housing Development - Undesignated</li> </ul>



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

## 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.

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

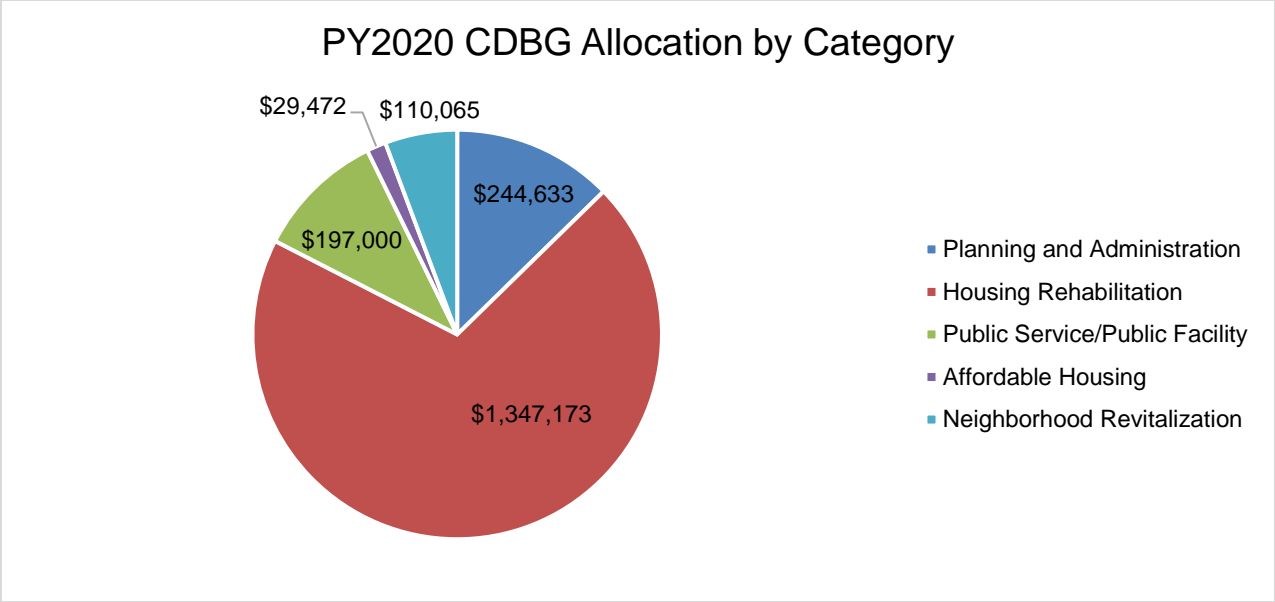
Table 62 - One Year Goals for Affordable Housing by Support Requirement

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

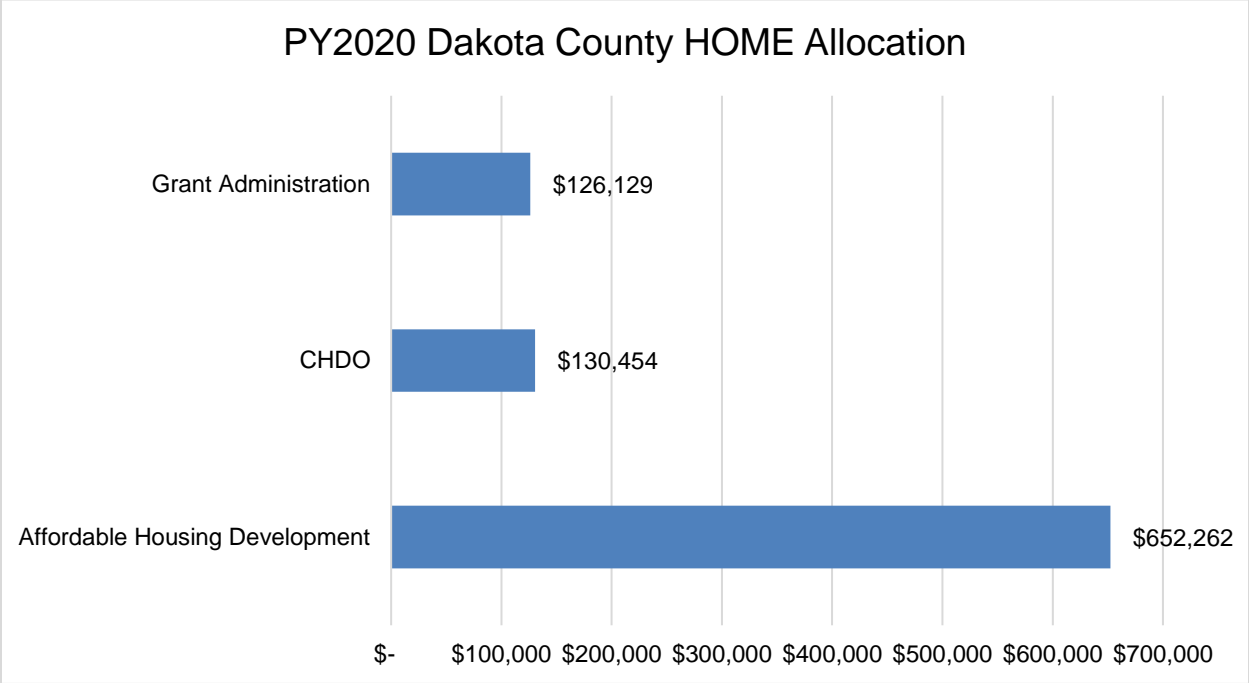
Table 63 - One Year Goals for Affordable Housing by Support Type

### Discussion

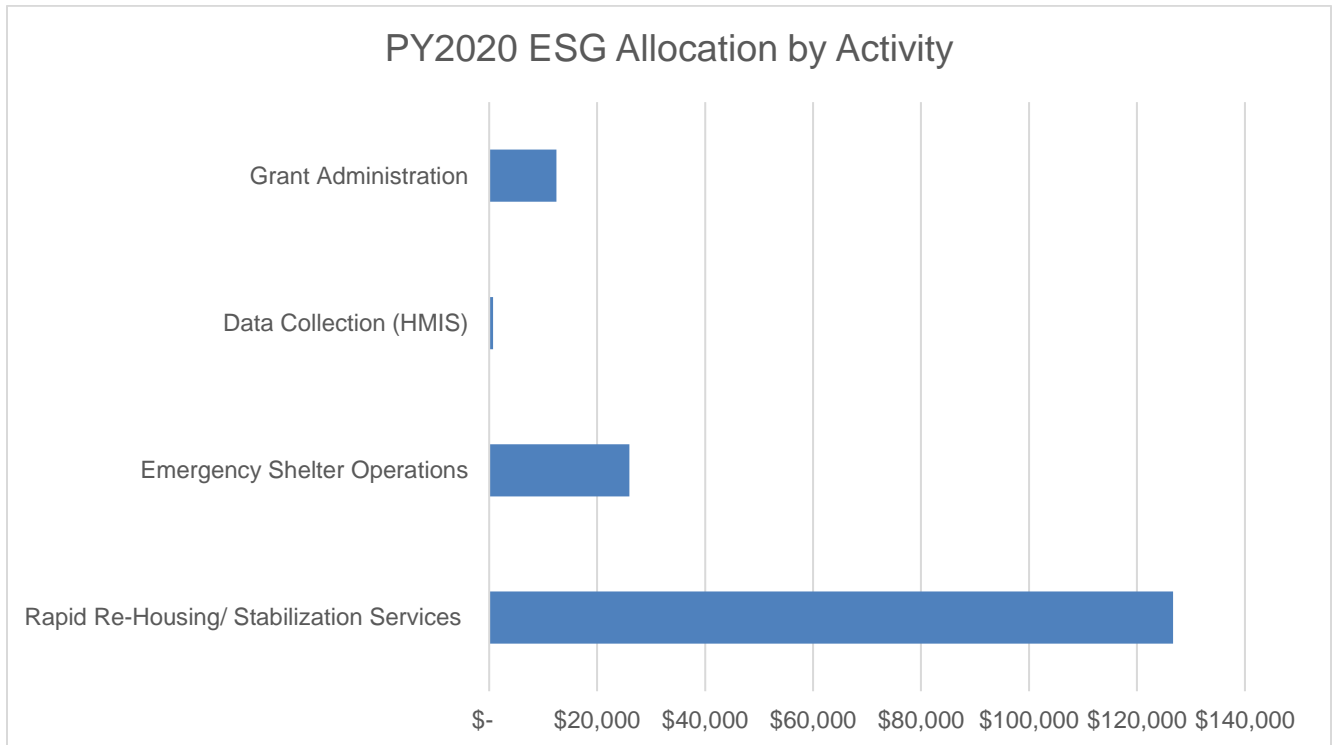
Dakota County CDA and the municipal subrecipients will focus approximated \$1.3 million dollars of CDBG funding towards homeowner rehabilitation. The remaining will be spread out to remove safety/blight hazards and revitalize the community, improve public facilities, implement public service programs 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 buildings. 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 assists 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 into 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 solicit 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 who provides 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 support 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 support 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.

Dakota County helps those being discharged from public institutions and systems of care or receiving assistance from public or private agencies that address housing, health, social services, employment, education or youth needs by:

- Coordinated Entry Assessments are received while in shelter and/or jail.
- If available, shelter services are provided.
- If qualify, Supportive Housing Unit access to Shelter Diversion Program.
- If person is receiving Housing Support from Frasier, Ally, or Life Rebuilders, they may receive a Coordinated Entry exception per DHS to bypass Coordinated Entry.
- Community Action Partnership has worked with Dakota County Community Corrections to offer housing for persons being discharged from public institutions. There are four transitional units and four permanent supportive housing units.
- Dakota County CDA has a Housing Trust Fund-Rental Assistance Grant for Corrections, which helps formerly incarcerated clients reintegrate into the community through rental assistance. The clients are also provided on-going support to maintain stable housing.
- Frazier Recovery Homes provides housing search and stability services to persons being discharged from public institutions.

## 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 provide a referral for all those needing additional services beyond the housing assistance and affordable housing opportunities the CDA is able to offer..

#### 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 the 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 and will continue to be partners in the supportive and rapid re-housing 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 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 provides 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

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## AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

### Introduction

The Dakota County Consortium uses the HOME limits that are provided by HUD.

The Dakota County Consortium may consider funding projects that are open to all populations or a subset of the population such as elderly, disabled persons, or homeless persons. The consortium allows for preference to be given that is in accordance with 24 CFR 92.253(d).

The Dakota County Consortium lets Consortium members choose different aspects of their projects as long as they meet HUD guidelines. This is in regards to eligible applicants, process for soliciting and funding applications or proposals, and where detailed information is obtained for each Consortium member.

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

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

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

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70 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

**HOME Investment Partnerships 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.



# **CITIZEN PARTICIPATION PLAN DAKOTA COUNTY CONSORTIUM**

Anoka County/Dakota County/Suburban Ramsey County  
Washington County/ City of Woodbury

## **1. Introduction**

The Citizen Participation Plan, hereafter referred to as CPP, is the framework that sets forth the policies and procedures the Dakota County Consortium will follow to provide for and encourage public participation in the development of the jurisdictions' Consolidated Plan and Assessment of Fair Housing (AFH). The goal is to involve and partner with all local citizens, neighborhoods and areas impacted in the implementation of the housing and community development programs provided by the Consortium members. The CPP also applies to any substantial amendments to the Consolidated Plan, to the preparation of the Annual Action Plans, to the performance report which evaluates the progress in meeting the Consolidated Plan objectives and to the AFH.

The provisions of the CPP fulfill the statutory and regulatory requirements pursuant to 24 CFR parts 91 et al, the Dakota County Consortium is required to adopt as formula grantees of HUD entitlement fund programs. The Dakota County Consortium receives entitlement funds from the following three programs: Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG). These programs provide approximately \$4.5 million in federal grants for community economic development and housing priorities. The Dakota County Consortium also applies for other federal funding such as Shelter Plus Care (S+C), Supportive Housing Program (SHP) and Neighborhood Stabilization (NSP) to achieve its objectives. Dakota County is the only recipient of ESG funds. As such, all references in this document related to ESG uses pertain only to Dakota County.

This is the overall Citizen Participation Plan for the Dakota County Consortium. Each member community must meet the minimum requirements set forth herein. However, members are free to add opportunities for citizen participation beyond those required here.

## **2. Definitions**

The Dakota County Consortium, here on referred to as *the Consortium*, members are made up of Anoka County, Suburban Ramsey County, Washington County, and the City of Woodbury. Dakota County is the lead agency for the Consortium and has appointed the Dakota County Community Development Agency (CDA) the lead entity responsible to oversee the administration of the Consortium and submit all consolidated planning documents to HUD.

Each Consortium member is considered a formula grantee for CDBG funds on their own; as an authorized formation for the purpose of receiving HOME funds; and Dakota County only receives ESG funds. A fourth grant, which the Consortium is not a direct recipient of, Housing Opportunities for Persons with AIDS (HOPWA), is regionally covered by the City of Minneapolis which administers HOPWA funding for the metropolitan area.

A *federal formula grant* is awarded to a jurisdiction based upon a formula that takes into account factors such as the number of households in poverty, age of housing stock, population and economic growth, and in the case of HOPWA, the number of reported cases of people with AIDS in the metropolitan area. The U.S. Congress appropriates federal grants annually so each grant amount may vary from year to year.

Each grant fund is subject to specific regulatory requirements and has specific applications for which the funds can be spent.

- *The Community Development Block Grant (CDBG)* is a flexible program that granted to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities
- *The HOME Investment Partnership (HOME)* provides formula grants to States and localities that communities used-often in partnership with local nonprofit groups-to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.
- *The Emergency Solutions Grant (ESG)* recipients are state governments, large cities, and urban counties who provide assistance for individuals and families to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.
- *Housing Opportunities for Persons with AIDS (HOPWA)* is provided to the eligible metropolitan statistical area (EMSA) and can be used for a variety of housing and services for people living with HIV and their families.

As recipients of these formula grant funds, the Consortium is required to produce the following documents:

- *The Consolidated Plan* is a five-year planning document intended to established a unified vision for community development, outlines coordinated strategies to address community needs related to housing and economic development, identifies proposed programs and establishes goals and projected accomplishments over the five-year period.
- *Annual Action Plan* is the annual planning document that describes how the specific federal formula funds are going to be spent over the course of the upcoming program year and the projects that will be undertaken to accomplish the strategies and goals that were set forth in the five-year Consolidated Plan.
- *Consolidated Annual Performance and Evaluation Report (CAPER)* is the annual report that evaluates the uses of the formula grants, outlines the yearly expenditures, and assesses the jurisdictions' progress at implementing their Annual Action Plan as well as reaching the goals set in the five-year Consolidated Plan.
- *Assessment of Fair Housing (AFH)* is an analysis of fair housing issues in the Consortium's jurisdictions and region that results in goals that inform the strategies and actions of the Consolidated Plan and the Annual Action Plan.<sup>1</sup>

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<sup>1</sup> HUD published three Notices on May 23, 2018 in the Federal Register clarifying Consolidated Plan program participants' legal obligation to affirmatively further fair housing. The Notices announced HUD has withdrawn the current version of the Local Government Assessment Tool, which is used to complete the Assessment of Fair Housing (AFH). Therefore, the Consortium must continue to comply with applicable fair housing planning procedures, meaning the Consortium should comply with the existing Analysis of Impediments (AI) to fair housing choice requirements by having an up-to-date AI and taking action to affirmatively further fair housing in accordance with the AI.

- *Substantial Amendment* is an amendment to any of the aforementioned documents by which a “substantial change” in priority need/objective or planned activity is to occur. A “substantial change” is defined further in the Citizen Participation Plan.

The Consortium’s fiscal/program year runs July 1 through June 30. The Consortium must submit its Consolidated Plan by May 15 in the year it is due, Annual Action Plans by May 15 each year, and CAPERs by September 28 each year.

The intent of the grants is to principally benefit low – and moderate–income persons or low-and moderate-income neighborhoods:

- *Moderate-income* is a household whose income is 80% or less of the area median income (AMI).
- *Low-income* is a household whose income is below 50% AMI.
- *A low-and moderate-income neighborhood* is a geographic area where more than 51% of the households have incomes that are at or below 80% of AMI.
- *Area Median Income (AMI)* is the median income determined by HUD for a particular area. HUD sets the area median income each year by publishing a table that shows median income for households of different sizes. Find the area median income table at: <http://www.huduser.org/portal/datasets/il.html>

All members of the Consortium are a part of the Minneapolis-St. Paul-Bloomington MSA.

### **3. Encouraging Citizen Participation**

Interested groups and individuals are encouraged to provide input into all aspects of the Consortium’s consolidated planning activities, from assessing needs and setting priorities through performance evaluations. The CPP outlines the Consortium’s responsibility for providing opportunities for active participation from citizens of all income levels to contribute information, ideas, and opinions about ways to improve our neighborhoods, promote housing affordability, and enhance the delivery of public services to local residents.

In developing its Consolidated Plan, Annual Action Plans, Substantial Amendments, CAPER and AFH, the Consortium will take appropriate actions to encourage citizen participation by all residents of the Consortium-member communities, emphasizing the involvement of:

- Low-and moderate-income persons, particularly those living in areas where federal funds are proposed to be used;
- Residents of predominantly low-and moderate-income neighborhoods;
- Minorities;
- Persons with Limited English Proficiency;
- Persons with disabilities;
- Residents of public and assisted housing developments; and
- Local and regional institutions, the regional Continuum of Care (known as SMAC) and other organizations including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations.

Each member will decide how best to engage the citizens within their jurisdiction. Each member must afford its citizens the opportunity to comment on the development of the Consolidated Plan/Annual Action Plan, AFH and on performance reports (CAPER) by way of a public comment period and a public hearing. Additional methods the public *may* be engaged:

- Community meetings
- Focus groups
- Surveys
- Public Housing Agency (PHA) plans

#### **a. Public Hearings**

Each member of the Consortium individually will typically conduct at least two public hearings a year to obtain citizens' views and respond to comments and questions. An additional public hearing will be held during the year AFH is being developed. The hearings will take place at different stages of the planning processes. At least one public hearing will be held to solicit comments on the development of the Consolidated Plan and/or Annual Action Plan and AFH, which includes the proposed uses of CDBG, HOME and ESG funds or fair housing issues. Another public hearing will occur during the development of the CAPER, which will be held prior to the submission to HUD. Information about the time, location and subject of each hearing will be provided to citizens through the adopted public notice procedures.

As the lead entity for the Consortium, the Dakota County Board of Commissioners will hold a public hearing prior to the submission of the Consolidated Plan and/or Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD). Governing boards of other consortium members may also hold public hearings for their residents.

Every effort will be made to ensure that public hearings are inclusive. Hearings will be held at convenient times to accommodate work and school schedules, preferably in the evening, and at locations where people most affected by proposed activities can attend. The Consortium will utilize public hearing facilities that are accessible to persons with mobility impairments, usually libraries, administration buildings, or city halls. The Consortium will also utilize virtual public meeting technology when necessary to comply with federal, state, or local emergency orders issued for public health, natural or other declared disasters, or for other reasons as may arise from time to time. Each Consortium member will provide detailed information to the public about the virtual public meeting technology that will be used and how the public can provide comments during the public meetings.

If notice is given at least seven (7) days before a hearing date, the Consortium will provide reasonable accommodations for limited English proficient persons and persons with visual and/or hearing impairments. Each Consortium member will follow their adopted LEP plans

#### **b. Public Notices and Publication of the Proposed Consolidated Plan**

A public notice will be published in one or more newspapers of general circulation at least ten (10) days prior to the public hearing but not more than two (2) weeks. When possible, the Consortium will utilize display ad notices in newspapers of general circulation. Due to the high cost of publishing in print media, a summary of the proposed Consolidated Plan and/or Annual Action Plan will be published. Consortium members will post either a full document or an executive summary on their website and any other websites deemed appropriate.

The information to be provided to the public on or before the public hearing will include:

1. The amount of assistance the local government expects to receive (including grant funds and program income);
2. The range of activities that may be undertaken;
3. The estimated amount of funding that will benefit person of low-and moderate incomes; and
4. The anti-displacement and relocation plan

Either the full document or an executive summary of the Consolidated Plan, Annual Action Plans, CAPER and/or AFH will be made available at the main office of each Consortium member and at various locations throughout the Consortium member's jurisdiction. Locations would include public libraries, government centers, and city halls.

Citizens and groups may obtain a reasonable number of free copies of the proposed Consolidated Plan or AFH by contacting the main office of the Consortium member(s). A list of contact information can be found on page 7 of the CPP.

### **c. Public Comments**

Citizens and other interested parties may present oral comments at the time of a hearing and/or submit written comments. A public comment period of not less than thirty (30) days will be afforded for the Consortium to receive comments from citizen on its proposed Consolidated Plan and/or Annual Action Plan, any substantial amendments to the plans and AFH.

COVID-19 PANDEMIC WAIVERS: HUD released a memo on March 31, 2020 that provided waivers to certain provisions of federal statutes pertaining to the 30-day public comment period due to the COVID-19 pandemic for the Consolidated Plan and Annual Action Plans. Dakota County informed the Minneapolis Field Office on April 8, 2020 that it would utilize the waivers to reduce the public comment period from 30 days to no less than five days for any substantial amendments to the FY 2020 Action Plan and FY 2019 Action Plan to use funds from these years for activities related to the COVID-19 pandemic. HUD also released memos on April 10, 2020 that provided waivers due to the COVID-19 pandemic for the HOME Program. The Dakota County HOME Consortium informed the Minneapolis Field Office on April 17, 2020 that Consortium members would utilize the waivers to reduce the 30-day comment period to not less than five days. This waiver is in effect for any necessary substantial amendments to FY 2020 and earlier Consolidated Plans or Action Plans.

The public comment period for the CAPER will be fifteen (15) days.

The Consortium will consider all comments or views of citizens received in writing or orally at public hearings and during the public comment period in preparing the final Consolidated Plan and/or Annual Action Plan or AFH. A summary of these comments or views, and a summary of any comments or views not accepted and any such reasons therefore not accepted, shall be included in the applicable Consolidated Plan and/or Annual Action Plan or CAPER of AFH.

Consortium members are required to respond to complaints. See section 7 of the CPP for further details on the process members will follow.

#### **d. Technical Assistance**

Groups or individuals interested in obtaining technical assistance to develop project proposals or apply for funding assistance through HUD formula grant programs covered by the Consolidated Plan may contact staff of the Consortium. The level and type of assistance provided is determined by the Consortium member. Receiving technical assistance does not guarantee award of funds.

#### **4. Displacement and Relocation**

Each Consortium member prepares an anti-displacement and relocation plan. Consortium members attempt to avoid displacement whenever possible, while realizing that in some situations it is unavoidable. In the event displacement occurs, Consortium members will follow their HUD approved Anti-displacement and Relocation Plans. These plans are available for review upon request.

#### **5. Amendments to the Consolidated Plan or Annual Action Plans**

The CPP requires the Consortium to identify the criteria it will use for determining what constitutes a substantial amendment to the Consolidated Plan and/or Annual Action Plans. The Consortium shall amend its approved plan whenever it makes on one of the following decisions:

- An activity included in a consolidated plan or annual action plan is canceled;
- An activity not previously included in a consolidated plan or annual action plan is added;
- An activity's budget is increased or decreased by \$100,000.00 or more at one time;
- The location and/or national objective of an activity changes; or
- The allocation priorities within a Consortium member's jurisdiction change.

Notices announcing the requested substantial amendment and the start of a thirty (30) day public comment period will appear in one or more newspapers of general circulation. After the comment period, the requested change goes before the appropriate governing body for approval. Changes that occur that do not meet the above definition are considered administrative in nature and do not go through the substantial amendment process. These changes are made internally and appear in the CAPER at the end of the program year.

COVID-19 PANDEMIC WAIVERS: HUD released a memo on March 31, 2020 that provided waivers to certain provisions of federal statutes pertaining to the 30-day public comment period due to the COVID-19 pandemic for the Consolidated Plan and Annual Action Plans. Dakota County informed the Minneapolis Field Office on April 8, 2020 that it would utilize the waivers to reduce the public comment period from 30 days to no less than five days for any substantial amendments to the FY 2020 Action Plan and FY 2019 Action Plan to use funds from these years for activities related to the COVID-19 pandemic. HUD also released memos on April 10, 2020 that provided waivers due to the COVID-19 pandemic for the HOME Program. The Dakota County HOME Consortium informed the Minneapolis Field Office on April 17, 2020 that Consortium members would utilize the waivers to reduce the 30-day comment period to not less than five days. This waiver is in effect for any necessary substantial amendments to FY 2020 and earlier Consolidated Plans or Action Plans.

## **6. Access to Records**

The Consortium will provide citizen, public agencies, and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and/or, Annual Action Plans, AFH and the use of funds under the CDBG, HOME and ESG programs during the preceding five years.

A hard copy of the final adopted Consolidated Plan, Annual Action Plans, CAPER and AFH will be available for public inspection during normal business hours of the Consortium members' main office. Electronic versions of the aforementioned documents are available at all times on the Consortium members' websites. Residents without computers and/or internet access may gain access to the documents at any public library location throughout the Consortium's jurisdictions.

If requested, the public will be provided a reasonable number of free copies of each aforementioned document within a reasonable period of time. If requested, the document will be provided in alternative formats within a reasonable period of time and mailed copies to those who are homebound.

## **7. Response to Written Citizen Complaints**

The Consortium will, to the best of its ability and to the extent possible, provide within fifteen (15) working days a written response to any complaint related to the Consolidated Plan, Annual Action Plans, Substantial Amendments, CAPER, AFH or Citizen Participation Plan made in writing to the appropriate Consortium member. A list of contacts is available in section 10 of the CPP.

## **8. Amendments to the Citizen Participation Plan**

The Consortium will provide citizens with a reasonable opportunity, no less than ten (10) days, to comment on any substantial amendments to the Citizen Participation Plan.

COVID-19 PANDEMIC WAIVERS: HUD released a memo on March 31, 2020 that provided waivers to certain provisions of federal statutes pertaining to the 30-day public comment period due to the COVID-19 pandemic for the Consolidated Plan and Annual Action Plans. Dakota County informed the Minneapolis Field Office on April 8, 2020 that it would utilize the waivers to reduce the public comment period from 30 days to no less than five days for any substantial amendments to the FY 2020 Action Plan and FY 2019 Action Plan to use funds from these years for activities related to the COVID-19 pandemic. HUD also released memos on April 10, 2020 that provided waivers due to the COVID-19 pandemic for the HOME Program. The Dakota County HOME Consortium informed the Minneapolis Field Office on April 17, 2020 that Consortium members would utilize the waivers to reduce the 30-day comment period to not less than five days. This waiver is in effect for any necessary substantial amendments to FY 2020 and earlier Consolidated Plans or Action Plans.

## **9. Availability of the Citizen Participation Plan**

Copies of the Citizen Participation Plan may be obtained by contacting the appropriate Consortium member. Upon request, Consortium members will make the plan available in an alternative format of anyone requested a special accommodation.



## 10. Contact and Resource Information

If a resident of:	Contact	Address & Phone Number	Web Site
Anoka County	Community Development Manager	Anoka County Courthouse 2100 Third Ave Suite W-250 Anoka, MN 55303 763-324-4613	<a href="http://www.co.anoka.mn.us">www.co.anoka.mn.us</a>
Dakota County	Community & Economic Development Representative	1228 Town Centre Drive, Eagan, MN 55123 651-675-4400	<a href="http://www.dakotacda.org">www.dakotacda.org</a>
Ramsey County	Community & Economic Development Representative	250 Ramsey County Court House 15 W Kellogg Blvd St Paul, MN 55102 651-266-8000	<a href="http://www.co.ramsey.mn.us">www.co.ramsey.mn.us</a>
Washington County	Housing & Redevelopment Representative	Washington County HRA 7645 Currell Boulevard Woodbury, MN 55125 651-458-0936	<a href="http://www.wchra.com">www.wchra.com</a>
Woodbury	Community Development Coordinator	8301 Valley Creek Road Woodbury, MN 55125 651-414-3438	<a href="http://www.ci.woodbury.mn.us">www.ci.woodbury.mn.us</a>

The Dakota County Consortium Adopted a Citizen Participation Plan:  
5/1998

Since then it has been revised:

5/2000	5/2015
6/2002	5/2016
11/2004	7/2017
5/2005	6/2018
8/2009	5/2019
6/2010	5/2020
7/2012	
5/2013	

# Dakota County HOME Consortium HOME Program Resale/Recapture Policy

## Purpose

Federal regulation as required within 24 CFR 92 place certain restrictions on HOME-assisted units in order to ensure long-term affordability of the HOME units. If ownership of a HOME-assisted unit is transferred during the period of affordability these restrictions come into play. The HOME program allows for two different options: Resale and Recapture. These tools ensure that the HOME subsidy invested in the unit continues to be used for affordable housing during the period of affordability.

This Resale/Recapture Policy of the Dakota County HOME Consortium hereinafter referred to as “the Consortium” shall identify how and when each option shall be used to ensure long-term affordability of HOME-assisted units. This document describes two policies in detail:

1. Length of Affordability Periods of HOME-assisted units in the Consortium; and
2. The use of Resale versus Recapture.

## Policy

### **Section 1: Length of Affordability Period of HOME-Assisted Units in the Consortium**

Federal regulations impose minimum restrictions on long-term affordability but each Consortium member reserves the right to require stricter standards should they choose to do so. The HOME rule ties the length of a unit’s affordability period to the amount of HOME investment in the units. Specifically, 24 CFR 92.254(a)(4) mandates the following timelines for homeownership unit affordability periods:

<b>If the total HOME investment (resale) or direct subsidy (recapture) in the units is:</b>	<b>The Minimum Period of Affordability is:</b>
Under \$15,000	5 Years
Between \$15,000 and \$40,000	10 Years
Over \$40,000	15 Years

Each HOME unit activity funded by the Consortium shall be governed by a written agreement that will include an explicit definition of the required affordability period for the project. It is the intention to use the federally required minimum affordability period as listed above unless otherwise directed by the Consortium to require a longer affordability period. The affordability period shall commence on the day that the project is entered into the federal Integrated Disbursement and Information System (IDIS) as a completed project.

## Section 2: The Use of Resale Versus Recapture

As mentioned above, 24 CFR 92.254(a)(5) identified the resale and recapture option as defined below as the only two acceptable methods for securing the long-term affordability of HOME-assisted units.

### **Key Resale/Recapture Term Definitions:**

1. **Direct Homebuyer Subsidy:** A direct subsidy consists of financial assistance that reduces the purchase price from fair market value to an affordable price or otherwise subsidizes the purchase, i.e. down payment, purchase price discount, or closing cost assistance.
2. **Development Subsidy:** A development subsidy is the difference between the cost to develop housing and the fair market price (appraised value). For example, the Consortium may provide \$20,000 in grant funds to a developer to rehabilitate a home, the after rehab value is only \$15,000 because of neighborhood and market conditions. The \$5,000 difference is a development subsidy. While the subsidy does not go directly to the homebuyer, it helps make the development of the home feasible.
3. **Homebuyer investment:** The homebuyer's investment consists of the portion of initial down payment paid by the homebuyer combined with the value of any capital improvements made with the homebuyer's funds.
4. **Net Proceeds:** The net proceeds of a sale are an amount equal to the sales price minus non-HOME loan repayments and any closing costs. There are no circumstances wherein the Consortium will recapture more than is available from the net proceeds of the sale.
5. **Period of Affordability:** HOME regulations require that assisted properties remain affordable for a specific period of time depending on the level of HOME funds invested and whether the unit is under resale or recapture provisions. As described above, the Consortium identifies its own affordability periods that are typically equal to the HUD-required minimum period.
6. **Noncompliance:** Failure to comply with the resale or recapture requirements means that:
  - a. The original HOME-assisted homebuyer no longer occupies the unit as his/her principal residence (i.e., unit is rented or vacant), or
  - b. The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

**Resale.** Under the resale option, if the current homeowner decides to sell his/her home during the period of affordability the new homeowner must be income-qualified under the HOME program and must occupy the home as his/her principal residence. The original HOME-assisted owner must receive a fair return on investment, which is based on the initial investment plus improvements, as identified below. Additionally, the sale price must be affordable to a range of subsequent low-income owner-occupied households.

As required by 24 CFR 92.254(a)(5), the Consortium must ensure that the price at resale provides the original HOME-assisted owner a fair return on investment. The Consortium shall meet this requirement by using the percentage change in the Consumer Price Index (CPI) as its standard index for Fair Return on investment over the period of ownership. The Consortium will

multiply this percentage change by the combined amount of down payment funds provided by the initial owner at the time of purchase and the cost of capital improvements made by the initial owner during the ownership period. This multiplied amount, plus the original value of the down payment funds and capital improvement made, will constitute the fair return to the original homebuyer in the event there are net proceeds available from the resale.

Capital improvements will include improvements made to the property that adds basis to the home as defined within IRS Publication 523. The initial homeowner must keep written documentation regarding the costs of capital improvements, including receipts or copies of contracts and payments made to contractors, in order to receive credit for the value of the capital improvements at resale. The initial homeowner must also keep written documentation confirming the necessary permitting and inspection processes were followed, when applicable.

A fair return on investment to the initial homebuyer may be less than the full value calculated above or no return if there are no or insufficient net proceeds from the resale. This can occur when market conditions are such that the median sales price has stagnated or decreased during the ownership period or when the initial homebuyer has paid more for capital improvements than can be supported by the market at the time of resale.

To provide continued affordability of the property, the Consortium will ensure the home is affordable to a range of homebuyers at the time of resale. The targeted population of such buyers will include households with incomes between 50% and 80% Area Median Income (AMI) who pays no more than 30% of gross income for principal, interest, property taxes, homeowner association dues, and insurance. If providing funds as a development subsidy to certain developers that work with lower income households, the targeted income range of subsequent buyers may be of lower incomes as defined in a written agreement between the Consortium member and the recipient of the development subsidy. If the market price that provides a fair return to the initial homebuyer is too high to be affordable for the subsequent buyer within the targeted range to purchase the property, the Consortium, at its sole discretion, may provide HOME assistance as a direct subsidy to the subsequent buyer.

*It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his/her investment because the home sold for less or the same price as the original purchase price.*

**Recapture.** The recapture option requires that all or a portion of the direct HOME subsidy be reimbursed to the Consortium if the homeowner decides to transfer the property within the period of affordability. The HOME-assisted homeowner must occupy that home as his/her principal residence throughout the period of affordability. In the event that the owner ceases to occupy the home as his/her principal residence during the period of affordability this shall be deemed to constitute a violation of the written agreement governing the use of funds and all HOME funds shall be required to be repaid.

The maximum amount of the HOME subsidy that may be recaptured is capped at the amount of available net proceeds. The net proceeds of a sale are an amount equal to the sales price minus non-HOME loan repayments and any closing costs. The homeowner may transfer the house at whatever price the market will bear and to any person regardless of income. Recaptured funds must be used for HOME-eligible activities. The recapture option is only available to HOME funds that were a direct subsidy to the homeowner. The direct subsidy may be provided in conjunction with a development subsidy; however, the affordability period is based on the direct subsidy. The recapture option cannot be used on HOME funds that are solely considered development subsidies.

Anoka County, Ramsey County, Washington County and the City of Woodbury recapture the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. The amount recaptured is limited to the net proceeds available from the sale. Dakota County follows the shared net proceeds option of recapture.

If HOME funds are a loan to a homebuyer, the homebuyer shall be allowed to retain all appreciation; however, the mortgage and note that secure the HOME funds shall determine the structure in which principal and interest are repaid during the term of the loan.

### **Section 3: Consortium Uses**

Determination of when Resale or Recapture will be used:

- When HOME funds are awarded only as a development subsidy to a developer for a homebuyer activity, the resale option will be used.
- When HOME funds are used to provide a direct subsidy to homebuyer(s), the recapture option will be used.

### **Section 4: Enforcement Documentation**

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. Please contact the appropriate

Consortium member to ensure the correct document for enforcement of the HOME resale/recapture provision is used and recorded.

**HOME Written Agreement.** 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.

### **Section 5: Ongoing Monitoring**

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.



**WRITTEN STANDARDS &  
ADMINISTRATIVE PLAN**

**FOR THE**

**EMERGENCY SOLUTIONS GRANT (ESG)**

**DAKOTA COUNTY**



**Prepared by Dakota County CDA  
Community & Economic Development Department**



**Adopted: May 21, 2019**



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## CHAPTER I - INTRODUCTION AND OVERVIEW

Dakota County has adopted the following administrative standards for the operation and prioritization of Emergency Solutions Grant (ESG) funding in accordance with Federal Regulations 24 CFR 91.2209(l)(4)(i); 576.400(e)(1) and (e)(3). These standards serve as the administrative guidelines and procedures to be used by Dakota County in implementing programs funded with ESG dollars to ensure consistent treatment of applicants/participants and compliance with funding requirements.

Dakota County is awarded ESG funds from the Department of Housing and Urban Development (HUD) on an annual basis as part of the Consolidated Plan and Annual Action Plans. These plans prescribe the statutory planning and application requirements for the following entitlement programs: Community Development Block Grant (CDBG); HOME Investment Partnership (HOME); Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Solutions Grant (ESG).

Authorized by subtitle B of title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371-11378), ESG funds are designed to provide sheltered and unsheltered homeless persons and those at risk of homelessness with services necessary to help them quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

ESG funds can be used for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) amended the McKinney-Vento Homeless Assistance Act placing stronger emphasis on homelessness prevention and rapid re-housing assistance. Dakota County has followed suit and has directed a majority of its ESG allocation towards homelessness prevention and rapid re-housing activities.

The ESG program regulations are found in the Code of Federal Regulations, Title 24, Part 576.

## SECTION I - DEFINITIONS AND ABBREVIATIONS

The Emergency Solutions Grant is a federal formula grant authorized under the Department of Housing and Urban Development (HUD). A *federal formula grant* is awarded to a jurisdiction based upon a formula that takes into account factors such as the number of households in poverty, age of housing stock, population and economic growth, and in the case of HOPWA, the number of reported cases of people with AIDS in the metropolitan area. The U.S. Congress appropriates federal grants annually so each grant amount may vary from year to year. Dakota County, considered an Urban County as defined by HUD, is a direct grantee of CDBG, HOME and ESG formula grant. *Grantee* means the person or legal entity to which a grant is awarded and that is accountable for the use of the funds provided.

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Each grant fund is subject to specific regulatory requirements and has specific applications for which the funds can be spent.

*The Community Development Block Grant (CDBG)* is a flexible program that is granted to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities

*The HOME Investment Partnership (HOME)* provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

*The Emergency Solutions Grant (ESG)* recipients are state governments, large cities, and urban counties who provide assistance to individuals and families to quickly regain stability in permanent housing after experiencing a housing crisis or homelessness.

*Housing Opportunities for Persons with AIDS (HOPWA)* is provided to the eligible metropolitan statistical area (EMSA) and can be used for a variety of housing and services for people living with HIV and their families.

As a recipient of these formula grant funds, Dakota County is required to produce the following documents:

*The Consolidated Plan* is a five-year planning document intended to establish a unified vision for community development, outline coordinated strategies to address community needs related to housing and economic development, identify proposed programs and establish goals and project accomplishments over the five-year period.

*Annual Action Plan* is the annual planning document that describes how the specific federal formula funds are going to be spent over the course of the upcoming program year and the projects that will be undertaken to accomplish the strategies and goals that were set forth in the five-year Consolidated Plan.

*Consolidated Annual Performance and Evaluation Report (CAPER)* is the annual report that evaluates the uses of the federal grants, outlines the yearly expenditures, and assesses the jurisdictions' progress at implementing their Annual Action Plan as well as reaching the goals set in the five-year Consolidated Plan.

*Substantial Amendment* is an amendment to any the aforementioned documents by which a “substantial change” in priority need/objective or planned activity is to occur. A “substantial change” is defined further in the Citizen Participation Plan.

Emergency Solution Grant funds can be used to provide a range of services and support under five *program components*: Street Outreach, Emergency Shelter, Rapid Re-Housing, Homelessness Prevention, and HMIS.

*Street Outreach* activities are designed to meet the immediate needs of unsheltered homeless persons by connecting them with emergency shelter, housing, and/or critical health services.

*Emergency Shelter* activities are designed to increase the quantity and quality of temporary shelters for homeless persons, through the renovation of existing shelters or conversion of buildings into shelters, paying for the operating cost of shelters, and providing essential services.

*Rapid Re-Housing* activities are designed to move homeless persons quickly to permanent housing through housing relocation and stabilization services and short-and/or medium-term rental assistance.

*Homelessness Prevention* activities are designed to prevent an individual or family from moving into an emergency shelter or living in a public or private place not meant for human habitation through housing relocation and stabilization services and short- and/or medium-term rental assistance.

*HMIS* (Homeless Management Information System) activities are designed to fund ESG recipients' and subrecipients' participation in the HMIS collection and analyses of data on individuals and families who are homeless and at-risk of homelessness.

*Homeless* is categorized as:

Literally Homeless	<p>1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:</p> <ul style="list-style-type: none"> <li>(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;</li> <li>(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or</li> <li>(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;</li> </ul>
Imminent Risk of Homelessness	<p>(2) An individual or family who will imminently lose their primary nighttime residence provided that:</p> <ul style="list-style-type: none"> <li>(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;</li> <li>(ii) No subsequent residence has been identified; and</li> </ul>

	<p>(iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing;</p>
<p>Homeless under other Federal statutes</p>	<p>(3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:</p> <p>(i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);</p> <p>(ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;</p> <p>(iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and</p> <p>(iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; or</p>
<p>Fleeing/Attempting to flee Domestic Violence</p>	<p>(4) Any individual or family who:</p> <p>(i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;</p> <p>(ii) Has no other residence; and</p> <p>(iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.</p>

*Annual (gross) Income* means the gross amount, monetary or not which go to or on behalf of the individual or family household that is anticipated to be received during the coming 12-month period. Annual income also includes amounts derived from assets.

*Household* means the family and approved live-in aide.

*Dependent* means a member of the family (except foster children and foster adults) other than the family head or spouse, who is under 18 years of age, or is a person with a disability, or is a full-time student.

*Guest* means a person temporarily staying in the unit with the consent of a tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant.

*Covered person* means a tenant, any member of the tenant's household, a guest or another person under the tenant's control.

*Other person under the tenant's control*, for the purposes of the definition of *covered person* means that the person, although not staying as a guest (as defined in this section) in the unit, is, or was at the time of the activity in question, on the premises (as *premises* is defined in this section) because of an invitation from the tenant or other member of the household who has express or implied authority to so consent on behalf of the tenant. Absent evidence to the contrary, a person temporarily and infrequently on the premises solely for legitimate commercial purposes is not *under the tenant's control*.

*Premises* means the building or complex or development in which the public or assisted housing dwelling unit is located, including common areas and grounds.

*Fair Market Rents (FMRs)* are gross rent estimates for an area and serve as the rent ceiling for rental assistance funded with ESG. Dakota County is part of the Minneapolis-St. Paul-Bloomington MSA statistical area. The FMRs are re-calculated each year by HUD using American Community Survey (ACS) data as well as regional or local data. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.

*MSA* means a metropolitan statistical area.

*Utility allowance.* If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made or approved by a PHA or HUD of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment.



*Public Housing Agency (PHA)* means any State, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the 1937 Act.

*Rent Reasonableness* is the process to determine if the rent being requested for the unit or room is reasonable to rates being charged for non-assisted market rate units. If a rent is determined to be higher than the market, it may be the unit is charging more given the status of the tenant's participation in an assistance program.

*Unit Inspection* is the processing to determine if the unit or room selected by the household meets the minimum housing standards established for the ESG program.

*Housing Subsidy Contract* is the contract agreement between Dakota County and the owner/property management of a rental unit which sets forth the terms under which the rental assistance is provided.

*Emergency Shelter* means any facility where the primary purpose is to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.

*1937 Act* means the United States Housing Act of 1937 (42 U.S.C. 1437 *et seq.*)

*ADA* means the Americans with Disabilities Act of 1990 (42 U.S.C. 12101 *et seq.*).

*Department* means the Department of Housing and Urban Development.

*HUD* means the same as *Department*.

*Drug* means a controlled substance as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802).

*Drug-related criminal activity* means the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug.

*Violent criminal activity* means any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage.

*Fair Housing Act* means title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 *et seq.*).

*Federally assisted housing* means housing assisted under any of the following programs:

- (1) Public housing;
- (2) Housing receiving project-based or tenant-based assistance under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f);

- (3) Housing that is assisted under section 202 of the Housing Act of 1959, as amended by section 801 of the National Affordable Housing Act (12 U.S.C. 1701q);
- (4) Housing that is assisted under section 202 of the Housing Act of 1959, as such section existed before the enactment of the National Affordable Housing Act;
- (5) Housing that is assisted under section 811 of the National Affordable Housing Act (42 U.S.C. 8013);
- (6) Housing financed by a loan or mortgage insured under section 221(d)(3) of the National Housing Act (12 U.S.C. 1715/(d)(3)) that bears interest at a rate determined under the proviso of section 221(d)(5) of such Act (12 U.S.C. 1715/(d)(5));
- (7) Housing insured, assisted, or held by HUD or by a State or local agency under section 236 of the National Housing Act (12 U.S.C. 1715z-1); or
- (8) Housing assisted by the Rural Development Administration under section 514 or section 515 of the Housing Act of 1949 (42 U.S.C. 1483, 1484).

*Public housing* means housing assisted under the 1937 Act, other than under Section 8. “Public housing” includes dwelling units in a mixed finance project that are assisted by a PHA with capital or operating assistance.

*Continuum of Care (CoC)* means a regional or local planning body that coordinates housing and services funding for homeless families and individuals. Dakota County is part of the Suburban Metro Area Continuum of Care (SMAC) which is composed of five counties that surround the Minneapolis/St. Paul area. They included: Anoka, Carver, Dakota, Scott, and Washington Counties.

## SECTION II - COORDINATION AMONG PROVIDERS

Dakota County will continue to participate in local CoC activities and use coordinated assessment to coordinate with providers in and around Dakota County. Input from CoC members has been integrated throughout these written standards.

Individuals will be assessed using a comprehensive, universal assessment tool called the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) which is useful for initial triage and entry assessment. This tool guarantees that individuals' levels of need and eligibility determinations are made in an informed and objective manner.

## CHAPTER II - STREET OUTREACH

Under this component, ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing or critical services; and provide non-facility-based care.

Eligible service costs under ESG include:

- Engagement
- Case Management
- Emergency Health Services
- Transportation
- Services for Special Population
- Emergency Mental Health Services

### SECTION I - EVALUATION OF ELIGIBILITY

The following eligibility criteria must be met in order for an individual or family to be provided services with ESG assistance under Street Outreach:

1. Definition of Homeless

For the purposes of program eligibility, a household must meet the definition of literally homeless or attempting to flee domestic violence where the individual or family also meets the criteria for literally homeless as defined in Chapter I, Section I of this plan or as spelled out in 24 CFR 576.2.

2. Additional limitation

Individuals and families must be living on the streets or other places not meant for human habitation and be unwilling or unable to access services in emergency shelter.

### SECTION II - STANDARDS FOR TARGETING AND PROVIDING ESSENTIAL SERVICES

A referral network exists in Dakota County among service providers and other designated agencies within the county which provide outreach services. Dakota County has chosen not to fund these components with ESG funding. Further consideration is needed before developing any standards for using ESG towards street outreach.

## CHAPTER III - EMERGENCY SHELTER

Under this component, ESG funds may be used for costs of providing essential services to homeless families and individuals in emergency shelters, renovating buildings to be used as emergency shelters, and operating emergency shelters.

Eligible service costs under ESG include:

- Case Management, including Housing Assessment
- Education Services
- Employment Assistance and Job Training
- Life Skills Training
- Legal Services
- Transportation
- Maintenance

Eligible Shelter Operations under ESG include:

- Rent
- Equipment
- Utilities
- Food
- Hotel/Motel Vouchers

Dakota County has chosen to support these emergency shelter components with ESG funds in order to provide emergency shelter and a safe environment on a temporary basis to homeless individuals and families as they transition from homelessness into permanent housing.

### SECTION I - EVALUATION OF ELIGIBILITY

The following eligibility criteria must be met in order for an individual or family to be provided services with ESG assistance under Emergency Shelter:

#### 1. Definition of Homeless

For the purposes of program eligibility, a household must meet the definition of homeless in any of the four categories defined in Chapter I, Section I of this plan or as spelled out in 24 CFR 576.2.

#### 2. Assessment

All providers shall use the VI-SPDAT housing assessment form. Each provider may use an additional assessment if necessary for their specific services.

### SECTION II. - ADMISSION, DIVERSION, REFERRAL AND DISCHARGE

Admission: To the extent possible, priority will be given to individuals and families who are connected to Dakota County who meet the HUD definition of “homeless”. However, no one will be turned away from emergency shelter irrespective of previous location of residence. Age-appropriate shelter services will be provided

Diversion: To the extent possible, individuals and families seeking emergency shelter will be encouraged to use other housing resources when possible. Shelter staff will work with program participants to identify other housing options besides emergency shelter.

Referral: When appropriate, based on the individual's needs and wishes, the provision of or referral to services that can quickly assist individuals to maintain or obtain safe, permanent housing shall be prioritized over the provision of Emergency Shelter or Transitional Housing services.

Termination: If a program violation occurs and the provider terminates assistance as a result, the termination shall follow an established process that recognizes the rights of the individuals affected. Termination shall only occur in the most severe cases after other remedies have been attempted.

Re-admission: Termination will not bar the provider from providing later additional assistance to the same family or individual.

Discharge: Families and individuals shall be discharged from Emergency Shelter services when they choose to leave or when they have successfully obtained safe, permanent housing. Length of Stay limitations shall be determined by the individual service provider's policies and clearly communicated to the program participants. All efforts should be made to discharge the individual or family into permanent housing and if that is not possible, discharge to a transitional shelter.

Safety: Safety and shelter safeguards shall be determined by the individual service provider's (including Special Population providers) policies and clearly communicated to program participants. Any behavior problems occurring within a shelter should be referred first to designated staff, and to police if there is a threat to the safety of self or others.

### SECTION III. - ASSESSMENT, PRIORITIZATION AND REASSESSMENT OF NEED

Each participant will be assessed to identify needs and barriers to obtain housing and increase self-sufficiency. An initial evaluation and assessment must be completed at program entry, including verifying and documenting eligibility. Participants shall be reassessed at regular intervals. The reassessment must show that the participant needs additional time in shelter to obtain other housing, and would be unsheltered without ESG assistance.

Emergency shelters will prioritize individuals and families that:

- Cannot be diverted; and
- Are literally homeless; and
- Can be safely accommodated in the shelter; and
- Are not in need of emergency medical or psychiatric services or are a danger to self or others.

### SECTION IV - MINIMUM SHELTER STANDARDS

Minimum standards for all shelters and program participant-occupied housing consist of compliance with the lead-based paint remediation and disclosure requirements identified in 24 CFR 576.403, including the Lead-Based Paint Poisoning Prevention Act (42 USC 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 USC 4851-4856) and implementing regulations in 24 CFR part 35, subparts A, B, H, J, K, M and R.

Any emergency shelter that receives assistance for shelter operations must also meet minimum safety, sanitation and privacy standards as required by 24 CFR 576.403(b). See Appendix A for minimum standards checklist. Any building for which Emergency Solutions Grant (ESG) funds are used for conversion, major rehabilitation, or other renovations, must meet state or local government safety and sanitation standards, as applicable, and the following minimum safety, sanitation and privacy standards. Any emergency shelter that receives assistance for shelter operations must also meet the following minimum safety, sanitation and privacy standards. The County may also establish standards that exceed or add to these minimum standards:

*Structure and materials.* The shelter building must be structurally sound to protect residents from the elements and not pose any threat to health and safety of the residents. Any renovation (including major rehabilitation and conversion) carried out with ESG assistance must use Energy Star and Water Sense products and appliances.

*Access.* The shelter must be accessible in accordance with Section 504 of the Rehabilitation Act (29 U.S.C. 794) and implementing regulations at 24 CFR Part 8; the Fair Housing Act (42 U.S.C. 360, et seq.) and implementing regulations at 24 CFR part 100; and Title II of the Americans with Disabilities Act (42 U.S.C. 12131, et. Seq.) and 28 CFR part 35; where applicable.

*Space and security.* Except where the shelter is intended for day use only, the shelter must provide each program participant in the shelter with an acceptable place to sleep and adequate space and security for themselves and their belongings.

*Interior air quality.* Each room or space within the shelter must have a natural or mechanical means of ventilation. The interior air must be free of pollutants at a level that might threaten or harm the health of residents.

*Water supply.* The shelter's water supply must be free of contamination.

*Sanitary facilities.* Each program participant in the shelter must have access to sanitary facilities that are in proper operating condition, are private and are adequate for personal cleanliness and the disposal of human waste.

*Thermal environment.* The shelter must have any necessary heating/cooling facilities in proper operating condition.

*Illumination and electricity.* The shelter must have adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There must be sufficient electrical sources to permit the safe use of electrical appliances in the shelter.

*Food preparation.* Food preparation areas, if any, must contain suitable space and equipment to store, prepare and serve food in a safe and sanitary manner.

*Sanitary conditions.* The shelter must be maintained in a sanitary condition.



*Fire safety.* There must be at least one (1) working smoke detector in each occupied unit of the shelter. Where possible, smoke detectors must be located near sleeping areas. The fire alarm system must be designed for hearing impaired residents. All public areas of the shelter must have at least one working smoke detector. There must also be a second means of exiting the building in the event of fire or other emergency.

## CHAPTER IV - HOMELESS PREVENTION AND RAPID RE-HOUSING ASSISTANCE

Under these two components, ESG funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to either prevent a household from moving into an emergency shelter or help a homeless individual or family move into permanent housing and in all cases achieve stability in that housing.

Eligible financial costs under ESG include:

- Short-to-Medium term rental assistance
- Rental Arrears
- Rental Application Fees
- Security Deposits/Last Month's Rent
- Moving Costs

Eligible service costs under ESG include:

- Housing Search and Placement
- Housing Stability Case Management
- Mediation
- Legal Services
- Credit Repair

Dakota County has chosen to fund these components with ESG funding.

### SECTION I - PRIORITIZATION ELIGIBILITY

The resources available to address the needs of homeless and at-risk of homeless are limited. Dakota County will work with the local CoC and participate in coordinated assessment to determine and prioritize which individuals and families are eligible to receive assistance.

### SECTION II - EVALUATION OF ELIGIBILITY

Homeless Prevention: The following eligibility criteria must be met in order for an individual or family to be provided services with ESG assistance under Homeless Prevention:

1. Definition of Homeless

For the purposes of program eligibility, a household must meet the definition of an imminent risk of homeless, homeless under other Federal Statutes or attempting to flee domestic violence as defined in Chapter I, Section I of this plan or as spelled out in 24 CFR 576.2

2. Tie to Dakota County

The individual or family must have a local tie to Dakota County. They may currently reside in Dakota County, work in Dakota County or go to school in Dakota County.

3. Annual Income

The household must have an annual income at or below 30 percent of area median income.

Rapid Rehousing: The following eligibility criteria must be met in order for an individual or family to be provided services with ESG assistance under Rapid Re-housing:

## 1. Definition of Homeless

For the purposes of program eligibility, a household must meet the definition of literally homeless or attempting to flee domestic violence where the individual or family also meets the criteria for literally homeless as defined in Chapter I, Section I of this plan or as spelled out in 24 CFR 576.2. If a household loses their homeless status during the housing search process, they will no longer be eligible for ESG Rapid Re-Housing assistance.

## 2. Tie to Dakota County

The individual or family must have a local tie to Dakota County. They may presently reside in a shelter or be precariously housed in Dakota County, prior to crisis have resided in Dakota County, work in Dakota County or go to school in Dakota County.

### A. PROCEDURE TO DETERMINE ELIGIBILITY

Before providing assistance to a household with ESG funds, Dakota County will complete an initial intake evaluation which will include:

1. *Verification of Homeless status eligibility*
2. *Verification of tie to Dakota County*
3. *Verification of Household Income*
4. *Assessment of Need*

The individual or family household must provide all requested verification documents and sign any release related to verifying the households' eligibility, including all items necessary for reporting HMIS.

#### **1. Verification of Homeless Status Eligibility**

Documentation will need to be supplied or collected based upon the following hierarchy and order of priority.

- 1<sup>st</sup> – Third party documentation
- 2<sup>nd</sup> – Observation by the intake worker
- 3<sup>rd</sup> – Self-declaration from the individual or family seeking assistance

Acceptable evidence of third-party documentation includes:

- Records contained in an HMIS database; or
- Comparable database used by victim service or legal service providers;
- Written observations by an outreach worker of the conditions where the individual or family was living;
- A referral from a publicly or privately-operated shelter;
- Discharge paperwork or written/oral referral from a social worker, case manager, or other appropriate official of an institution stating the beginning and end dates of the time residing in the institution.

- All oral statements must be recorded by the intake worker

For those that are at risk of homelessness, third party would include:

- A court order resulting from an eviction action or an equivalent notice to terminate under date law that requires the individual or family to leave their residence within 14 days after the date of their request for assistance;
- Written or oral statement by the owner or renter of the housing stating that the individual or family will not be allowed to stay for more than 14 days after the date of their request for assistance;
  - All oral statements must be recorded by the intake worker

Observation by the intake worker:

- If the intake worker can access HMIS or a comparable database (which retains an auditable history of all entries including the person who entered the data, the date of entry, and any changes made) to establish their homeless status.

Self-declaration from the individual household or family will include:

- Completion of the self-declaration form **and**
- Written record on the intake worker's attempts to obtain third-party verification.

## **2. Verification of Tie to Dakota County**

Verification of a household's tie to Dakota County will most likely be documented through their verification of homeless status and/or verification of income.

The household must provide evidence of their tie to Dakota County, whether they currently reside in Dakota County in the case of homeless prevention, or currently reside in a shelter or are precariously housed in Dakota County in the case of rapid re-housing.

The household may currently work in Dakota County and are able to provide proof of their employment.

The household (including their children) may currently attend a school institution in Dakota County and are able to provide proof of their enrollment.

## **3. Verification of Household Annual Income**

At initial intake, verification of household income must be collected to determine eligibility in the case of homeless prevention assistance. Verification of income will also serve as the basis for determining the household's contribution towards rental assistance should their determined assessment of need be on-going rental assistance.

For the purpose of determining eligibility, a household's future income must be projected over the next 12 months based upon the household's current circumstances. Dakota County

will assume the household's current circumstances will continue for the next 12 months unless there is verifiable evidence it will be different.

Household income includes all sources of income (for all members in the household) and it also includes assets (for all members in the household). See Section III for further details related to annual income.

Documentation will need to be supplied or collected based upon the following hierarchy and order of priority.

- 1<sup>st</sup> – Source documents
- 2<sup>nd</sup> – Third party verification
- 3<sup>rd</sup> – Self-certification from the household

Source documents include (but are not limited to):

- Pay stubs or wage statements
- Bank statements
- Social Security award notice
- Child support payment record
- General Assistance or TANF letter

Third party verification would be collected directly from the employer, social security administration, public assistance agency or financial institution. To conduct third party verifications, the household must sign a release form that authorizes the third party to release the required information.

Self-declaration from the individual household or family should only be used if source documents cannot be supplied and attempts to collect third party verification are unsuccessful. Acceptable self-declaration may include:

- Completion of a self-declaration form or a signed written statement from the head of household *and* household member if the income/asset pertains directly to that member. If the member is under age 18, they will not be required to sign.
- Written record on the intake worker's attempts to obtain third-party verification.

For additional income verification procedure and process, please refer to Section III of this chapter.

#### **4. *Assessment of Need***

An initial evaluation of need must be conducted prior to providing assistance to determine the amount and types of assistance the individual or family needs to gain or regain stability in

permanent housing. The intake worker must document their assessment and detail their decision for determining need.

Certification or other written documentation that the household lacks the resources and support networks to obtain permanent housing must also be included as part of the assessment.

Re-evaluation for homelessness prevention and rapid re-housing assistance. 24 CFR § 576.401(b): (1) a program participant's eligibility including the types and amounts of assistance under the homeless prevention component must be re-evaluated once every three months; and 2) a program participant's eligibility including the types and amounts of assistance under the rapid-rehousing assistance component must be re-evaluated not less than once annually.

For the purposes of the Dakota County ESG program, households' needs and income will be re-evaluated every three months. RRH programming should be flexible with the ability to adapt to changing circumstances. Through on-going monitoring and three (3) month reassessments of a household's preferences, needs, and abilities should determine when the basic level of assistance (financial and services) should be increased or decreased.

## B. DENIAL OF ASSISTANCE

Any applicant determined ineligible through the initial assessment or subsequent process will be notified in writing. An applicant will be given the opportunity to request an informal review in accordance with the procedures in Section VI of this chapter.

Dakota County may deny applicant assistance if:

- The applicant does not meet the current definition of homelessness as defined by HUD either for homeless prevention or rapid re-housing.
- The applicant is unable to sufficiently document their homeless status.
- The applicant does not have a tie to Dakota County.
- For homeless prevention, the household income is over 30% area median income.
- An alternative program better suits their current needs.
- The applicant is unable to locate suitable housing after searching for 120 days. Extensions may be administratively granted to allow for an additional 60 days. Please see the "Housing Search and Placement" section in this chapter.

Ineligibility does not bar the individual or family household from being referred at a later date.

## SECTION III - VERIFICATION OF ANNUAL INCOME

Annual income is used to determine program eligibility and the level of assistance the household will receive.

To determine the annual income of an individual or family household, ESG regulation requires the use of calculating income standards under 24 CFR 5.609. The annual income definition found at 24 CFR Part 5 is used by a variety of federal programs including Housing Choice Voucher (Section 8), Public Housing, and the Low-Income Housing Tax Credit Program.

### A. DEFINITION OF ANNUAL INCOME

The Part 5 definition of *annual (gross) income* is the gross amount, monetary or not, which go to or on behalf of the individual or family household that is anticipated to be received during the coming 12-month period. Annual income also includes amounts derived from assets.

*Gross Amount* is before any deductions have been taken.

*Net Income amount* is the earnings after all deductions have been taken from gross pay such as taxes, garnishments, retirement contributions, etc.

*Anticipated to be received* is a projection forward of future earnings or benefits over 12 months to determine a household's expected ability to pay.

### B. TYPES OF INCOME TO COUNT

There are some "inclusions" on types of income to be counted and "exclusions" on types of income that are not considered.

#### 1) Part 5 Income Inclusions

This table presents the Part 5 income inclusions to be counted to determine annual income:

General Category	
1. Income from wages, salaries, tips, etc.	The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
2. Business Income	The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.



3. Interest & Dividend Income	Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in number 2 (above). Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
4. Retirement & Insurance Income	The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment (except for certain exclusions, listed in Income Exclusions, number 14).
5. Unemployment & Disability Income	Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except for certain exclusions, listed in Income Exclusions, number 3).
6. Welfare Assistance	Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) or in Minnesota (MFIP, GA, & MSA) program are included in annual income: Qualify as assistance under the TANF program definition at 45 CFR 260.31; and Are otherwise excluded from the calculation of annual income per 24 CFR 5.609(c). If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of: the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus: the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family welfare assistance is reduced from the standard of need by applying a percentage, the amount calculated under 24 CFR 5.609 shall be the amount resulting from one application of the percentage.
7. Alimony, Child Support, & Gift Income	Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
8. Armed Forces Income	All regular pay, special pay, and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

## 2) Part 5 Income Exclusions

This table presents the Part 5 income exclusions not to be counted to determine annual income:

General Category	
1. Income of Children	Income from employment of children (including foster children) under the age of 18 years.
2. Foster Care Payments	Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
3. Inheritance and Insurance Income	Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses (except for certain exclusions, listed in Income Inclusions, number 5).
4. Medical Expense Reimbursements	Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
5. Income of Live-in Aides	Income of a live-in aide (as defined in 24 CFR 5.403).
6. Income from a Disabled Member	Certain increase in income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance (24 CFR 5.671 (a)).
7. Student Financial Aid	The full amount of student financial assistance paid directly to the student or to the educational institution.
8. "Hostile Fire" Pay	The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.

9. Self-Sufficiency Program Income	<p>a. Amounts received under training programs funded by HUD.</p> <p>b. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).</p> <p>c. Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program.</p> <p>d. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.</p> <p>e. Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment-training program.</p>
10. Gifts	Temporary, nonrecurring, or sporadic income (including gifts).
11. Reparation Payments	Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era.
12. Income from Full-time Students	Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).
13. Adoption Assistance Payments	Adoption assistance payments in excess of \$480 per adopted child.
14. Social Security & SSI Income	Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.
15. Property Tax Refunds	Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
16. Home Care Assistance	Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
17. Other Federal Exclusions	<p>Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary. The following is a list of income sources that qualify for that exclusion:</p> <ul style="list-style-type: none"> <li>▶ The value of the allotment provided to an eligible household under the Food Stamp Act of 1977;</li> <li>▶ Payments to volunteers under the Domestic Volunteer Service Act of 1973 (employment through AmeriCorps, VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);</li> <li>▶ Payments received under the Alaskan Native Claims Settlement Act;</li> <li>▶ Income derived from the disposition of funds to the Grand River Band of Ottawa Indians;</li> <li>▶ Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes;</li> <li>▶ Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program.</li> <li>▶ Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721);</li> <li>▶ The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands;</li> <li>▶ Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the Bureau of Indian Affairs student assistance programs;</li> <li>▶ Payments received from programs funded under Title V of the Older Americans Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program);</li> </ul>

	<ul style="list-style-type: none"> <li>▶ Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the <u>In Re Agent Orange</u> product liability litigation, M.D.L. No. 381 (E.D.N.Y.);</li> <li>▶ Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments;</li> <li>▶ The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990;</li> <li>▶ Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, veterans employment programs, state job training programs and career intern programs, AmeriCorps).</li> <li>▶ Payments by the Indians Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation;</li> <li>▶ Allowances, earnings, and payments to AmeriCorps participants under the National and Community Services Act of 1990;</li> <li>▶ Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran;</li> <li>▶ Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act; and</li> <li>▶ Allowances, earnings, and payments to individuals participating in programs under the Workforce Investment Act of 1998.</li> </ul>
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**C. HOUSEHOLD MEMBERS INCOME TO COUNT**

All adult household members living in the household (including those that may be temporarily absent) must have their income counted towards the annual income of the household.

Additionally, dependent members (child 17 or under; Full-time student over 18) for which benefits are provided are also included in annual income.

This chart summarizes whose income to count under Part 5:		
Persons Counted in Household Size for the Purposes of Eligibility Calculation	Employment Income	Other Income (Including income from Assets)
• Head of Household	Yes	Yes
• Spouse	Yes	Yes
• Co-Head of Household	Yes	Yes
• Other Adult	Yes	Yes
• Dependents		
○ Child 17 or under	No	Yes
○ Full-time Student 18 and over	See Note	Yes
<b>Nonmembers Not counted</b>		
• Foster Adult	No	No
• Foster Child 18 or under	No	No
• Live-in Aide	No	No
<p><b>NOTE:</b> Only count the first \$480 of earned income of a full-time student (enrolled for 12 or more units) older than 18 who is a dependent. Full time student status must be verified and documented in the file.</p>		

Special consideration is given to income earned by the following groups of people:

- **Minors.** Earned income of minors is not counted. However, unearned income attributable to a minor (e.g., child support, welfare payments and other benefits paid on behalf of a minor) is included.
- **Foster Children and Adults.** These persons are not included in the household member count. Also, since the foster children/adults are not counted as household members, the income received to care for these individuals is not included in the household income.
- **Live-In Aides.** If a household includes a paid live-in aide (whether paid by the household or a social service program), the income of the live-in aide, regardless of the source, is not counted. Except under unusual circumstances, a related person does not qualify as a live-in aide.
- **Persons with Disabilities.** During the annual recertification of a household's income, Grantees are required to exclude from annual income certain increases in the income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance. This will be discussed in detail in Chapter Four.
- **Temporarily Absent Household Members.** The income of temporarily absent household members is counted in the Part 5 definition of annual income – regardless of the amount the absent member contributes to the household. For example, a construction worker employed at a temporary job on the other side of the state earns \$600 per week. He keeps \$200 per week for expenses and sends \$400 per week home to his family. The entire amount (\$600 per week) is counted in the family's income.
- **Adult Students Living Away from Home.** If the adult student is counted as a member of the household in determining the household size (to compare to the HUD income limits), the first \$480 of the student's income must be counted in the household's income. Note, however, that the \$480 limit does not apply to a student who is the head of household or spouse (their full income must be counted). To count the adult student as a household member, the adult student would need to be verified as a dependent, usually on the parent's tax return. Additionally, student status must be verified with documentation in the file.
- **Permanently Absent Household Members.** If a household member is permanently absent from the household (e.g., a spouse who is in a nursing home), the head of household has the choice of either counting that person as a member of the household, and including income attributable to that person as household income, or specifying that the person is no longer a member of the household.

- If the household member is specified as being no longer a member, that member is not allowed to live in the assisted unit if short- or medium-term rental assistance is being provided.

#### D. TREATMENT OF ASSETS

There is no asset limitation for participation in any ESG funded activity. Income from assets (interest and dividends) is however included as part of annual income under the Part 5 definition.

In general terms, an asset is a cash or non-cash item that can be converted to cash. Household assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.

#### 1) Part 5 Inclusions

This table presents the Part 5 asset inclusions to be counted to determine annual income:

<u>Inclusions</u>
1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance. Assets held in foreign countries are considered assets.
2. Cash value of revocable trusts available to the applicant.
3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects.
4. Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
5. Individual retirement, 401(K), and Keogh accounts (even though withdrawal would result in a penalty).
6. Retirement and pension funds.
7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.
10. Mortgages or deeds of trust held by an applicant.

#### 3) Part 5 Exclusions

This table presents the Part 5 asset inclusions not to be counted to determine annual income:

<u>Exclusions</u>
1) Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2) Interest in Indian trust lands.
3) Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.

- 4) Equity in cooperatives in which the family lives.
- 5) Assets not accessible to and that provide no income for the applicant.
- 6) Term life insurance policies (i.e., where there is no cash value).

**Assets that are Part of an Active Business.** "Business" does not include rental of properties that are held as an investment and not a main occupation.

## SECTION IV - DETERMINATION OF PARTICIPANT SHARE

ESG funds may be used to pay housing owners/property management, utility companies and other third parties for what are considered financial assistance costs. Below details how a participant would either share in the cost or what financial assistance is available.

### A. LENGTH OF RENTAL ASSISTANCE

Dakota County will allow a household to access ESG funding for up to 24 months over a 3-year period for rental assistance, so long as the household remains eligible for assistance based on the criteria in Section I. This assistance may be short-term assistance, medium-term assistance, payment of rental arrears, or any combination of this assistance. The amount of the assistance will be re-evaluated every six (6) months.

### B. COMPUTATION OF PARTICIPANT SHARE OR PORTION

Households will be required to contribute a minimum of 50% of their net income toward their rent with deductions for dependents, disabled head of household, and allowances for utilities for which the household is responsible. This is considered to be the participant's contribution. If 50% of the household's gross income is equal to rent, the rental assistance will end.

All income, assets and expenses will be verified. The computation will follow the regulation under 24 CFR 5.609 as detailed in Section III. A household's annual income will be re-evaluated every three (3) months.

Rents will be recalculated every three months. If a household does report a decrease in income, an adjustment to the tenant share will be conducted to be effective the month following the report of the change.

### RENTAL APPLICATION FEES

ESG funding may be used to pay for an eligible participant's rental application fee. It is limited to three (3) application fees or up to \$150, whichever is less in a 12-month period.

### C. SECURITY DEPOSIT

Security deposit assistance is available through the ESG program to ESG eligible recipients. ESG funds may pay for a security deposit that is equal to no more than two (2) month's rent. Assistance will be limited to once (1) every 12 months.

#### D. LAST MONTH RENT

Payment for last month's rent is available to ESG eligible recipients but it cannot exceed one (1) month's rent and is included in the total rental assistance cap of 24 months.

A last month's rent payment cannot be provided or combined with any other federal program. Assistance will be limited to once (1) in every 12 months.

#### E. UTILITY DEPOSIT

Utility deposit assistance will be available through the ESG program to ESG eligible recipients. Assistance will be limited to three (3) deposits or up to \$150, whichever is less in a 12-month period.

#### F. UTILITY PAYMENT ASSISTANCE

Utility payment assistance will be available on a case by case basis. Eligible utility services include: Gas, Electric, Water and Sewage. The ESG participant must provide proof of responsibility to make utility payments prior to receiving assistance.

Payment assistance for utility arrears (up to six months) will have a limit of \$500 for an individual and \$1,000 for a family.

#### G. RENTAL ARREARS

Payment of rental arrears to allow an ESG recipient to access rental assistance in a new unit will be available but on a case by case basis.

Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears. The limit of up to 24 months of payments must include the arrears payments. For example, if a participant receives assistance for 6 months of rental arrears payments, the maximum amount of monthly rental assistance they may receive is 18 months.

#### H. ASSISTANCE WITH THE COST OF MOVING

Moving costs associated with moving to a new unit or storage is eligible for ESG assistance on a case by case basis. Assistance will be limited to once (1) every 12 months and up to \$1,000.

**Service costs are also eligible for funding under ESG. Below are the details of the services that will be provided:**

#### I. HOUSING SEARCH AND PLACEMENT

Services to assist with the assessment of housing barriers, the development of an action plan to locate housing, outreach and negotiation with landlords and owners will be an eligible service to be pay for with ESG funding.



An evaluation of progress will be conducted every three (3) months. Specifically assisting a household to search for housing can be provided up to 120 days. Participants exhausting their initial 120 days of search time may request an extension provided documentation of their housing search, prior to the expiration date, is given. Participants may request up to two 30-day extensions.

If a household is unable to locate suitable housing within six (6) months, search assistance will be terminated.

#### J. HOUSING STABILITY CASE MANAGEMENT

ESG funds may be used to pay cost of assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtain housing.

This assistance cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing.

#### K. MEDIATION

Mediation between a tenant and owners will not be an eligible service to use ESG funding for at this time.

#### L. LEGAL SERVICES

Legal services will not be an eligible service to use ESG funding for at this time.

#### M. CREDIT REPAIR

Credit counseling will not be an eligible service to use ESG funding for at this time.

### SECTION V - UNIT SELECTION AND CONTINUED ASSISTANCE REQUIREMENTS

#### A. CASE MANAGEMENT

Any ESG rental assistance recipient must meet with their case manager at a minimum of once (1) per month. More frequent appointments can be made as seen fit for the individual household. This is required per 24 CFR, §576.401(e).

The purpose of case management is to:

1. Help the participant receive appropriate supportive services.
2. Help the participant obtain other federal, state, and local assistance.
3. Help the participant to develop a plan and set goals to retain permanent housing once the assistance expires.

4. Oversee the progress of goal attainment to sustain permanent housing after assistance has expired.

A case manager will make three attempts per month to set up an appointment with the participants and will record attempts in case notes. Clients are strongly encouraged to participate in case management to make progress on goals.

## B. UNIT SELECTION

Once the ESG recipient has been approved and determined to be eligible for rental assistance, the household must select a unit that is:

1. Within the Fair Market Rent (FMR) for the unit size. A household is permitted to rent a single-room.
2. The unit is located within Dakota County.
3. A legally binding lease will be entered into by the participant and owner.
4. The unit meets the housing standards of the ESG Program.
5. The unit must also be determined to be rent reasonable for the area.

If the household is unable to secure a unit after six (6) months, the household will be deemed ineligible. Ineligibility does not bar the individual or family household from being referred at a later date.

## C. RENT REASONABLENESS

The standard HUD has adopted and must be enforced under ESG is the total rent charged for a unit must be reasonable in relation to the rents being charged during the same period for comparable units in the private, unassisted market and must not be in excess of rents being charged during the same period for comparable non-luxury unassisted units.

The rent reasonableness of the unit can be evaluated in Dakota County by one of the following approved methods:

1. Use of Rentometer; <https://www.rentometer.com/>
2. Evaluation of three rental units in the area

## D. UNIT INSPECTION

The unit will need to be inspected prior to rental assistance commencing subject to the ESG program shelter and housing standard regulations 24 CFR 576.403. Thereafter the unit must be inspected annually.

## E. CONTRACT EXECUTION

A housing assistance payment (HAP) contract will be executed with the owner/manager of the property in which the ESG rental assistance recipient will reside in the selected unit. The contract will outline the rent for the term of the lease, the term of the contract, the address

or room number of the assisted unit, the portion of rent the tenant will be responsible to pay and the assisted amount paid with ESG funds.

The contract should be executed prior to beginning of assistance. Dakota County's portion of the rent assistance for participants receiving ESG Rental Assistance terminates automatically and no further rental assistance payment can be made if:

1. The participant moved out of the assisted unit;
2. The lease was terminated or not renewed by either party;
3. The participant becomes ineligible to receive ESG rental assistance.

## SECTION VI - TERMINATION OF BENEFITS.

The following process will occur should a participant receiving rental assistance or housing relocation and stabilization services have their assistance terminated:

1. A written notice to the program participant containing a clear statement of the reasons for termination.
2. A review of the decision, in which the participant is given the opportunity to present written or oral objections before a person other than the person who approved the termination decision.
3. Written notice of the final decision to the program participant after a grievance has been made.

A case manager will make three attempts to deliver the written notice if the notice is returned and will document each attempt.

Termination does not bar the participant household from receiving ESG assistance at a later date for the same family or individual, provided that assistance does not exceed the maximum limit. If termination does occur, a household would be eligible for assistance again after 12 months from the final month that assistance was provided. Dakota County has not set a lifetime limit in which an individual household or family can receive assistance, provided that assistance does not exceed the maximum limit.

### A. MAXIMUM LIMIT ON ASSISTANCE

The maximum limit on rental assistance will be 24 months in a 3-year period.

### B. TERMINATION AS A RESULT OF INCOME

While receiving a subsidy under ESG Rental Assistance Program if the participant at re-evaluation has an income that exceeds 30% of AMI, the assistance must be terminated. Termination of assistance will be effective the first of the month after a 30-day notice has been provided to the participant and owner in cases where rental assistance is being provided.

### C. TERMINATION FOR MULTIPLE LEASE VIOLATIONS

If while receiving a subsidy under ESG Rental Assistance Program the participant is evicted or forced to move as a result of multiple lease violations, the participant's rental assistance may be terminated. Multiple lease violations can include but are not limited to: skipping from the unit, drug activity, unauthorized household members, non-payment of rent or tenant paid utilities.

### D. TERMINATION FOR NON-COMPLIANCE

While receiving a subsidy under ESG Rental Assistance Program if the participant fails to provide requested information, the participant's rental assistance is subject to termination for non-compliance with the program regulations.

### E. TERMINATION AS A RESULT OF ABSENCE FROM A UNIT FOR MORE THAN 180 DAYS

While receiving a subsidy under ESG Rental Assistance Program if the participant is absent from their assisted unit for more than 180 consecutive days, the participant's rental assistance may be subject to termination.

### F. PROHIBITION OF DUPLICATE SUBSIDIES

While receiving a subsidy under ESG Rental Assistance Program, participants may not participate in any other federal assisted housing programs (see definition below). The participant must use the assisted unit as their sole residence and may not receive any duplicate housing subsidies for their unit or another housing unit. Acceptance of an on-going stipend from an outside party in order to pay the minimum rent required for the program is not considered a duplicate subsidy.

*Federally assisted housing* means housing assisted under any of the following programs:

- (1) Public housing;
- (2) Housing receiving project-based or tenant-based assistance under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f);
- (3) Housing that is assisted under section 202 of the Housing Act of 1959, as amended by section 801 of the National Affordable Housing Act (12 U.S.C. 1701q);
- (4) Housing that is assisted under section 202 of the Housing Act of 1959, as such section existed before the enactment of the National Affordable Housing Act;
- (5) Housing that is assisted under section 811 of the National Affordable Housing Act (42 U.S.C. 8013);
- (6) Housing financed by a loan or mortgage insured under section 221(d)(3) of the National Housing Act (12 U.S.C. 1715/(d)(3)) that bears interest at a rate determined under the proviso of section 221(d)(5) of such Act (12 U.S.C. 1715/(d)(5));
- (7) Housing insured, assisted, or held by HUD or by a State or local agency under section 236 of the National Housing Act (12 U.S.C. 1715z-1); or

(8) Housing assisted by the Rural Development Administration under section 514 or section 515 of the Housing Act of 1949 (42 U.S.C. 1483, 1484).

#### G. PROHIBITION OF PORTABILITY

The ESG Rental Assistance Program provides rent subsidies only for eligible households residing in Dakota County. Exceptions to this provision will be made on a case-by-case basis. Documentation of such approval will detail the rationale for approving such exception.

The subsidy is not transferrable to any other housing unit without prior approval. Dakota County's portion of the rent assistance for participants receiving ESG Rental Assistance terminates automatically upon vacating the assisted unit.

### SECTION VII - GRIEVANCE PROCEDURES

#### A. INFORMAL REVIEWS FOR APPLICANTS

1. Dakota County will provide applicants with the opportunity for an informal review of decisions denying:
  - a. Participation in the program
2. Informal reviews are not required for established policies and procedures such as:
  - a. Determination that a unit's rent is more than the FMR;
  - b. The unit does not pass inspection or;
  - c. The unit is deemed not rent reasonable.
3. Denial notice will describe:
  - a. The reasons for the decision
  - b. The family's right to informal review
  - c. The procedures and time frames for obtaining a review

#### B. INFORMAL HEARING FOR PARTICIPANTS

1. Dakota County will give the program participant an opportunity for an informal hearing to consider whether decisions relating to the individual circumstances of the participant are in accordance with law and Dakota County rules in the following cases:
  - a. A determination of the computation of the amount of housing assistance payment to the participant.
  - b. A decision to deny or terminate assistance on behalf of the participant.

Written notice of these determinations by Dakota County will state that if the participant does not agree with the decision, they may request an informal hearing on the decision within fourteen (14) calendar days of the date of mailing.

A case manager will make three attempts to deliver the written notice if the notice is returned and will document each attempt.

2. Informal hearings are not required for established policies and procedures such as:
  - a. Maximum term of 24-month subsidy is reached
  - b. Refusal to attend/participate in case management
  
3. The guidelines for the informal hearing include:
  - a. Any person or persons designated by Dakota County, other than the person who made or approved the decision under review or a subordinate of that person, will conduct the hearing.
  - b. At his or her own expense, a lawyer or other representative may represent the participant.
  - c. Dakota County and the participant will have the opportunity to present evidence and question any witnesses.
  - d. The person who conducts the hearing shall issue a written decision, stating briefly the reasons for the decision, within fourteen (14) calendar days of the hearing. The participant promptly receives a copy of the hearing decision.

## CHAPTER V - HMIS

Under this component, ESG funds may be used for ESG grantees and subrecipients' participation in the Homeless Management Information System (HMIS) collection and analyses of data on individuals and families who are homeless and at- risk of homelessness.

Eligible costs under ESG include:

- Contributing data to the HMIS designated by the CoC of Dakota County, including the purchase of software or software licenses.
- Costs for managing the HMIS system
- Cost to establish and operate a comparable database for victim services or legal service providers

Grantees and subrecipients shall participate in the HMIS per the ESG and CoC Interim Rule (24 CFR 576 and 578), unless otherwise excepted. HMIS provides an opportunity to document homelessness and helps to ensure coordination between service providers while avoiding duplication of services and client data. Dakota County will use ESG funds to support the use of the HMIS.

## CHAPTER VI - OTHER FEDERAL REQUIREMENTS

### A. NONDISCRIMINATION AND EQUAL OPPORTUNITY REQUIREMENTS

Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. Eligibility for ESG assistance will be based upon the criteria noted in the various chapters and made available without regard to race, color, national origin, religion, to actual or perceived sexual orientation, gender identity, familial or marital status, or disability.

### B. PROHIBITION OF INQUIRIES ON SEXUAL ORIENTATION OR GENDER IDENTITY

For the purpose of determining eligibility for ESG assistance or otherwise making such housing available, Dakota County prohibits inquiries regarding sexual orientation or gender identity. It does not prohibit any individual from voluntarily self-identifying sexual orientation or gender identity.

Prohibition on inquiries does not prohibit lawful inquiries of an applicant or occupant's sex where the housing provided or to be provided to the individual is temporary, emergency shelter that involves the sharing of sleeping areas or bathrooms, or inquiries made for the purpose of determining the number of bedrooms to which a household may be entitled.

### C. DEBARRED, SUSPENDED, OR INELIGIBLE CONTRACTORS AND PARTICIPANTS

The prohibitions at 2 CFR part 2424 on the use of debarred, suspended, or ineligible contractors and participants.



## CHAPTER VII - REPORTING AND RECORD KEEPING

As indicated in other sections, documentation must be collected and maintained in a participant file for compliance with ESG regulations. Records of payment and program participant records must be maintained for a minimum five (5) years after all funds from the fiscal year of ESG funds were expended.

Dakota County will collect the following information for each participant file (dependent upon assistance being provided) and will use the provided checklist in each ESG participant file.

- Referral (Either from Coordinated Assessment or Service Provider)
- Program eligibility determination
  - Proof of homelessness
    - written observation of outreach worker, or
    - written referral by another housing or service provider, or
    - certification by head of household seeking assistance
- Signed program participant agreement
- Completed HMIS assessment and release form
- Proof of client annual income and documentation for determination of income
- Lease documentation
- Certification of Fair Market Rent (FMR) and rent reasonableness
- Completed Habitability Inspection form
- Lead based paint notification
- Housing Assistance Payment Contract
- Case management – once per month
- Case plan to assist the program participant to retain permanent housing after the ESG assistance ends
- Date of re-evaluation of program eligibility and result of eligibility determination
  - Income cannot exceed 30% of AMI upon re-evaluation of eligibility
  - Participant continues to lack sufficient resources to retain housing without ESG funds

## CHAPTER VIII - STANDARDS FOR PROGRAM EVALUATION

Dakota County will continue to work with the local CoC to further develop evaluation standards for 2017.

## CHAPTER IX - STANDARDS FOR MAKING SUBAWARDS

An application will require information regarding the services an organization would be able to provide, the cost of such services and a budget for all program expenditures.

A request for proposals will be distributed as widely as possible. An announcement will go to all local agencies currently providing emergency shelter services and homelessness prevention and rapid re-housing services and to all participants in the Continuum of Care. Public service announcements will be placed in the local papers within the area covered by the Continuum of Care. A service announcement will be placed on the Dakota County website and Dakota County CDA website.

A due date for applications shall be clearly publicized along with the request for proposals. All potential applicants will be given approximately four weeks after the initial announcement to submit their applications. Potential applicants will be provided with all requirements and responsibilities to be assumed with receipt of sub-awards.

Applications will be reviewed by the ESG Committee comprised of Dakota County and CDA staff. Applications will be reviewed with respect to applicants' abilities to provide shelter services or homelessness prevention and rapid re-housing services under the guidelines set forth by HUD and by the recipient (Dakota County).

The ESG Committee will recommend the most qualified service provider(s). This recommendation will be presented to the Dakota County Community Services Committee of the Whole seeking their recommendation to the Dakota County Board of Commissioners. The Dakota County Board of Commissioners then has the decision to approve or deny the recommendation. If approved, Dakota County will enter into a contract with the approved applicant.

## APPENDIX A: STANDARDS FOR EMERGENCY SHELTERS

**Instructions:** Place a check mark in the correct column to indicate whether the property is approved or deficient with respect to each standard. A copy of this checklist should be placed in the shelter's files.

Pass	Fail	<b>Standard</b> <i>(24 CFR part 576.403(b))</i>
		<p>1. <i>Structure and materials:</i></p> <ul style="list-style-type: none"> <li>a. The shelter building is structurally sound to protect the residents from the elements and not pose any threat to the health and safety of the residents.</li> <li>b. Any renovation (including major rehabilitation and conversion) carried out with ESG assistance uses Energy Star and WaterSense products and appliances.</li> </ul>
		<p>2. <i>Access.</i> Where applicable, the shelter is accessible in accordance with:</p> <ul style="list-style-type: none"> <li>a. Section 504 of the Rehabilitation Act (29 U.S.C. 794) and implementing regulations at 24 CFR part 8;</li> <li>b. The Fair Housing Act (42 U.S.C. 3601 et seq.) and implementing regulations at 24 CFR part 100; and</li> <li>c. Title II of the Americans with Disabilities Act (42 U.S.C. 12131 et seq.) and 28 CFR part 35.</li> </ul>
		<p>3. <i>Space and security:</i> Except where the shelter is intended for day use only, the shelter provides each program participant in the shelter with an acceptable place to sleep and adequate space and security for themselves and their belongings.</p>
		<p>4. <i>Interior air quality:</i> Each room or space within the shelter has a natural or mechanical means of ventilation. The interior air is free of pollutants at a level that might threaten or harm the health of residents.</p>
		<p>5. <i>Water Supply:</i> The shelter's water supply is free of contamination.</p>
		<p>6. <i>Sanitary Facilities:</i> Each program participant in the shelter has access to sanitary facilities that are in proper operating condition, are private, and are adequate for personal cleanliness and the disposal of human waste.</p>
		<p>7. <i>Thermal environment:</i> The shelter has any necessary heating/cooling facilities in proper operating condition.</p>
		<p>8. <i>Illumination and electricity:</i></p> <ul style="list-style-type: none"> <li>a. The shelter has adequate natural or artificial illumination to permit normal indoor activities and support health and safety.</li> <li>b. There are sufficient electrical sources to permit the safe use of electrical appliances in the shelter.</li> </ul>
		<p>9. <i>Food preparation:</i> Food preparation areas, if any, contain suitable space and equipment to store, prepare, and serve food in a safe and sanitary manner.</p>
		<p>10. <i>Sanitary conditions:</i> The shelter is maintained in a sanitary condition.</p>
		<p>11. <i>Fire safety:</i></p> <ul style="list-style-type: none"> <li>a. There is at least one working smoke detector in each occupied unit of the shelter. Where possible, smoke detectors are located near sleeping areas.</li> <li>b. All public areas of the shelter have at least one working smoke detector.</li> <li>c. The fire alarm system is designed for hearing-impaired residents.</li> <li>d. There is a second means of exiting the building in the event of fire or other emergency.</li> </ul>
		<p>12. If ESG funds were used for renovation or conversion, the shelter meets state or local government safety and sanitation standards, as applicable.</p>
		<p>13. <u>Lead-based paint:</u> If the structure was built prior to 1978, and a child under the age of six or a pregnant woman will reside in the property, and the property has a defective paint surface inside or outside the structure, the property cannot be approved until the defective surface is repaired by at least scraping and painting the surface with two coats of non-lead based paint. Defective paint surface means: applicable surface on which paint is cracking, scaling, chipping, peeling or loose. If a child under age six residing in the property has an Elevated Blood Level, paint surfaces must be tested for lead-based paint.</p>

I certify that I have evaluated the property located at the address below to the best of my ability and find the following:

Property meets all of the above standards.

Property does not meet all of the above standards.

<b><u>COMMENTS:</u></b>
-------------------------

ESG Recipient Name: _____
ESG Subrecipient Name (if applicable): _____
Emergency Shelter Name: _____
Street Address: _____
City: _____ State: _____ Zip: _____
Evaluator Signature: _____ Date of review: _____
Evaluator Name: _____



Microsoft

# Rapid Re-Housing HUD CoC and ESG PROGRAMS

# Dakota County’s HUD CoC & ESG Rapid Re-Housing Programs

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## Dakota County's HUD CoC & ESG Rapid Re-Housing Programs

### Introduction

Rapid re-housing (RRH) is a time-limited intervention designed to help individuals and families quickly exit homelessness, return to housing in the community, and not become homeless again in the near term. The service delivery model includes three core components: 1). housing search assistance, 2). financial assistance 3). and RRH case management and services.

RRH is a housing first, no-barrier intervention with no preconditions to enrollment other than homeless status. A participant must meet HUD's definition of homelessness which includes a participant who is literally homeless or fleeing/attempting to flee domestic violence and/or sexual assault. Referrals will be identified through the Suburban Metro Area Continuum of Care (SMAC) Coordinated Entry (CE) system.

The level of case management and financial assistance is based on a progressive engagement (PE) model. PE recognizes that there is no way to accurately predict how much help a participant may need to end their homelessness and avoid subsequent episodes of homelessness. In this approach, services start with the least intensive service and financial assistance. The program will provide a basic amount of financial assistance to help a participant obtain and eventually sustain housing independently. The need for additional support is determined by an assessment of participant's experience, self-reporting, and the impact of the initial intervention. Progressive engagement fundamentals include:

- Critical thinking and problem solving shared between the participant and provider
- Starts with a little bit of support (or minimum basic package), based on what the participant identifies they need
- Connections made to community resources
- Builds on family resiliency and strengths
- Focused goal: to quickly resolve the immediate crisis of homelessness

### Purpose of this Document

This document is intended to serve as a guide to contracted service providers engaged in RRH activities on behalf of Hearth Connection and Dakota County Social Services. The document defines the local RRH model and promotes a unified understanding of the core elements and expectations of local RRH programs. This document is not intended to supersede any applicable status or regulations and providers are encouraged to consult relevant statutes and regulations regularly to ensure compliance. The model was co-created by Dakota County Social Services – Supportive Housing Unit and Hearth Connection and was informed by:

- Local RRH providers
- National best practices as defined by the Department of Housing and Urban Development (HUD), Rapid Re-housing Institute, the National Alliance to End Homelessness, Homework Start with Home – Progressive Engagement and RRH
- Other research and guidance provided by broader community projects and evaluations

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## RRH Performance Benchmarks

Ultimately the effectiveness of a rapid re-housing program is determined based on a program's ability to accomplish the model's three primary goals:

- Reduce the length of time program participants spend homeless  
*For a program to meet this performance benchmark, participants served by the program should move into permanent housing in an average of 30 days or less.*
- Exit participants to permanent housing  
*For a program to meet this performance benchmark, at least 80 percent of participants that exit a rapid re-housing program should exit to permanent housing.*
- Limit returns to homelessness within a year of program exit  
*For a program to meet this performance benchmark, at least 85 percent of participants that exit a rapid re-housing program to permanent housing should not become homeless again within a year.*

## CORE RRH Components

- Housing identification
- Move-in and rent assistance
- RRH case management and services

### 1.) CORE Component: Housing Identification

Housing Identification is the first core component of rapid re-housing, the goal of which is to find housing for program participants quickly. Activities under this core component include:

- Recruiting landlords with units in the communities and neighborhoods where program participants want to live and negotiating with landlords to help program participants' access housing.
- Attentiveness to landlords in order to preserve and develop partnerships for current and future housing placements
- Administration of landlord incentives and help to recuperate losses (Beyond Backgrounds)

### 2.) CORE Component: Move-in and Rent Assistance

Rent and Move-In Assistance is the second core component of rapid re-housing, the goal of which is to provide short-term help to participants so they can pay for housing. Activities under this core component include:

- Paying for security deposit and move-in expenses
- Temporary financial assistance
- Rental arrears (does not apply to HUD CoC)
- Individualized and flexible

### 3.) CORE Component: RRH Case Management and Services

Rapid re-housing case management and services is the third core component of rapid re-housing. The goals of rapid re-housing case management is to help participants obtain and move into permanent housing, support participants to stabilize in housing, and connect them to community and mainstream services and supports if needed. Activities under this core component include:

- Assessment of tenant needs and barriers to housing
- Housing search in partnership with the participant
- Individualized service plan solely based on participant input
- Supporting participants with completing rental applications
- Provide tenant counseling (including education on how to speak with landlords, understanding rental applications and leases, securing utilities, and understanding tenant obligations)
- Landlord mediation
- Goal planning and budgeting/financial planning

- Link to ongoing supports/case management if needed and desired by the participant
- Monthly home based visits

### **SMAC Coordinated Entry (CE) Referral Process**

Referrals for RRH will come from SMAC Coordinated Entry. CE will assess all participants for eligibility to receive homeless housing resources. RRH requires that the participant must be experiencing literal homelessness, which includes the following situations:

- living and sleeping outside;
- sleeping in a place not meant for human habitation;
- staying in an emergency shelter, DV/SA shelter, or a motel paid for by county or other organization
- fleeing or attempting to flee domestic violence.

In addition, the participant must;

- Be connected to Dakota County (live, work, or attend school) OR has an open case with Dakota County Case manager or contracted case management)
- Participant income at or below 150% of federal poverty guidelines according to family size

Enrollment in RRH and case management should begin immediately upon RRH referral and should include support in obtaining proof of homelessness documentation. Verification of homelessness is needed prior to receiving financial assistance. Third party documentation is preferred, but self-certification may be used in some cases. For details regarding the best methods to document homelessness, view the HUD CoC and ESG written standards.

### **Landlord Engagement & Housing Search**

To rapidly exit people from homelessness, one of the highest priorities of every RRH program is to recruit and retain landlord partners. As a RRH case manager, you must dedicate time and resources to meet landlord concerns while also attending to the needs of participants. The more landlord partners we have, the more effectively and quickly we can resolve a participant's homelessness.

Strategies for fostering effective landlord partnerships:

- Dedicate time for landlord outreach activities on a weekly basis
- Keep all lines of communication open while protecting confidentiality of the participants
- Educate landlords about program model and your role – emphasize core program benefits
- Assist participants with understanding and complying with all terms and conditions of their lease agreement
- Provide support to the landlord through routine check-ins and phone calls
- Respond promptly to landlord concerns – within one business day if possible
- Follow through with promises made to landlords
- Find mutually-acceptable solutions for conflicts
- Offer landlord incentives such as landlord risk mitigation (Beyond Backgrounds)
- Recognize and appreciate the invaluable contributions that landlords make to prevent and end homelessness

### **A Tailored Package of Assistance**

For participants that use RRH program as more of a diversion, we will present the program as one that sticks with the participant for at least 90 days. Services provided includes; assistance with housing search, deposit, a portion of the rent, and short-term follow up services to support their housing stability plan.

The standard program will have the intention of assisting the participant with housing search, deposit, and rental assistance for a period of three to nine months with short-term follow up and service to support their housing plan. The housing stability plan should be updated and reviewed every three months. The expectation is that by the end of the standard program, the participant will have sufficient income to pay their full rent, improved overall housing stability, and connected to needed support systems to ensure long-term post program success.

For participants for whom a longer-term subsidy is necessary beyond the standard program, extensions may be approved up to a maximum of 24 months, with follow up services up to 60 days after rental assistance expires. Participants should be working with case manager to secure a permanent rental assistance subsidy or an alternative means to increase income. Extensions will be approved quarterly in collaboration with the service provider.

Tracks	Time	Services
Track 1: DIVERSION	1-3 Months	Services and/or financial assistance to help quickly rehouse participants from homelessness. Minimal case management and short-term rental assistance such as damage deposit/first month's rent.
Track 2: STANDARD	6-9 Months	Services and/or financial assistance to help quickly rehouse participants from homelessness that is allocated/assessed every 3 months. Light-touch case management and shallow rental assistance.
Track 3: EXTENDED	12 Months	Needs more than the basic level of support. Longer term and intensive assistance while waiting for a voucher or more permanent type of subsidy.

### Rent & Move-in Assistance

Financial assistance is based on the progressive engagement principle of offering the minimum amount of assistance necessary for participants to move out of homelessness and stabilize in permanent housing. The role of the case manager is to prepare participants for the end of the financial assistance by leveraging resources or working with them to increase participant income. Case Managers should begin by assuming that participants, even those with zero income or other barriers, will succeed with a minimal subsidy and support rather than a long subsidy, and extend services and support if/when necessary.

Financial assistance in RRH provides short-term support to participants so they can quickly obtain housing.

The RRH program can pay for the following:

- **Application Fees:** up to three fees or a total of \$150, whichever comes first. This will apply to each participant once every twelve months of program participation regardless of rental assistance use.
- **Damage Deposit:** one deposit equal to two months of rent per 12 months
- **Rental Arrears/utilities:** (ESG only): contact metro regional manager for approval

All participants are allowed an initial 120 days for housing search. CoC and ESG RRH participants may request an additional 60 days. RRH financial assistance will be provided to participants for *up to* 24 months (allocation will be reviewed and allocated every three months). Average length of financial assistance is 9 months.

Participants will be required to contribute a minimum of 50% of their net income toward their rent with deductions for dependents, disabled head of participant, and allowances for utilities for which the participant is responsible. This is considered to be the participant's contribution. If 50% of the

participant's gross income is equal to rent, the rental assistance will end.

### **Housing Quality Standards (HQS) Inspections & Habitability Standards**

The HQS is the federally mandated inspection requirements designed for all types of housing throughout the nation. HQS was developed to ensure that housing assisted through HCV program is affordable, decent, safe, and sanitary. Units are inspected at initial move-in; annually and as needed or requested by property owner of program participant.

For CoC RRH, units must pass HQS inspections before move in. This must be completed for each year of rental assistance in the unit and must be conducted within 12 months of each other. To pass HQS, the unit must have one sleeping room per two participant members.

For ESG RRH, units must complete a habitability standards checklist once per twelve months for the unit. Habitability standards may be completed by the case manager, while HQS inspections must be completed by a certified HQS inspector.

### **Housing Stability Plans**

Upon first contact, an initial assessment is conducted to identify participant's needs and preferences, strengths, and barriers to housing, and to identify possible resources and alternatives. The assessment should primarily focus on assessing housing needs rather than service needs. The initial assessment provides a basis for the initial level of financial assistance and/or supportive services to be provided by RRH. Regular assessments, provided through 3 months certifications and follow-up, should be built into the housing stability plan to determine if the level of assistance should be increased, decreased, or discontinued once participants enter permanent housing.

Case managers are required to work with each participant to develop a housing stability plan. All assistance provided in RRH should be guided by the housing stability plan, an individualized housing and service plan that is housing-focused and participant-driven. Housing stability plans are based on housing needs as identified by the participant, and is used to facilitate housing-focused case management with the goal of obtaining or maintaining housing stability. Engagement in services should be encouraged and build on the strengths and resources of each participant.

Housing Stability Plan components include:

- Client-centered – empowering participants to direct their own path
- Promote accountability – for both the participant and the RRH case managers
- Housing stability focused – specifically addressing the housing stability crisis that caused the participant's homelessness
- Goal oriented – outlining goals pertaining to housing including; moving into housing, maintaining housing, and timelines for each step

### **Home-Based Case Management**

Since RRH is a short-term crisis response intervention, case managers typically do not attempt to directly address all of the service needs they may identify. When participants are willing and able, case managers may assist with connecting them to community-based services. Rather than simply providing the referral, the participant should be encouraged to participate in the process of exploring resources. This is to help the participant gain the knowledge and skills necessary to find and access community resources in the future on their own.

#### **Focus of Services:**

- Focus on assisting a participant in obtaining and moving into a new housing unit. Case managers help participants resolve or mitigate tenant screening barriers like rental and utility arrears or

multiple evictions; obtain necessary identification if needed; support other move-in activities such as obtaining furniture; and prepare participants for successful tenancy by reviewing lease provisions.

- RRH case management should be home-based and help participants stabilize in housing. Case managers help participants based upon their needs to identify and access supports including: family and friend networks; mainstream and community services; and employment and income. Case managers help identify and resolve issues or conflicts that may lead to tenancy problems, such as disputes with landlords or neighbors while also helping participants develop and test skills they will use to retain housing once they are no longer in the program.
- Support participants in connecting to employment support resources that might help to increase income and self-sufficiency. Case managers may utilize employment support case managers or programs within their agency or have active relationships with workforce centers and other employment support agencies for participant referrals.
- Financial assistance should end and the case should be closed when the participant is no longer at imminent risk of returning to homelessness. **Case management may continue up to 60 days after financial assistance ends.** Participants that require ongoing support after exiting the RRH program, case managers should provide participants with warm handoffs to mainstream and community-based services that will continue to assist them in maintaining housing.

As a general guideline, RRH providers will seek to meet with participants at least on the following basis:

- While participant is still homeless and searching for housing—1-2 times/week
- Initially housed—2-4 times/month
- Once stably housed—once/month
- If crisis or significant changes occur with participant—at least weekly

### **RRH 3 Month Re-certification**

RRH programming should be flexible with the ability to adapt to changing circumstances. Through ongoing monitoring and 3-month reassessments of a participant's preferences, needs, and abilities should determine when the basic level of assistance (financial and/or services) should be increased, decreased, or completed. The focus of the 3-month recertification is to review the housing stability plan and the barriers that have been identified in the plan, knowing that these might change over time. Case managers should work towards addressing the housing retention barriers and closes a case when these barriers are resolved and the participant can assume full responsibility for their rent and other lease obligations. This means that case management commitments vary by participant. Assistance is provided on an "as-needed basis".

The participant's monthly income will be re-evaluated as part of this recertification process. Participants are not required to report changes in income until their next quarterly re-evaluation. If a participant does report a decrease in income, an adjustment to the tenant share will be conducted to be effective the month following the report of the change.

### **RRH Assistance as a Bridge**

If a participant is found to need longer-term housing support more than RRH can offer; it may be appropriate to use the Coordinated Variance Request process. Before a variance request can be submitted to Coordinated Entry, the variance must be reviewed and approved by the Dakota County Housing Review Panel (please refer to HUD CoC and ESG Variance Policy).

## Case Closing

Financial assistance should end and the case should be closed when the participant is no longer at imminent risk of returning to homelessness. The participant may continue to be extremely low income and severely rent burdened and yet is able to pay the rent and follow the terms of the lease. While the participant may have not yet achieved all desired goals, they have successfully exited homelessness and the housing crisis is over. As they stabilize, their capacity to establish and achieve goals will improve.

Exit support planning should detail any ongoing community resources that will continue after the participant has completed RRH. The emphasis is on resources that will help the participant continue to work toward housing stability, although there is nothing to preclude offering referrals that will help the participant achieve other life goals after the program ends. The exit support plan will also summarize the resources a participant may consult if their housing becomes unstable in the future. Those resources include family, friends, and any other community services that might be able to intervene. Case managers should provide participants with warm handoffs to mainstream and community-based services that will continue to assist them in maintaining housing. Participants that require ongoing support after exiting the RRH programs may continue to receive support services up to 60 days after financial assistance ends.

The following steps are required to successfully discharge a participant from the RRH program:

- Provide a formal exit notice to the participant which includes a clear statement of the reasons for exit and instructions for appealing the decision.
- Conduct a final Participants' Housing Stability Plan (serving as exit support plan)
- Case note describing the circumstances of the discharge
- Complete exit documentation, data, and file management (co-pilot) as required
- Provide information to landlords about how they can contact the program again (if needed) and what kind of follow-up assistance may be available.

	<b>Indicators for Closure</b>	<b>Indicators for Continuation</b>
Income	<ul style="list-style-type: none"><li>➤ Income from all sources is sufficient to pay rent</li><li>➤ Housing costs can be shared among participant members</li><li>➤ A housing subsidy has been secured</li><li>➤ Basic goals are achieved</li></ul>	<ul style="list-style-type: none"><li>➤ Participant cannot pay rent for next month or two</li><li>➤ No income sources available</li><li>➤ In process of transitioning subsidies or income</li><li>➤ Income crisis</li></ul>
Lease	<ul style="list-style-type: none"><li>➤ In compliance</li><li>➤ Landlord is satisfied</li></ul>	<ul style="list-style-type: none"><li>➤ Currently in violation of lease or serious complaints</li></ul>
Connection	<ul style="list-style-type: none"><li>➤ Connection has been made to other resources that will provide needed assistance</li></ul>	<ul style="list-style-type: none"><li>➤ No other resources are willing/able to assist</li><li>➤ Key connections are still in progress</li></ul>
Choice	<ul style="list-style-type: none"><li>➤ Program participant wants to complete services</li></ul>	<ul style="list-style-type: none"><li>➤ Program participant wants or needs additional assistance</li></ul>

Progressive Engagement RRH is a crisis response intervention; your role is to assist the participant in resolving their immediate housing crisis. If you are contemplating exiting a participant, you can do the following:

- Discuss with your supervisor the elements of the participant's situation that are resolved, almost resolved, or still unresolved
- Request case consultation with peers for complicated cases
- Consider: Does this decision primarily benefit the interests of the participant or the needs of the program?



- Remind yourself that the great majority of people who receive RRH will not return to homelessness. People are more resilient than you think.
- Understand that some program participants will show increased stress symptoms due to case closing discussions or decisions. This does not “prove” their case must be kept open; it suggests the case manager should discuss the stress of program exit with the participant.

### **No Contact Procedures**

Case managers should check-in with the participant at least once a month while enrolled in the program. No matter which stage the participant is at in the program, the case manager should take the initiative to stay connected to the participant. All possible ways or methods to contacting the participant must be explored. If the participant disappears during housing search, the case will remain open until the 90 day search time expires. If the client resurfaces and is still facing homelessness, the case manager can assist the client with reconnecting to Coordinated Entry.

If the participant is housed but disengages from services, the participant will be suspended until a recertification has been completed. The participant can be reactivated following a discussion to reset program expectations by reviewing the housing stability plan and the expectations for re-assessment.

The goal is to be clear about the scope of RRH and to determine if the program will meet the needs of the participant. Case managers will continue to work with the participant until they are permanently housed or otherwise resolve the housing crisis.

Termination does not bar the participant from receiving CoC or ESG RRH assistance at a later date for the same household or individual, as long as the participant has not exceeded a total of 24 months of rental assistance within the past 36 months.

### **Coordination with Schools/Childhood Education**

Case managers should provide advocacy in assisting families with locating the primary liaison for school connections and childhood education. Coordination with the district liaison ensures that all homeless families are informed of the McKinney Vento Act to ensure that their children are able to maintain enrollment in school and transportation arrangements (as needed). Case managers should assist families in connecting to relevant educational resources in the community.

### **Appeals and Grievances**

Providers should receive and respond to grievances according to their written policies and procedures. All HUD CoC and ESG participants must be provided the opportunity to present written or oral objections to a staff person (supervisor/management) other than the staff person who approved the termination decision. Any further review or action should be presented to the Hearth Connection Regional Manager.

### **Equity Policies**

The Dakota County Housing Equity Committee (HEC) is committed to pursuing equity in efforts to prevent and end homelessness. The committee’s goal is to eliminate disparities in our homelessness and housing supports by integrating equity work in our policies, practices, and initiatives. We want to ensure that all participants/communities have equal access to opportunities and eliminate any systemic barriers. Dakota County provides quarterly inclusion, diversity, and equity trainings to all contracted housing providers.

### **VAWA**

A federal law that went into effect in 2006 protects individuals who are victims of domestic violence, dating violence,



sexual assault and stalking. The name of the law is the Violence against Women Act, or “VAWA.” Please reference the VAWA lease addendum which explains victim/survivors’ rights and protections under VAWA.

### **On-going Training and Learning Opportunities**

Monthly provider meetings are provided by Dakota County Social Services to support on-going learning and improvement. These meetings are an opportunity for RRH staff and other housing providers to come together to problem-solve, share best practices, learn from peers, and receive skill building training/practices. Provider meetings occur every 2<sup>nd</sup> Tuesday of the month from 9:30am – 10:30am at the Northern Service Center. For more information, please email [linda.hall@co.dakota.mn.us](mailto:linda.hall@co.dakota.mn.us). Additional resources on how other communities are using RRH services can be found at the National Alliance to End Homelessness.

## Appendix D

### 2020 DAKOTA COUNTY ANTI-DISPLACEMENT POLICY

#### PART I. MINIMIZING DISPLACEMENT

It is the goal of Dakota County to minimize displacement of persons from their homes and neighborhoods when utilizing Community Development Block Grant (CDBG) or HOME Investments Partnership Program (HOME) funds. Displacement has been defined as the involuntary movement of a household from a dwelling as a result of its acquisition, rehabilitation or demolition when funded in whole or in part with CDBG or HOME funds, or if funded with non-CDBG/HOME when the activity is a prerequisite for some other CDBG/HOME funded activity. Displacement also includes involuntary movement of a business from a commercial property. In an effort to minimize displacement of households, the following steps will be taken:

1. With the exception of lead based paint hazard reduction, owner occupied properties will not be rehabilitated if displacement is expected to occur. To safely reduce the hazards of lead-based paint, the occupants must vacate the impacted areas until a clearance test determines the area is safe. When the impacted areas include the sole means of entry or all entries to the dwelling, the kitchen or food preparation areas, or the sole bathroom or all bathrooms, or the entire dwelling area, the occupants must completely vacate the unit until a successful clearance test is received after the completion of the lead based hazard reduction work.

Relocation is voluntary. The homeowner will sign a waiver form acknowledging that they are relocating voluntarily, and that the CDA is not responsible for any costs associated with the relocation, other than a stipend payment of \$500.00 that is payable to the homeowner when it is necessary to vacate the residence for a continuous time of 24 hours (or one full day and one full night) during the course of the lead based paint hazard reduction work.

2. Businesses will not receive loans for rehabilitation or expansion if any residential displacement would occur as a result of the rehabilitation or expansion unless such activities are essential for economic development of a community.
3. If acquisition or demolition activities require displacement of a household, the acquiring entity will follow the procedures established in Part II (Displacement Action Policies).
4. Code enforcement activities and neighborhood groups will not receive CDBG or HOME funds, therefore eliminating the possibility of displacement through code enforcement or through the activities of a neighborhood group.

#### PART II. DISPLACEMENT ACTION POLICIES

- A. Eligible households as defined by the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (the Uniform Act) that are displaced as a result of CDBG or HOME funded activities will be eligible for moving and/or rental payments at levels as described in the Uniform Act.
  1. Persons displaced as a result of CDBG/HOME funded activities will be eligible for moving and/or rental payments at levels described in the Uniform Act.

2. Referrals will be made to agencies that furnish financial counseling, health and social services, or other services that may be helpful to displaced persons.
  3. Low and moderate income persons will be given a displacement priority for admission to Low Income Public Housing and Section 8 Housing Assistance Program in Dakota County.
  4. All affected persons will be informed of their rights under the policies and procedures set forth under the regulations in the Uniform Act, including their rights under Title VI of the Civil Rights Act of 1964 and Title VIII of the Civil Rights Act of 1968.
  5. The projects will be planned and implemented in a manner so as to minimize hardship to the site occupants and involve the least possible degree of displacement in accordance with the needs of the program and the persons displaced.
  6. Efforts will be made to provide those persons to be displaced as a result of the activities of the project an opportunity to obtain comparable replacement housing that is:
    - within their financial means and meets their needs;
    - reasonably accessible to their places of employment, potential employment, transportation and other commercial and public facilities; and
    - available on a non-discriminatory basis
  7. Displaced businesses will be eligible for benefits as required by the Uniform Act.
- B. Persons displaced through any rental rehabilitation activities will be assisted in accordance with the Uniform Act or through a process including the following actions:
1. Permanent displacement of a low-income person or family will not occur as a result of CDBG or HOME funded activities unless:
    - a. A rental assistance voucher or certificate is available to the person or family that allows them to move to a comparable affordable unit; or
    - b. An acceptable comparable affordable unit is located for the person or family without the provision for rental assistance, and the person or family willingly moves to such a unit; and
    - c. The acquiring entity follows the regulations of the Uniform Act.
  2. If it is necessary to temporarily displace tenants in order to accomplish the rehabilitation, it is the responsibility of the owner of the rental unit to reimburse the tenants for their expenses or inconvenience associated with such temporary displacement, according to applicable state and federal laws.

## **Relocation, Displacement, and Replacement Housing Plan for the 2020 Dakota County CDBG Program**

In accordance with the requirements of 24 CFR 507.606 (c)(1)(iii), the following Plan has been prepared and shall be applicable to the activities listed herein funded through the Dakota County Community Development Block Grant Program (CDBG). This plan is public and is part of the Subrecipient Agreements between the Cities undertaking the activities and the Dakota County CDA governing administration of the CDBG Program.

The following activities involve vacant structures and/or voluntary transactions. If involuntary displacement occurs, the acquiring entity will follow provisions of the Uniform Act.

**1. Proposed CDBG Activities Which Involve Acquisition, Demolition, or Conversion**

There are no planned activities for Fiscal Year 2020 which involve acquisition, demolition, or conversion of structures.

**2. Location and Type of Housing Units Affected; Actions to be Taken**

Not applicable, see above. If an activity is created that results in the acquisition, demolition, or conversion of a structure, that property will be identified and the location published. It is anticipated that properties being acquired will be vacant or voluntarily acquired with no threat of condemnation or eminent domain by the City. If involuntary displacement does occur, the provisions of the Uniform Act will be followed.

**3. Schedule for Project Implementation**

Any activities that may occur under this project will generally occur between July 1, 2020 and June 30, 2021.

**4. Replacement Units**

Where units must be replaced in accordance with the regulations cited above, the Cities will cooperate and coordinate with the Dakota County CDA and other groups/entities as appropriate, to provide replacement units that are created either on the sites cleared or at other locations within the participation area for the Dakota County CDBG Program. Please see attached list for replacement units already constructed or in planning stages.

**5. Ten Year Affordability Assurance**

The Family Housing units constructed, owned, and/or managed by Dakota County CDA are intended to be low- and moderate-income housing for the entire life of the units. Properties developed by private developers using tax credits must adhere to a fifteen (15) year period of affordability. If HOME funds assist with construction, units must remain affordable for twenty (20) years. Any unit used for the purpose of replacement housing will remain affordable for at least ten (10) years from the date of initial occupancy by the relocated household.

**DAKOTA COUNTY CDA REPLACEMENT UNITS  
AVAILABLE FOR THE 2020 ANTI-DISPLACEMENT PLAN**

**Note:** More details and updates can be found at [www.dakotacda.org](http://www.dakotacda.org).  
All developments have accessible units.

1. Parkside – 122<sup>nd</sup> Street W., Burnsville  
Twenty-two units of low/moderate income rental housing for families opened for occupancy 1992. This development includes 1 two-bedroom accessible unit, 3 two-bedroom units, and 18 three-bedroom units. Dakota County CDA is the property manager.
2. Spruce Point – East of Hwy 52 off Chandler Lane, Inver Grove Heights  
Twenty-four units of low/moderate income rental housing for families opened for occupancy 1995. This development includes 1 two-bedroom accessible unit, 4 two-bedroom units, and 19 three-bedroom units. Dakota County CDA is the property manager.
3. Oak Ridge – South of Diffley Road and east of Johnny Cake Ridge Road, Eagan  
Forty-two units of low/moderate income rental housing for families opened for occupancy 1996. This development includes 2 two-bedroom accessible units, 18 two-bedroom units, and 22 three-bedroom units. Dakota County CDA is the property manager.
4. Pleasant Ridge – North Frontage Road, Hastings  
Thirty-one units of low/moderate income rental housing for families opened for occupancy 1997. This development includes 2 two-bedroom accessible units, 14 two-bedroom units, and 15 three-bedroom units. Dakota County CDA is the property manager.
5. Glenbrook – Germaine Avenue, Apple Valley  
Thirty-nine units of low/moderate income rental housing for families opened for occupancy in 1998. This complex contains 17 two-bedroom units and 22 three-bedroom units. Dakota County CDA is the property manager.
6. Cedar Valley – Dodd Road & Glacier Way, Lakeville  
Thirty units of low/moderate income rental housing for families opened for occupancy in 1998. This complex contains 1 one-bedroom accessible unit, 14 two-bedroom units, and 15 three-bedroom units. Dakota County CDA is the property manager.
7. Chasewood – 155<sup>th</sup> Street W., Apple Valley  
Twenty-seven units of low/moderate income rental housing for families opened for occupancy in 1999. This complex contains 14 two-bedroom units and 13 three-bedroom units. Dakota County CDA is the property manager.
8. Country Lane – Hamburg Avenue & 210<sup>th</sup> Street W., Lakeville  
Twenty-nine units of low/moderate income rental housing for families opened for occupancy in 2001. This complex contains 15 two-bedroom units and 14 three-bedroom units. Dakota County CDA is the property manager.
9. Hillside Gables – Lexington Avenue & I-35E, Mendota Heights  
Twenty-four units of low/moderate income rental housing for families opened for occupancy in 2001. This complex contains 1 one-bedroom accessible unit, 17 two-bedroom units, and 6 three-bedroom units. Dakota County CDA is the property manager.

10. Marketplace – South Frontage Road, Hastings  
Twenty-eight units of low/moderate income rental housing for families opened for occupancy in 2002. This development includes 14 three-bedroom units, 13 two-bedroom units, and 1 one-bedroom accessible unit. Dakota County CDA is the property manager.
11. Heart of the City –Travelers Trail E. at 125<sup>th</sup> Street E. & 1<sup>st</sup> Avenue, Burnsville  
Thirty-four units of low/moderate income rental housing for families opened for occupancy in 2003. This development includes 1 one-bedroom unit, 21 two-bedroom units, and 12 three-bedroom units. Dakota County CDA is the property manager.
12. Erin Place – Cedar Path, Eagan  
Thirty-four units of low/moderate income rental housing for families opened for occupancy in 2004. This development includes 24 two-bedroom units and 10 three-bedroom units. Dakota County CDA is the property manager.
13. Cedar Villas – Villa Parkway, Eagan  
This development, owned by Shelter Corporation, was developed in conjunction with Erin Place with 104 units, including 60 two-bedroom units and 44 three-bedroom units. This development is a mix of both affordable and market rate units.
14. Prairie Crossing – Icefall Trail & Icefall Way, Lakeville  
Forty units of low/moderate income rental housing for families opened for occupancy in 2005. This development includes 20 two-bedroom units and 20 three-bedroom units. Dakota County CDA is the property manager.
15. Lafayette – 50<sup>th</sup> Street E., Inver Grove Heights  
Thirty units of low/moderate income rental housing for families opened for occupancy in 2006. This development includes 1 one-bedroom, 15 two-bedrooms, and 14 three-bedrooms. Dakota County CDA is the property manager.
16. West Village – South Frontage Road, Hastings  
Twenty-one units of low/moderate income rental housing for families opened for occupancy in 2007. This development includes 11 two-bedroom units and 10 three-bedroom units. Dakota County CDA is the property manager.
17. Carbury Hills – Connemara Trail, Rosemount  
Thirty-two units of low/moderate income rental housing for families opened for occupancy in 2008. This development includes 1 two-bedroom accessible unit, 23 two-bedroom units, and 8 three-bedroom units. Dakota County CDA is the property manager.
18. Twin Ponds – 223<sup>rd</sup> Street W., Farmington  
Fifty-one units of low/moderate income rental housing for families opened for occupancy in 2009 and was completed in 2012. This development includes 2 two-bedroom accessible units, 35 two-bedroom units, and 14 three-bedroom units. Dakota County CDA is the property manager.
19. Meadowlark – Holiday Avenue & 210<sup>th</sup> Street W., Lakeville  
Forty units of low/moderate income rental housing for families opened for occupancy in 2010. This development includes 6 one-bedroom units, 24 two-bedroom units, and 10 three-bedroom units. Dakota County CDA is the property manager.

20. Quarry View – Embry Path, Apple Valley  
Forty-five units of low/moderate income rental housing for families opened for occupancy 2011. This development includes 1 one-bedroom accessible unit, 31 two-bedroom units, and 13 three-bedroom units. Dakota County CDA is the property manager.
21. Northwood – Northwood, Eagan  
Forty-seven units of low/moderate income rental housing for families opened for occupancy in 2013. This development includes 2 one-bedroom accessible units, 22 two-bedroom units, and 10 three-bedroom units. Dakota County CDA is the property manager.
22. Inver Hills – College Trail & Bower Path, Inver Grove Heights  
Twenty-four units of low/moderate income rental housing for families opened for occupancy January 2014. This development includes 1 two-bedroom accessible unit, 13 two-bedroom units, and 10 three-bedroom units. Dakota County CDA is the property manager.
23. Riverview Ridge – Sibley Memorial Highway, Eagan  
Twenty-seven units of low/moderate income rental housing for families anticipated opened for occupancy in 2014. This development includes 2 two-bedroom accessible units, 15 two-bedroom units, and 10 three-bedroom units. Dakota County CDA is the property manager.
24. Lakeshore Townhomes - Jurdy Road & Shoreline Drive, Eagan  
Fifty units of low/moderate income rental housing for families opened for occupancy in 2015. This development includes 1 one-bedroom accessible unit, 2 two-bedroom accessible units, 2 one-bedroom units, 21 two-bedroom units, and 24 three-bedroom units. Dakota County CDA is the property manager.
25. Keystone Crossing – Keystone Avenue & 207<sup>th</sup> Street W., Lakeville  
Thirty-six units of low/moderate income rental housing for families opened for occupancy in 2017. This development includes 2 two-bedroom accessible units, 21 two-bedroom units, and 13 three-bedroom units. Dakota County CDA is the property manager.
26. Prestwick Place - Akron Avenue & 141<sup>st</sup> Street E., Rosemount  
Forty units of low/moderate income rental housing for families slated for occupancy in 2019. This development includes 6 one-bedroom units, 2 two-bedroom accessible units, 19 two-bedroom units, and 13 three-bedroom units.



**BOARD OF COUNTY COMMISSIONERS  
DAKOTA COUNTY, MINNESOTA**

May 5, 2020

Resolution No. 20-231

Motion by Commissioner Kathleen A. Gaylord

Second by Commissioner Mary Liz Holberg

**Approval Of Dakota County Fiscal Year 2020–2024 Consolidated Plan And 2020 One-Year Annual Action Plan For Community Development Block Grant, HOME Investment Partnerships, And Emergency Solutions Grant Programs**

WHEREAS, Dakota County is an Entitlement County for funds through the Community Development Block Grant (CDBG) Program and Emergency Solutions Grant (ESG) Program and a Participating Jurisdiction for the HOME Investment Partnerships (HOME) Program; and

WHEREAS, Dakota County’s Participating Jurisdiction status under the HOME Program pertains to a multi-jurisdiction consortium created in 1992 that includes Anoka, Washington, and suburban Ramsey Counties and the City of Woodbury (HOME Consortium); and

WHEREAS, Dakota County is designated as the “Lead Agency” for the HOME Consortium, responsible for certain administrative and reporting functions of the HOME Program; and

WHEREAS, the Dakota County Community Development Agency (CDA) administers the CDBG, ESG, and HOME programs on behalf of Dakota County, thereby requiring agreements between U.S. Department of Housing and Urban Development (HUD) and Dakota County for the CDBG, ESG, and HOME funds and between Dakota County and the Dakota County CDA for CDBG, ESG, and HOME program administration; and

WHEREAS, HUD requires the development and submission of the Dakota County 2020–2024 Consolidated Plan and Fiscal Year (FY) 2020 Annual Action Plan that proposes allocation of the annual CDBG, HOME, and ESG funds to local governments and housing providers in Dakota County; and

WHEREAS, CDA staff has worked with participating communities to identify CDBG, HOME, and ESG activities for FY 2020; and

WHEREAS, the proposed activities for the HUD funds meet the housing and community development priorities identified in the approved Five-Year Consolidated Plan (2020–2024); and

WHEREAS, HUD released the grant amounts for the three entitlement programs for FY 2020 on February 19, 2020; and

WHEREAS, the Dakota County CDBG allocation is \$1,928,343, the Dakota County HOME allocation is \$993,665 (Consortium total of \$2,956,300) including program income, and the Dakota County ESG allocation is \$165,857 for FY 2020; and

**STATE OF MINNESOTA**  
County of Dakota

	YES		NO
Slavik	<u>  X  </u>	Slavik	_____
Gaylord	<u>  X  </u>	Gaylord	_____
Egan	<u>  X  </u>	Egan	_____
Atkins	<u>  X  </u>	Atkins	_____
Workman	<u>  X  </u>	Workman	_____
Holberg	<u>  X  </u>	Holberg	_____
Gerlach	<u>  X  </u>	Gerlach	_____

I, Jeni Reynolds, Clerk to the Board of the County of Dakota, State of Minnesota, do hereby certify that I have compared the foregoing copy of a resolution with the original minutes of the proceedings of the Board of County Commissioners, Dakota County, Minnesota, at their session held on the 5<sup>th</sup> day of May 2020, now on file in the County Administration Department, and have found the same to be a true and correct copy thereof.

Witness my hand and official seal of Dakota County this 5<sup>th</sup> day of May 2020.

*Jeni Reynolds*

Clerk to the Board

WHEREAS, CDA staff recommends allocating FY 2020 CDBG funds to 27 eligible activities for the 12 cities with populations more than 10,000 with direct allocation funding, three eligible activities with competitive pool funds for cities and townships with populations less than 10,000, and five Countywide activities; and

WHEREAS, CDA staff recommends allocating FY 2020 HOME funds to four activities as follows: future CDA affordable housing development at a site in the City of Egan (58%), future affordable housing activities to be determined (13%), Community Housing Development Organization (CHDO) activities (15%), and grant administration (14%); and

WHEREAS, CDA staff recommends allocating FY 2020 ESG funds to four activities as follows: rapid re-housing activities (76.4%), emergency shelter operations (15.7%), data collection (0.4%), and grant administration (7.5%); and

WHEREAS, Dakota County is required to submit the 2020 Action Plan to HUD by June 8, 2020; and

WHEREAS, HUD requires the designation of a certifying officer for environmental reviews associated with the CDBG, HOME, and ESG activities, and HUD also requires that environmental reviews associated with Capital Fund activities be signed by the highest-ranking County official or designee for CDBG, HOME, and ESG; and

WHEREAS, HUD requires a public notice be published and a public hearing be held to receive comments and inform the public on the 2020–2024 Consolidated Plan and FY 2020 Action Plan that outlines the strategies and objectives for the proposed allocation of FY 2020 CDBG, HOME, and ESG funds; and

WHEREAS, the Dakota County Board of Commissioners conducted a public hearing on April 21, 2020, to receive comments on the 2020–2024 Consolidated Plan and FY 2020 Action Plan, and no comments were received at the hearing nor were comments submitted to the CDA.

NOW, THEREFORE, BE IT RESOLVED, That the Dakota County Board of Commissioners hereby approves the Dakota County Fiscal Year 2020–2024 Consolidated Plan and Fiscal Year 2020 Annual Action Plan for submission to the Department of Housing and Urban Development and hereby approves the 2020 Residential Anti-Displacement and Relocation Assistance Plan and the 2020 Citizen Participation Plan; and

BE IT FURTHER RESOLVED, That the County Board Chair is hereby authorized to sign the application to the Department of Housing and Urban Development for Fiscal Year 2020 Community Development Block Grant, HOME Investment Partnerships, and Emergency Solutions Grant Programs and the Local Government and Specific Community Development Block Grant, HOME Investment Partnerships, and Emergency Solutions Grant Certifications; and

BE IT FURTHER RESOLVED, That the County Board Chair is hereby authorized to execute Fiscal Year 2020 Community Development Block Grant, Emergency Solutions Grant, and HOME Investment Partnerships agreements with the Department of Housing and Urban Development for the acceptance of Community Development Block Grant funds of \$1,928,343, HOME Investment Partnership funds of \$2,956,300 for the Consortium and \$993,665 to Dakota County including program income, and Emergency Solutions Grant funds of \$165,857 and a subrecipient agreement with the Dakota County CDA for the administration of the Community Development Block Grant, HOME Investment Partnerships, and Emergency Solutions Grant Programs, subject to approval by the County Attorney’s Office as to form; and

**STATE OF MINNESOTA**  
County of Dakota

	YES		NO
Slavik	<u>  X  </u>	Slavik	_____
Gaylord	<u>  X  </u>	Gaylord	_____
Egan	<u>  X  </u>	Egan	_____
Atkins	<u>  X  </u>	Atkins	_____
Workman	<u>  X  </u>	Workman	_____
Holberg	<u>  X  </u>	Holberg	_____
Gerlach	<u>  X  </u>	Gerlach	_____

I, Jeni Reynolds, Clerk to the Board of the County of Dakota, State of Minnesota, do hereby certify that I have compared the foregoing copy of a resolution with the original minutes of the proceedings of the Board of County Commissioners, Dakota County, Minnesota, at their session held on the 5<sup>th</sup> day of May 2020, now on file in the County Administration Department, and have found the same to be a true and correct copy thereof.

Witness my hand and official seal of Dakota County this 5<sup>th</sup> day of May 2020.



\_\_\_\_\_  
Clerk to the Board

BE IT FURTHER RESOLVED, That the Dakota County Community Development Agency Director of Community and Economic Development is hereby designated as the certifying officer for environmental reviews for the Community Development Block Grant, HOME Investment Partnerships, Emergency Solutions Grant, and Capital Fund Programs.

**STATE OF MINNESOTA**  
County of Dakota

	YES		NO
<b>Slavik</b>	_____X_____	<b>Slavik</b>	_____
<b>Gaylord</b>	_____X_____	<b>Gaylord</b>	_____
<b>Egan</b>	_____X_____	<b>Egan</b>	_____
<b>Atkins</b>	_____X_____	<b>Atkins</b>	_____
<b>Workman</b>	_____X_____	<b>Workman</b>	_____
<b>Holberg</b>	_____X_____	<b>Holberg</b>	_____
<b>Gerlach</b>	_____X_____	<b>Gerlach</b>	_____

I, Jeni Reynolds, Clerk to the Board of the County of Dakota, State of Minnesota, do hereby certify that I have compared the foregoing copy of a resolution with the original minutes of the proceedings of the Board of County Commissioners, Dakota County, Minnesota, at their session held on the 5<sup>th</sup> day of May 2020, now on file in the County Administration Department, and have found the same to be a true and correct copy thereof.

Witness my hand and official seal of Dakota County this 5<sup>th</sup> day of May 2020.




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Clerk to the Board

<b>Dakota County Community Development Agency</b>		
Adopted: 12/15/2015	<b>PROCUREMENT POLICY</b>	Resolution #: 15-5648

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# PROCUREMENT POLICY

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## 1.0 INTRODUCTION

**1.1 General.** Established for the Dakota County Community Development Agency (hereinafter, the “CDA”) by Action of the CDA Board of Commissioners (Board) on December 15, 2015, this Procurement Policy (Policy) complies with the Annual Contributions Contract (ACC) between the CDA and the United States Department of Housing and Urban Development (HUD), Federal Regulations at 2 CFR §200.317-326, *Procurement Standards*, the procurement standards of the Procurement Handbook for Public Housing Authorities (PHAs), HUD Handbook 7460.8, REV 2, and applicable state and local laws.

## 2.0 GENERAL PROVISIONS

**2.1 General.** The CDA shall:

**2.1.1** Provide safeguards for maintaining a procurement system of quality and integrity;

**2.1.2** Provide for the fair and equitable treatment of all persons or firms involved in purchasing by the CDA;

**2.1.3** Ensure that supplies and services (including construction) are procured efficiently, effectively, and at the most favorable and valuable prices available to the CDA;

**2.1.4** Promote competition in contracting; and

**2.1.5** Assure that CDA purchasing actions are in full compliance with applicable federal standards, HUD regulations and state and local laws.

**2.2 Application.** This Policy applies to all procurement actions of the CDA, except as noted under “Exclusions” below. Nothing in this Policy shall prevent the CDA from complying with the terms and conditions of any grant, contract, gift or bequest that is otherwise consistent with law.

**2.3 Funding Source.** The CDA receives funds from federal, non-federal and private funding sources. In its procurement activities, the CDA shall develop procedures to ensure compliance with applicable laws and regulations without necessarily imposing a higher standard than is necessary. Where a requirement in this Policy is based solely on federal requirements, the CDA’s Executive Director or their designee may, on a case-by-case basis for non-federally funded procurements, apply a less stringent standard than is outlined in the federal requirements, provided however that it is otherwise consistent with applicable Policies and all state and other legal requirements are met. When both HUD and non-Federal funds are used, the funds should be separately identified prior to procurement so



## PROCUREMENT POLICY

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that appropriate requirements can be applied, if necessary. If it is not possible to separate the funds, HUD procurement regulations shall be applied to the total procurement. If funds can be separated, then regulations applicable to the source of funding may be followed.

**2.4 Definition.** The term “procurement,” as used in this Policy, includes the procuring, purchasing, leasing, or renting of: (1) goods, supplies, equipment, and materials, (2) construction and maintenance; (3) consultant services; (4) Architectural and Engineering (A/E) services, (5) social services, and (6) other services.

**2.5 Direct Payments List.** The Direct Payments List (also known as competitive exceptions) is a list of transactions which, by the nature of the transaction, are impractical or impossible to competitively bid because of market or other conditions, and are exempt from competitive bidding requirements. These transactions do not have to be justified as a Non-Competitive Procurement but may be obtained directly.

**2.5.1** The Executive Director or their designee may establish a Direct Payments List without seeking approval of the Board of Commissioners, provided that the list is consistent with applicable statutory and regulatory requirements and that the list is made readily available to CDA employees.

**2.5.2** In the event of ambiguity or uncertainty as to whether an item is or is not subject to competition and whether it should be placed on the Direct Payments List, the Executive Director or their Designee shall review the matter and make a final determination.

**2.6 Exclusions.** This policy does not govern the following:

**2.6.1** Real Estate Purchase and Sale Transactions. (Surveys, appraisals, environmental site assessments, and financing analysis are considered consultant services and are governed by these Policies);

**2.6.2** Loan transactions and documents;

**2.6.3** Subrecipient or sub-grantee agreements;

**2.6.4** Employment contracts;

**2.6.5** Limited partnership agreements;

**2.6.6** Award of housing, vouchers or assistance to non-profit agencies; and

**2.6.7** Housing Assistance Payment contracts.

## PROCUREMENT POLICY

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- 2.7 Conflict Between Policies and Other Laws and Regulations.** In the event of a conflict between these Policies and any applicable law or regulation, the law or regulation will prevail.
- 2.8 Changes in Laws and Regulations.** In the event an applicable law or regulation is modified or eliminated, or a new law or regulation is adopted, the revised law or regulation shall, to the extent inconsistent with these Policies, automatically supersede these Policies. The Executive Director or their designee shall make the appropriate modifications to the Policies to reflect these changes.
- 2.9 Public Access to Procurement Information.** Most procurement information that is not proprietary is a matter of public record and shall be available to the public to the extent provided in the Minnesota Data Practices Act.

### 3.0 ETHICS IN PUBLIC CONTRACTING

- 3.1 General.** The CDA hereby establishes this code of conduct regarding procurement issues and actions and shall implement a system of sanctions for violations. This code of conduct, etc., is consistent with applicable federal, state, or local law, including Minnesota Statutes Chapter 10, Ethics in Government.
- 3.2 Conflicts of Interest.** No employee, officer, Board member, or agent of the CDA shall participate directly or indirectly in the selection, award, or administration of any contract if a conflict of interest, either real or apparent, would be involved. Such a conflict of interest would arise when the following have a financial interest in, or a tangible personal benefit from a firm considered for a contract:
- 3.2.1** An employee, officer, Board member, or agent involved in making the award; or
  - 3.2.2** Any member of his or her immediate family; or
  - 3.2.3** His/her partner; or
  - 3.2.4** An organization which employs or is negotiating to employ, or has an arrangement concerning prospective employment of any of the above.
- 3.3 Gratuities, Kickbacks, and Use of Confidential Information.** No officer, employee, Board member, or agent of the CDA shall ask for or accept gratuities, favors, or items of more than nominal value from any contractor, potential contractor, or party to any subcontract (also the acceptance of gifts is expressly prohibited under Minnesota Statutes, Chapter 10A 471.87 and 471.895), and shall not knowingly use confidential information for actual or anticipated personal gain.

# PROCUREMENT POLICY

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- 3.4 Prohibition Against Contingent Fees.** Contractors wanting to do business with the CDA must not hire a person to solicit or secure a contract for a commission, percentage, brokerage, or contingent fee, except for bona fide established commercial selling agencies.

## 4.0 PROCUREMENT AUTHORITY AND ADMINISTRATION

- 4.1 Board of Commissioners.** This Procurement Policy has been adopted by the CDA Board of Commissioners and any substantive policy changes to this Policy must be approved by the Board. In adopting this Policy, the Board of Commissioners authorizes the Executive Director or their designee to approve and implement appropriate Procurement Procedures that are consistent with this Policy. The Board shall hold the Executive Director responsible for ensuring the appropriateness of any Procurement Procedures adopted.

- 4.2 Executive Director.** As the Contracting Officer for the CDA, the Executive Director is responsible for the management of all procurement for the CDA and shall hold Department Heads and other staff accountable for complying with these Policies and related Procurement Procedures to be adopted administratively by the Executive Director or their designee. The Executive Director shall ensure that all procurement activities of the CDA are consistent with the best interests of the CDA and applicable laws and regulations.

- 4.2.1 Delegation.** The Executive Director may delegate in writing all procurement authority including contracting authority and expenditure authority as is considered necessary and appropriate to conduct the business of the CDA.

- 4.2.2 Procurement Procedures.** Further, and in accordance with this delegation of authority, the Executive Director shall, where necessary, establish operational procedures (such as a procurement manual or standard operating procedures) to implement this Policy.

- 4.2.3 Sanctions.** The Executive Director shall also establish a system of sanctions for violations of the ethical standards described in Section 3.0 herein, consistent with federal, state or local law.

- 4.3 Department Heads.** Department Heads are responsible for managing the procurement-related activities of their department and for ensuring compliance with these Policies and related Procurement Procedures

## 5.0 PROCUREMENT PLANNING

- 5.1 General.** Planning is essential to managing the procurement function properly. Hence, the CDA will periodically review its record of prior purchases, as well as future needs, to:

# PROCUREMENT POLICY

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- 5.1.1 Find patterns of procurement actions that could be performed more efficiently or economically;
- 5.1.2 Maximize competition and competitive pricing among contracts and decrease the CDA's procurement costs;
- 5.1.3 Reduce CDA administrative costs;
- 5.1.4 Ensure that supplies and services are obtained without any need for re-procurement (i.e., resolving bid protests); and
- 5.1.5 Minimize errors that occur when there is inadequate lead time.

Consideration shall be given to storage, security, and handling requirements when planning the most appropriate purchasing actions.

- 5.2 **Minnesota's Cooperative Purchasing Venture (CPV).** For each contract for the purchase of supplies, materials, or equipment over \$25,000, the CDA shall consider the availability, price and quality of supplies, materials, or equipment available through the CPV before purchasing through another source.

## 6.0 PROCUREMENT METHODS

- 6.1 **Petty Cash Purchases.** Purchases under \$100 may be handled through the use of a petty cash account. Petty Cash Accounts may be established in an amount sufficient to cover small purchases made during a reasonable period, e.g., one month. For all Petty Cash Accounts, the CDA shall ensure that security is maintained and only authorized individuals have access to the account. These accounts shall be reconciled and replenished periodically.
- 6.2 **Small Purchase Procedures.** For any amounts above the Petty Cash ceiling, but not exceeding \$100,000, the CDA may use small purchase procedures. Under small purchase procedures, the CDA shall obtain a reasonable number of quotes (preferably three); however, for purchases using federal funds that do not exceed \$3,000 (or \$2,000 in the case of acquisitions and construction subject to the Davis-Bacon Act), also known as Micro Purchases, only one quote is required provided the quote is considered reasonable. This Micro Purchase threshold is increased to purchases that do not exceed \$5,000 if the source of funds is non-Federal. To the greatest extent feasible, and to promote competition, small purchases should be distributed among qualified sources. Quotations for Small Purchases (QSP), or quotes, may be obtained orally (either in person or by phone), electronically, in writing, or through e-procurement. Award shall be made to the responsive and responsible vendor that submits the lowest cost to the CDA. If award is to be made for reasons other than lowest price, documentation shall be provided in the contract file. The CDA shall not break down requirements

## PROCUREMENT POLICY

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aggregating more than the small purchase threshold (or the Micro Purchase threshold) into several purchases that are less than the applicable threshold merely to: (1) permit use of the small purchase procedures or (2) avoid any requirements that applies to purchases that exceed the Micro Purchase threshold.

**6.3 Sealed Bids.** Sealed bidding, also known as Invitation for Bids (IFB), shall be used for all contracts that exceed the small purchase threshold and that are not competitive proposals or non-competitive proposals, as these terms are defined in this Policy. Under sealed bids, the CDA publicly solicits bids and awards a firm fixed-price contract (lump sum or unit price) to the responsive and responsible bidder whose bid, conforming with all the material terms and conditions of the IFB, is the lowest in price. Sealed bidding is the preferred method for procuring construction, supply, and non-complex service contracts that are expected to exceed \$100,000.

**6.3.1 Conditions for Using Sealed Bids.** The CDA shall use the sealed bid method if the following conditions are present: a complete, adequate, and realistic statement of work, specification, or purchase description is available; two or more responsible bidders are willing and able to compete effectively for the work; the contract can be awarded based on a firm fixed price; and the selection of the successful bidder can be made principally on the lowest price.

**6.3.2 Solicitation and Receipt of Bids.** An IFB is issued which includes the specifications and all contractual terms and conditions applicable to the procurement, and a statement that award will be made to the lowest responsible and responsive bidder whose bid meets the requirements of the solicitation. The IFB must state the time and place for both receiving the bids and the public bid opening. All bids received will be date and time-stamped and stored unopened in a secure place until the public bid opening. A bidder may withdraw the bid at any time prior to the bid opening.

**6.3.3 Bid Opening and Award.** Bids shall be opened publicly. All bids received shall be recorded on an abstract (tabulation) of bids, which shall then be made available for public inspection. If equal low bids are received from responsible bidders, selection shall be made by drawing lots or other similar random method. The method for doing this shall be stated in the IFB. If only one responsive bid is received from a responsible bidder, award shall not be made unless the price can be determined to be reasonable, based on a cost or price analysis.

**6.3.4 Mistakes in Bids.** Correction or withdrawal of bids may be permitted, where appropriate, before bid opening by written or electronic notice received in the office designated in the IFB prior to the time set for bid opening. After bid opening, corrections in bids may be permitted only if the bidder can show by clear and convincing evidence that a mistake

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of a nonjudgmental character was made, the nature of the mistake, and the bid price actually intended. A low bidder alleging a nonjudgmental mistake may be permitted to withdraw its bid if the mistake is clearly evident on the face of the bid document but the intended bid is unclear or the bidder submits convincing evidence that a mistake was made. All decisions to allow correction or withdrawal of a bid shall be supported by a written determination signed by the Contracting Officer. After bid opening, changes in bid prices or other provisions of bids prejudicial to the interest of the CDA or fair competition shall not be permitted.

**6.4 Competitive Proposals.** Unlike sealed bidding, the competitive proposal method, also known as Request For Proposals (RFP), permits: consideration of technical factors other than price; discussion with offerors concerning offers submitted; negotiation of contract price or estimated cost and other contract terms and conditions; revision of proposals before the final contractor selection; and the withdrawal of an offer at any time up until the point of award. Award is normally made on the basis of the proposal that represents the best overall value to the CDA, considering price and other factors, e.g., technical expertise, past experience, quality of proposed staffing, etc., set forth in the solicitation and not solely the lowest price.

**6.4.1 Conditions for Use.** Where conditions are not appropriate for the use of sealed bidding, competitive proposals may be used. Competitive proposals are the preferred method for procuring professional services that will exceed the small purchase threshold.

**6.4.2 Form of Solicitation.** Other than A/E services, developer-related services and energy performance contracting, competitive proposals shall be solicited through the issuance of an RFP. The RFP shall clearly identify the importance and relative value of each of the evaluation factors as well as any subfactors and price. A mechanism for fairly and thoroughly evaluating the technical and price proposals shall be established before the solicitation is issued. Proposals shall be handled so as to prevent disclosure of the number of offerors, identity of the offerors, and the contents of their proposals until after award. The CDA may assign price a specific weight in the evaluation factors or the CDA may consider price in conjunction with technical factors; in either case, the method for evaluating price shall be established in the RFP.

**6.4.3 Evaluation.** The proposals shall be evaluated only on the factors stated in the RFP. Where not apparent from the evaluation factors, the CDA shall establish an Evaluation Plan for each RFP. Generally, all RFPs shall be evaluated by an appropriately appointed Evaluation Committee. The Evaluation Committee shall be required to disclose any potential conflicts of interest and to sign a Non-Disclosure

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statement. An Evaluation Report, summarizing the results of the evaluation, shall be prepared prior to award of a contract.

**6.4.4 Negotiations.** Negotiations shall be conducted with all offerors who submit a proposal determined to have a reasonable chance of being selected for award, unless it is determined that negotiations are not needed with any of the offerors. This determination is based on the relative score of the proposals as they are evaluated and rated in accordance with the technical and price factors specified in the RFP. These offerors shall be treated fairly and equally with respect to any opportunity for negotiation and revision of their proposals. No offeror shall be given any information about any other offeror's proposal, and no offeror shall be assisted in bringing its proposal up to the level of any other proposal. A common deadline shall be established for receipt of proposal revisions based on negotiations. Negotiations are exchanges (in either competitive or sole source environment) between the CDA and offerors that are undertaken with the intent of allowing the offeror to revise its proposal. These negotiations may include bargaining. Bargaining includes persuasion, alteration of assumptions and positions, give-and-take, and may apply to price, schedule, technical requirements, type of contract or other terms of a proposed contract. When negotiations are conducted in a competitive acquisition, they take place after establishment of the competitive range and are called discussions. Discussions are tailored to each offeror's proposal, and shall be conducted by the contracting officer with each offeror within the competitive range. The primary object of discussions is to maximize the CDA's ability to obtain best value, based on the requirements and the evaluation factors set forth in the solicitation. The contracting officer shall indicate to, or discuss with, each offeror still being considered for award, significant weaknesses, deficiencies, and other aspects of its proposal (such as technical approach, past performance, and terms and conditions) that could, in the opinion of the contracting officer, be altered or explained to enhance materially the proposer's potential for award. The scope and extent of discussions are a matter of the contracting officer's judgment. The contracting officer may inform an offeror that its price is considered by the CDA to be too high, or too low, and reveal the results of the analysis supporting that conclusion. It is also permissible to indicate to all offerors the cost or price that the CDA's price analysis, market research, and other reviews have identified as reasonable. "Auctioning" (revealing one offeror's price in an attempt to get another offeror to lower their price) is prohibited.

**6.4.5 Award.** After evaluation of the revised proposals, if any, the contract shall be awarded to the responsible firm whose technical approach to the project, qualifications, price and/or any other factors considered,



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are most advantageous to the CDA provided that the price is within the maximum total project budgeted amount established.

**6.4.6 A/E Services.** The CDA shall contract for A/E services using Qualifications-based Selection (QBS) procedures, utilizing a Request For Qualifications (RFQ). Sealed bidding shall not be used for A/E solicitations. Under QBS procedures, competitors' qualifications are evaluated and the most qualified competitor is selected, subject to negotiation of fair and reasonable compensation. Price is not used as a selection factor under this method. QBS procedures shall not be used to purchase other types of services, other than Energy Performance Contracting and Developer services, though architectural/engineering firms are potential sources.

### **6.5 Noncompetitive Proposals.**

**6.5.1 Conditions for Use.** Procurement by noncompetitive proposals (sole- or single-source) may be used only when the award of a contract is not feasible using small purchase procedures, sealed bids, cooperative purchasing, or competitive proposals, and if one of the following applies:

**6.5.1.1** The item is available only from a single source, based on a good faith review of available sources;

**6.5.1.2** An emergency exists that seriously threatens the public health, welfare, or safety, or endangers property, or would otherwise cause serious injury to the CDA, as may arise by reason of a flood, earthquake, epidemic, riot, equipment failure, or similar event. In such cases, there must be an immediate and serious need for supplies, services, or construction such that the need cannot be met through any of the other procurement methods, and the emergency procurement shall be limited to those supplies, services, or construction necessary simply to meet the emergency;

**6.5.1.3** HUD authorizes the use of noncompetitive proposals; or

**6.5.1.4** After solicitation of a number of sources, competition is determined inadequate.

**6.5.1.5** Professional services may be procured by noncompetitive proposals if such method is not prohibited by applicable laws and regulations. All professional service contracts procured in this fashion shall be subject to review on an annual basis by the Executive Director.

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**6.5.2 Justification.** Each procurement based on noncompetitive proposals shall be supported by a written justification for the selection of this method. The justification shall be approved in writing by the responsible Contracting Officer. Poor planning or lack of planning is not justification for emergency or sole-source procurements. The justification, to be included in the procurement file, should include the following information:

- 6.5.2.1** Description of the requirement;
- 6.5.2.2** History of prior purchases and their nature (competitive vs. noncompetitive);
- 6.5.2.3** The specific exception in 2 CFR §200.320(g)(1)-(4) which applies;
- 6.5.2.4** Statement as to the unique circumstances that require award by noncompetitive proposals;
- 6.5.2.5** Description of the efforts made to find competitive sources (advertisement in trade journals or local publications, phone calls to local suppliers, issuance of a written solicitation, etc.);
- 6.5.2.6** Statement as to efforts that will be taken in the future to promote competition for the requirement;
- 6.5.2.7** Signature by the Contracting Officer's supervisor (or someone above the level of the Contracting Officer); and
- 6.5.2.8** Price Reasonableness. The reasonableness of the price for all procurements based on noncompetitive proposals shall be determined by performing an analysis, as described in this Policy.

**6.6 Cooperative Purchasing/Intergovernmental Agreements.** The CDA may enter into Federal, state and/or local cooperative or intergovernmental agreements to purchase or use common supplies, equipment, or services. The decision to use an interagency agreement instead of conducting a direct procurement shall be based on economy and efficiency. If used, the interagency agreement shall stipulate who is authorized to purchase on behalf of the participating parties and shall specify inspection, acceptance, termination, payment, and other relevant terms and conditions. The CDA may use Federal or state excess and surplus property instead of purchasing new equipment and property if feasible and if it will result in a reduction of project costs. The goods and services obtained under a cooperative purchasing agreement must have been procured in accordance with 2 CFR §200.317 through §200.326 and applicable state and local requirements. In

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evaluating the use of a cooperative or intergovernmental agreement, the Executive Director or their designee shall review for reasonableness, as appropriate, the standards used in the competitive selection process conducted by the other agency.

## 7.0 INDEPENDENT COST ESTIMATE (ICE)

**7.1 General.** For all purchases above the Micro Purchase threshold, the CDA shall prepare an ICE prior to solicitation. The level of detail shall be commensurate with the cost and complexity of the item to be purchased.

## 8.0 COST AND PRICE ANALYSIS (CPA)

**8.1 General.** The CDA shall require assurance that, before entering into a contract, the price is reasonable, in accordance with the following instructions.

**8.1.1 Petty Cash and Micro Purchases.** No formal cost or price analysis is required. Rather, the execution of a contract by the Contracting Officer (through a Purchase Order or other means) shall serve as the Contracting Officer's determination that the price obtained is reasonable, which may be based on the Contracting Officer's prior experience or other factors.

**8.1.2 Small Purchases.** A comparison with other offers shall generally be sufficient determination of the reasonableness of price and no further analysis is required. If a reasonable number of quotes are not obtained to establish reasonableness through price competition, the Contracting Officer shall document price reasonableness through other means, such as prior purchases of this nature, catalog prices, the Contracting Officer's personal knowledge at the time of purchase, comparison to the ICE, or any other reasonable basis.

**8.1.3 Sealed Bids.** The presence of adequate competition should generally be sufficient to establish price reasonableness. Where sufficient bids are not received, and when the bid received is substantially more than the ICE, and where the CDA cannot reasonably determine price reasonableness, the CDA must conduct a cost analysis, consistent with federal guidelines, to ensure that the price paid is reasonable.

**8.1.4 Competitive Proposals.** The presence of adequate competition should generally be sufficient to establish price reasonableness. Where sufficient proposals are not received, the CDA must compare the price with the ICE. For competitive proposals where prices cannot be easily compared among offerors, where there is not adequate competition, or where the price is substantially greater than the ICE, the CDA must

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conduct a cost analysis, consistent with Federal guidelines, to ensure that the price paid is reasonable.

- 8.1.5 Contract Modifications.** A cost analysis, consistent with federal guidelines, shall be conducted for all contract modifications for projects that were procured through Sealed Bids, Competitive Proposals, or Non-Competitive Proposals, or for projects originally procured through Small Purchase procedures and the amount of the contract modification will result in a total contract price in excess of \$100,000.

## 9.0 SOLICITATION AND ADVERTISING

### 9.1 Method of Solicitation.

- 9.1.1 Petty Cash and Micro Purchases.** The CDA may contact only one source if the price is considered reasonable.

- 9.1.2 Small Purchases.** Quotes may be solicited orally, electronically, E-Procurement, or by any other reasonable method.

- 9.1.3 Sealed Bids and Competitive Proposals.** Solicitation must be done publicly. The CDA must use one or more following solicitation methods, provided that the method employed provides for meaningful competition.

- 9.1.3.1** Advertising in newspapers or other print mediums of local or general circulations;

- 9.1.3.2** Advertising in various trade journals or publications (for construction);

- 9.1.3.3** E-Procurement. The CDA may conduct its public procurements through the Internet using e-procurement systems. However, all e-procurements must otherwise be in compliance with 2 CFR §200.317 through §200.326, state and local requirements and the CDA's procurement policy.

- 9.2 Time Frame.** For purchases of more than \$100,000, the public notice should run not less than once each week for two consecutive weeks.

- 9.3 Form.** Notices/advertisements should state, at a minimum, the place, date and time that the bids or proposals are due, the solicitation number, a contact that can provide a copy of, and information about, the solicitation, and a brief description of the needed items.

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**9.4 Time Period for Submission of Bids.** A minimum of 15 days shall generally be provided for preparation and submission of sealed bids and competitive proposals. However, the Executive Director may allow for a different time period if permissible by law and regulation.

**9.5 Cancellation of Solicitations.**

**9.5.1** An IFB, RFP, or other solicitation may be cancelled before bids/offers are due if:

**9.5.1.1** The supplies, services or construction is no longer required;

**9.5.1.2** The funds are no longer available;

**9.5.1.3** Proposed amendments to the solicitation are of such magnitude that a new solicitation would be best; or

**9.5.1.4** Other similar reasons.

**9.5.2** A solicitation may be cancelled and all bids or proposals that have already been received may be rejected if:

**9.5.2.1** The supplies or services (including construction) are no longer required;

**9.5.2.2** Ambiguous or otherwise inadequate specifications were part of the solicitation;

**9.5.2.3** All factors of significance to the CDA were not considered;

**9.5.2.4** Prices exceed available funds and it would not be appropriate to adjust quantities to come within available funds;

**9.5.2.5** There is reason to believe that bids or proposals may not have been independently determined in open competition, may have been collusive, or may have been submitted in bad faith; or

**9.5.2.6** For good cause of a similar nature when it is in the best interest of the CDA.

**9.5.3** The reasons for cancellation shall be documented in the procurement file and the reasons for cancellation and/or rejection shall be provided upon request.

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**9.5.4** A notice of cancellation shall be sent to all bidders/offerors solicited and, if appropriate, shall explain that they will be given an opportunity to compete on any re-solicitation or future procurement of similar items.

**9.5.5** If all otherwise acceptable bids received in response to an IFB are at unreasonable prices an analysis should be conducted to see if there is a problem in either the specifications or the CDA's cost estimate. If both are determined adequate and if only one bid is received and the price is unreasonable, the Contracting Officer may cancel the solicitation and either

**9.5.5.1** Re-solicit using an RFP; or

**9.5.5.2** Complete the procurement by using the competitive proposal method. The Contracting Officer must determine, in writing, that such action is appropriate, must inform all bidders of the CDA's intent to negotiate, and must give each bidder a reasonable opportunity to negotiate.

**9.5.6** If problems are found with the specifications, the CDA should cancel the solicitation, revise the specifications and re-solicit using an IFB.

**9.6 Credit (Purchasing) Cards.** Credit card usage should follow the rules for all other small purchases. For example, the Contracting Officer may use a credit card for Micro Purchases without obtaining additional quotes provided the price is considered reasonable. However, for amounts above the Micro Purchase level, the Contracting Officer would generally need to have obtained a reasonable number of quotes before purchasing via a credit card. When using credit cards, the CDA shall adopt reasonable safeguards to assure that they are used only for intended purposes (for instance, limiting the types of purchases or the amount of purchases that are permitted with credit cards).

## 10.0 BONDING REQUIREMENTS

**10.1 General.** The standards under this section apply to construction contracts that exceed \$100,000. There are no bonding requirements for small purchases or for competitive proposals. The CDA may require bonds in these latter circumstances when deemed appropriate; however, non-construction contracts should generally not require bid bonds.

**10.1.1 Bid Bonds.** For construction contracts exceeding \$100,000, offerors shall be required to submit a bid guarantee from each bidder equivalent to 5% of the bid price.

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**10.1.2 Payment Bonds.** For construction contracts exceeding \$100,000, the successful bidder shall furnish an assurance of completion. This assurance may be any one of the following four:

**10.1.2.1** A performance and payment bond in a penal sum of 100% of the contract price; or (in the case of contracts funded by HUD)

**10.1.2.2** Separate performance and payment bonds, each for 50% or more of the contract price; or

**10.1.2.3** A 20 % cash escrow; or

**10.1.2.4** A 25 % irrevocable letter of credit.

These bonds must be obtained from guarantee or surety companies acceptable to the U. S. Government and authorized to do business in the State of Minnesota. Individual sureties shall not be considered. U. S. Treasury Circular Number 570 lists companies approved to act as sureties on bonds securing Government contracts, the maximum underwriting limits on each contract bonded, and the states in which the company is licensed to do business. Use of companies on this circular is mandatory.

## 11.0 CONTRACTOR QUALIFICATIONS AND DUTIES

### 11.1 Contractor Responsibility

**11.1.1** The CDA shall not award any contract until the prospective contractor, i.e., low responsive bidder, or successful offeror, has been determined to be responsible. A responsible bidder/offeror must:

**11.1.1.1** Have adequate financial resources to perform the contract, or the ability to obtain them;

**11.1.1.2** Be able to comply with the required or proposed delivery or performance schedule, taking into consideration all of the bidder's/offeror's existing commercial and governmental business commitments;

**11.1.1.3** Have a satisfactory performance record;

**11.1.1.4** Have a satisfactory record of integrity and business ethics;

**11.1.1.5** Have the necessary organization, experience, accounting and operational controls, and technical skills, or the ability to obtain them;



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**11.1.1.6** Have the necessary production, construction, and technical equipment and facilities, or the ability to obtain them; and,

**11.1.1.3** Be otherwise qualified and eligible to receive an award under applicable laws and regulations, including not be suspended, debarred or under HUD-imposed LDP.

**11.1.2** If a prospective contractor is found to be non-responsible, a written determination of non-responsibility shall be prepared and included in the official contract file, and the prospective contractor shall be advised of the reasons for the determination.

**11.2 Suspension and Debarment.** Contracts shall not be awarded to debarred, suspended, or ineligible contractors. Contractors may be suspended, debarred, or determined to be ineligible by HUD in accordance with HUD regulations (24 CFR Part 24) or by other Federal agencies, e.g., Department of Labor for violation of labor regulations, when necessary to protect housing authorities in their business dealings. Prior to issuance of a contract, HA staff shall, as detailed within Section 10.2.H.1 and 10.2.H.2 of HUD Procurement Handbook 7460.8 REV 2, conduct the required searches within the HUD Limited Denial of Participation (LDP) system and the U.S. General Services Administration (GSA) Excluded Parties Listing Service system and place within the applicable contract file a printed copy of the results of each such search.

**11.3 Vendor Lists.** All interested businesses shall be given the opportunity to be included on vendor mailing lists. Any lists of persons, firms, or products which are used in the purchase of supplies and services (including construction) shall be kept current and include enough sources to ensure competition.

## 12.0 CONTRACT PRICING ARRANGEMENTS

**12.1 Contract Types.** Any type of contract which is appropriate to the procurement and which will promote the best interests of the CDA may be used, **provided the cost -plus-a-percentage-of-cost and percentage-of-construction-cost methods are not used.** All solicitations and contracts shall include the clauses and provisions necessary to define the rights and responsibilities of both the contractor and the CDA. For all cost reimbursement contracts, the CDA must include a written determination as to why no other contract type is suitable. Further, the contract must include a ceiling price that the contractor exceeds at its own risk.

**12.2 Options.** Options for additional quantities or performance periods may be included in contracts, provided that:

**12.2.1** The option is contained in the solicitation;

**12.2.2** The option is a unilateral right of the CDA;

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- 12.2.3 The contract states a limit on the additional quantities and the overall term of the contract;
- 12.2.4 The options are evaluated as part of the initial competition;
- 12.2.5 The contract states the period within which the options may be exercised;
- 12.2.6 The options may be exercised only at the price specified in or reasonably determinable from the contract; and
- 12.2.7 The options may be exercised only if determined to be more advantageous to the CDA than conducting a new procurement.

### 13.0 CONTRACT CLAUSES

- 13.1 **Contract Pricing Arrangements.** All contracts shall identify the contract pricing arrangement as well as other pertinent terms and conditions, as determined by the CDA.
- 13.2 **Required Forms.** Additionally, the forms HUD-5369, 5369-A, 5369-B, 5369, 5370, 5370-C, and 51915-A, which contain all HUD-required clauses and certifications for contracts of more than \$100,000, as well as any forms/clauses as required by HUD for small purchases, shall be used in all corresponding solicitations and contracts issued by the CDA.
- 13.3 **Required Contract Clauses:** The CDA shall ensure that each contract executed by the CDA contains the required contract clauses described in Appendix II to 2 CFR Part 200 – Contract Provisions for non-Federal Entity Contracts Under Federal Awards.

### 14.0 CONTRACT ADMINISTRATION

- 14.1 **General.** The CDA shall maintain a system of contract administration designed to ensure that Contractors perform in accordance with their contracts. These systems shall provide for inspection of supplies, services, or construction, as well as monitoring contractor performance, status reporting on major projects including construction contracts, and similar matters. For cost-reimbursement contracts, costs are allowable only to the extent that they are consistent with the cost principles in HUD Handbook 2210.18.

### 15.0 SPECIFICATIONS

- 15.1 **General.** All specifications shall be drafted so as to promote overall economy for the purpose intended and to encourage competition in satisfying the CDA's needs. Specifications shall be reviewed prior to issuing any solicitation to ensure

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that they are not unduly restrictive or represent unnecessary or duplicative items. Function or performance specifications are preferred. Detailed product specifications shall be avoided whenever possible. Consideration shall be given to consolidating or breaking out procurements to obtain a more economical purchase. For equipment purchases, a lease versus purchase analysis should be performed to determine the most economical form of procurement.

**15.2 Limitation.** The following types of specifications shall be avoided:

**15.2.1** Geographic restrictions not mandated or encouraged by applicable Federal law (except for A/E contracts, which may include geographic location as a selection factor if adequate competition is available);

**15.2.2** Brand name specifications (unless the specifications list the minimum essential characteristics and standards to which the item must conform to satisfy its intended use).

Nothing in this procurement policy shall preempt any state licensing laws. Specifications shall be reviewed to ensure that organizational conflicts of interest do not occur (for example, having a consultant perform a study of the CDA's computer needs and then allowing that consultant to compete for the subsequent contract for the computers).

## 16.0 APPEALS AND REMEDIES

**16.1 General.** It is CDA policy to resolve all contractual issues informally and without litigation. Disputes will not be referred to HUD unless all administrative remedies have been exhausted. When appropriate, a mediator may be used to help resolve differences.

**16.2 Informal Appeals Procedure.** The CDA shall adopt an informal bid protest/appeal procedure for contracts of \$100,000 or less. Under these procedures, the bidder/contractor may request to meet with the appropriate Contract Officer.

**16.3 Formal Appeals Procedure.** A formal appeals procedure shall be established for solicitations/contracts of more than \$100,000.

**16.3.1 Bid Protest.** Any actual or prospective contractor may protest the solicitation or award of a contract for serious violations of the principles of this Policy. Any protest against a solicitation must be received before the due date for the receipt of bids or proposals, and any protest against the award of a contract must be received within ten (10) calendar days after the contract receives notice of the contract award, or the protest will not be considered. All bid protests shall be in writing, submitted to the Contracting Officer or designee, who shall issue a written decision on the matter. The Contracting Officer may, at

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his/her discretion, suspend the procurement pending resolution of the protest if the facts presented so warrant.

- 16.3.2 Contractor Claims.** All claims by a contractor relating to performance of a contract shall be submitted in writing to the Contracting Officer for a written decision. The contractor may request a conference on the claim. The Contracting Officer's decision shall inform the contractor of its appeal rights to the next higher level of authority in CDA. Contractor claims shall be governed by the Changes clause in the form HUD-5370.

### 17.0 ASSISTANCE TO SMALL AND OTHER BUSINESSES

- 17.1 Required Efforts.** Consistent with Presidential Executive Orders 11625, 12138, and 12432, and Section 3 of the HUD Act of 1968, all feasible efforts shall be made to ensure that small and minority-owned businesses, women's business enterprises, and other individuals or firms located in or owned in substantial part by persons residing in the area of the CDA project are used when possible. Such efforts shall include, but shall not be limited to:

- 17.1.1** Including such firms, when qualified, on solicitation mailing lists;
- 17.1.2** Encouraging their participation through direct solicitation of bids or proposals whenever they are potential sources;
- 17.1.3** Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by such firms;
- 17.1.4** Establishing delivery schedules, where the requirement permits, which encourage participation by such firms;
- 17.1.5** Using the services and assistance of the Small Business Administration, and the Minority Business Development Agency of the Department of Commerce;
- 17.1.6** Including in contracts, to the greatest extent feasible, a clause requiring contractors, to provide opportunities for training and employment for lower income residents of the project area and to award subcontracts for work in connection with the project to business concerns which provide opportunities to low-income residents, as described in 24 CFR Part 135 (so-called Section 3 businesses); and
- 17.1.7** Requiring prime contractors, when subcontracting is anticipated, to take the positive steps listed above.

- 17.2 Goals.** May be established periodically for participation by small businesses, minority-owned businesses, women-owned business enterprises, labor surplus

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area businesses, and Section 3 business concerns in CDA prime contracts and subcontracting opportunities.

### **17.3 Definitions.**

- 17.3.1** A small business is defined as a business that is: independently owned; not dominant in its field of operation; and not an affiliate or subsidiary of a business dominant in its field of operation. The size standards in 13 CFR Part 121 should be used to determine business size.
- 17.3.2** A minority-owned business is defined as a business which is at least 51% owned by one or more minority group members; or, in the case of a publicly-owned business, one in which at least 51% of its voting stock is owned by one or more minority group members, and whose management and daily business operations are controlled by one or more such individuals. Minority group members include, but are not limited to Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans, Asian Indian Americans, and Hasidic Jewish Americans.
- 17.3.3** A women's business enterprise is defined as a business that is at least 51% owned by a woman or women who are U.S. citizens and who control and operate the business.
- 17.3.4** A "Section 3 business concern" is as defined under 24 CFR Part 135.
- 17.3.5** A labor surplus area business is defined as a business which, together with its immediate subcontractors, will incur more than 50% of the cost of performing the contract in an area of concentrated unemployment or underemployment, as defined by the DOL in 20 CFR Part 654, Subpart A, and in the list of labor surplus areas published by the Employment and Training Administration.

## **18.0 BOARD APPROVAL OF PROCUREMENT ACTIONS**

- 18.1 Authority.** The Board appoints and delegates procurement authority to the Executive Director (ED) in the amount not to exceed \$100,000 and is responsible for ensuring that any procurement policies and procedures adopted are appropriate for the CDA. All procurements that exceed \$100,000 must have approval from the Board prior to award and/or contract execution.

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## 19.0 DOCUMENTATION

**19.1 Required Records.** The CDA must maintain records sufficient to detail the significant history of each procurement action. These records shall include, but shall not necessarily be limited to, the following:

**19.1.1** Rationale for the method of procurement (if not self-evident);

**19.1.2** Rationale of contract pricing arrangement (also if not self-evident);

**19.1.3** Reason for accepting or rejecting the bids or offers;

**19.1.4** Basis for the contract price;

**19.1.5** A copy of the contract documents awarded or issued and signed by the Contracting Officer;

**19.1.6** Basis for contract modifications; and

**19.1.7** Related contract administration actions.

**19.2 Level of Documentation.** The level of documentation should be commensurate with the value of the procurement.

**19.3 Record Retention.** Records are to be retained as specified in the CDA's Record Retention Policies.

## 20.0 DISPOSITION OF SURPLUS PROPERTY

**20.1 General.** Property no longer necessary for the CDA's purposes (non-real property) shall be transferred, sold, or disposed of in accordance with applicable federal, state, and local laws and regulations.

## 21.0 FUNDING AVAILABILITY

**21.1 General.** Before initiating any contract, the CDA shall ensure that there are sufficient funds available to cover the anticipated cost of the contract or modification.

## 22.0 SELF-CERTIFICATION

**22.1 Statement.** The CDA self-certifies that this Policy, and the CDA's procurement system, complies with all applicable federal regulations, and as such, the CDA is exempt from prior HUD review and approval of individual procurement actions.

# LIMITED ENGLISH PROFICIENCY (LEP) POLICY

**Adopted July 2007**

**For more information, contact:**

Dakota County CDA  
1228 Town Centre Drive  
Eagan, MN 55123  
tel. 651-675-4400 • fax 651-675-4444



## **Section One – Plan Purpose**

The Dakota County CDA Limited English Proficiency (LEP) Plan sets forth the policy for ensuring meaningful access by limited English proficient persons to programs and services provided by the CDA.

The Plan has been developed in accordance with Executive Order 13166 and guidance provided by the Department of Housing and Urban Development. The CDA will make reasonable efforts to provide or arrange free language assistance for LEP clients. This includes applicants, recipients and/or persons eligible for CDA programs.

## **Section Two – Definitions**

Limited English Proficient (LEP): Persons who do not speak English as their primary language and who have a limited ability to read, write, speak or understand English can be LEP, and may be entitled to language assistance with respect to a particular service, benefit, or encounter.

Interpretation: The act of listening to something in one language (source language) and orally translating it into another language (target language).

Translation: Is the replacement of written text from one language (source language) into an equivalent written text in another language (target language)

Meaningful Access: Meaningful access to programs and services is the standard of access required of federally funded entities to comply with Title VI's language access requirements. To ensure meaningful access for people with limited English proficiency, service providers must make available to applicants/recipients free language assistance that result in accurate and effective communication.

## **Section Three – Four Factor Analysis**

In taking reasonable steps to ensure meaningful access to programs and services by LEP persons, the CDA shall determine need within its service jurisdiction by balancing the following four factors:

- The number or proportion of LEP persons eligible to be served or likely to be encountered by the CDA.
- The frequency with which the CDA comes in contact with a particular language.
- The nature and importance of the program, activity or service to the person's life.
- The CDA's resources and the cost of providing meaningful access. Reasonable steps may cease to be reasonable when the costs imposed substantially exceed the benefits.

In analyzing the eligible market area and program beneficiaries by using the four factors, the CDA may conclude that different language assistance measures are sufficient for different types of programs and/or activities. Measures employed will be based on what is considered necessary and reasonable.

## Section Four – Language Assistance

CDA staff will take reasonable steps to provide the opportunity for meaningful access by LEP clients who have difficulty communicating in English. The CDA has the discretion to determine whether language assistance is needed, and if so, the type of assistance necessary to provide meaningful access.

The Agency has identified two methods of providing meaningful access:

### Interpreter Services

Oral interpretation services may be provided through the use of informal and formal interpreters including bilingual staff, telephone interpretation services, contracted in-person interpreters, and informal interpreter networks.

Informal: Depending on the circumstances, timing and subject matter the use of informal interpreters may be appropriate. Examples of informal interpreters include the LEP client's family members, friends, or advocates. CDA employees should be aware that staff should never require, suggest, or encourage a LEP client to use family members or friends as interpreters. However, a LEP person may use an informal interpreter of their own choosing and expense in place of or as a supplement to the free language assistance offered by the CDA. Due to issues of confidentiality and competency, informal interpreters must be over the age of 18. Further, the CDA may also have a formal interpreter present, even if the LEP person has requested use of an informal interpreter.

Formal: Formal interpreters may include contract vendors and CDA staff. The CDA shall maintain contracts with professional interpreting services and determine, based on client need, the best source for such services. This service shall be free to clients. Contract interpretation services include:

State of Minnesota: Under State of Minnesota Cooperative Purchasing Venture (CPV) guidelines, the CDA has access to statewide master contracts with qualified vendors of spoken language interpreter services.

Dakota County Community Services: Dakota County Community Services has developed contracts with agencies to provide oral interpretation, written translation and American Sign Language to assist with clients who have limited English proficiency.

Dakota County CDA Listing: The CDA has developed a list of commonly used interpreters.

Competency of Interpreters: To provide effective services to LEP persons, the CDA will use competent interpreters. Competency to interpret does not necessarily mean formal certification as an interpreter but competency requires that interpreters:

- Demonstrate proficiency in and ability to communicate information accurately in both English and in the other language and identify and use the appropriate mode of interpreting.
- Have fundamental knowledge in both languages of any specialized terms or concepts.
- Understand and adhere to their role as interpreters without deviating into a role outside of interpreting such as counselor or legal advisor.
- Demonstrate a solid understanding and compliance with MN Data Privacy laws.

Means of providing: If a client asks for or indicates otherwise a need for language assistance, the CDA will determine whether or not the client is LEP and that language assistance is necessary to provide meaningful access. Interpretation that is needed and reasonable shall be provided at a time and place that avoids the effective denial of the service or benefit.

Documentation of Use: CDA staff shall document in the client's case file or record when an interpreter is used or when a client makes use of another form of language assistance.

If the client has been offered free interpretive services and chooses to utilize their own interpreter, the client must sign a waiver indicating that they are giving up their right to free interpreter services. The waiver will be in effect for the time period indicated on the form.

### **Translation Services**

The CDA will weigh the costs and benefits of translating documents for LEP groups, considering the expense of translating the documents, the barriers to meaningful translation of technical housing information, the likelihood of frequent changes in documents, the existence of multiple dialects within a single language group, the literacy rate of an LEP group and other relevant factors. The CDA will undertake the examination when an eligible LEP group constitutes 5 percent of an eligible client group or 1,000 persons, whichever is less.

As opportunities arise, the CDA may work with other housing authorities to share the costs of translating common documents.

## **Section Five – Notification**

### **Client Notification**

The CDA will provide notification of free language services by providing notice in appropriate languages explaining how LEP persons can receive assistance. Examples of client notification may include:

- Use of the Minnesota Department of Human Services Language Block (#1) at initial points of contact such as the CDA's main lobby, briefing room and other key office locations such as cubicles where client meetings occur.

- Use of the Minnesota Department of Human Services Language Block (#4) in documents such as letters and applications.

### **Staff Notification**

The CDA will provide notification to staff regarding the obligation to provide meaningful access to information and services for LEP persons. Examples of staff notification may include:

- Explanation of requirements at new employee orientation.
- Training sessions for supervisors and other staff who need to communicate with LEP clients regarding the LEP plan details and the requirement to offer free language assistance.

### **Section Six – Evaluation and Monitoring**

From time to time, the CDA will review the LEP Policy to determine its overall effectiveness. The review may consider the following areas:

- Changes in the current LEP populations;
- Changes in the frequency of encounters with LEP language groups;
- The nature and importance of agency activities to LEP persons;
- The availability of resources including technological advances, additional resources, and costs imposed;
- Whether existing assistance is meeting the needs of LEP persons;
- Whether staff knows and understands the LEP plan;
- Whether identified sources for assistance are still available and viable.

## Combined Dakota County HOME Consortium Member Responses

Each consortium member looked at their housing needs individually since the geography of the jurisdiction spans a large segment of the Twin Cities metropolitan area and the counties and cities represented in the Consortium do vary in demographic make-up. The member's response will be denoted at the beginning of the sentence and continue until the next identified response.

Below details the sections of the Consolidated Plan and Annual Action Plan that are to be combined in the e-Con Plan suite. Due to limitations in the eCon Planning Suite, the full narrative version of the responses had to be attached as part of the unique appendices.

<b>Consolidated Plan in IDIS for Consortia</b>	
<b>Lead Grantee Template</b>	<b>Participating Grantee with CDBG Template</b>
<b>Needs Assessment</b>	
NA-10 Housing Needs Assessment	Include in Lead Template
NA-15 Disproportionately Greater Need: Housing Problems	
NA-20 Disproportionately Greater Need: Severe Housing Problems	
NA-25 Disproportionately Greater Need: Housing Cost Burdens	
NA-30 Disproportionately Greater Need: Discussion	
NA-35 Public Housing	
NA-40 Homeless Needs Assessment	
NA-45 Non-Homeless Special Needs Assessment	
<b>Market Analysis</b>	
MA-10 Number of Housing Units	Include in Lead Template
MA-15 Cost of Housing	
MA-20 Condition of Housing	
MA-25 Public and Assisted Housing	
MA-30 Homeless Facilities	
MA-35 Special Needs Facilities and Services	
MA-40 Barriers to Affordable Housing	
<b>Strategic Plan</b>	
SP-30 Influence of Market Conditions	Include in Lead Template
SP-50 Public Housing Accessibility and Involvement	Include in Lead Template
SP-55 Barriers to affordable housing	
SP-60 Homelessness Strategy	
<b>Annual Action Plan in IDIS for Consortia</b>	
<b>Lead Grantee Template</b>	<b>Participating Grantee with CDBG Template</b>
AP-55 Affordable Housing	Include in Lead Template
AP-60 Public Housing	
AP-65 Homeless and Other Special Needs Activities	
AP-75 Barriers to affordable housing	

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

### ***Summary of Housing Needs Responses that exceed the character limitations in the eCon planning suite.***

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

**Anoka County** - By utilizing the cost burden data reflecting the housing cost burden greater than 30% as well as greater than 50% for both owners and renters, Anoka County can indicate the following for single person households (the "other" category was used to show single-person household):

- Housing cost burden greater than 30% for single-person owners (550)
- Housing cost burden greater than 50% for single-person owners (580)
- Housing cost burden greater than 30% for single-person renters (485)
- Housing cost burden greater than 50% for single-person renters (800)

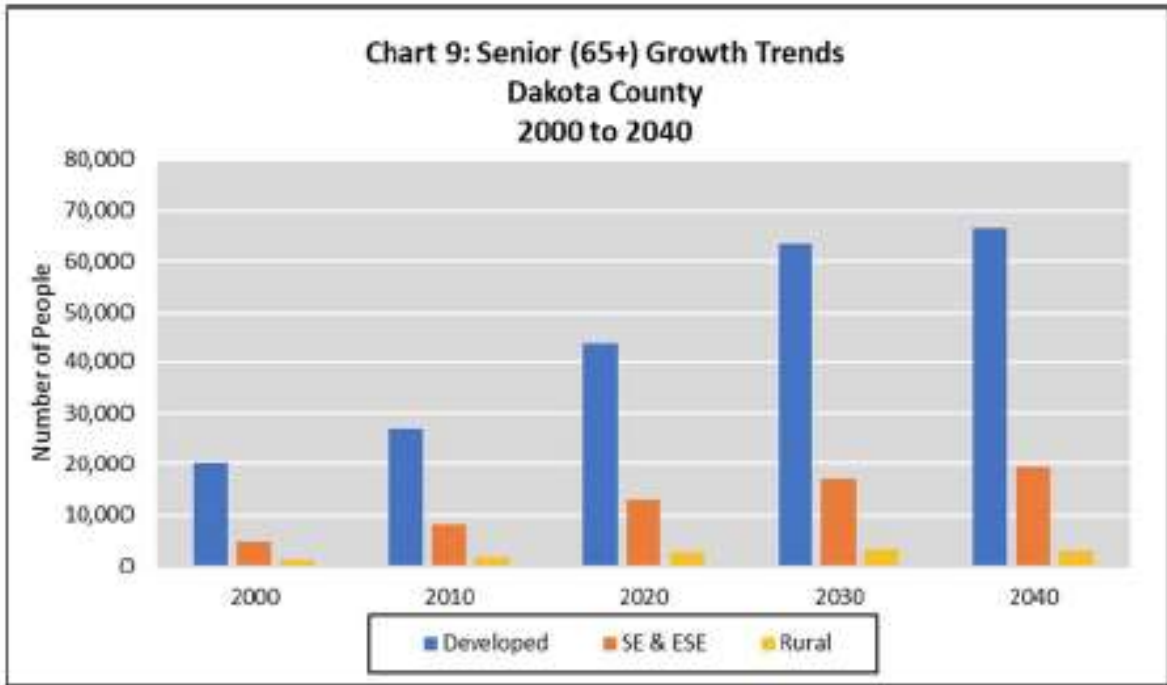
Data shows 2,415 single-person households could essentially be in need of some type of housing assistance. It is not recommended for any household to have a housing payment, which is over 30% of their household income. Housing assistance programs are available in Anoka County, however, funding is scarce and often times goes to the most immediate need.

#### **Dakota County - 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.

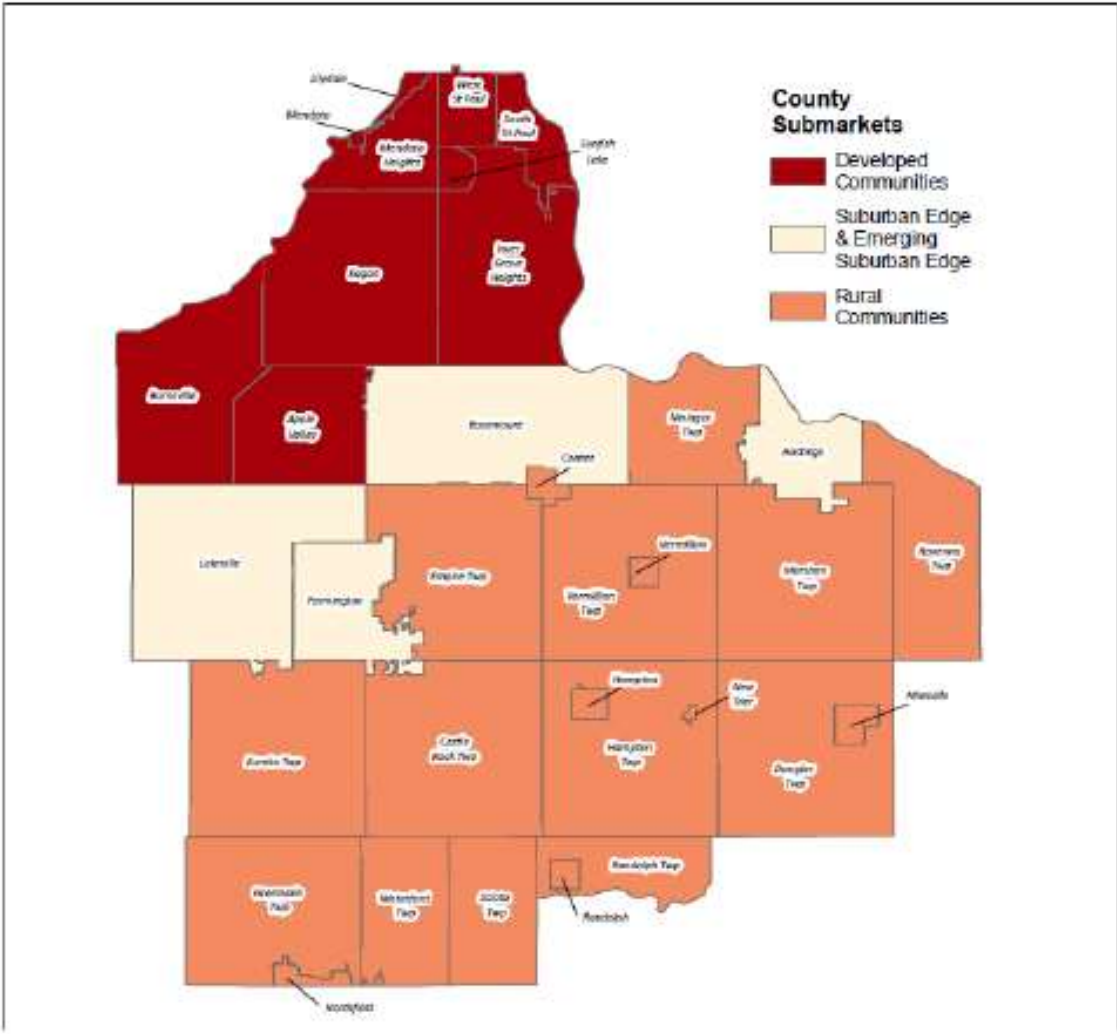
In September 2019, Dakota County had 795 clients on the Coordinated Entry priority list of these 588 were singles (74 percent). Singles are also the majority of unsheltered persons, with an average of 60 unsheltered singles identified during the PIT survey the past 3 years. Overall, the needs assessments survey that was conducted found a need for shelter for all singles regardless of gender or age.



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.



### DAKOTA COUNTY SUBMARKETS



Source: Dakota County CDA, Maxfield Research, Inc.

**Ramsey County** - According to ACS data estimates, there are 68,254 single person households in Ramsey County with 30% being elderly. Using CHAS data of “other household types” living below 80% HUD Area Median Family Income (HAMFI), approximately 11,856 (17%) of these households are cost burdened with 60% being renters. Of those cost burdened, 5,230 pay more than 30% but less than 50% of income while 6,626 pay more than 50% of income.

**Washington County** -In Washington County, approximately 18,666 of the units occupied in 2017 were single person households according to the American Community Survey (ACS) Data. Single person households are the second highest household size after 2-person households which represents 30,337 households.

The type of single person households in need of housing assistance are: Households that are cost burdened (specifically households with incomes at 0-30% AMI), single women, and elderly single person households.

**City of Woodbury** - As part of the eCon Planning Suite process for the creation of consolidated plans, HUD has provided pre-populated data tables at the consortium level using data from the 2011-2015 ACS. Given that age of this data and the small portion of the overall Dakota County HOME Consortium that Woodbury constitutes, this question is challenging to answer. Additionally, the tables that are provided do not specifically address "single person households in need of housing assistance".

As such, to answer this question, Woodbury has reviewed 2013-2017 ACS data made available via mncompass.org and notes that there are 5,067 householders living alone in Woodbury. The same data source reports projects that 21.4 percent of Woodbury households are housing cost-burdened. As such, this consolidated plan estimates that there are 1,084 single person households in need of housing assistance.

Woodbury is focusing on cost-burdened households to answer this question. Table DP-04 of the 2017 ACS suggests that there are zero households in Woodbury that are lacking complete plumbing facilities or complete kitchen facilities.

**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.**

**Anoka County** - According to Anoka County data, the number of disabled households in need of housing is best determined by the number of chronic households on the Coordinated Entry System priority list, which is 21, as of January 2020. As of the 2019 Point-In-Time count, 45 of the 171 were individuals in families fleeing domestic violence, dating violence, sexual assault and stalking staying in shelter.

**Dakota County** – 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 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 2 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 individuals with disabilities.

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 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.

	Developed Communities	SEESE Communities	Dakota County
<b>Age 5 to 17 years</b>			
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
<b>Age 18 to 64 years</b>			
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
<b>Age 65 years and over</b>			
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
<b>Total Disabilities</b>	<b>28,655</b>	<b>10,430</b>	<b>46,881</b>
<i>Pct. of Noninstitutionalized Pop.</i>	12.3%	8.1%	11.4%
	232,876	129,004	412,826
Sources: American Community Survey Estimates; Maxfield Research and Consulting, LLC			

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.
<b>Households w/Incomes at or less than 30% AMI</b>						
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%
<b>Households w/Incomes greater than 30% but 50% or less of AMI</b>						
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%
<b>Households w/Incomes greater than 50% but 80% or less of AMI</b>						
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%
<b>Households w/Incomes greater than 80%</b>						
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%
<b>Total</b>	<b>177,075</b>	<b>100.0%</b>	<b>129,255</b>	<b>100.0%</b>	<b>47,820</b>	<b>100.0%</b>
<b>Proportion Owner vs. Renter</b>				<b>73.0%</b>		<b>27.0%</b>
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 that 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 more.

The 2018 October Wilder Research count found 37 people (16 adults and minors, 21 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.

**Ramsey County** Ramsey County (including the city of St. Paul) currently has one of the higher rates of rapes in the metro area. According to the MN Department of Public Safety, Ramsey County had a rate of 116 rapes or attempted rapes per 100,000 people in 2015 and 174 rapes or attempted rapes per 100,000 people in 2016.

Of the types of families who require housing assistance in the category, it is estimated that most will be single-women with children, women escaping dating violence, young adults, and African-Americans, who make up 70% of those who use domestic violence shelters.

**Washington County** - According to Solid Ground, approximately 60 percent of the population they serve have at least one member of the family that is disabled. While they do not see a large population that is fleeing a domestic violence situation, they estimate that 75 percent of the women they serve have experienced domestic abuse at some point.

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.

**City of Woodbury** - Data from the Woodbury Public Safety Department reports that in calendar year 2017, Woodbury responded to calls for service regarding:

- Domestic Disturbances -- 378
- Domestic Assault -- 91
- Social Service Referrals -- 280
- Harassing Communications – 148 (not all are of a domestic nature)
- Violations of Orders – 56 (not all are of a domestic nature)

The City stresses; however, that there is no statistically valid causal link between these types of calls for service and needs for housing assistance.

### **What are the most common housing problems?**

**Anoka County** - Housing cost burden greater than 50% of income and housing cost burden greater than 30% of income are clearly the most common housing problems in Anoka County.

- Housing cost burden greater than 50% for owners (6,240)
- Housing cost burden greater than 30% for owners (12,370)
- Housing cost burden greater than 50% for renters (6,035)
- Housing cost burden greater than 30% for renters (5,290)

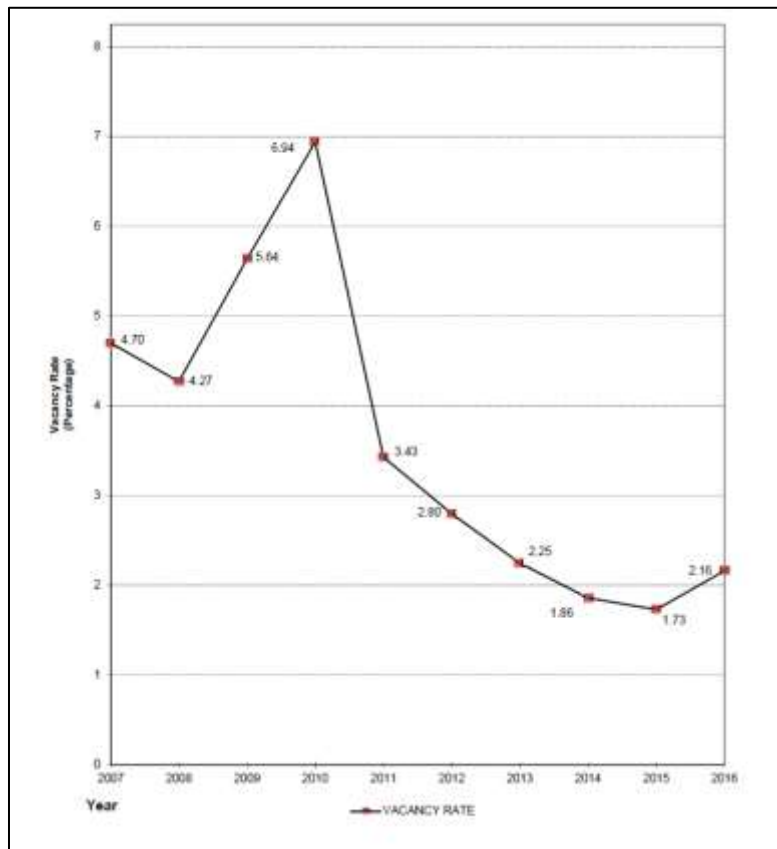
Out of the 100,030 owner households, 19% are affected by a housing cost burden. Out of the 25,230 renter households, 34% are affected by a housing cost burden.

Overcrowding with 1.01 – 1.5 people per room (and none of the other housing problems) is the 2<sup>nd</sup> most common housing problem with 955 owner households being affected and 930 renter households being affected. Since the 2009 CHAS data, the number of owner households has increased by 103%, and renter households has increased by 18%.

A lack of plumbing or kitchen facilities affects 220 owners and 355 renters. Since 2009, using the CHAS data, the percentage of households lacking in these facilities has increased by 75% for owners and 222% for renters.

Lastly, severe overcrowding affects 145 owners (a 71% increase since 2009) and 370 renters (a 140% increase from 2009).

**Dakota County** – 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 landlord 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 then cost burden.

**Ramsey County** - The most common housing problems in suburban Ramsey County are overcrowding and cost.

### **Renters**

In the suburbs, roughly 4,352 renters have a housing cost burden greater than 50% of their income. Of these renters, 95% earn less than 50% of (HAMFI). Additionally, suburban Ramsey County had 2,751 renters who had a housing cost burden greater than 30% of their income but less than 50%. Of these renters, 70% earn less than or equal to 50% of the HAMFI.

Based on HUD's definition of overcrowding (more than one person per room), there are 1,396 overcrowded rental households in Ramsey County. Approximately 983 of those households earn less than or equal to 50% HAMFI and 289 earn more than 50% but less than 80% HAMFI.

Of the 27,795 rental households in suburban Ramsey County, 13,104 renters have one or more housing problems (lacks kitchen or plumbing, more than one person per room or cost burden greater than 30%).

### **Owners**

Of those who own houses in suburban Ramsey, the major problem is housing cost. Roughly 2,274 owners have a housing cost burden of over 50% of their income, while 2,479 households have a housing burden of over 30% of their income.

Of the 62,295 owner households, about 12,250 have one or more housing problems.



**Washington County** – Since there are 73,415 owner households and only 17,865 renter households, the 30% and 50% cost burden housing problem affects a much higher percent of renters (22%) than owners (12%). The other housing problems are rare. A lack of plumbing or kitchen facilities affects a mere 235 renters and 120 owners. Severe overcrowding is experienced by 70 owner households and 135 renters.

The *2017 Comprehensive Needs Assessment* found that Washington County is a jobs exporter as the ratio of employed residents to jobs is 0.58. Many residents commute from Washington County to access higher-paying jobs elsewhere. Although the median income in Washington County was \$76,300 in 2016, the average wage for jobs located in the county was \$39,800. As a result, many Washington County workers cannot afford market rate housing in Washington County unless they have two or more incomes in the household. For example, a household would need to earn \$53,880 to be able to afford the average two-bedroom monthly rent of \$1,347. The addition of more affordable housing would make it easier for workers to live closer to their place of employment. From an employer's perspective, it makes it easier – and thus less costly – to recruit and retain employees when affordable housing is available. Washington County renter households tend to be more housing cost burdened than owner-occupied households. Housing costs are generally considered affordable at 30% of a household's adjusted gross income. Based on a new construction entry-level home priced at \$250,000, 71% of all owner-occupied households in Washington County would be estimated to be able to afford this home. Based on a new rental construction one-bedroom unit priced at \$1,200 per month, 45.3% of renter households in Washington County would be able to afford this rental amount.

**City of Woodbury** - Table DP-04 of the 2017 ACS suggests that there are zero households in Woodbury that are lacking complete plumbing facilities or complete kitchen facilities

Table DP-04 of the 2014-2018 ACS suggests that there are only 45 housing units in Woodbury out of 25,098 that have 1.51 or more occupants per room. As such, this consolidated plan does not suggest that over-crowding is a concern in Woodbury.

The pre-populated data tables from HUD do not provide the information about cost-burden or severe cost-burden at the Woodbury level. As such, this plan relies on information Table DP-04 of the 2014-2018 ACS which suggests that 19.5 percent of Woodbury homeowners with a mortgage pay more than 30 percent of their income for housing costs while 38.7 percent of Woodbury renters pay more than 30 percent of their income for housing costs.

This ACS data implies that renter households in Woodbury are more likely to be experiencing common housing problems, especially related to experiencing housing cost-burden.

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

**Anoka County** - In regards to the housing cost burden greater than 50%, the populations most affected for both owners and renters are within 0-30% Area Median Income (AMI). As their income increases, both household types show less households being affected.

When reviewing data regarding the housing cost burden greater than 30%, the populations most affected for owners are in the 50-80% AMI household type, and the renters who are most affected happen to be in the 30-50% AMI household type. Data shows the owners who are either in the 50-80% AMI or 80-100% AMI are mostly affected by the housing cost burden

greater than 30%, which is different than one would assume. For owners, the higher the income, the most affected by housing cost burden greater than 30%.

**Dakota County** – 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.

### **Ramsey County – Renters**

#### **Renters**

Ramsey County's elderly population, small related households and "other" populations are most affected by cost burdens. For example, 3,645 elderly residents have a cost burden greater than 30%, 3168 of which are living on their own. Additionally, 3,955 "single person" or "other types" of households and 3,581 small related households also have a cost burden greater 30%. These figures exclude households with income higher than 80% HAMFI.

No data is available for crowding that breaks down by the same categories.

#### **Owners**

Like renters, suburban Ramsey County owners who are elderly, have small related households, or fall under "other" household types, are most affected by cost burdens. Of homeowners with a cost burden greater than 30%, 4,324 are elderly households, 2,615 are small related households and 1,775 are single person households. These figures exclude households with an income greater than 80% HAMFI.

No data is available for crowding that breaks down by the same categories.

**Washington County** – According to the *2017 Comprehensive Needs Assessment*, Washington County, nearly 20.9% of owner households and 44.4% of renter households are considered cost burdened. Washington County has a lower proportion of owner households that are cost burdened than the other six counties in the Twin Cities Metro, the Metro Area as a whole (22.5%) and Minnesota (22.1%). Washington County has a slightly lower proportion of cost-burdened renter households (44.4%) than Anoka, Hennepin and Ramsey Counties, but is nearly equal to Dakota County (44.3%). Washington County is also lower than the Twin Cities Metro (46.6%) and Minnesota (45.3%).

Among owner households earning less than \$50,000, 56.5% were cost burdened in Washington County. This is lower than Dakota, Hennepin and Scott Counties, but slightly higher than Carver and Ramsey Counties. It is also lower than the Twin Cities Metro (58.1%), but higher than Minnesota as a whole (50.4%).

An estimated 75.5% of Washington County renter households that earn less than \$35,000 were cost burdened. While this may be lower than other Twin Cities Metro counties, it is still a very high percentage.

For renters, the number of households with high cost burden rates (30% and 50%) increases as the household income decreases. The number of cost burdened renter households with income below 30% AMI is markedly higher than other renter income groups. This is true across household types, from senior to single households.

For homeowners, the data is more mixed, and the trends are not as strong as there are for renters. The number of households with cost burden rates over 30% affects higher income households at 50-100% AMI. Single family households have a higher need due to crowding compared to other family types, although the total number of all households affected by overcrowding is only 509 compared to 12,675 for those with a cost burden rate over 30%.

**City of Woodbury** – Information provided by HUD in the pre-populated tables for the Dakota County HOME Consortium notes that there is a much larger volume of households earning less than 30 percent of the area median income who are experiencing severe cost-burden than other income demographics. This data point is likely correct in Woodbury as well as the consortium as a whole.

**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**

**Anoka County** – The needs of formerly homeless individuals and families mirror those who are at-risk of becoming homeless in Anoka County. A needs assessment was conducted in Anoka County looked at both groups of people and found the needs are similar: connection to mainstream resources and financial assistance, tenant education, credit restoration, housing search/placement and coordination of services. According to providers, they too see the largest barriers for all populations to be affordable housing, employment services, housing search and childcare assistance.

One common characteristic across populations is the need for assistance in searching for affordable housing. Many households are uncertain as to what questions to ask a potential landlord, transportation to view apartments and the payment of application fees are the biggest barriers singles, families and youth face when searching for an affordable unit. Household also often need help with the initial up-front costs of a new living situation, such as first month rent and security deposit, furniture and household items to get them started.

A variety of options for supportive housing is another need across populations. Some households need very short-term interventions in order to stabilize their housing and others need long term, more intensive case management. For households who are at risk of homelessness, access to

short term interventions most often, help to stabilize the living situation, and prevent the need for deeper services.

Another common barrier across populations is access to employment and employment services. This can include the availability of living wage jobs, access to resources for job searching, and access to services that teach employability skills. Some households have quality skills but cannot find a living wage job. Other households need support in job search and employability skills to find and maintain employment. Once employed, families often lack access to childcare options including financial assistance to pay for childcare.

Anoka County does not have any programs which provide rapid rehousing. Many of the needs of formerly homeless families and individuals who are receiving transitional housing assistance, however, are similar to those who are currently homeless. Those whose assistance is about to terminate, prior to completion, are due to a decrease of income and/or active chemical use. Individuals and families who successfully complete the program still require affordable housing, as most will move out of Anoka county in order to access subsidized housing or to utilize a Housing Choice Voucher.

**Dakota County** – 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

**Ramsey County** – Low-income individuals at risk for homelessness are mostly male. Low-income families with children that are also at risk are typically people of color. According to the most recent Family Homelessness Prevention and Assistance Program (FHPAP) data, Black and American Indian families are more likely to experience homelessness and at a disproportionate rate relative to their total population in Ramsey County (including Saint Paul). Suburban Ramsey County has very low numbers of people with extremely low-income.

Families experiencing homelessness are referred for permanent or transitional housing when possible. Transitional housing use remains consistent and beds are generally full. In suburban Ramsey, transitional housing is provided primarily for families in places such as Emma’s Place and East Metro Place, leaving single homeless persons with few options for housing.

Residents who receive assistance, but do not own a vehicle, have difficulties in either obtaining or affording transportation, as there is limited access to transportation in the suburbs.

Individuals or families with a disability who stop receiving assistance are at-risk for repeat homelessness, either because of housing cost or lack of employment due to their circumstance. Also, those individuals who run out of assistance or lose a job may have problems staying in a home due to restrictions on the number of unrelated persons per units in many communities, and these residents are not able to find affordable housing on their own.

**Washington County** – The Minnesota Housing Partnership published ‘Out of Reach’ in 2019 where it was identified that a family in Washington County needs to earn \$22.13 an hour to

afford a two-bedroom apartment in Washington County. According to the American Community Survey (ACS) data there were 17,241 households renting in Washington County with a mean renter wage in 2019 of \$12.88/hour. Clearly, many households in Washington County earn less than the minimum hourly wages required to afford a two-bedroom apartment. This high wage requirement puts many Washington County residents at risk of becoming homeless. Outside of those with insufficient income to compete in Washington County's rental market, data shows certain subpopulations are vulnerable to homelessness, including people leaving institutions; victims of domestic violence; non-elderly, low-income, single-person households; and members of families living in overcrowded, unstable conditions. However, insufficient data is available to estimate the number of such subpopulations living in Washington County.

To assist low income households at imminent risk of homelessness Washington County collaborates with other agencies through the Heading Home Washington collaborative to sponsor programs aimed at providing affordable housing, self-sufficiency training, employment, job training, emergency rental assistance, foreclosure counseling, and other supportive services. The collaborative convenes monthly to strategize and plan the community's response to homelessness. In addition, the collaborative oversees the community's use of the Family Homeless Prevention & Assistance Program (FHPAP) which targets services to those who are at risk of homelessness through multiple nonprofit agencies. Washington County Community Services also provides crisis assistance services to households facing the prospect of homelessness. The services include motel/hotel shelter, cash assistance for costs associated with obtaining housing like application fees or security deposits, and advisory services.

**City of Woodbury** – The two of the best measures of households that have the potential to become homeless are income and housing costs. Renter households with extremely low incomes (less than 30% AMI) and high housing costs (50% or more of income) are at an imminent risk of homelessness. Also, subpopulations are vulnerable to homelessness and include people leaving institutions, victims of domestic violence, non-elderly, low-income, single-person households and members of families living in overcrowded, unstable conditions. However, insufficient data is available to estimate the number of such subpopulations living in Woodbury.

To assist low income households at imminent risk of homelessness Woodbury collaborates with agencies to sponsor programs aimed at providing affordable housing, self-sufficiency training, employment, job training, emergency rental assistance, foreclosure counseling, and other supportive services. Washington County Community Services provides crisis assistance services to households facing the prospect of homelessness. The services include motel/hotel shelter, direct assistance to assist the household in obtaining housing like application fees or security deposits, and advisory services.

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

**Anoka County** – Anoka County doesn't have a single "at-risk" population. All populations: individuals, families with children and youth are considered "at risk". The current methodology used to determine who is "at-risk" is a two-step assessment process that includes a Step 1 Housing Assistance Screening and the Step 2 Housing Barrier Assessment.

As part of the Coordinated Assessment pilot, assessors were trained to complete the Step 1 Housing Assistance Screening with clients. If a household reports they are going to be homeless, multiple departments within Anoka County, the Anoka County Libraries, school social workers, and service providers, are trained to conduct a Step 1 Housing Assistance Screening. Step 1 helps to determine if the household may benefit from homeless prevention resources such as: damage deposit, first months' rent, utilities etc. or if the household needs to be referred to a Point of Access for a Step 2 Assessment.

Step 2 Housing Barrier Assessments are administered by three Points of Access and determines the level of support the household needs in finding and maintaining housing. The tool used for Step 2 is the Vulnerability Index – Service Prioritization Decision Assistance Tool (VI-SPDAT) combined with supplemental questions specific to Anoka County's resources. The VI-SPDAT was chosen by the local providers as the most reliable, easy to conduct assessment tool. Given the national validity and reliability of this tool, Anoka County opted to add supplemental questions to get to the more specific criteria that a majority of the housing providers require to determine program eligibility.

**Dakota County** – No estimate provided at this time. Changes to the way intake is performed in Dakota County may lead to data being more readily available.

**Ramsey County** – Not applicable

**Washington County** – The Washington County CDA and the Heading Home Washington collaborative are both members of the Suburban Metro Area Collaborative (SMAC) for Continuum(s) of Care (CoC). The CoC evaluates its Coordinated Entry System data to identify which groups are most at-risk and therefore determine how to prioritize and target particular populations within the list. Currently, the CoC prioritizes households who are chronically homeless for services. This is based on the need to serve a high number of those who have more barriers to stable housing. This methodology is based on the CoC's data that chronically homeless households were not exiting out of the Coordinated Entry System as quickly as other populations. Since prioritizing these households in the system, the CoC has seen a large decline in these households within the system. See Section NA 40 for the homeless population estimates and the description of the methodologies used.

**City of Woodbury** – Woodbury collaborates with and supports the Suburban Metro Area Collaborative (SMAC) for Continuum(s) of Care (CoC). Under the Coordinated Access program, rolled out in 2015, more information became available regarding at-risk populations. See Section NA 40 for the homeless population estimates and the description of the methodologies used.

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

**Anoka County** – The particular housing characteristics that have been linked to instability and increased risk of homelessness include low wages or unemployment, high housing costs, and lack of affordable housing units, according to the Minnesota Housing Community Profile Map of 2020.

According to the Minnesota Department of Employment and Economic Development, the average unemployment rates for the state of Minnesota are 3.3%. Unemployment numbers for the majority of households in Anoka County is lower than the state average at 3.1%.



Adding to the overall state characteristics, Anoka County workforce center also sees employment stability, lower education levels, criminal history, lack of childcare assistance and poor money management as contributing factors to increase the likelihood of homelessness.

The Community Profile shows that 85% of Anoka County lower income residents are paying more than 30% of their income on housing costs (<30%-80% AMI). An astonishing 47% of renters in Anoka County are paying more than 30% of their income on housing costs, with the highest costs in the northern rural and urban areas of Anoka. Median rent costs in Anoka County is \$1,034 for a 1 bedroom unit.

Anoka County has 0-35 fewer affordable units available for every lower income renter. With a less than 3.2% vacancy rate, rents will remain high and renting an apartment will remain competitive, leaving behind low income renters with high barriers. During the recent listening sessions, and needs assessment survey to providers, it became apparent that with a tight housing market, a need exists for individuals and families to be able to address their housing barriers with landlords.

**Dakota County** – 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
- Homelessness is up 10 percent from 2015

**Ramsey County** – Housing units with inadequate kitchens or plumbing, severe overcrowding, and/or a severe cost burden are often those that are most likely to be linked to risk of homelessness. Should a property be cited for failing to meet local housing codes and standards, the unit might be condemned, and occupants left without a place to live.

In addition, an increasingly elderly population has created a need for housing that is accessible, and if housing modifications are not made or are unaffordable, there is an increased chance of homelessness.

**Washington County and the City of Woodbury**– Two of the best measures of households that have the potential to become homeless are income and housing costs. Renter households with extremely low incomes (less than 30% AMI) and high housing costs (50% or more of income) are deemed to have an imminent risk of homelessness. Minnesota Housing Partnership identified that in 2019 Washington County had the highest rent in the state. This

makes those in our community earning minimum wage much more likely to be at imminent risk of becoming homeless due to high rent and lack of affordable housing.

## Discussion

**Ramsey County** - Due to Minnesota's harsh climate, buildings are constructed to withstand temperature extremes. Older homes may have been allowed to deteriorate beyond the point of modest rehab.

**Washington County** - The main housing need appears to be affordability since the most frequent housing problems by a wide margin are housing cost burdens over 30% and over 50% for owner and renter households. These problems affect a much higher number of households than those with overcrowding and substandard physical conditions problems. Single person households are not specifically identified in the housing needs data. The Other, Non-Family Households category is the one that most likely has singles. Washington County is working hard to creatively serve those who are at risk of homelessness in a county with the highest rent in the state. Prevention resources have been increased through programs like the state-funded Family Homelessness Prevention & Assistance Program (FHPAP) and others. These resources have also been made more flexible in order to allow better support to households with higher dollar assistance needed than ever before due to the high rent community.

**City of Woodbury** - For the purpose of the planning document regarding the investment of CDBG and HOME, housing affordability appears to be a greater need than other housing needs in Woodbury. However, there are households who may have needs for energy-efficiency improvements, accessibility improvements, or assistance with fixing code-related housing safety items.

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

### Discussion

**Anoka County** – While reviewing and calculating the CHAS data provided for households experiencing severe housing problems in Anoka County, it appears there is a disproportionately greater need for every ethnic/racial group in all income levels with the exception of Non-Hispanic, White households. It is important to note that out of the 347,431 persons that were reported in the 2018 American Communities survey, 82% of them are made up of White, Non-Hispanic persons. 5.9% of the persons are Black/African American, 4.3% are Asian, .7% is American Indian/Alaskan Native, and 4.4% are Hispanic.

As the income levels go up, data shows there is less of a greater need by all racial/ethnic groups. This is with the exception of the American Indian/Alaskan Native group as their greater need went up in the 30-50% AMI category. Black/African American, Asian, American Indian/Alaskan Native, and Hispanic groups are all showing a greater need in the 0-80% Area Median Income (AMI) levels. In the 80-100% AMI, Asian and Hispanic racial/ethnic groups are the only two showing a greater need.

#### 0-30% AMI

- As a whole, 82% of extremely low income households have one or more of the four housing problems
  - Black/African American = 92% greater need
  - Asian = 77.6% greater need
  - American Indian/Alaskan Native = 100% greater need

- Hispanic = 92% greater need

30-50% AMI

- As a whole, 61% of very low income households have one or more of the four housing problems
  - Black/African American = 77% greater need
  - Asian = 57% greater need
  - American Indian/Alaskan Native = 53% greater need
  - Hispanic = 64% greater need

50-80% AMI

- As a whole, 24% of low income households have one or more of the four housing problems
  - Black/African American = 41.5% greater need
  - Asian = 38.5% greater need
  - American Indian/Alaskan Native = 12.5% greater need
  - Hispanic = 44% greater need

80-100%

- As a whole, 15% of moderately low income households have one or more of the four housing problems
  - Asian = 27% greater need
  - Black/African American= 23% greater need

**Dakota County** – 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.

**Ramsey County** – Within Suburban Ramsey County, there are no groups disproportionately affected by housing problems. While there is no statistical significance between groups in Suburban Ramsey County, it is worth noting that the rate of white populations affected by housing problems are, on average, 10 percentage points lower than all other groups.

**Washington County** – Washington County does not have a high number of people of color, but each individual income category does have certain racial and ethnic groups affected. It is important to note that some of this disproportionate affect is due to very small numbers of people in the said ethnic or racial group. Of households which have 0-50% of area median income (AMI), African Americans and Hispanics are the most disproportionately affected. Among households which are 50-80% AMI, Asians are the most disproportionately affected.

## City of Woodbury –

Per HUD definitions, a disproportionate need exists when the members of any racial or ethnic group has a housing need that is 10% or higher than the total population. The four housing problems considered in this analysis include: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding of more than one person per room, and housing cost burden greater than 30% of a households income.

Table -- Disproportionately Greater Need: Housing Problems							
	Jurisdiction as a Whole	White	African Amer.	Asian	Amer. Indian	Pacific Islander	Hispanic
0% - 30% AMI	86%	84%	90%	92%	71%	<i>100%</i>	95%
30%-50% AMI	66%	64%	<i>77%</i>	<i>76%</i>	70%	0%	65%
50% - 80% AMI	38%	37%	36%	45%	27%	<i>100%</i>	44%
80% - 100% AMI	21%	21%	21%	18%	15%	0%	10%

The table above is a compilation of data using the 2011-2015 CHAS data provided to the Dakota County Consortium and is not specific to Woodbury alone. Based on this data, there are four population groups, as identified in red italics above that appear to be suffering a disproportionate need:

- African American households earning 30% - 50% of AMI;
- Asian households earning 30% - 50% of AMI;
- Pacific Islander households earning 0% - 30% of AMI
- Pacific Islander households earning 50% - 80% of AMI

Please note, from a data perspective, that the CHAS data provided by HUD reflects that there are only four Pacific Islander households earning between 50% and 80% of AMI in the entire Consortium's geographic area. As such, the statistical significance of that group being seen as suffering from a disproportionate need solely in Woodbury is not robust.

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

### **Discussion**

**Anoka County** – While reviewing and calculating the CHAS data provided for households experiencing severe housing problems in Anoka County, it appears there is a disproportionately greater need for every ethnic/racial group in all income levels with the exception of Non-Hispanic, White households. It is important to note that out of the 347,431 people that were reported in the 2018 American Communities survey, 82% of them are made up of White, Non-Hispanic persons. 5.9% of the persons are Black/African American, 4.3% are Asian, .7% is American Indian/Alaskan Native, and 4.4% are Hispanic.

As the income levels go up, data shows there is less of a greater need by all racial/ethnic groups. This is with the exception of the American Indian/Alaskan Native group as their greater need significantly went up in the 50-80% AMI category. Black/African American, Asian, American Indian/Alaskan Native, and Hispanic groups are all showing a greater need in the 0-80% Area Median Income (AMI) levels. In the 80-100% AMI, Asian and Hispanic racial/ethnic groups are the only two showing a greater need.

#### 0-30% AMI

- As a whole, 84% of extremely low income households are experiencing severe housing problems
  - Black/African American = 81% greater need
  - Asian = 69% greater need
  - Hispanic = 70% greater need

#### 30-50% AMI

- As a whole, 24% of very low income households are experiencing severe housing problems
  - Black/African American = 20.2% greater need
  - Asian = 29.6% greater need
  - Hispanic = 40.2% greater need

#### 50-80% AMI

- As a whole, 6.6% of low income households are experiencing severe housing problems
  - Black/African American = 12.7% greater need
  - Asian = 16.8% greater need
  - Hispanic = 22.1% greater need

#### 80-100%

- As a whole, 3% of moderately low income households are experiencing severe housing problems
  - Black/African American = 4% greater need
  - Hispanic = 4.5% greater need

**Dakota County** – 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

**Ramsey County** – In suburban Ramsey County, Asians and Black/African Americans are the minority groups that are most disproportionately affected by severe housing problems. Asian residents have a statistically disproportionate need at 0-30%, 30-50% and 50-80% AMI. The greatest disparity for Asian residents occurs at 0-30% and 50-80% AMI, as both are 12 percentage points higher than the jurisdiction as a whole. Black/African American residents have a statistically disproportionate need at 30-50% and 80-100% AMI; both being 10 percentage points higher than the jurisdiction as a whole. It is worth noting that these populations are significantly smaller than the largest population (White residents) among all AMI levels. The majority of severe housing problems occur in white households, however, relative to population sizes Asian and Black/African American residents are most likely to face them.

**Washington County** – In general, the rate of households with one or more severe housing problems becomes progressively higher as the income level of the group declines. The highest needs overall are experienced by households earning 0-30% AMI, with nearly 27 percent experiencing severe housing problems.

**City of Woodbury –**

Per HUD definitions, a disproportionate need exists when the members of any racial or ethnic group has a housing need that is 10% or higher than the total population. The four housing problems considered in this analysis include: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding of more than 1.5 persons per room, and housing cost burden greater than 50% of a households income.

	Jurisdiction as a Whole	White	African Amer.	Asian	Amer. Indian	Pacific Islander	Hispanic
0% - 30% AMI	68%	67%	73%	74%	66%	<i>100%</i>	74%
30%-50% AMI	27%	26%	31%	<i>37%</i>	14%	0%	32%
50% - 80% AMI	10%	8%	13%	<i>24%</i>	4%	0%	16%
80% - 100% AMI	4%	4%	4%	9%	9%	0%	4%

The table above is a compilation of data using the 2011-2015 CHAS data provided to the Dakota County Consortium and is not specific to Woodbury alone. Based on this data, there are three population groups, as identified in red italics above that appear to be suffering a disproportionate need:

- Asian households earning 30% - 50% of AMI;

- Asian households earning 50% - 80% of AMI;
- Pacific Islander households earning 0% - 30% of AMI

Please note, from a data perspective, that the CHAS data provided by HUD reflects that there are only thirty Pacific Islander households earning between 0% and 30% of AMI in the entire Consortium's geographic area. As such, the statistical significance of that group being seen as suffering from a disproportionate need solely in Woodbury is not robust.

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

### **Discussion**

**Anoka County** – Overall, Anoka County CHAS data shows that 27.4% of Anoka County households are experiencing a housing cost burden. With this overall percentage, ethnic/racial groups including Black/African American (43%), Asian (52%), and Hispanic (10%) are showing a disproportionately greater need.

When calculating the number of households paying 30-50% of their household income towards housing costs, 20% of Anoka County residents are experiencing this housing cost burden. The greater need categories are as follows:

- Black/African American = 25% greater need
- Asian = 13% greater need
- Hispanic = 6% greater need

When calculating the number of households paying over 50% of their household income towards housing costs, 11% of Anoka County residents are experiencing this housing cost burden. The greater need categories are as follows:

- Black/African American = 18% greater need
- Asian = 39% greater need
- Hispanic = 4% greater need

**Dakota County** – 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

**Ramsey County** – The racial group least affected by housing cost burden in Ramsey County, relative to population size, is are White residents with only 25% with housing costs exceeding 30%. This is proportionate with the jurisdiction as a whole. All other racial groups experience a housing cost burden at a rate of at least 5 percentage points higher than the jurisdiction as a whole. Of those racial groups, the proportion of Black/African American and Hispanic residents experiencing a housing cost burden are statistically significant; both populations experiencing a housing cost burden at a rate of approximately 15 percentage points higher than the jurisdiction as a whole.

**Washington County** – Overall, 22 percent of all households pay more than 30% of their income toward housing costs; 8 percent pay more than 50% of their income toward housing costs. Households with incomes below 30% AMI who are paying more than 50% of their income toward housing costs make up 5% of the total population.

**City of Woodbury** –



A disproportionately greater need exists when the members of racial or ethnic group, at a given income level, experience cost burden (30-50%) or severe cost burden (50% +) at a greater rate (10 percentage points or more) than the income level as a whole.

Table -- Disproportionately Greater Need: Housing Cost Burdens			
	Not Cost-Burdened	Cost-Burdened	Severely Cost-Burdened
Jurisdiction as a Whole	74%	15%	10%
White	76%	15%	9%
African Amer.	57%	23%	<i>21%</i>
Asian	73%	16%	11%
Amer. Indian	67%	19%	14%
Pacific Islander	67%	4%	<i>29%</i>
Hispanic	59%	22%	18%

The table above is a compilation of data using the 2011-2015 CHAS data provided to the Dakota County Consortium and is not specific to Woodbury alone. Based on this data, there are two population groups, as identified in red italics above that appear to be suffering a disproportionate need regarding housing cost burden:

- African American households experience severe cost-burden at a disproportionately high rate
- Pacific Islander households experience severe cost-burden at a disproportionately high rate

Please note, from a data perspective, that the CHAS data provided by HUD reflects that there are only thirty Pacific Islander households experiencing severe cost burden in the entire Consortium's geographic area. As such, the statistical significance of that group being seen as suffering from a disproportionate need solely in Woodbury is not robust.

## **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?**

**Anoka County** – A disproportionate greater need is found in every income category throughout the CHAS data provided as the narrative provides in the discussion sections above.

**Dakota County** – 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.

**Ramsey County** – In suburban Ramsey County, Black/African American and Asian racial groups are disproportionately affected by severe housing problems. Relative to the housing problems experienced by suburban Ramsey County as a whole, the disproportionality is statistically significant. These disparities are broken down by HAMFI levels.

### **0-30% HAMFI**

Of households living at or below 30% HAMFI, 80% of the Asian population is affected by severe housing problems. This is 11 percentage points higher than the percentage of suburban Ramsey County as a whole (69%) living at this HAMFI level, making the disproportionality statistically significant.

### **30-50% AMI**

Of households living above 30% but at or below 50% HAMFI, 33% of both Black/African American and Asian households experience severe housing problems. This is 10 percentage points higher than the percentage of suburban Ramsey County as a whole (23%) living at this HAMFI level, making the disproportionality statistically significant.

### **50-80% AMI**

Of households living above 50% but at or below 80% HAMFI, 20% of Asian households experience severe housing problems. This is 12 percentage points higher than the percentage of suburban Ramsey County as a whole (8%) living at this HAMFI level, making the disproportionality.

**Washington County** – Disproportionate housing needs are found in at least one racial or ethnic minority group within every income bracket. See maps below and discussion sections for NA-15 and NA-20.

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

**Anoka County** – Not applicable.

**Dakota County** – Not applicable

**Ramsey County** – Not applicable

**Washington County** – Not applicable

**City of Woodbury** – Not applicable

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

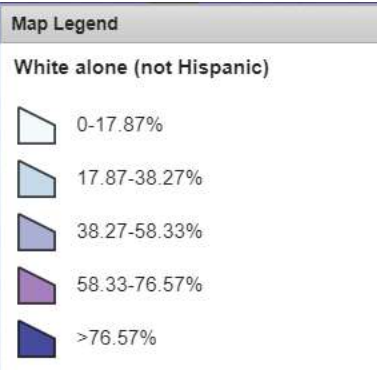
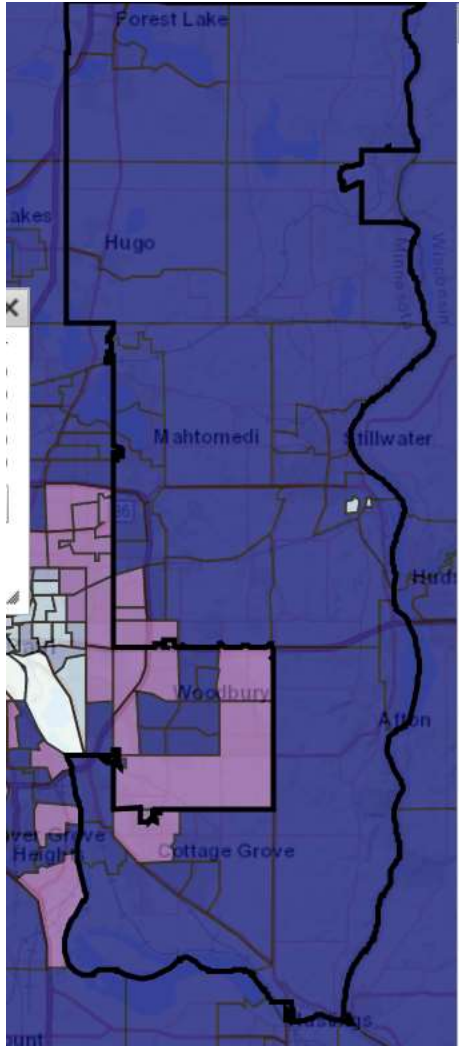
**Anoka County** – In Anoka County, 347,431 persons that were reported in the 2018 American Communities survey, 82% of them are made up of White, Non-Hispanic persons. 5.9% of the persons are Black/African American, 4.3% are Asian, .7% is American Indian/Alaskan Native, and 4.4% are Hispanic.

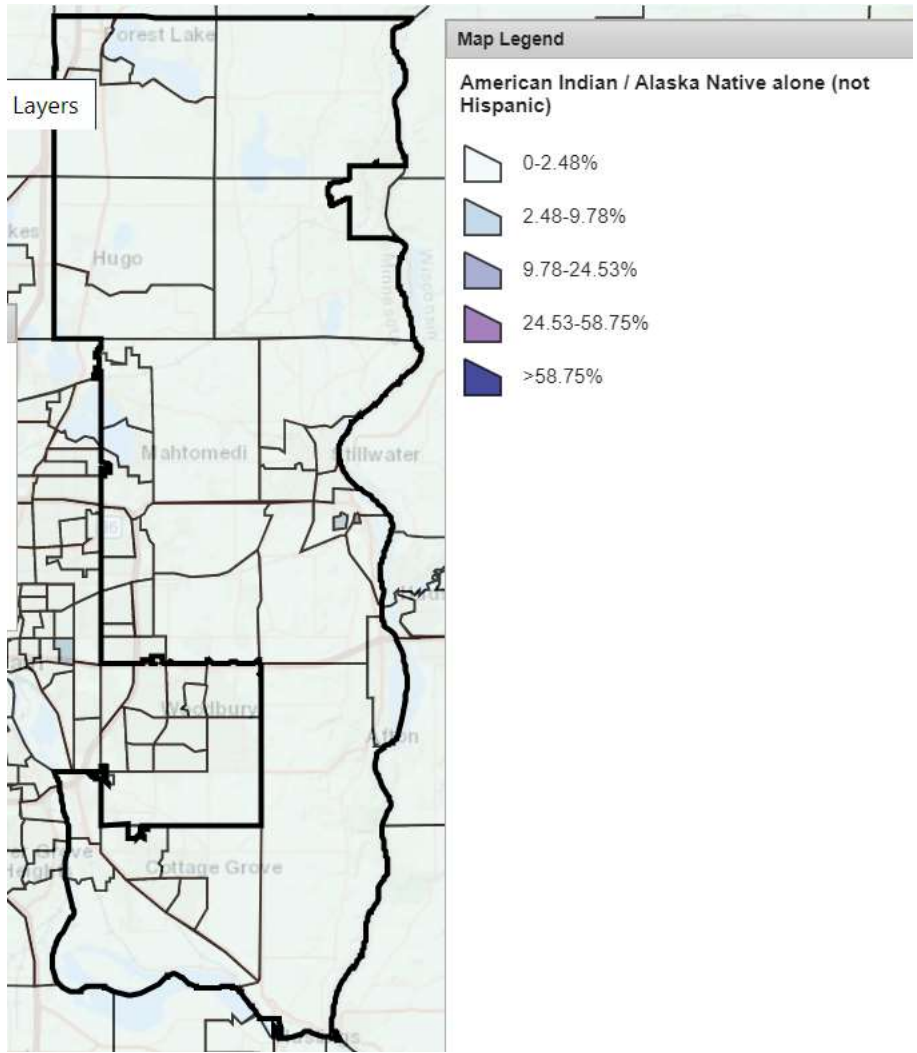
Demographic profiles for Anoka County show that Anoka County has a low, but growing minority population (as referenced above). Therefore, areas of minority concentration as defined by HUD include a census tract within Columbia Heights. The cities of Columbia Heights (39.8% minority), Fridley (32.4% minority), and Hilltop (17.4% minority) have the highest minority concentration in Anoka County. These three cities are in the southern-most part of Anoka County and are closest to the core cities of Minneapolis and St. Paul.

**Dakota County** – 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.

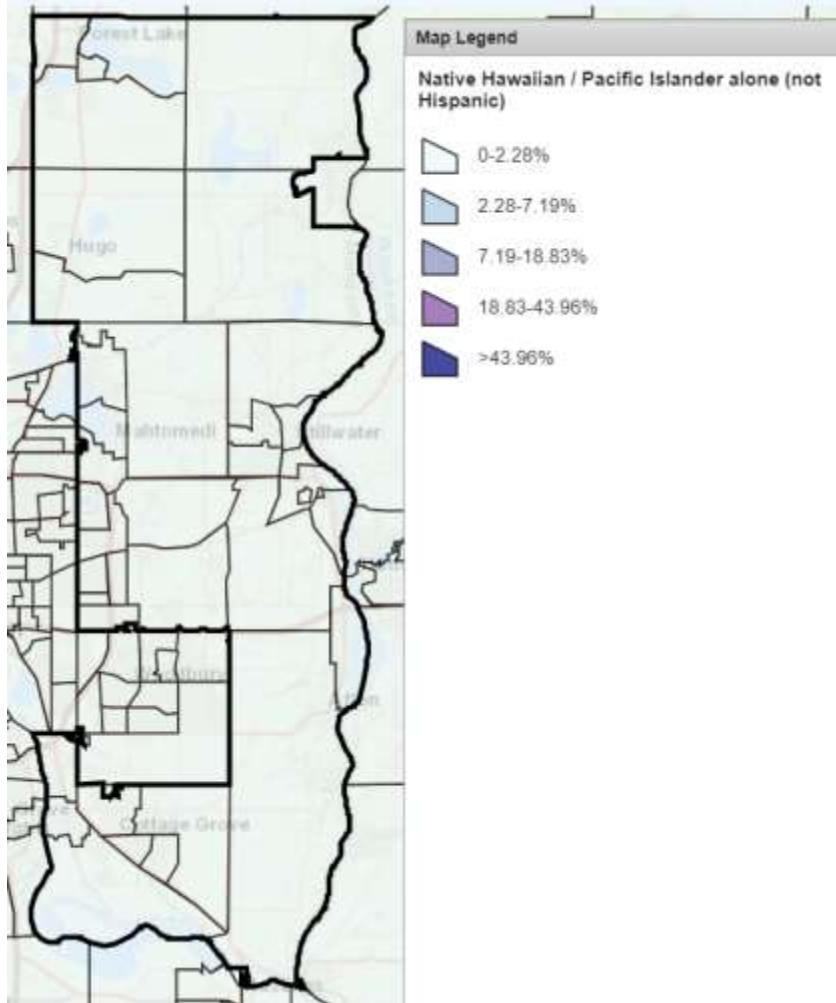
**Ramsey County** – Ramsey County's minority populations are mostly concentrated in and around the city of St. Paul. Those with housing problems in the suburbs are concentrated north and west of the city limits. The white population with housing issues are not concentrated and are spread throughout the suburbs.

**Washington County** – In Washington County, the White, non-Hispanic population makes up 89.31 percent of the total population. Asian households comprise of 3.88 percent of the population and the African American population a nearly equal proportion at 2.9 percent. The American Indian and Native Hawaiian population are under 1 percent. Most census tracts in the Washington County CDBG area have a white population over 76.57 percent. The white population is less concentrated, between 58-76 percent of the population, in Cottage Grove, St. Paul Park, and Oakdale.

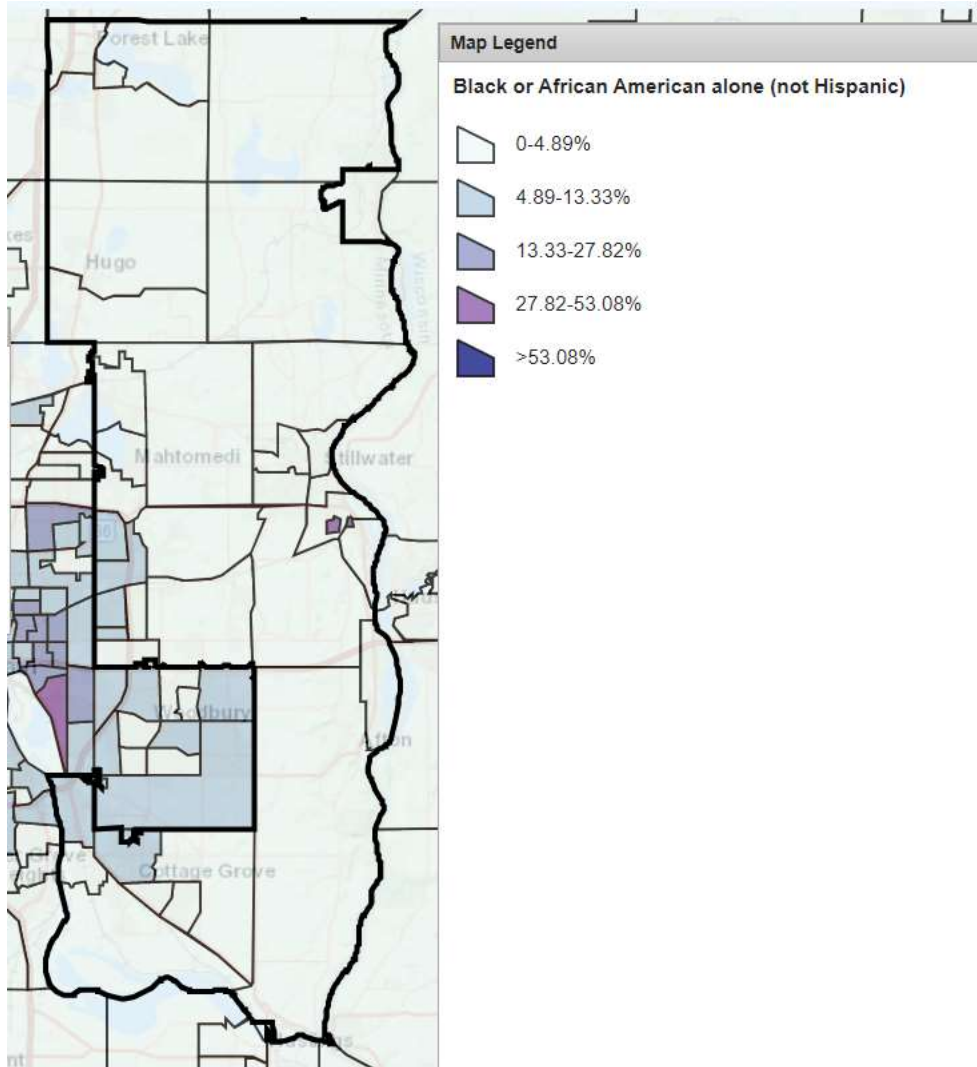




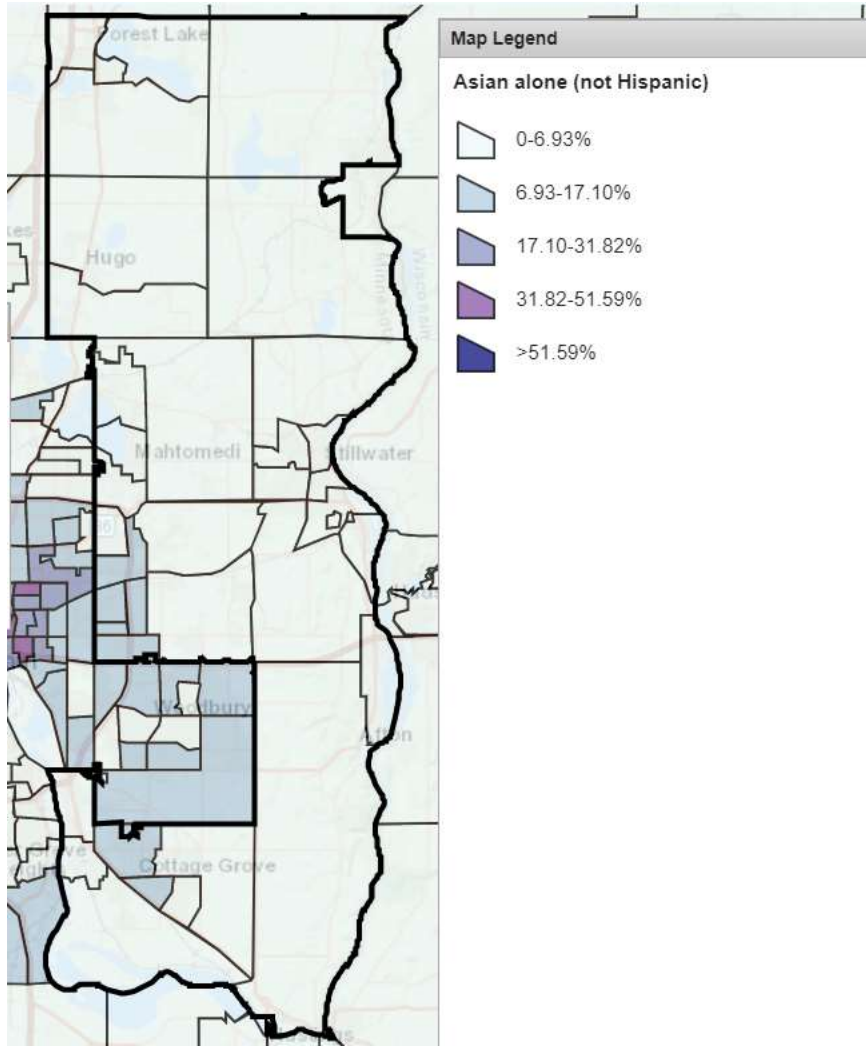
**Map – American Indian Population by Census Tract**  
**Source: CPD Maps**



**Map – Native Hawaiian/Pacific Islander Population by Census Tract**  
**Source: CPD Maps**

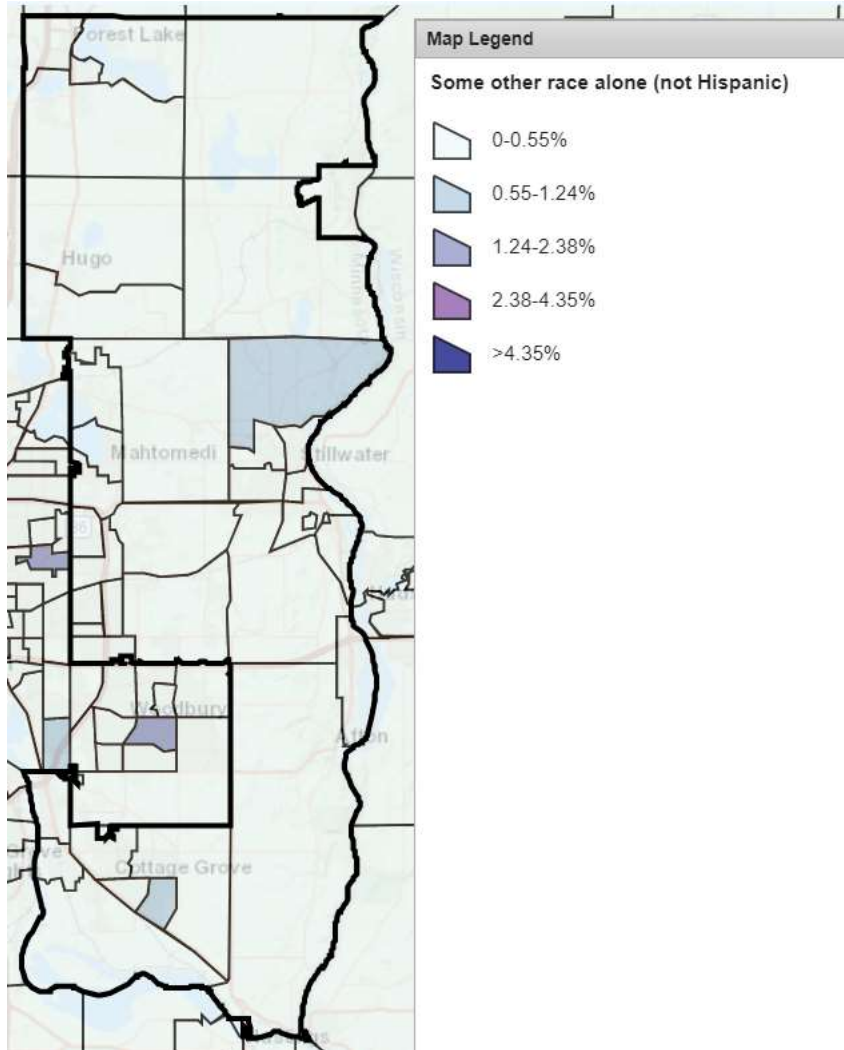


**Map – African American Population by Census Tract**  
**Source: CPD Maps**

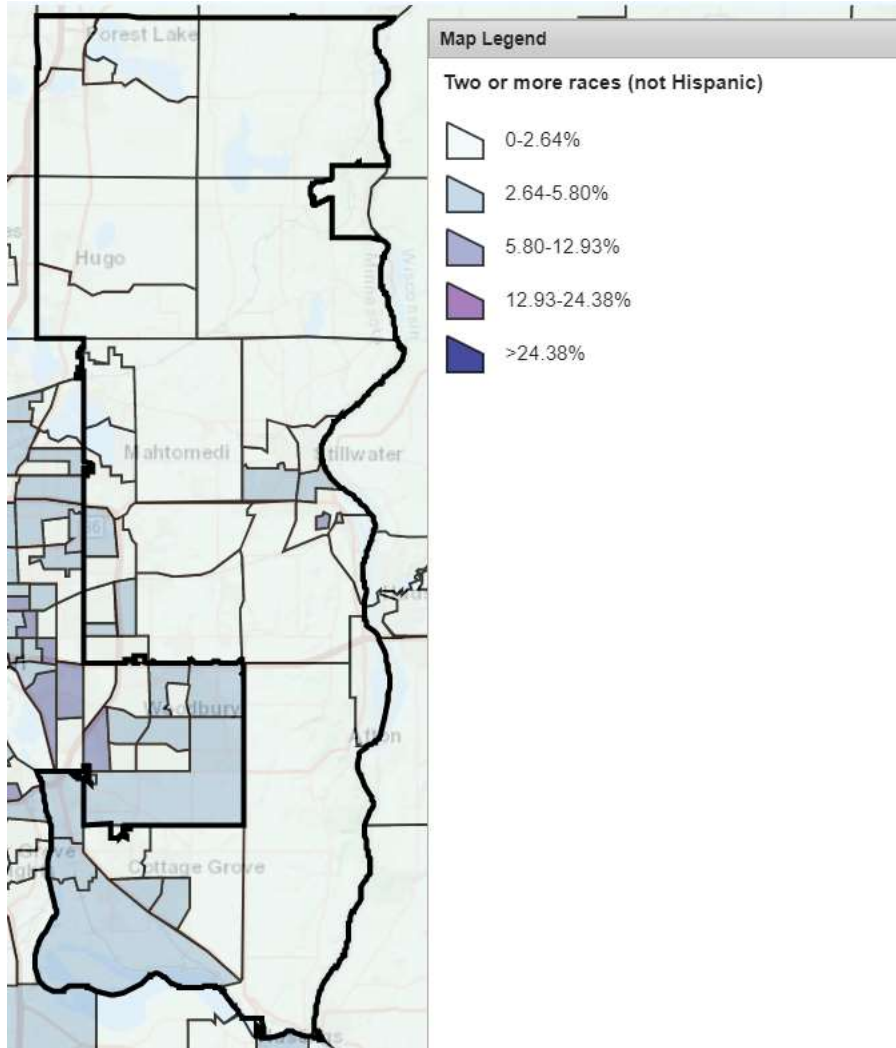


**Map – Asian Population by Census Tract**  
**Source: CPD Maps**

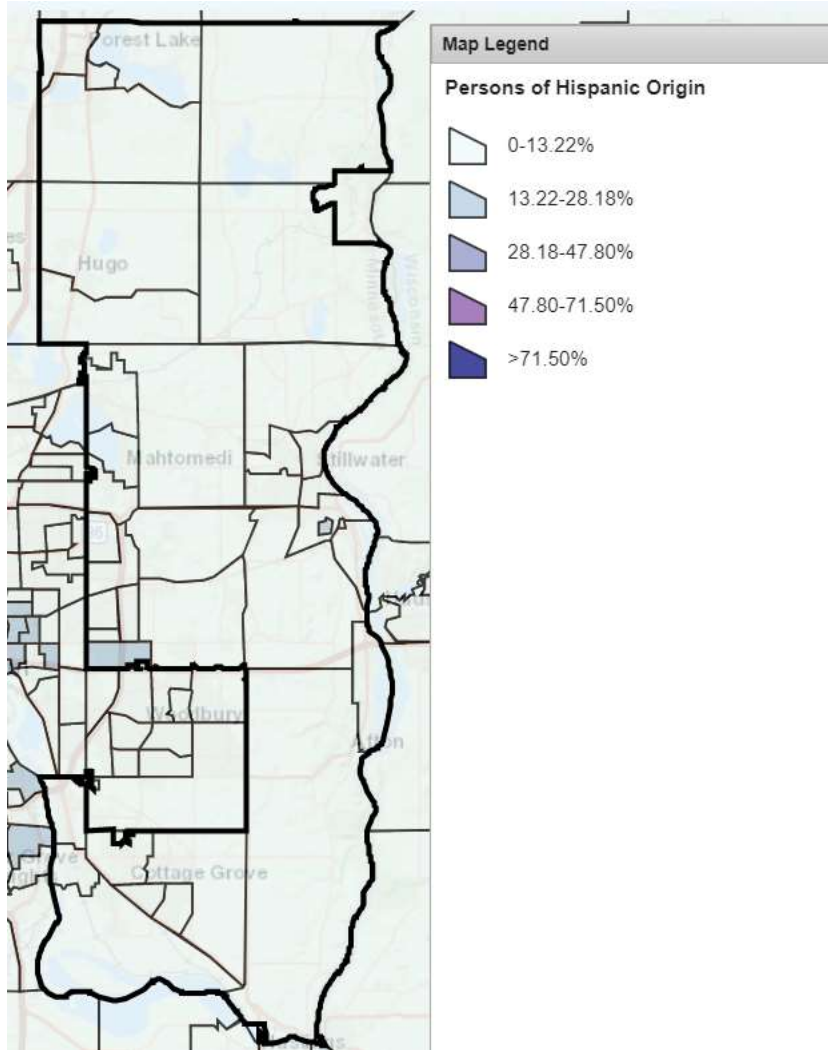




**Map – Other Population by Census Tract**  
**Source: CPD Maps**



**Map – Two or More Races Population by Census Tract**  
**Source: CPD Maps**

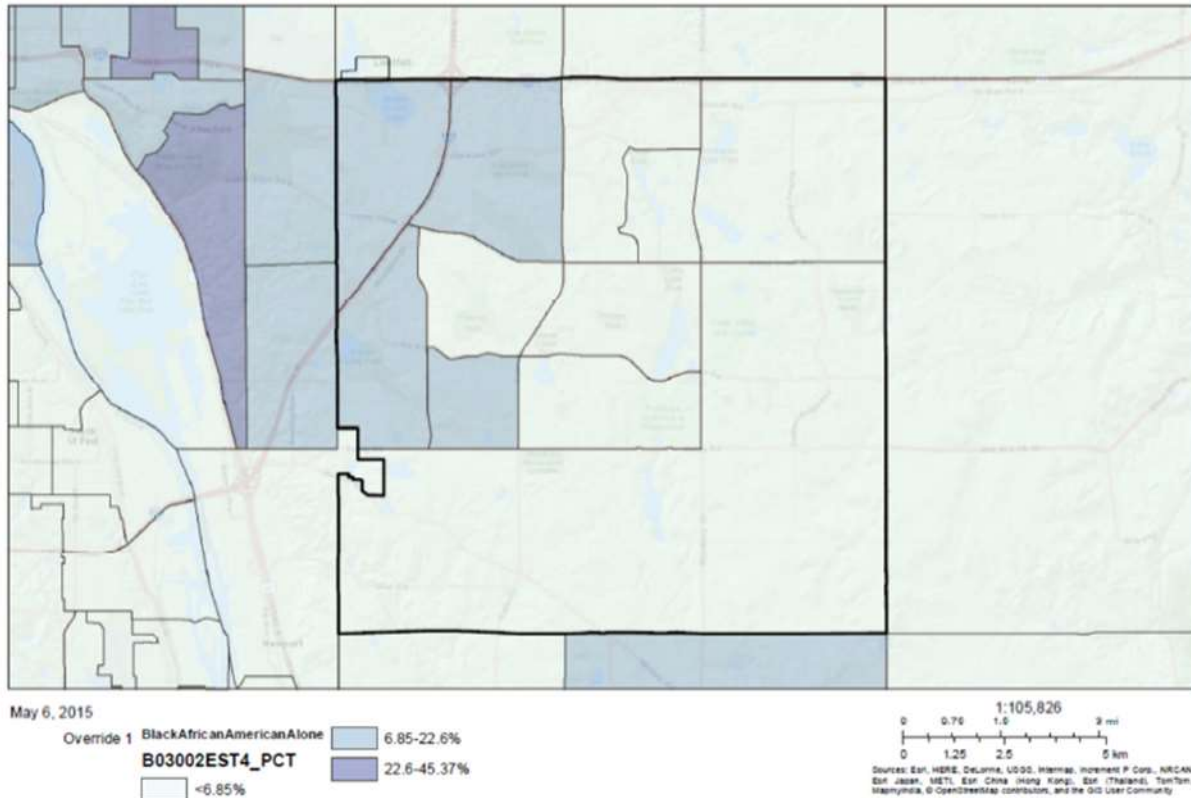


**Map – Hispanic Origin Population by Census Tract**  
**Source: CPD Maps**

**City of Woodbury** – Woodbury has not seen evidence that any of its neighborhoods are seeing concentrations of racial or ethnic groups. This plan stresses that neither racial nor ethnic identity is causal of housing need.

However, the map below as created using HUD’s CPDMaps tool in 2015 show that there may be more households of an African American background living in the westerly portions of Woodbury than other portions of the City. This map, while dated, is from approximately the same time as the 2011-2015 CHAS data that is used in the tables in the needs assessment section above.

CPD Maps: Black or African American Alone Populations in Woodbury -



## NA-35 Public Housing – 91.205(b)

### Introduction

**Anoka County** – Anoka County does not own or operate public housing. Public housing needs in the urban county are handled with vouchers through the Metro HRA, and some project-based vouchers.

**Dakota County** – 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.

**Ramsey County** – Ramsey County does not own or operate public housing. Public housing needs in the urban county are handled with vouchers through the Metro HRA, and some project-based vouchers.

**Washington County**– The Washington County CDA is responsible for administering the Public Housing inventory and Housing Choice Voucher programs in Washington County. Of the 105

Public Housing units, 40 are located in the four-story Whispering Pines Apartments in Forest Lake and 65 are scattered site, detached single-family or townhome units. The CDA plans to convert the Public Housing units to Section 8 rental assistance in 2020 and 2021.

The Raymie Johnson Estates in Washington County CDA's portfolio is a Section 8 Project Based Rental Assistance (PBRA) development with a total of 120 units. This property consists of a five-story 96-unit building for seniors and residents with disabilities and an adjacent complex with 24 attached townhome units for families.

Washington County CDA administers the Housing Choice Voucher program and has an allocation of 90 vouchers and another 65 vouchers for small programs. The Washington County CDA also administers, on average, 355 portable vouchers for a total of 500 vouchers. The large number of portable vouchers being used in Washington County demonstrates that Washington County is a good place to live for voucher holders and that the demand for vouchers far surpasses Washington County's allocation. Metro HRA, a regional housing authority, also administers Project Based Housing Choice Vouchers (PBV) in Washington County. All 15 Metro HRA PBV units are located in the City of Woodbury. Nine are at City Walk, a low-income family building, and six at an affordable CDA-owned senior building, Glen at Valley Creek.

As of January 2020, the waiting lists for Washington County CDA Public Housing and Housing Choice voucher programs have the following numbers of households: 44 for the tenant-based Housing Choice Voucher program, 36 for the property-based units at Raymie Johnson, 654 for the scattered site Public Housing units, and 401 at Whispering Pines. The lengthy wait lists point to the unmet need for Public Housing and Housing Choice Vouchers in Washington County.

**City of Woodbury** - The City of Woodbury does not operate a public housing authority. Rather, Woodbury residents who require various forms of rental assistance are served by the Washington County Community Development Agency (WCCDA). The City of Woodbury in 2019 adopted a resolution in support of the WCCDA's proposed public housing conversion program.

WCCDA also administers the Housing Choice Voucher program on behalf of all communities within the county. Washington County has an allocation of 145 vouchers. The WCCDA also administers, on average, 355 portable vouchers for a total of 500 vouchers. The large number of portable vouchers being used in Washington County demonstrates that Washington County is a good place to live for voucher holders and that the demand for vouchers far surpasses Washington County's allocation. Via the Metro HRA, there are 15 project-based vouchers serving Woodbury households.

The City of Woodbury notes that the WCCDA has not received any official communication from HUD, or other unit of government, regarding the termination of any programs or assistance that finance the ongoing operations of any non-WCCDA owned affordable housing units in Woodbury (i.e. no documented expirations of Section 8 contracts). Nor does the WCCDA anticipate any additions of affordable housing units by other units of government.

As of January 2020, the waiting list for Washington County CDA public housing and Housing Choice voucher programs is 44 for the tenant-based voucher program, 36 for the property-based units at Raymie Johnson, 654 for the scatter site public units, and 401 at Whispering Pines. The lengthy wait lists for the public housing units and vouchers points to the unmet need for public housing and Housing Choice vouchers in Washington County.

The City of Woodbury notes that the data found in the tables in this document was presented to Woodbury via the e-Con Planning Suite initiative of HUD as accessed via the Integrated Disbursement and Information System (IDIS). The data is a broader geographic level than the Woodbury level and this plan notes that the WCCDA serves as the PHA for Woodbury's residents and other stakeholders.

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

**Anoka County** - There is a waiting list with the Coordinated Entry system through the Anoka County Human Services Department. There are no available units at the time of the submission of this Consolidated Plan. The needs, besides housing, can range from needing to be connected to mental health providers, job coaches for employment opportunities, and credit counselors for credit restoration, and to service providers to assist with paying fines for crimes that have been committed.

**Dakota County** - 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.

**Ramsey County** - Public housing tenants and applicants on the waiting list often need accessible housing. There is a constant need for housing with universal design features to accommodate those within limited disability. In addition, they are often in need of more affordable housing and services that help them become a functional member of society. This includes removing barriers to employment and housing.

A large portion of the current disability population would like to have tenant-based vouchers.

**Washington County** - In Washington County, the need for accessible units is reflected by the percentage of households currently occupying available, accessible units. There are six accessible units at Raymie Johnson Estates, one unit in the scattered site Public Housing program and two units at Whispering Pines for a total of nine accessible units. Of the nine accessible units, five are occupied by households who requested an accessible unit.

Resident-interest applications (wait list applications) for Raymie Johnson and the Public Housing units request applicants indicate whether they or a household member are living with a disability. The form does not however, differentiate between physical disabilities that would necessitate an ADA unit or disabilities that do not require an ADA unit, like intellectual or developmental disabilities. Because wait list requests for ADA units are not tracked, the need for accessible units can only be assessed by the current usage of ADA designated units. Based on current tenancy, the need for accessible units does not appear to be particularly high. Only 56% of the accessible units are occupied by households needing accessibility features.

The two ADA accessible units at Whispering Pines Apartments have roll in showers and front-facing appliance controls. The building and unit floor plan for the other units present few, if any, barriers for residents with physical disabilities with an entrance at grade, an elevator, hallways and units that are all on one level, and showers with low thresholds and seats. Other than two

sets of stairwells that connect the floors, there are no stairs in the building making the build very accessible. Currently the two ADA units are occupied by households who requested an accessible unit. One of the MHOP scattered site units is ADA accessible. This home is currently not occupied by a household that requested an accessible unit.

Raymie Johnson Estates has a 96-unit high-rise building for seniors and those with disabilities that is set up much like Whispering Pines, with few, if any physical barriers. An elevator provides access to all floors and all parts of the building and there are no steps outside of those in the stairwells that connect floors. This building has four ADA accessible units with modifications similar to Whispering Pines including low threshold showers. Currently two of the four ADA units at Raymie Johnson Estates are occupied by residents who requested accessible units. Raymie Johnson also has 24 units of townhomes. Two of the units are accessible, one-floor layouts with a roll-up kitchen counter, front-facing appliances, wheelchair accessible showers, roll-up bathroom vanities and other accessibility modifications. The other 22 units are two-story units. Currently one of the two ADA units is occupied by a household who requested an accessible unit.

**City of Woodbury** - As noted above, The City of Woodbury notes that the data found in these tables was presented to Woodbury via the e-Con Planning Suite initiative of HUD as accessed via the Integrated Disbursement and Information System (IDIS). The data is not at the Woodbury level which makes sense given that Woodbury does not serve as a PHA. The City of Woodbury fully supports the efforts and operations of WCCDA and aligns with the WCCDA position statements as follows in acknowledgement of the fact that Woodbury stakeholders may benefit from WCCDA operations and resources outside of the municipal boundaries of the city.

In Washington County, the need for accessible units is reflected by the percentage of households currently occupying available, accessible units. There are six accessible units at Raymie Johnson Estates, one unit in the scattered site public housing program and two units at Whispering Pines for a total of nine accessible units. Of the nine accessible units, five are occupied by households who requested an accessible unit.

Resident-interest applications (wait list applications) for Raymie Johnson and the Public Housing units' requests information about disabilities. The form does not however, differentiate between physical disabilities that would necessitate an ADA unit or developmental or other disabilities that do not require an ADA unit. Because wait list requests for ADA units are not tracked, the need for accessible units can only be assessed by the current usage of ADA designated units. Based on current tenancy, the need for accessible units does not appear to be particularly high. Only 56% of the accessible units are occupied by households needing accessibility features.

The two ADA accessible units at Whispering Pines Apartments have roll in showers and front-facing appliance controls. The building and unit floor plan for the other units present few, if any, barriers for residents with physical disabilities with an entrance at grade, an elevator, hallways and units that are all on one level, and showers with low thresholds and seats. Other than two sets of stairwells that connect the floors, there are no stairs in the building making the build very accessible. Currently the two ADA units are occupied by households who requested an accessible unit. One of the MHOP scattered site units is ADA accessible. This home is currently not occupied by a household that requested an accessible unit.

The Raymie Johnson project-based development has a 96-unit high-rise building for seniors and those with disabilities that is set up much like Whispering Pines, with few, if any physical barriers. An elevator provides access to all floors and all parts of the building, low threshold showers, and no steps outside of those in the stairwells that connect floors. This building has four ADA accessible units with modifications similar to Whispering Pines. Currently two of the four units are occupied by residents who requested accessible units. Raymie Johnson also has 24 units of townhomes. Two of the units are accessible, on one floor, a roll-up kitchen counter, front-facing appliances, wheelchair accessible showers, roll-up bathroom sinks and other accessibility modifications. The other 22 units are two-story units. Currently one of the two ADA units is occupied by a household who requested an accessible unit.

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

**Anoka County** - The Metropolitan Council’s Housing and Redevelopment Authority (HRA) administers the Section 8 Housing Choice Voucher (HCV) program for Anoka County. There is a current waiting list that is closed for Section 8 Assistance (HCV). There are currently over 7,200 people who benefit from Public Housing, Section 8 HCV, Section 8 New Construction and Substantial Rehabilitation, and Multifamily/Other housing services in the Metro HRA service area.

**Dakota County** - 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

**City of Woodbury** - The City of Woodbury does not administer the section 8 program or public housing programs.

**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?**

**Anoka County** - Most immediate needs include more access to employment opportunities, transportation, and stable and safe living conditions. The types of families that are on waiting lists for public housing are mostly those with low to very low incomes. However, as Anoka



County has no public housing in the suburbs there is no data for the types of families who need public housing in the suburbs.

**Dakota County** - 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.

**Ramsey County** – Most immediate needs include more access to employment opportunities, transportation, and stable and safe living conditions.

The types of families that are on waiting lists for public housing are mostly those with low to very low incomes. In addition, they are overwhelmingly people of color when the entire county is counted. However, as Ramsey County as no public housing in the suburbs there is no data for the types of families who need public housing in the suburbs.

A large portion of those who would qualify for public housing are Hispanic or Black. In addition, populations that are older and/or disabled persons and their families have the needs for accessible housing.

**Washington County and City of Woodbury** - The most immediate need of Public Housing residents and Housing Choice Voucher holders is affordable housing located near employment, public transit and quality schools. Residents with the ability to work need services designed to increase self-sufficiency.

Transportation is key to accessing employment and schools. In 2017, Washington County commissioned a transit study for the county. The resulting *Washington County Transit Needs Study* reports county-wide challenges in achieving an efficient and cost-effective public transportation network:

The county has suburban and rural populations. Many cities serve as bedroom communities for Minneapolis and Saint Paul, while also containing important local trip generators such as shopping centers, schools, hospitals, community centers, government services, manufacturing facilities, and job sites. A demographic analysis illustrates that traditionally transit-dependent markets are not concentrated wholly in the more urban areas with better access to transit: older adults, individuals with disabilities, Veterans, low-income households and non-English speakers can be found throughout the county, suggesting the need for a comprehensive approach to mobility in the county that addresses these population clusters in urban, suburban, and rural contexts. (p. 6-2)

The Study prioritizes a series of strategies that can be implemented within the short term. A primary outcome of the study is a recommendation for a coordinated approach to supplementing existing transit services by collaborating with human service agencies, cities,

employers, and other entities to centralize travel planning, information, and the scheduling of trips. (p. ES-1)

Specific areas of the county have been identified that would benefit by smaller, circulator buses that pick-up and drop of riders at local retail, businesses and healthcare providers. Route planning includes service to affordable housing facilities. Several circulator routes have been launched recently.

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

**Anoka County** - Compared to the population at large, the needs of the elderly, extra elderly, disabled, and those who are in subsidized housing, are less. This is due to the actual population in each category. Using the most up to date population of Anoka County from Minnesota Housing Partnership's profile of Anoka County, the needs for housing assistance sits at 50%, as 5,636 renters are severely cost burdened out of 11,497 total renter households.

**Dakota County** - 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.

**Ramsey County** – The housing needs of the population at large are mostly for safer communities and more access to amenities, whereas the needs of residents of public housing and housing vouchers are more survival and needs-based.

**Washington County and City of Woodbury** - A survey of ADA units affordable rental housing owned by the Washington County CDA (non-Public Housing or Project Based Rental Assisted) show only 24 of 41, or 59% of the ADA units occupied by a resident requesting an accessible unit. This reflects similar overall use rates of 56% for ADA units in Washington County's Public Housing and Project-Based Rental Assisted units.

According to Maxfield Research and Consulting's *2017 Comprehensive Housing Needs for Washington County, MN*, employment growth in the Twin Cities and limited housing development has resulted in low vacancy rates and high demand for additional housing. There is a need for 4,834 additional rental housing units between 2016 and 2030 and demand for 13,166 units of owner-occupied housing. "Although the median income in Washington County was \$76,300 in 2016, the average wage was \$39,800 for jobs located in the county. As a result, many Washington County workers cannot afford market rate housing in Washington County unless they have two or more incomes in the household". According to the study, 44% of all renter households are cost burdened, paying more than 30% of their income on rent. For households with incomes at or below \$35,000, 76% are cost burdened.

The *Washington County Transit Needs Study* notes a concentration of population and employment opportunities in the western portion of the county, also a short commuting distance to Minneapolis and Saint Paul. “Woodbury, Cottage Grove and Oakdale are the three most populous cities. Combined, they account for 50% of the total countywide population. Overall, Washington County’s employment density (concentration of jobs in specific areas) is relatively low, which presents a challenge to planning adequate transportation access to worksites around Washington County.”

Existing fixed-route bus service is largely limited to commuter transit to St. Paul and Minneapolis. Regularly scheduled transit services are unavailable to meet transit demands in most of Washington County’s cities and towns.

## **Discussion**

**Ramsey County** - For Low- and moderate-income households, the need is for housing that is affordable for their income and family size. However, such affordable housing demands exceed the housing supply. Currently, the Metro HRA Section 8 Program waiting list is closed. At the same time, low- and moderate-income residents have few private market alternatives especially when the private rental market (Twin Cities metro-wide) has a 2.4% apartment vacancy rate. Consequently, the lack of affordable housing in the Twin Cities effectively reduces housing choice for many low- and moderate-income residents.

**Washington County and City of Woodbury** - As of January 2020, the wait list for Washington County CDA Public Housing and Housing Choice voucher programs compared to the number of units/vouchers is 44:145 for the tenant-based voucher program, 36:120 for the property-based units at Raymie Johnson, 654:56 for the scatter site public units, and 401:40 at Whispering Pines.

Washington County has an allocation of 145 vouchers. The Washington County CDA also administers, on average, 355 portable vouchers for a total of 500 vouchers. The large number of portable vouchers being used in Washington County and the lengthy wait lists for the public housing units and vouchers illustrates the unmet need for public housing and Housing Choice vouchers in Washington County.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

**Anoka County** - Anoka County is a member of the Suburban Metro Area Continuum of Care, (SMAC) along with the counties of Carver, Dakota, Scott and Washington. SMAC has created and implemented common policies and procedures for our response to those persons who are homeless or at risk of becoming homeless. Additionally, Anoka County is the grantee for State homeless prevention programs with an emphasis on getting further upstream to assist persons at risk of homelessness to avoid an episode of homelessness entirely.

Coordination efforts include weekly calls with housing and service providers, county staff and priority list managers across the Continuum where homeless individuals and families, and families with children, and youth are matched based on established priorities. The following outlines the priorities established by SMAC:

1. Chronically homeless
2. HUD homeless – greatest number of months
3. Minnesota’s definition of homeless – greatest number of months
4. Assessment score of the VI-SPDAT
5. Minnesota’s definition of Long-Term homeless (including those who live with others, or who may be couch-hopping).

Anoka County conducts the annual Homeless Point in Time Survey to count the number of homeless individuals and families each year. The January 22, 2020 survey found an increase in the number of unsheltered families, living on the streets or in their car. There were 39 unsheltered persons in families, which included 21 children. Sixty-eight families were doubled-up (195 adults and 91 children); 212 persons in families were temporarily housed in emergency shelter or transitional housing programs.

**Dakota County** - 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**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	18	575	450	400	90 da
Persons in Households with Only Children	0	9	75	60	30	90 da
Persons in Households with Only Adults	0	54	400	350	300	120 da
Chronically Homeless Individuals	30	23	50	40	0	
Chronically Homeless Families	0	0	0	0	0	
Veterans	2	2	20	12	0	
Unaccompanied Child	0	0	0	0	0	
Persons with HIV	0	0	0	0	0	

**Table 26 - Homeless Needs Assessment**

**Data Source**

**Comments:** 1/23/2019 PIT

**Ramsey County** - The homeless needs assessment in Ramsey County is accomplished through an annual sheltered and unsheltered count and survey and a significantly more detailed triennial statewide homeless survey, administered and analyzed by staff of the Wilder Research Center, which has been done every year since 1991. That information is analyzed by an evaluation committee of the Continuum of Care and presented annually to the CoC Governing Board. The data is not broken out by City vs. Suburban Ramsey County.

**Homeless Needs Assessment**

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

**Table 1 - Homeless Needs Assessment**

**Data Source**

**Comments:**

Indicate if the homeless population is:  Has No Rural Homeless

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

This data is a glimpse into the need we have in our community, though the circumstances of the count can greatly influence the numbers recorded each year. The methodology of the count has varied in terms of whether schools were involved, whether the weather permitted easy access

for street outreach workers to conduct their count, and whether the same number of surveyors were available and actively participating in the count each year. In 2016, a new definition of chronic homelessness went into effect and the count did not include those who were in shelter. In 2018, the schools were very involved in the collection of surveys to students and their families. In 2019, the schools at the state level were directed to change their privacy policy. Therefore, no schools were involved in the 2019 count.

**Table - Washington County Point in Time Count**

	2015	2016	2017	2018	2019
Total Number of People counted	168	119	172	227	179

Source: Washington County Point in Time Count

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

**Anoka County** - Anoka County is able to see how many have become homeless versus those who will be homeless. It is challenging to estimate how many people will become homeless each year. The following chart indicates the number of persons becoming homeless and exiting homelessness for 2013 and 2014 as obtained through the Homeless Management Information System database. Stepping Stone Emergency Housing and Family Promise in Anoka County provided the information based the populations they serve.

	Becoming Homeless	Exiting Homelessness	Chronically Homeless	Veterans	18-24
<b>2014 as of 12/23</b>					
Singles	233	55	73	23	50
Families	20	11	9	0	2
<b>Total</b>	<b>253</b>	<b>66</b>	<b>82</b>	<b>23</b>	<b>52</b>

For 2019, Anoka County facilitated it's Point-In-Time (PIT) count. Anoka County staff, providers and community volunteers participate each year. The count includes men, women, and children who are living in shelters, on the street, or in places not meant for human habitation, as well as individuals and families living with family or friends. The count took place Wednesday, Jan. 23, 2019, began at sundown, and ended at sunrise on January 24, 2019. The following table provides the data for Anoka County's collected information as reported to HUD and the State of Minnesota.

<b>Total Households and Persons - Anoka PIT 2019</b>				
Sheltered		Doubled Up	Unsheltered	Total
ES	TH			

Total number of households	75	26	74	21	196
Total number of persons	111	35	179	25	350
Number of children (under age 18)	29	10	81	0	120
Number of young adults (age 18 to 24)	3	18	28	11	60
Number of adults (over age 24)	79	7	70	14	170

\*ES=Emergency Shelter, TH=Transitional Housing

The following chart breaks down by singles and families, the number of days persons experience homelessness, as documented in the Homeless Management Information System and reported by Stepping Stone Emergency Housing and Family Promise in Anoka County. The sub-populations of veterans and their families and youth are included in the total for families and singles respectively. Stepping Stone Emergency Housing has seen the number of singles with extended stays at the shelter decrease because of the implementation of Coordinated Assessment. Continuum of Care funded programs that had difficulty locating chronically homeless individuals were able to access the Coordinated Assessment waitlist and move them into permanent supportive housing programs.

As of 12/23/2014	Singles	Families
> 28 Days	55	9
28-60 Days	34	2
61-120 Days	25	8
121-180 Days	29	0
181-365 Days	28	0
< 365 Days	11	0

Shelter Stays in Anoka County - 2019		
	Average Length of Stay	Number of households served
Family Promise of Anoka County	79 days	18 families
Stepping Stone Emergency Housing	42 days	514 individuals

The following information was taken from the regional Suburban Metro Continuum of Care Priority List and filtered for the purposes of painting the picture of homelessness in Anoka County.

Anoka County Coordinated Entry Priority List Data – January 2020	
Total Households	262
Chronic	21
Veteran	9
Youth (Ages 18-24)	42

**Dakota County** - 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.

**Ramsey County** - The methods used for our homeless needs assessment provide us with a detailed snapshot of our homeless population (not broken out between City and Urban County) at a point in time. It is far more elusive to identify the number becoming homeless over the course of a year, particularly for unduplicated numbers. Fairly consistently, we find that approximately 1,147 individuals and families experience homelessness in Ramsey County on any given night. Of this total, approximately 479 are experiencing chronic homelessness (disabled individual or family who has been homeless for at least one year continuously or has experienced at least four distinct episodes of homelessness in the past three years). The population experiencing chronic homelessness tends to be 95% single adults and 5% members of families with dependent children.

**Washington County and the City of Woodbury**- Washington County, via the Homeless Management Information System (HMIS), is able to calculate the number of persons who have become homeless and counted within our Coordinated Entry system as well as how long those who have entered our Coordinated Entry (CE) system were homeless prior to their assessment into the CE system. Individuals who can be classified as chronically homeless make up 22.6% of those served in Washington County through the CoC CE system. This translates to 936 out of a total of 4,145 households who have been assessed into our CE system. On average, 7% of those served in Washington County are veterans and 21% are fleeing domestic violence.

It is challenging to estimate how many people will become homeless in a year. As stated previously, there are indicators that lead to homelessness, but it is difficult to estimate who will become homeless. Households’ resiliency, access to services, etc. is too hard to predict.

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

**Anoka County** - According to the U.S. Census Bureau in 2018 the population of Anoka County was 353,813 people. Currently Anoka County’s best assessment of the nature and extent of homelessness by race and ethnicity is captured by a state funded rental assistance and support services program called Family Homeless Prevention and Assistance Program (FHPAP). This program serves singles, families and youth in Anoka County. The following table represents the racial and ethnic demographic of those served in 2019:

<b>Family Homeless Prevention and Assistance Program – 2019 – Race and Ethnicity</b>		
Total households served – 273		
<b>Race</b>		
	Total number	Percent of Total Households
White	105	38.46
Black or African-American	143	52.38
Asian	0	0
American Indian or Alaska Native	1	.36

Native Hawaiian or Other Pacific Islander	0	0
Multiple Races	22	8.05
Don't know/Refused	1	.36
Missing Information	1	.36
<b>Ethnicity</b>		
	Total Number	Percent of Total Households
Hispanic/Latino	14	5.12
Non-Hispanic/Non-Latino	259	94.87

Anoka County recognizes that people of color are disparately impacted by homelessness. This state-funded housing program was tailored to increase equity among people of color. This grant requires eligible households to be at or below 200% of Federal Poverty Guidelines and Anoka County further focused its efforts by prioritizing those who were even lower at 150% of Federal Poverty Guidelines. This strategy is demonstrating effectiveness in racial equity for Anoka County residents.

The nature and extent of homelessness by racial and ethnic group is consistent for the demographics in Anoka County with the exception of Black/African-American. There could be multiple factors that have the White and Black/African-American numbers be similar, the exact nature as to why that is, is unclear. The extreme temperatures on the night of January 23, 2014 could have played a role in those counted as homeless. Organizations open 24 hours opened their doors to homeless individuals to get out of the cold, accommodating people with cots on the floor, not necessarily on the night of the count.

#### **Dakota County –**

Disparities are particularly high for persons of color, who represent over half of 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.

**Ramsey County** - Black/African American and American Indian people are far more likely to experience homelessness than other groups. Black/African American people are 8 times and American Indian people 13 times more likely to experience homelessness than White people.

**Washington County and City of Woodbury** - The extent of homelessness by race and ethnicity are estimates based on the 2019 Point-In-Time count totals of sheltered and unsheltered people. The race and ethnicity proportions from the 2017 American Community Survey (ACS) are shown in order to view the differences between the homeless population of Washington County in comparison to the general population of Washington County.

	<i>Sheltered</i>	<i>Unsheltered</i>	<i>Total Homeless</i>	<i>% of Homeless Population</i>	<i>% of Population based on ACS Data</i>
<b><i>Race</i></b>					
<i>White</i>	43	9	52	29.1%	82.7%
<i>Black/African-American</i>	32	7	39	21.7%	4.7%
<i>Asian</i>	8	3	11	6.1%	6.1%
<i>American Indian/Native Alaskan</i>	4	0	4	2.2%	<i>suppressed</i>
<i>Multiple Races</i>	15	2	17	9.5%	2.4%
<i>Don't Know/Refused</i>	17	39	56	31.3%	N/A
<b><i>Total</i></b>	<b>119</b>	<b>60</b>	<b>179</b>	<b>100%</b>	<b>100%</b>
<b><i>Ethnicity</i></b>					
<i>Non-Hispanic</i>	98	19	117	65.4%	95.8%
<i>Hispanic/Latino</i>	4	2	6	3.4%	4.2%
<i>Don't Know/Refused</i>	17	39	56	31.3%	N/A
<b><i>Total</i></b>	<b>119</b>	<b>60</b>	<b>179</b>	<b>100%</b>	<b>100%</b>

**Table – Total Homeless Count by Race & Ethnicity<sup>1</sup>**

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

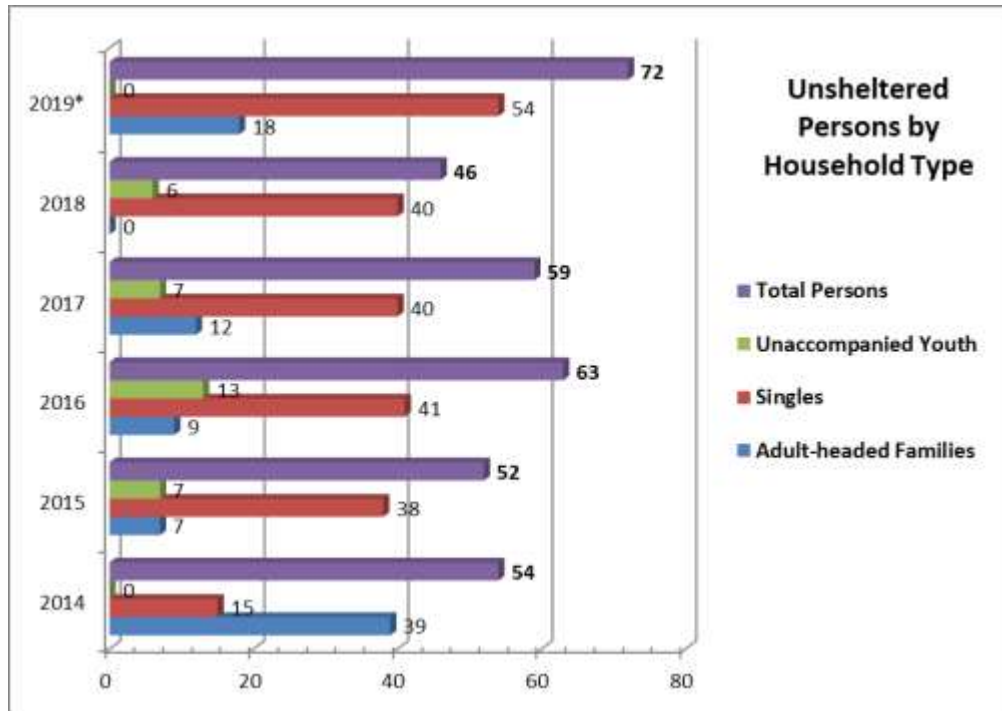
**Anoka County** - Current information regarding the annual Point-In-Time count is gathered through personal interviewing, for the unsheltered portion of the count and sheltered information is taken direct from the Homeless Management Information System (HMIS) database. Continuum of Care Coordinators have direct access to their homeless information, reports and data can be provided and analyzed more timely than the current structure due to a state restructure of the HMIS. In response to local Coordinators concern for varying information, the State of Minnesota, for 2015 Point-In-Time count has created a universal set of questions to ask those who are unsheltered on the night of this years' count.

**Dakota County** – 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+

<sup>1</sup> Source: Washington County Point-in-Time Count 2019 & 2017 American Community Survey (ACS) Data



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 household were assessed as needing a rapid re-housing resource, which includes rental assistance and shorter-term services to maintain housing stability.

**Ramsey County** – Unsheltered homeless persons often spend the night in the streets or sleeping on the bus or train. They often have a serious mental illness or do not feel safe at a shelter.

Those who come to shelters are often singles, families or those with young children.

**Washington County and City of Woodbury** - The sheltered and unsheltered data above is derived from the 2019 Point-in-Time count. The estimated Number of People Experiencing Homelessness Each Year is the total number of sheltered and unsheltered multiplied by four. This assumes the average length of homelessness is 90 days so that the Point-In-Time count only captures one fourth of the annual total. Homeless households with children are more likely to be sheltered than those with only adults due to the supply of shelter in our community. Most shelters in our community are designated for families. Most of the unaccompanied youth were unsheltered, also pointing to the fact that most of our community’s shelters are for families rather than single adults or youth. Many chronically homeless households were also found in shelter rather than unsheltered, indicating that our community’s shelters are targeting those with the highest need.

## **Discussion**

**Ramsey County** – Suburban Ramsey County has few homelessness shelters compared to the city of St. Paul. Most of the work is carried out by the faith community, local school districts, Ramsey County, youth organizations, mental health organizations, and local non-profit organizations in the county.

Through the Suburban-Ramsey Family Collaborative, organizations partner with one another to provide comprehensive homelessness service to those in need. This is done through community resource centers where those who are homeless or in need can be given a variety of services and help for the person or family's issues.

**Washington County and City of Woodbury** - Based on the 2019 Point-in-Time Count, there are estimated to be 179 households experiencing homelessness on any given night in Washington County. Of these, 119 were sheltered with another 60 unsheltered. The majority of single adults surveyed in the 2019 Point-in-Time Count were unsheltered compared to the majority of families surveyed who were sheltered. This indicates that Washington County is in need of single adult shelter for the community. The demographic data captured in the 2019 Point-in-Time Count also does not mirror the makeup of the general population in Washington County, indicating that people of color are disproportionately represented in our homeless population and our community needs to make inroads in preventing homelessness for our households of color. The consistent number in those who are homeless in the Point-in-Time Count from 2015-2019 shows that Washington County needs to continue to support services and outreach to those who are experiencing homelessness in our community.

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

### **Introduction:**

**Anoka County** - Non-Homeless Special Needs are defined as housing and service needs for persons or households who are elderly, are frail elderly, have a mental, physical, and/or developmental disability, have alcohol or other drug addictions, have HIV/AIDS or are victims of domestic violence or stalking. Many of the supportive services and housing are provided to all county residents by Anoka County's Human Services Department.

**Dakota County** – 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

**Ramsey County** – Ramsey County's suburbs have several population types with special needs. Those who are elderly and frail, have developmental disabilities, physically disabled, with HIV/AIDS, struggling with chemical dependency, have a mental illness, or don't speak English well are in need. The county continues to assess those needs and works with many community groups and partners to address them.

Additionally, specific to the context of housing options, there are 5 special populations targeted by Ramsey County. These include people with HIV/Aids, survivors of domestic violence, veterans, people experiencing chronic homelessness and youth ages 18 to 24.

**Washington County** – Non-Homeless Special Needs are defined as housing and service needs for persons or households who are elderly, are frail elderly, have a mental, physical, and/or developmental disability, have alcohol or other drug addictions, have HIV/AIDS or are victims of domestic violence or stalking. Unless specifically noted, the total number includes the city of Woodbury. Although the city of Woodbury is its own entitlement jurisdiction, many of the supportive services and housing are provided to all county residents by Washington County's Community Services Department; therefore, including Woodbury residents is appropriate.

**City of Woodbury** – Non-Homeless Special Needs are defined as housing and service needs for persons or households who are elderly, are frail elderly, have a mental, physical, and/or developmental disability, have alcohol or other drug addictions, have HIV/AIDS or are victims of domestic violence or stalking. Some data connected to these populations is available via the ACS at the Woodbury level. Other data, however, is county-wide data. Although Woodbury and Washington County are separate entitlement jurisdictions, many of the supportive services and housing are provided to all county residents by Washington County's Community Services

Department; therefore, using a variety of datasets is appropriate. Woodbury understands that CDBG funds cannot be used to provide housing or services for non-Woodbury residents.

**Describe the characteristics of special needs populations in your community:**

**Anoka County** - Persons who have special supportive housing needs include the elderly (ages 62+), persons with disabilities, and public housing residents. The table below illustrates the total Anoka County populations of special needs households.

<u>Elderly Households</u>	Estimated Number of Households with at Least One of Four Housing Problems	
Elderly households, for the purposes of this discussion, are households headed by a person who is between age 62 and 74, and extra elderly are headed by a person who is above the age of 75.	Elderly (ages 62-74)	6,304
	Extra Elderly (ages 75+)	4,060
	Disabled	17,550

For elderly and extra elderly renters in the income levels of  $\leq 30\%$  MFI and  $>30\%$  to  $\leq 50\%$  MFI, households have a lower rate of housing problems than total households. Overall, elderly households have a housing problem rate of 29%. For owners, each income level of elderly households has a lower rate of housing problems than the total population. For the total population of owner, elderly households, there is a housing problem rate of 23%. According to MN Housing Partnership's Housing Report for Anoka County, 2,822 seniors who rent are cost burdened (25% of all renters), and 5,041 senior homeowners are cost burdened (27% of all homeowners). The growth of seniors as a percentage of the overall population is expected to increase by 20% by 2035.

Persons with Disabilities

Housing problems for individuals with a disability varies greatly among income level in Anoka County. Overall, disabled renters have a higher rate of housing problems than disabled owners. Disabled and non-disabled households have consistent rates of housing problems, with the exception of renters that are over 50% MFI. In the income level of  $>50\%$  to  $\leq 80\%$  of renters, disabled households have a much higher percentage of housing problems than non-disabled households. Owners who are  $<80\%$  MFI and renters who are  $<50\%$  MFI have disproportionate percentages of housing problems, regardless of disability status.

**Dakota County** - 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.

**Ramsey County** - As Ramsey County's baby boomer population continues to "age in place" there will be continued growth of the number of elderly and frail. The number of elderly households in the East Metro area which incorporates a large portion of Ramsey County is expected to grow 20% in the decade. Data from the last ACS Census indicated that 74,248 people in the county who are 65+.

#### **Washington County - Elderly and Frail Elderly**

According to the *Comprehensive Housing Needs Assessment*, the elderly cohort (age 65 to 74) is projected to have the greatest percentage growth increasing by 6,430 people (44.5%) from 2016 to 2021. The growth in this age cohort can be primarily attributed to the aging of the baby boom generation into their young senior years. The frail elderly population (age 75+) tends to require assistance with three or more activities of daily living, including bathing, walking, and performing light housework.

#### **Persons with Mental, Physical, and/or Developmental Disabilities**

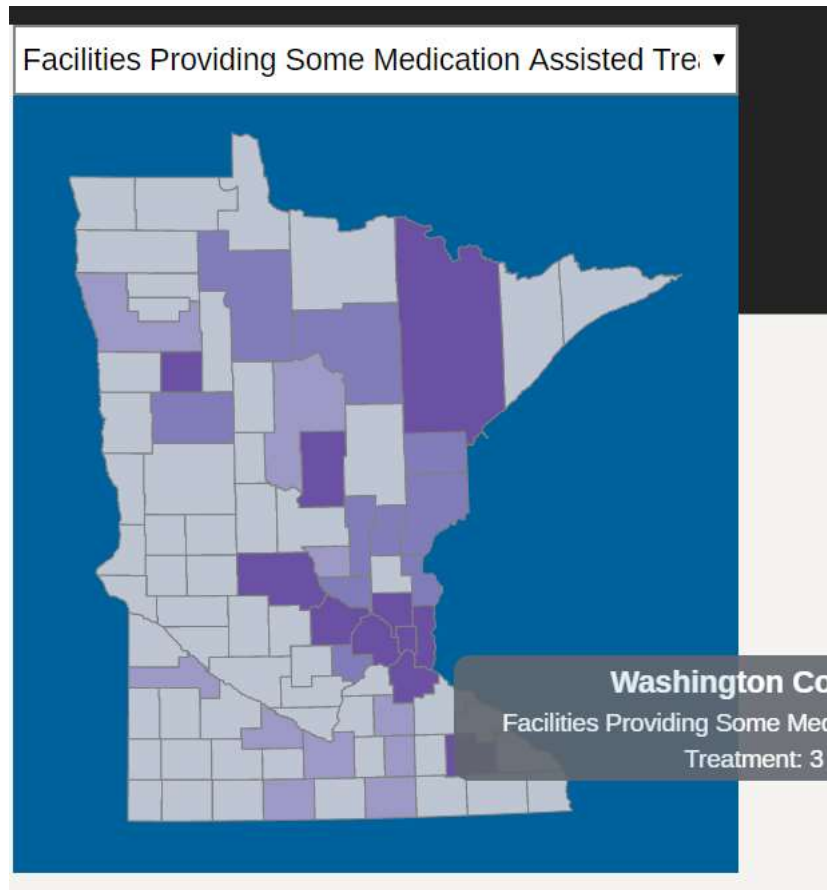
According to information collected by the 2017 American Community Survey, 9% of Washington County's non-institutionalized population has some form of disability.

#### **Persons with Alcohol or Other Drug Addiction**

According to Washington County Public Health Department, from 1997 to 2017, almost 400,000 people have died in the country from opioid overdoses, which include both prescription and illicit



opioids. Between 2008 and 2017, Washington County lost 94 residents to opioid drug overdoses. Currently there are three facilities that provide some medication assisted treatment. Acute drinking is defined as respondents who report they have consumed more than five or more drinks on an occasion, one or more times in the month prior to the survey. Males reported acute drinking more than females in the county. In Washington County, approximately 3.1% of all adults report acute drinking.



**Map: Facilities in Washington County**

**Source: Minnesota Department of Health**

#### Persons with HIV/AIDS and their families

There are reported to be 211 people with HIV or AIDS in Washington County according to the Minnesota Department of Health data.

#### *Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking*

People experiencing homelessness, especially women, often have more exposure to violence and exploitation. In a *2018 Wilder Research Study*, over half of women experiencing homelessness had at least one experience with violence or exploitation (adults: 67%, youth:

57%). Of those with these experiences, they most often stayed in an abusive situation because there were no other housing options. Trend data show that the percentage of women fleeing domestic violence has risen since 2009, with 37% fleeing domestic violence in the 2018 study. Although their numbers are small, rates of violence and exploitation are even higher among those who do not self-identify as female or male, with 83% of adults and 79% of youth reporting at least one experience with violence or sexual exploitation. There is a need for more supportive, safe and affordable permanent housing for this population.

**City of Woodbury** - According to Table DP02 of the 2018 American Community Survey, 4,988 out of 71,116 the civilian noninstitutionalized population living in Woodbury have a disability. Of these 4,988 residents, 2,491 are older than 65 years old. While other tables of the American Community Survey such as S1810 provide information about types of special needs, the population numbers are small enough that the information is redacted by the Census Bureau to prevent observers of Census data from discovering private information.

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

**Anoka County** - Based on the data provided above, the high need groups in the areas of housing problems for the next five years are:

- Disabled households who are renters, all income levels
- Disabled households <80% MFI who are owners
- All renters <50% MFI
- All owners <80% MFI

**Dakota County** - 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.

**Ramsey County** - As Ramsey County’s baby boomer population continues to “age in place” there will be continued growth of the number of elderly and frail. The number of elderly households in the East Metro area which incorporates a large portion of Ramsey County is expected to grow 20% in the decade. Data from the last ACS Census indicated that 74,248 people in the county who are 65+.

**Washington County** - Each of these groups has its own unique housing needs with varying degrees and types of supportive services.

#### Elders and Frail Elders

The housing needs of the elderly are projected to grow as the baby boomer generation ages and advances in medical technology extend the average lifespan. Elders and frail elders may face increasing housing cost burdens or may need home modifications and supportive services that allow them to age in place. In addition, access to transportation, health care, and other public and private resources, facilities, and services are considered when weighing housing options. The need for specialized or retrofitted housing and supportive services will continue to grow as elderly populations increase. Policies seeking to accommodate frail elders should incorporate affordability, accessible design in both residential and group homes, and increased supportive services to meet the needs of an aging population.

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### Persons with Substance Use Disorders

Dependence on drugs and/or alcohol is one of the most significant risks that alcohol or drug user faces, as it can lead to health problems. Health problems resulting from substance abuse can cause a financial burden, lead to a physical or mental disability, and an inability to work. In addition to health concerns and health care needs, addictive disorders disrupt relationships with family and friends and can cause people to lose their jobs. For those already struggling financially, a loss of income could also cause them to lose their housing. It is also important to note that substance abuse disorders can be a result of a loss of housing rather than a cause as substance use can be a coping mechanism for those in difficult situations.

### 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.

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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.

**Washington County** - Each of these groups has its own unique housing needs with varying degrees and types of supportive services.

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

**Anoka County** - According to the MN HIV Housing Coalition Status Report from August 2017, the U.S. Census American Community Survey data for the Minneapolis/St. Paul Metropolitan Area indicate there is a shortage of affordable housing and that rental units provide the best housing option for those at risk of homelessness. These persons include those who are living with HIV/AIDS (PLWHA) and who, on any given night, are doubled-up, accessing a shelter, or living on the street. Statistically, there is nineteen housing unit affordable for every 25 people (76%) at risk of homelessness in this very-low income category for the metro area. Research shows that for people living with HIV/AIDS, adequate and stable housing is preventative, hence, housing is health care, and serves to reduce overall healthcare costs of services provided, averts transmissions, and adds years of life.

There was a total of 126 new HIV diagnoses statewide in 2016, which is a 42% decrease over 2013. Eighty-two percent (59%) of the new infections are in the Minneapolis/St. Paul metro area.

**Dakota County** - 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.

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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.

**Washington County and City of Woodbury** - Funding priorities are identified through the efforts of the Minnesota HIV/AIDS Housing Coalition, which convenes monthly for all stakeholders. The current needs are summarized by the Coalition in a Status Report distributed annually to identify the housing supply and the perceived demand by those within the HIV/AIDS community at risk of homelessness. It includes information about funding sources, housing inventory/availability and HIV/AIDS epidemiology trends.

## **Discussion:**

**Ramsey County** – Ramsey County has increased the number of beds provided for special populations, however, production of these beds is slow, and more are needed in order to serve the populations adequately. This disparity between supply and demand will only grow as the population continues to age.

**Washington County** - The special needs population in Washington County is a substantial one that requires services tailored to the needs of each group. Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations and the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them daily. Needs for these populations are as varied as the populations themselves and depend on individual situations. The housing needs for this population are like other low-income individuals. However, because of their limited income, many of these individuals may live in either unsafe or substandard housing. These citizens may need a combination of case management, supportive services, and outpatient treatment options to monitor and treat their conditions.

**City of Woodbury** - The special needs population in Woodbury is a substantial one that requires services tailored to the needs of each group. Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations and the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live



independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations. The housing needs for this population are similar to other low-income individuals. However, because of their limited income, many of these individuals may live in either unsafe or substandard housing. These citizens benefit from case management, support services, and outpatient treatment services to monitor and treat their mental illness. Woodbury benefits from a strong non-profit sector in the east metro as well as the social work services offered by the Washington County Community Services staff.

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

### **Introduction**

**Anoka County** - The Anoka County housing market is growing and diverse.

**Dakota County** - 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.

**Ramsey County** – Housing units in suburban Ramsey County are primarily 1-unit detached structures (58%) with the second type being properties with 20+ units (19%.) According to HousingLink, a Twin Cities-based nonprofit housing advocacy organization, there are 197 projects (not including public housing projects) that receive federal, state, or local financial assistance in Ramsey County. Of the 4,424 housing units in these projects, 3,911 are affordable—1,033 for households earning up to 30%, 644 up to 50%, 2,180 up to 60%, and 54 units up to 80% of AMI.

**Washington County** – The Washington County housing market is growing and diverse. The county has a wide range of community types, from the state's oldest city, historic Stillwater to fast-growing suburbs like Hugo, from fully developed suburban communities like Oakdale and Newport to rural agricultural areas like Denmark and Grant townships.

The market for the entire county is projected to continue to grow. Population is expected to increase from 256,348 in 2017 to 304,710 in 2030 according to Metropolitan Council's Thrive MSP 2040 forecasts. This population increase will cause the number of households to rise to 118,520. The projected housing demand as a result of household growth from 2013-2020 is 18,930 for general occupancy and 3,964 for senior housing units. The *2017 Comprehensive Needs Assessment* forecasts Washington County to grow by 30,720 people (11.4%) and 13,930 households (13.6%) between 2020 and 2030. Although some infill development is expected in the older communities like Stillwater, Oakdale and Newport, much of the new development will be in cities with available green field development areas such as in Cottage Grove, Forest Lake, and Hugo.

While new development is expected to progress eastward from St. Paul, the extent of existing municipal service lines will still restrict development to the western half of Washington County

leaving the eastern half, aside from Stillwater, free of intense development pressures. The maps below from the *Comprehensive Housing Needs Assessment* illustrate the projected development pattern for general occupancy and senior housing demand to 2030.

**City of Woodbury** - The Woodbury housing market is growing and diverse. The market has a wide range of housing options from subsidized apartments to executive homes.

As noted in the recently adopted 2040 Comprehensive Plan, the Metropolitan Council projects that Woodbury will add 2,700 households between 2021 and 2030, and the Metropolitan Council's 2040 Housing Policy Plan has also forecasted that Woodbury would need to add 1,043 units of affordable housing as its fair share of the region's affordable housing need. Adding this number of affordable housing units would mean that 39 percent of total projected household growth in Woodbury for the 2021-2030 decade would consist of affordable housing.

This allocation of affordable housing need is based on assumptions regarding the proportion of low-income households and the number of affordable housing units built by the private market. This analysis of need and local allocation are separate from how the housing and development industries function and are not supported by the free market.

From a pragmatic economic perspective, while the City recognizes and accepts its need to plan for 1,043 units of new affordable housing to be constructed in Woodbury between 2021 and 2030, the City believes it is unlikely that this quantity of new affordable units will actually be constructed during said timeframe. The current allocation of 39 percent (1,043 units) of all new households is a greater proportion than the 27 percent allocation (2,057 units) from 2011 to 2020.

**All residential properties by number of units  
Anoka County**

Property Type	Number	%
1-unit detached structure	94,266	71.9%
1-unit, attached structure	15,100	11.5%
2-4 units	2,414	1.8%
5-19 units	4,822	3.7%
20 or more units	10,460	8%
Mobile Home, boat, RV, van, etc	4,089	3.1%
<b>Total</b>	<b>131,151</b>	<b>100%</b>

**Table 2 – Residential Properties by Unit Number**

**Data** 2014-2018 ACS  
**Source:**

**Dakota County –**

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).

Property Type	Number	Percent
1-unit detached structure	94,421	58 percent
1-unit, attached structure	29,785	18 percent
2-4 units	4,251	3 percent
5-19 units	6,931	4 percent
20 or more units	24,578	15 percent
Mobile Home, boat, RV, van, etc	3,813	2 percent
<b>Total</b>	<b>163,779</b>	<b>100 percent</b>

Table 29 – Residential Properties by Unit Number

Data 2013-2017 ACS

Source:

#### Ramsey County

Property Type	Number	%
1-unit detached structure	57,360	58%
1-unit, attached structure	11,543	12%
2-4 units	2,340	2%
5-19 units	6,763	7%
20 or more units	18,725	19%
Mobile Home, boat, RV, van, etc	2,719	3%
<b>Total</b>	<b>99,450</b>	<b>100%</b>

Table 3 – Residential Properties by Unit Number

Data ACS 2018 Estimates

Source:

#### Washington County

Property Type	Number	%
1-unit detached structure	66,403	68.8%
1-unit, attached structure	16,393	17%
2-4 units	2,393	2.4%
5-19 units	3,031	3.2%
20 or more units	6,827	7.1%
Mobile Home, boat, RV, van, etc	1,420	1.5%
<b>Total</b>	<b>96,467</b>	<b>100%</b>

#### Unit Size by Tenure

##### Anoka County

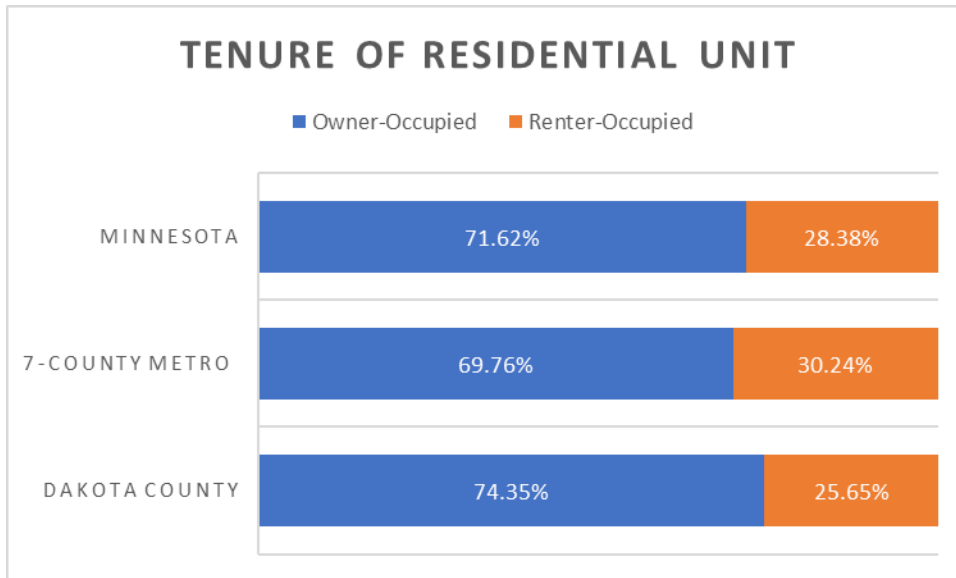
Number of Bedrooms	Number	%
No bedroom	1,498	1.1%
1 bedroom	8,588	6.5%

2 bedrooms	28,936	22.1%
3 or more bedrooms	92,129	70.3%
<b>Total</b>	<b>131,151</b>	<b>100%</b>

**Table 4 – Unit Size by Tenure**

**Data** 2014-2018 ACS  
**Source:**

**Dakota County-** The number of households which own their residential units is predominately more 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**

Occupied Units: 158,777 Vacant Units: 5,002	Owners		Renters	
	Number	%	Number	%
No bedroom	1,605	1%	1,535	4%
1 bedroom	13,057	8%	11,408	28%
2 bedrooms	90,899	57%	25,374	62%
3 or more bedrooms	53,216	34%	2,402	6%
<b>Total</b>	<b>158,777</b>	<b>100%</b>	<b>40,719</b>	<b>100%</b>

**Table 30 – Unit Size by Tenure**

**Data** 2013-2017 ACS  
**Source:**

### Ramsey County

	Owners		Renters	
	Number	%	Number	%
0-1 Bedroom	1,797	3%	11067	41%
2 Bedrooms	13,623	22%	12,105	44%
3 or more Bedrooms	46,747	75%	4,089	15%
<b>Total</b>	<b>62,167</b>	<b>100%</b>	<b>27,261</b>	<b>100%</b>

**Table 5 – Unit Size by Tenure**

**Data** 2012-2016 CHAS

**Source:**

### Washington County - Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
0-1 bedroom	824	1.12%	4,480	25.43%
2 bedrooms	12,950	17.67%	7,550	42.85%
3 or more bedrooms	59,520	81.21%	5,590	31.72%
<b>Total</b>	<b>73,294</b>	<b>100%</b>	<b>17,620</b>	<b>100%</b>

**Table 6 – Unit Size by Tenure**

**Data** 2012-2016 ACS

**Source:**

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

#### Anoka County -

- Public Housing Facility – No Public Housing located in Anoka County
- Public Housing Vouchers – Anoka County does not have any public housing and cooperate with the Metro HRA Housing Choice Voucher program for any public housing needs.
- CDBG Rehabilitation Program – Served 31 households since PY2016; must not exceed 80% AMI
- HOME Rental Units – 86 HOME rental units currently; tenants must not exceed 60% AMI or 80% AMI (determined by the # of HOME units in the project)
- HOME Homeownership Program (administered by Twin Cities Habitat for Humanity) – 10 units have successfully closed with new homeowners; homeowners income qualify if their income does not exceed 60% AMI and sometimes 50% AMI when complying with Neighborhood Stabilization Program funding

**Dakota County** – 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. 32 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.

<b>Rental Property Type</b>	<b>Units</b>	<b>Income Limit/Target</b>
<b><u>General Occupancy</u></b>	<b>5,396</b>	
<b>Funding Type</b>		
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
<b>Public Housing</b>	701	50 percent AMI; rent = 30 percent of income
<b><u>Senior</u></b>	<b>2782</b>	
<b>Funding Type</b>		
Deep subsidy (bonds, HUD funding, other)	771	30 percent of income (adjusted gross income)
CDA owned	2011	80 percent AMI; 30 percent of income
<b>Total Assisted</b>	<b>8,178</b>	

Table 31 – Affordable Government Assisted Rental Units, Dakota County

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

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.

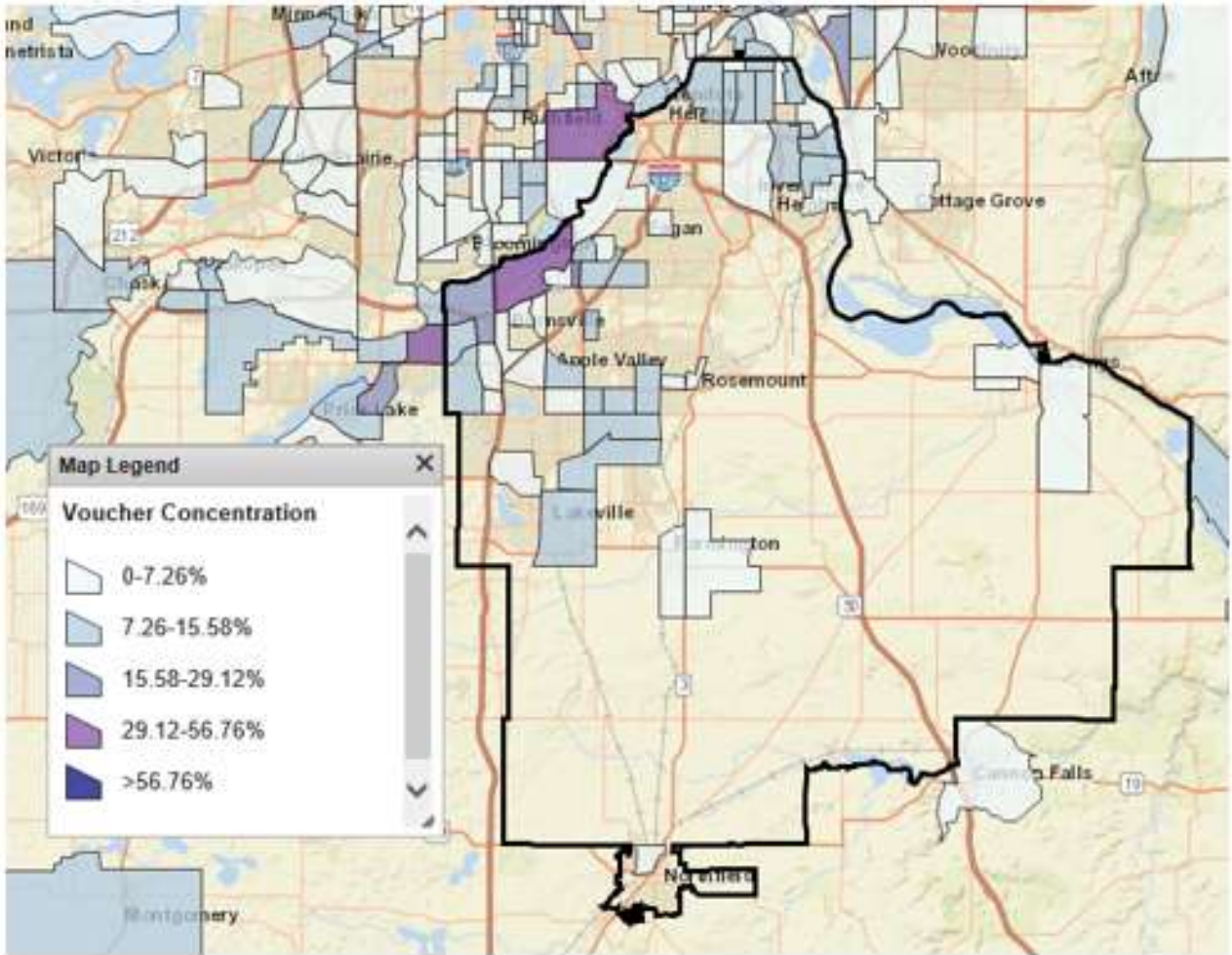
For renter occupied households, the targeted income level is 0-80 percent AMI and all family types. While previous discussion in other sections of the plan identifies specific groups that may be targeted, Dakota County has designed programs to be inclusive of all households. Specifically, households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

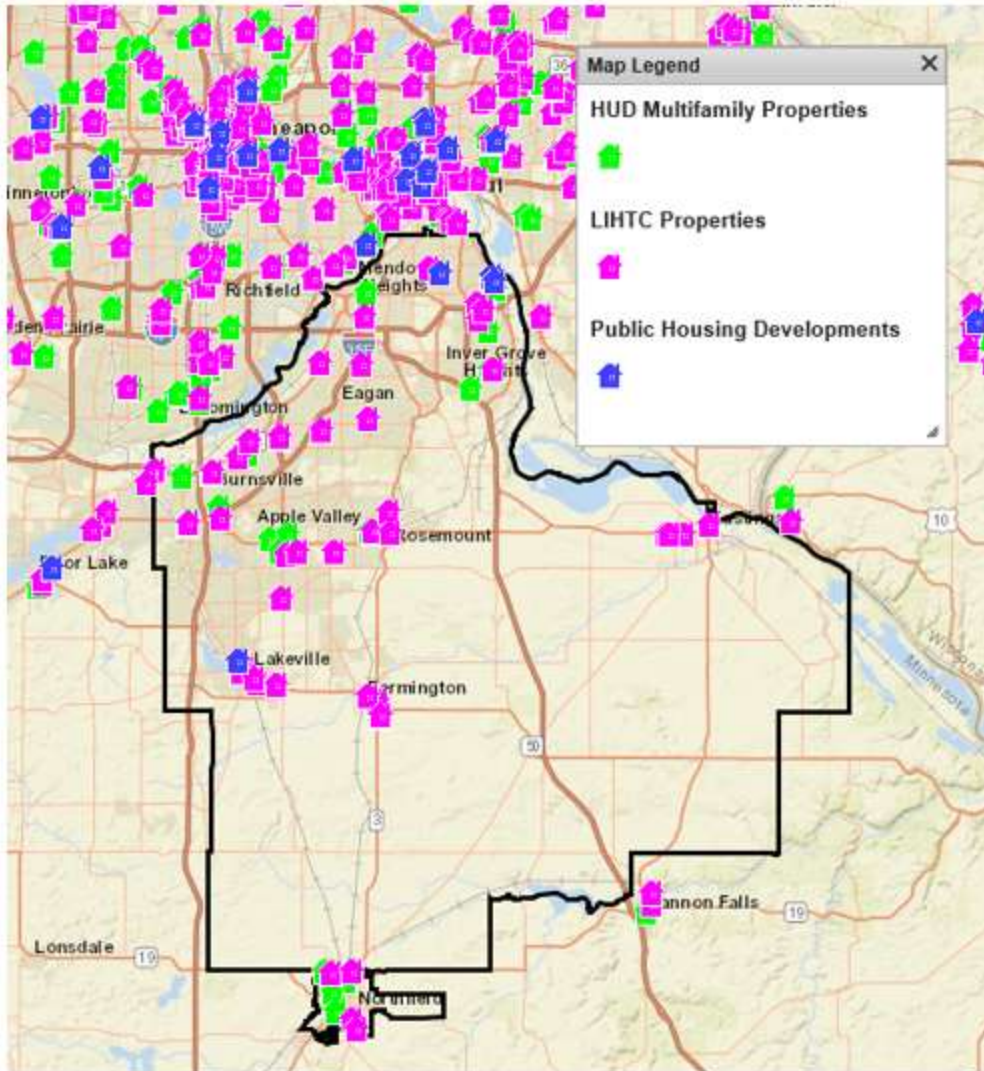
## Voucher Concentration



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

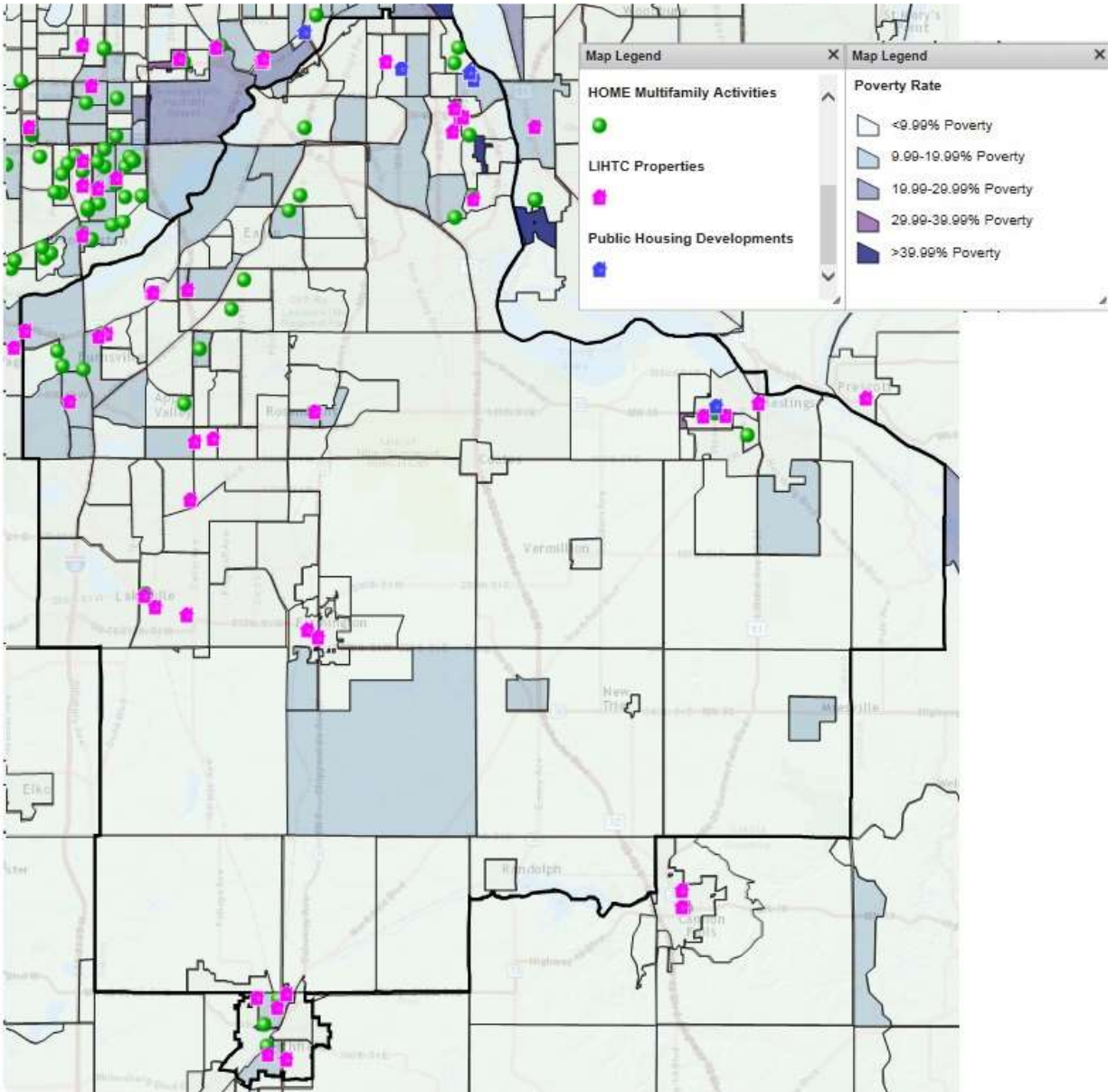


### Subsidized Housing Projects



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

## Subsidized Housing Project Location and Poverty Rate in Dakota County



Source: American Community Survey 2007-2011, HUD CPD Maps

**Ramsey County** – Ramsey County typically targets housing production and long-term affordability to households with incomes of less than 80% AMI. Types of households served depends on identified needs of the community and may include homeownership, affordable rental, and varying levels of supportive housing.

**Washington County** – Washington County typically targets housing production and long-term affordability to households with incomes of less than 80% AMI. Types of households served depends on identified needs of the community and may include homeownership, affordable rental, and varying levels of supportive housing.

In the *2017 Comprehensive Housing Needs Assessment*, a total of 34 income-restricted rental properties (affordable/subsidized) were identified in Washington County with 2,179 units. Funding programs identified were Low Income Housing Tax Credits (LIHTC) for households below 60% AMI and CDBG/HOME for households below 80% AMI. There are 13 subsidized rental properties consisting of 655 units. The properties are a mix of Project-Based Section 8 and Section 236 developments. Residents of subsidized units pay a rent equal to 30% of their adjusted gross income and must meet a household income restriction capped at 50% AMI. Of the market-rate general occupancy supply, only 11 of the 58 properties accept Housing Choice Vouchers. The CDA administers the Housing Choice Voucher program which consists of 500 vouchers. The CDA is allocated 145 vouchers but administers vouchers for households that are from another jurisdiction and moved to Washington County.

### **City of Woodbury –**

1. Seven low income housing tax credit housing developments in Woodbury serve 463 households below 60% of AMI.
  - Ashwood Ponds—39 units
  - The Glen at Valley Creek—42 units (age-restricted)
  - Lakeside—40 units
  - Legends of Woodbury—216 units (age-restricted)
  - Pondview—40 units
  - Sienna Ridge—41 units (note 5 units have supplementary funding from project-based Section 8 vouchers via the Metro HRA)
  - Views at City Walk—45 units (note 4 units have supplementary funding from project-based Section 8 vouchers via the Metro HRA)(also note that 15% of the units must be rented to special needs households)
2. A Brush With Kindness has performed emergency repair services for one general occupancy household below 80% of AMI financed in part by municipal HRA levy funds.
3. Stonecrest Senior Living serves 33 senior households below 50% of AMI financed by TIF.
4. Twin Cities Habitat for Humanity has sold homes to 73 general occupancy partner families below 50% of AMI using CDBG and HOME.
5. Two Rivers CLT serves one general occupancy household below 80% of AMI using CDBG and HOME.
6. Washington County CDA operates 42 scattered site general occupancy public housing units that are marketed as MHOP. These are in the process of conversion.
7. Washington County CDA serves 45 senior households below 60% of AMI financed by tax exempt bonds with a levy debt service guarantee at Cobble Hill.
8. Woodbury HRA has issued loans to 242 general occupancy households via the First-Time Homeownership Program and the Neighborhood Reinvestment Fund using HRA levy funds, CDBG and HOME (note that when CDBG and HOME funds were used the CDBG and HOME income requirements were met).

The state housing finance agency has and continues to operate a variety of home purchase and home rehab programs that some owners in Woodbury can benefit from. Specific data on this state-level program is not available.

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

**Anoka County** - In the next five years, Anoka County expects to lose 14 HOME rental units (in a total of 183 units that were affected by their respective project) due to their contracted period of affordability coming to an end. Thirteen of these HOME units are owned by the Anoka County

Community Action Program, Inc. (ACCAP), Salvation Army, or Anoka County HRA which will more than likely keep their units as “affordable” units.

**Dakota County** – 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.

**Ramsey County** – The following projects have either met their obligation release date or will meet them in 2021. Units within these projects are at risk of becoming market rate. However, those that remain affordable and have met their obligation are candidates for NOAH housing acquisition and preservation.

PROPERTY NAME	UNITS AFFORDABLE
ASI-RAMSEY COUNTY INC.	8
GARDEN TERRACE COMMONS	35
CENTURY TRAILS	40
MAPLEWOOD GARDENS APARTMENTS	29
WOODLYNN VILLAGE	46
MAPLE POND HOMES FKA ARCHER HEIGHTS MAPLEWOOD	133
MOUNDS VIEW SUPPORTIVE HOUSING INC	19
WILDWOOD MANOR	40
THORNDALE PLAZA	24
GOLDEN POND	43
FRANKLYN PARK APARTMENTS	117
COTTAGES OF N ST PAUL	93
CALIBRE RIDGE	48
ROSEVILLE SENIORS	127
ROSELAWN VILLAGE APTS	22
COVENTRY APARTMENTS	196
WILLOW WOOD APARTMENTS	45
CENTURY HILLS	55
WASHINGTON SQUARE	81

**Washington County** – In Washington County, there are two affordable housing developments that have reached the end of their Extended Use period under the Low-Income Housing Tax Credit program. The properties at risk of converting to market rate properties are Cottages Homes One (Orleans) in Stillwater and Hillcrest Lake Apartments in Forest Lake. Due to the ability to demand higher rents in these markets, there is the potential that rents could increase to market rate at the expiration of the Restrictive Covenants. Washington County CDA has had

conversations with the owner of Orleans about resyndicating the property with LIHTC and will continue will work diligently to see that these properties remain affordable for low income renters.

In 2018, the *Minnesota Housing Partnership Market Watch Report* found 2,037 Naturally Occurring Affordable Housing (NOAH) units without subsidies or affordability covenants but with rents affordable below 60% AMLin Washington County. While it is hard to determine the number of units likely to be lost from the affordable housing inventory, naturally occurring affordable units are particularly at risk of becoming unaffordable for most low or moderate income households as property values and median rents continue to increase. The Washington County CDA is exploring strategies to help preserve existing NOAH properties, including specific financing mechanisms and partnerships with cities to implement low-income rental property tax classifications.

**City of Woodbury** - It is not anticipated that any of the affordable housing inventory as detailed above will be at risk of being lost from the inventory during the 2020-2024 timeframe governing this Plan. Beyond the expiration of this Consolidated Plan, there are affordable rental units funded by the low income housing tax credit that will reach the end of their Extended Use period of rent affordability and income restrictions required by the IRS. These are financial and housing policy concerns that will become significant areas of focus in a subsequent Consolidated Plan.

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

**Anoka County** - To best address this question, the homeless data in the needs assessment must be pulled. When describing the availability of housing units and the needs of the Anoka County population, we can determine that the availability of housing units does not meet the needs of the population in its entirety. The following chart indicates the number of persons becoming homeless and exiting homelessness for 2013 and 2014 as obtained through the Homeless Management Information System database. Stepping Stone Emergency Housing and Family Promise in Anoka County provided the information based the populations they serve.

	<b>Becoming Homeless</b>	<b>Exiting Homelessness</b>	<b>Chronically Homeless</b>	<b>Veterans</b>	<b>18-24</b>
<b>2013</b>					
Singles	282	35	68	17	65
Families	21	7	14	1	0
<b>Total</b>	<b>303</b>	<b>42</b>	<b>82</b>	<b>18</b>	<b>65</b>
<b>2014 as of 12/23</b>					
Singles	233	55	73	23	50
Families	20	11	9	0	2
<b>Total</b>	<b>253</b>	<b>66</b>	<b>82</b>	<b>23</b>	<b>52</b>

According to the Anoka County Human Services Department, there are 97 households currently in need of housing assistance who are disabled or victims of domestic violence, dating violence,

sexual assault, and stalking. Forty-Eight (48) of the 97 households are currently in a shelter and 49 households are currently in a transitional housing program. This data was collected from the 2014 Point-in-Time Count. For 2019 data, the following table was provided by the Anoka County Human Services Department:

**Dakota County** – 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 2,200 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. This means that homes are selling approximately two times faster than they were at the time of the previous study, September 2013. 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 equal 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.

**Ramsey County** – No. There is a shortage of affordable units for all household types, especially large family and frail elderly.

**Washington County** – In addition to growth from 2016 to 2020, the *Comprehensive Housing Needs Assessment* anticipates another 13,930 households will be added between 2020 and 2030. Since each household equates to an occupied housing unit, the county will need to build an equal number of housing units to support this growth – or approximately 22,000 housing units by 2030. In 2016, Washington County had the second highest home resale price (\$342,250) and has the highest median gross rent (\$1,144) in the St. Paul/Minneapolis metropolitan area.

For the rental market, the *2017 Comprehensive Housing Needs Assessment* report found that the fourth quarter vacancy rates for general occupancy rental units in 2017 was 2.8 percent. The rate for affordable units was 0.6 percent. For senior rental units the rate was 5.8 percent and for affordable senior units it was .06 percent. These rates are in contrast to the 5% vacancy rate typically viewed as the benchmark of a healthy rental market and indicate an undersupply of rental housing, especially for affordable and senior rental units.

For the homeowner market, the median list price in 2017 was \$410,665. This price point requires an income of at least \$117,300, which is affordable to only about 40% of county households. In Washington County, a mere 11.5% of listings are priced between \$100,000 and \$200,000. Less than 1 percent of homes in Washington County are listed for under \$100,000.

**City of Woodbury** – Woodbury is within the seven-county Twin Cities metropolitan area. As such, our decennial comprehensive plans includes the guidance of acreage for the potential for future affordable housing. As described in the land use and housing chapters of Woodbury's 2040 Comprehensive Plan, the estimated need for affordable housing units determined by the Metropolitan Council is not a pragmatic need number based on traditional supply-and-demand or other market analyses, but rather a proportional share of the regional need for affordable housing. Woodbury continues to be among the top five communities in the metro for new units of housing constructed on an annual basis. The City has a historic commitment to housing choice and part of this commitment has been to achieve a 50-50 balance between multi-family and single-family housing stock.

### **Describe the need for specific types of housing:**

**Anoka County** - Homeless emergency shelter, transitional housing, and permanent supportive housing are three needs in Anoka County to address homelessness.

Also, with the cost burdened households, there is a need for more affordable housing rental options.

Overall, almost 47% of renters in all income levels are cost burdened, compared with 19% of owners in all income levels. Based on the data presented in the next section, the groups with the highest levels of need for the next five years are:

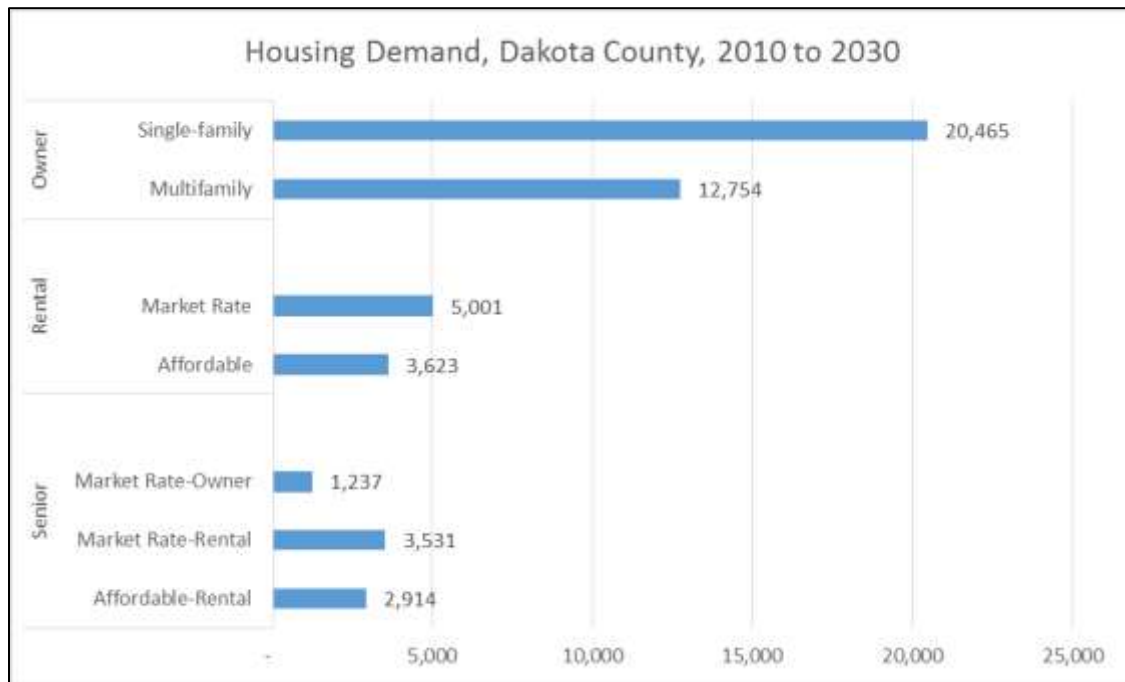
- ≤ 30% MFI: Renters and owners
- >30% to ≤ 50% MFI: Renters and owners
- >50% to ≤ 80% MFI: Owners

**Dakota County** – 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.

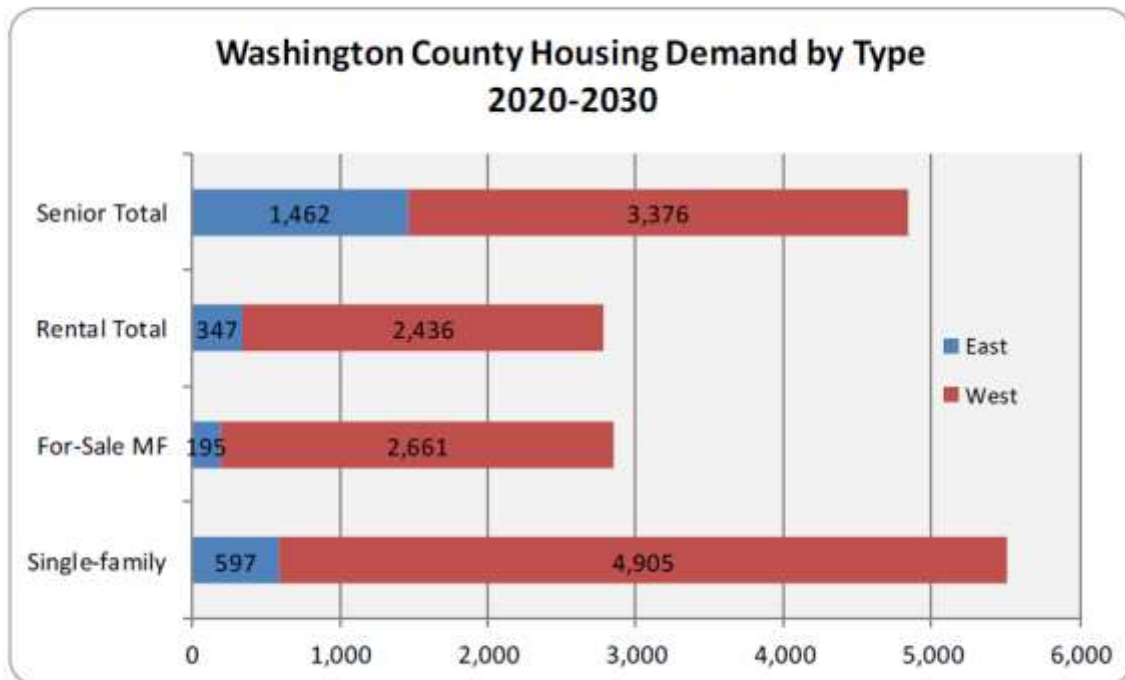
The table displays rental demand by affordable and market rate units and includes senior rental demand, and for-sale demand by single-family and multifamily (primarily townhome and detached products) housing and owned senior housing.

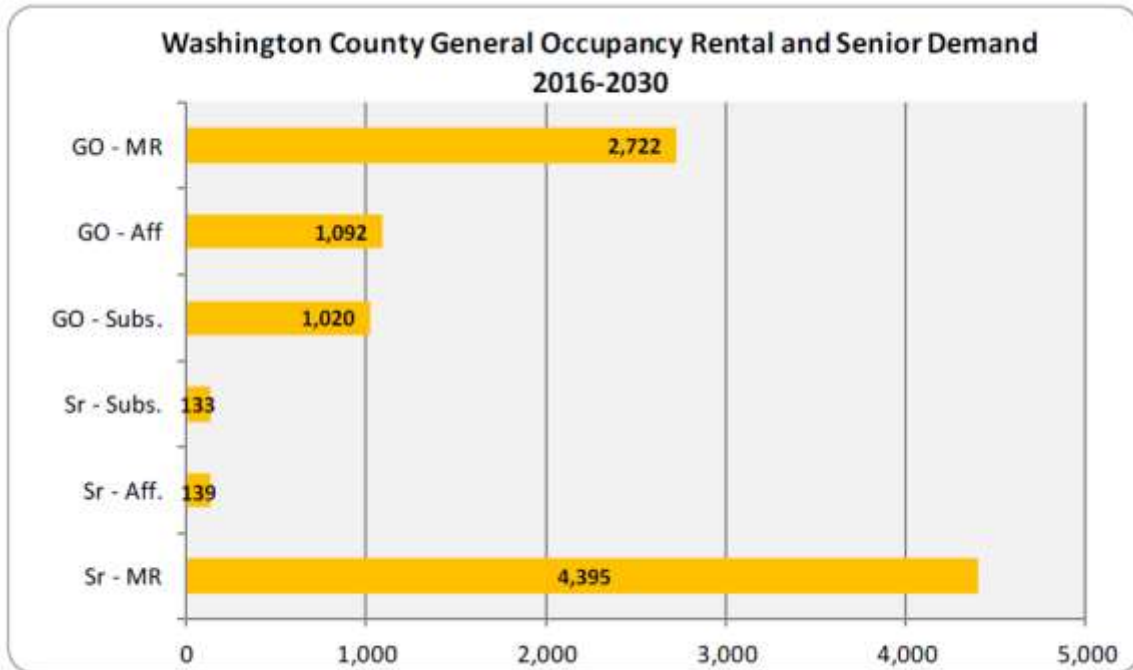




**Ramsey County** – Housing for individuals with the least resources will continue to be needed—this population includes those with very low incomes, the unsheltered, individuals with mental and physical challenges and emancipated youth with limited earning capacity. These types of properties do not necessarily require the level of amenities that are part of a typical multifamily project; however they do need space where supportive services may be provided.

**Washington County** – Washington County is a desirable place to live with a demand for all housing types. The *2017 Comprehensive Housing Needs Assessment* found there will be a need between 2020-2030 for additional 4,380 single family units and 3,145 multi-family units. For general occupancy rental units there is demand for an additional 2,722 market rate units and 2,112 affordable or subsidized units. For senior units, there is demand for an additional 527 owner units, 4,395 market rate market rate rental units, and 272 affordable rental units. See table below of the projected housing demand.





**Table – Projected Housing Demand by Type**

Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2017*

**City of Woodbury** - As noted in Woodbury’s 2040 Comprehensive Plan, the WCCDA commissioned a comprehensive housing needs assessment in 2017 that projects a demand for 5,516 new housing units between 2016 and 2030. This demand can be broken into 2,926 ownership units, 1,662 general-occupancy rental units, and 928 senior housing units. For more information on this topic, readers are encouraged to review Woodbury’s 2040 Comprehensive Plan.

**Discussion**

**Washington County** - Washington County is a desirable place to live with a strong and growing housing market. With the population growing, the housing market will need to produce more units, especially affordable units for low income households.

**City of Woodbury** - Woodbury is a desirable place to live with a strong and growing housing market. The presence of households with housing cost-burden; however, indicates that although housing may be available it is not always affordable to low income households. This is particularly true for workers whose average income is not sufficient to afford Woodbury median rents.

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

## Introduction

**Anoka County** - The high number of households who are cost burden indicates that the affordability of the current housing inventory is insufficient and that there is a need for more affordable housing.

**Dakota County** - 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.

**Ramsey County** - As described in Section NA-10 of this Plan, the predominant housing-related problem is the cost of housing for extremely low to moderate income citizens. This section examines housing cost, rent paid, housing affordability, and monthly rents paid through federal programs.

**Washington County** – The significant number of households with cost burden indicates that there is insufficient supply of affordable housing and that there is a need for more affordable housing. Current low vacancy rates and high projected demand for more units means that rents and home prices will likely rise in the future making housing more unaffordable for low income households.

**City of Woodbury** - The cost of housing impacts every household's budget in a manner unique to that household. From a data perspective, the impact of the cost of housing changes dynamically as the costs of housing change while the amount of wages and other households budget factors change as well. According the Metropolitan Council's March 2018 "existing housing assessment" available via [https://metro council.org/Handbook/Files/Existing-Housing-Assessment/02397369\\_Woodbury\\_ExistingHsg.aspx](https://metro council.org/Handbook/Files/Existing-Housing-Assessment/02397369_Woodbury_ExistingHsg.aspx), there were 11,081 housing units affordable to residents earning less than 80 percent of the area median income. Given that this assessment assumed there were 25,187 households in Woodbury at the time, one can impute these data points to suggest that 44 percent of Woodbury's housing stock is affordable to households earning less than 80 percent of the area median income.

The same analysis from the Metropolitan Council suggests that 2,734 households earning less than 80 percent of the area median income are housing cost-burdened. The data from the Metropolitan Council does not discuss households earning more than 80 percent of the area median income who may be housing-cost-burdened. Simple division suggests that 24.7 percent of households in Woodbury who earn less than 80 percent of the area median income are housing cost-burdened.

## Cost of Housing

### Anoka County

	Base Year: 2014	Most Recent Year: 2018	% Change
Median Home Value	170,000	218,800	28.5%

	<b>Base Year: 2014</b>	<b>Most Recent Year: 2018</b>	<b>% Change</b>
Median Contract Rent	815	1,089	34%

**Table 7 – Cost of Housing**

**Data** 2014-2020 ACS

**Source:**

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
Less than \$500	1,115	4.6%
\$500-999	8,996	37%
\$1,000-1,499	9,096	37.4%
\$1,500-1,999	4,128	17%
\$2,000 or more	992	4.1%
<b>Total</b>	<b>24,327</b>	<b>100.0%</b>

**Table 8 - Rent Paid**

**Data** 2014-2020 ACS

**Source:**

**Dakota County**

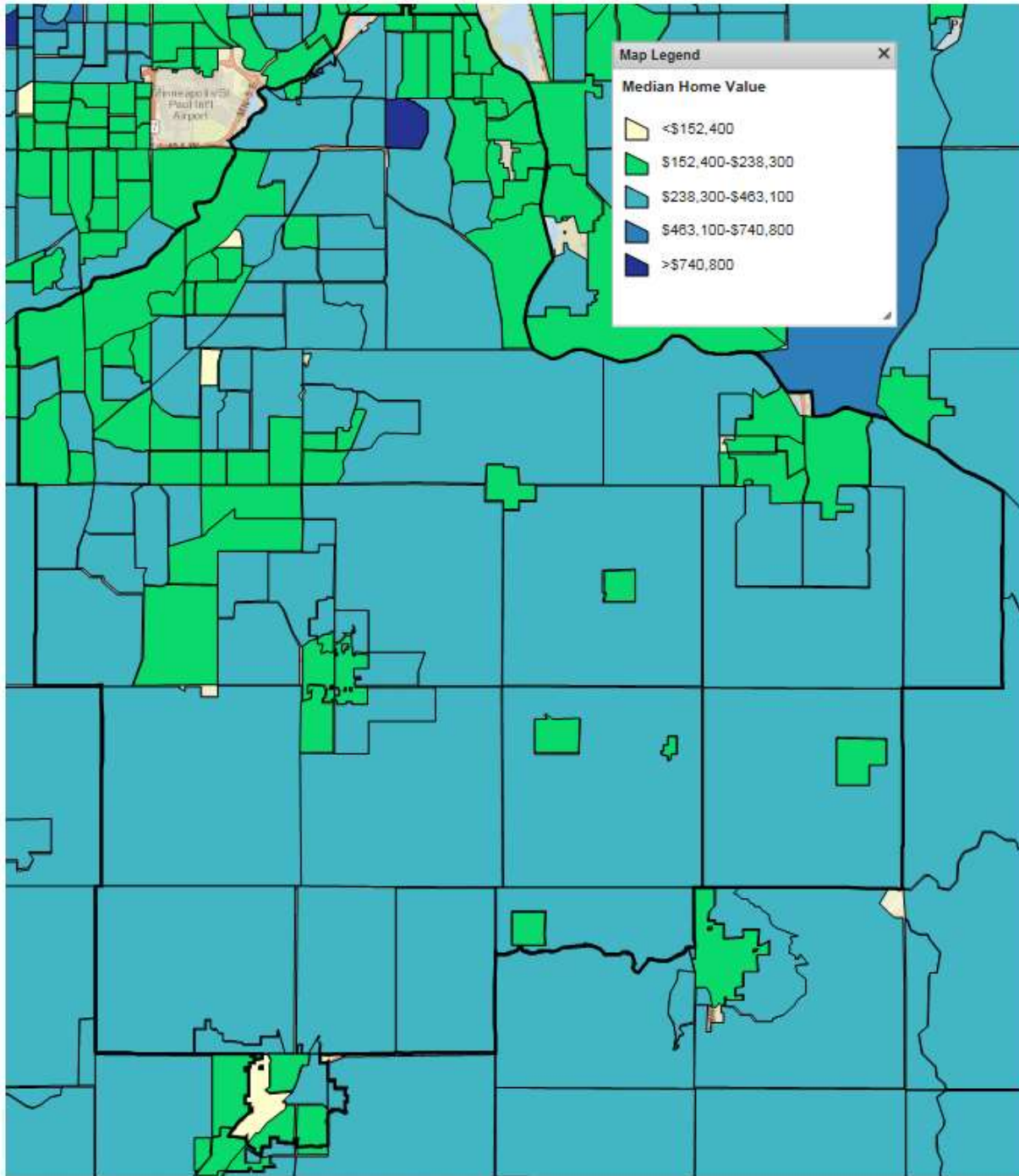
	<b>Base Year: 2000</b>	<b>Most Recent Year: 2017</b>	<b>% Change</b>
Median Home Value	\$152,400	\$241,500	58.5%
Median Contract Rent	\$722	\$1,261	74.6%

**Table 9 – Cost of Housing**

**Data** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

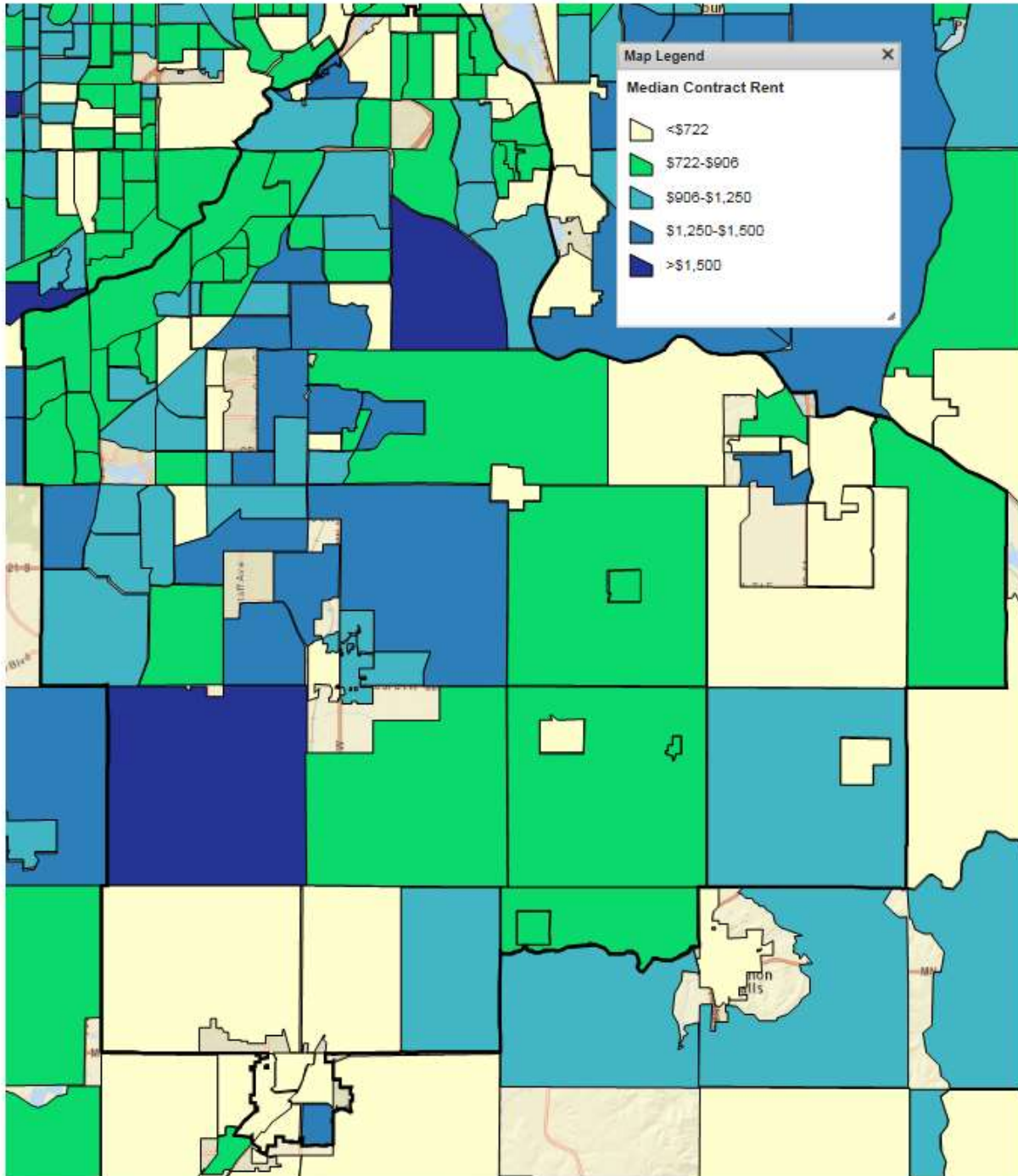
**Source:**

# Median Home Value



Source: American Community Survey 2007-2011, HUD CPD Maps

### Median Contract Rent



Source: American Community Survey 2007-2011, HUD CPD Maps

Rent Paid	Number	%
Less than \$500	2,432	6.1%
\$500-999	15,153	38.3%

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
\$1,000-1,499	14,704	37.2%
\$1,500-1,999	5,594	14.1%
\$2,000 or more	1,663	4.2%
No cash rent	1,173	XX%
<b>Total</b>	<b>40,719</b>	<b>100.0%</b>

**Table 10 - Rent Paid**

**Data** 2013-2017 ACS

**Source:**

**Ramsey County**

	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Median Home Value	217,400	199,200	-8%
Median Contract Rent	742	892	20%

**Table 11 – Cost of Housing**

**Data** 2007-2011 ACS, 2012-2016 ACS

**Source:**

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
Less than \$500	10,002	12%
\$500-999	41,957	50%
\$1,000-1,499	22,521	27%
\$1,500-1,999	6,265	8%
\$2,000 or more	2,202	3%
<b>Total</b>	<b>82,947</b>	<b>100.0%</b>

**Table 12 - Rent Paid**

**Data** 2012-2016 ACS

**Source:**

**Washington County**

**Cost of Housing**

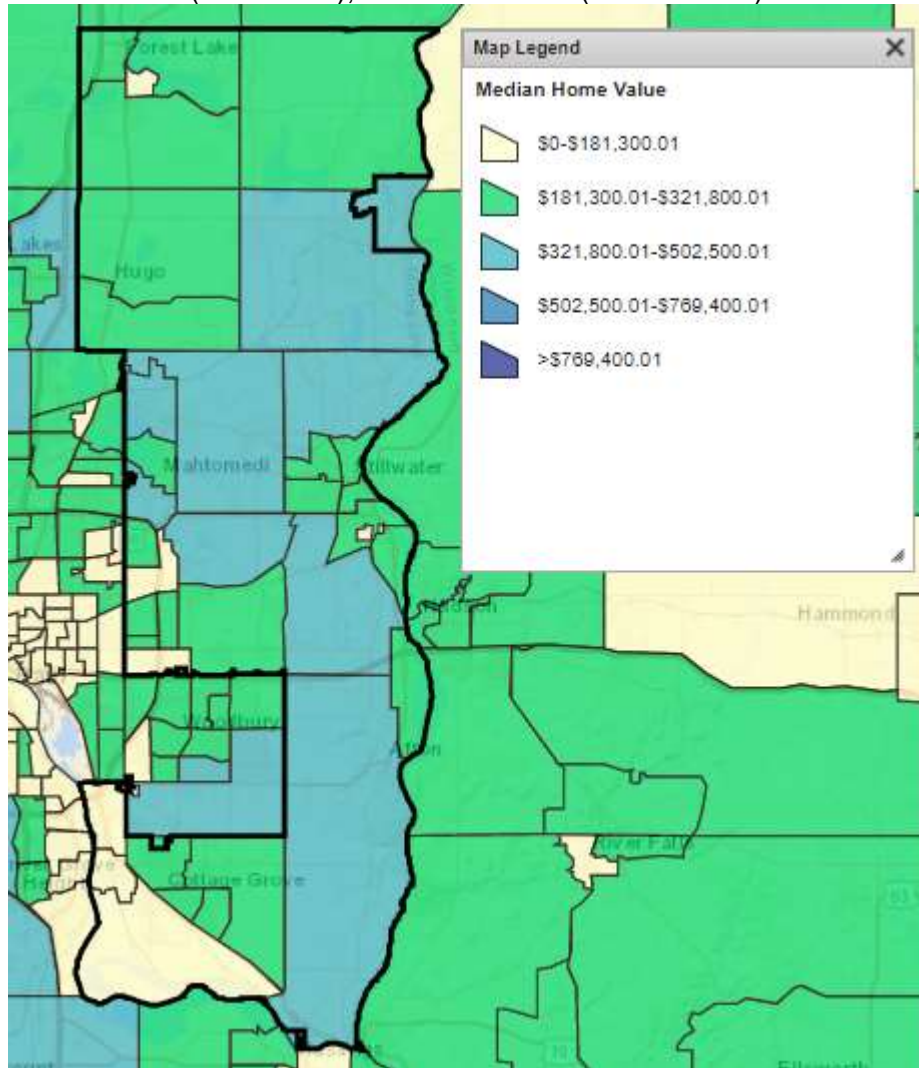
	<b>Base Year: 2010</b>	<b>Most Recent Year: 2017</b>	<b>% Change</b>
Median Home Value	257,200	264,300	2.765%
Median Contract Rent	1,011	1,246	23.24%

**Table 13 – Cost of Housing**

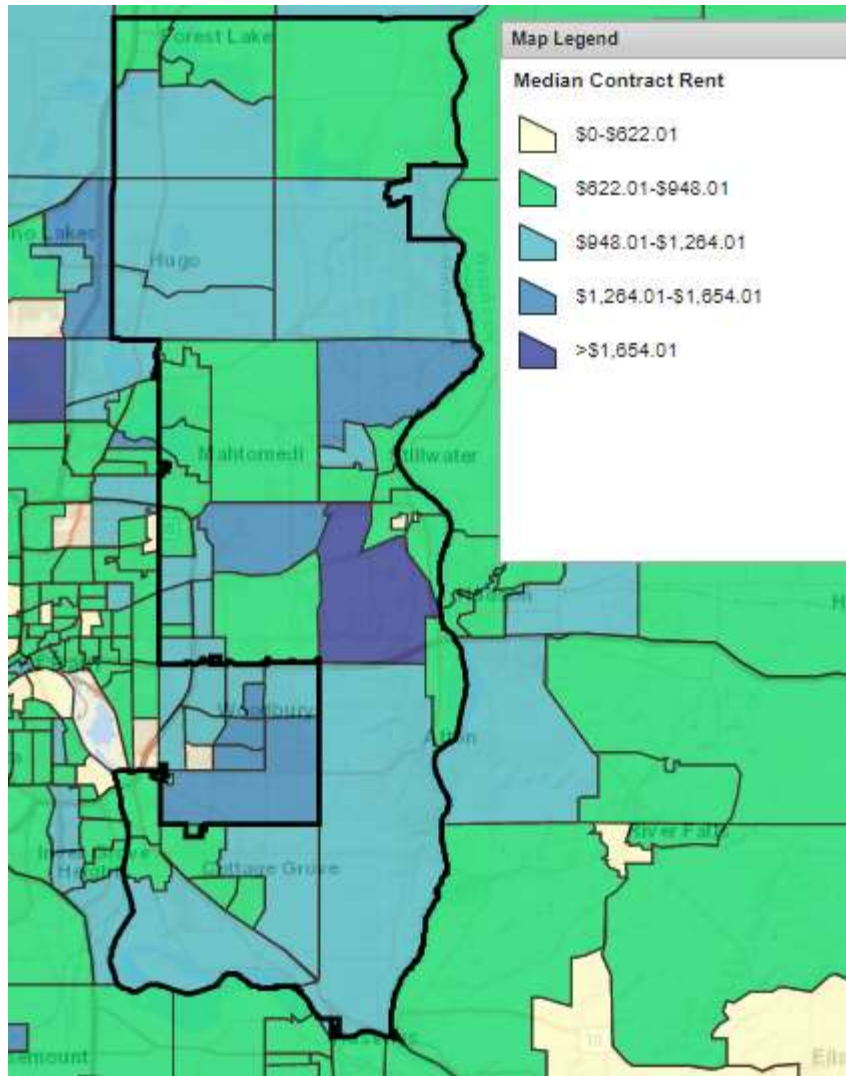


**Data Source:**

2010 Census (Base Year), 2012-2017 ACS (Most Recent)







Data Source: CPD Maps

**Rent Paid**

Rent Paid	Number	%
Less than \$500	1,246	7.5%
\$500-999	4,029	24.1%
\$1,000-1,499	6,691	40.0%
\$1,500-1,999	3,153	18.9%
\$2,000 or more	1,591	9.5%
<b>Total</b>	<b>16,710</b>	<b>100.0%</b>

**Table 14 – Rent Paid**

Data 2012-2017 ACS

Source:

**Housing Affordability**

**Anoka County**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	6,780	6,085
50% HAMFI	5,515	9,584

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
80% HAMFI	5,685	15,742
100% HAMFI	2,639	13,072
<b>Total</b>	<b>20,619</b>	<b>44,483</b>

**Table 15 – Housing Affordability**

**Data** 2014-2018 CHAS (Table 18A-C)

**Source:**

**Dakota County**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	9,620	6,230
50% HAMFI	8,190	9,170
80% HAMFI	8,475	15,785
100% HAMFI	4,970	13,500
<b>Total</b>	<b>31,255</b>	<b>44,685</b>

**Table 16 – Housing Affordability**

**Data** 2012-2016 CHAS

**Source:**

**Ramsey County**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	2,954	No Data
50% HAMFI	13,794	18669
80% HAMFI	8,625	24,760
100% HAMFI	1,965	8,949
<b>Total</b>	<b>27,338</b>	<b>52,378</b>

**Table 17 – Housing Affordability**

**Data** 2012-2016 CHAS

**Source:**

**Washington County**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	855	3,135
50% HAMFI	2,385	6,175
80% HAMFI	1,835	6,465
100% HAMFI	4,875	44,850
<b>Total</b>	<b>9,950</b>	<b>60,625</b>

**Table 18 – Housing Affordability**

**Data** 2012-2017 ACS

**Source:**

## Monthly Rent

### All Consortium Members

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

**Table 19 – Monthly Rent**

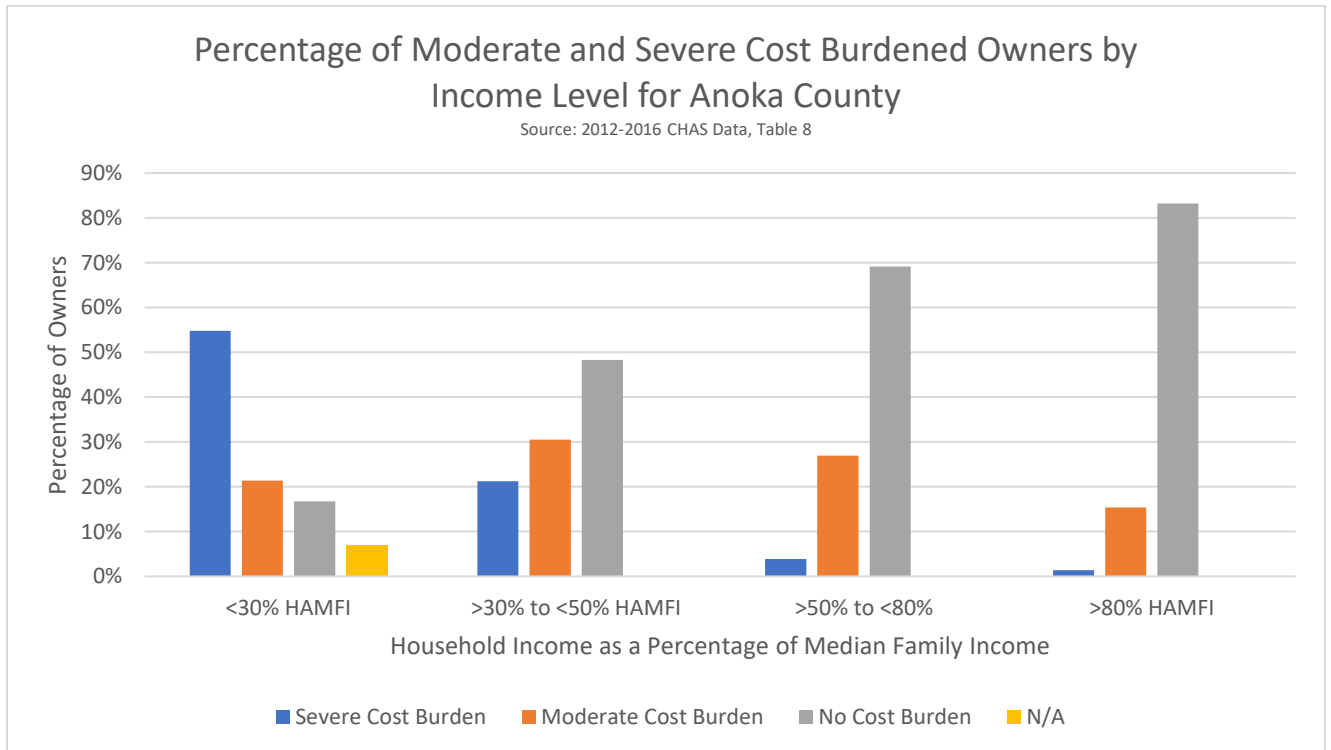
**Data** HUD FMR and HOME Rents

**Source:**

## Is there sufficient housing for households at all income levels?

### Anoka County -

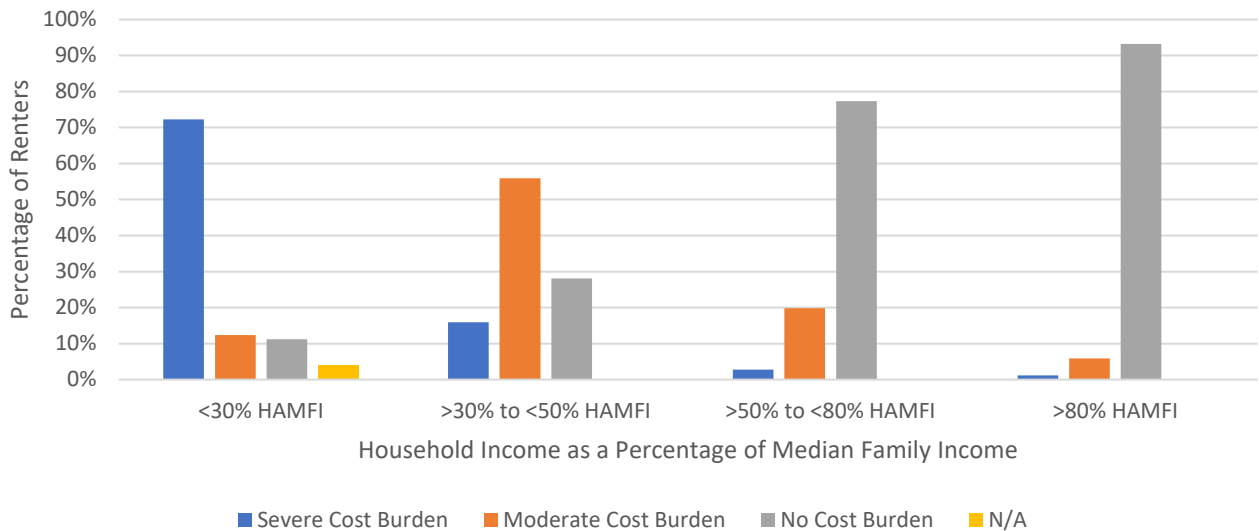
#### Owners:



#### Renters:

## Percentage of Moderate to Severe Cost Burdened Renters by Income Level for Anoka County

Source: 2012-2016 CHAS Data, Table 8



Reviewing the cost burden of renters and owners together, households in the  $\leq 30\%$  MFI level have a high rate of severe cost burden. However, a larger portion of renters compared to owners have a severe cost burden. In the next level,  $>30\%$  to  $\leq 50\%$  MFI, there is a higher rate of severe cost burden among owners, and a much larger rate of moderate cost burden among renters. In the  $>50\%$  to  $\leq 80\%$  MFI level, owners have a higher rate of moderate and severe cost burdens than renters. There are no large cost burdens in either group with incomes above  $80\%$  MFI.

Based on the data presented, the groups with the highest levels of need for the next five years are:

- $\leq 30\%$  MFI: Renters and owners
- $>30\%$  to  $\leq 50\%$  MFI: Renters and owners
- $>50\%$  to  $\leq 80\%$  MFI: Owners

**Dakota County** – 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  $80\%$  AMI,  $56\%$  have housing cost burden. Over  $60\%$  of all households with incomes between  $30\%$ - $50\%$  AMI are cost burden and this rate increases to  $81\%$  percent for those households with income less than  $30\%$  AMI.

AMI	Total Households	Cost Burden			
		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

Table 34 – Housing Cost Burden by Household Income Level

**Data Source:** 2012- 2016 CHAS

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.

**Ramsey County** – There is not. According to the CHAS data provided by HUD, there are 98,455 housing units/residential properties (2011) in suburban Ramsey County, but only 94,756 households. In terms of numbers, there are units that are vacant or otherwise unoccupied. However, when comparing income and affordability, it appears that there is a mismatch of affordable units for those with incomes less than 50% AMI.

**Washington County** – According to the *2017 Comprehensive Housing Needs Assessment*, Washington County must significantly increase production of affordable housing for low-moderate income households in order to catch up and keep pace with the demand for units. To achieve this, both public and private sector developers must undertake new construction of affordable developments. An estimated 75.5% of rental households are cost burdened, which means they pay more than 30% of their income for housing. This information shows that there is a significant need for affordable rental housing for households earning an income of \$35,000 or less.

**Table – Housing Cost Burden by Tenure**

	Total Number	Cost Burden Number	Percent
<u>Homeowners</u>			
All	72,864	15,198	21%
Incomes < \$50,000	14,549	8,221	57%
<u>Renters</u>			
All	18,068	7,957	47%
Incomes < \$35,000	7,400	5,584	76%

\* Data is for all of Washington County including the city of Woodbury.  
 Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2017*

The high number of households who are cost burdened illustrates the lack of affordability in the current housing inventory and points to a need for more affordable rental and owner-occupied housing. Of all households earning less than 80% of Housing Urban Development Area Median Family Income (HAMFI), 59% have housing cost burden. Over 60% of all households with incomes between 30-50% HAMFI are cost burden and this rate increases to 70% for those households below 30% HAMFI.

**Housing Cost Burden by Household Income Level**

HAMFI	Total Households	Cost Burden			% of Total Households
		Renter	Owner	Total	
0-30%	7,800	2,850	2,640	5,490	70%
31-50%	8,550	2,620	2,655	5,275	62%
<u>51-80%</u>	<u>12,815</u>	<u>1,310</u>	<u>3,490</u>	<u>4,800</u>	<u>37%</u>
Total	29,165	6,780	8,785	17,365	59%

Source: 2012-2016 CHAS.

**City of Woodbury** - The City of Woodbury has long planned for housing choice and its aspirational commitment to a 50-50 mix of single-family vs. multi-family housing units helps the City to achieve housing diversity. A diverse housing stock in and of itself does not ensure that there is sufficient housing for households at all income levels. However, Woodbury notes that it was one of only six cities to meet the Metropolitan Council’s Livable Communities affordable housing goals during the 1996-2010 time period. Information regarding the next fourteen year time period is not yet available.

This question regarding “all income levels” is subjective in nature. Data from the Metropolitan Council referenced above suggests that there are only 282 housing units in Woodbury that are affordable to households earning below 30 percent of the area median income. Missing from this analysis; however, is information about the demand for such units.

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

**Anoka County** - Single family home values have seen a considerable increase in recent years. This does affect the affordability of single-family homes and also will be problematic when administering a single-family homeownership program. With the HOME limits allowed for single family new construction and existing housing rehabilitation, appraisals are projected to come in much higher than the limits allow.

**Dakota County** – 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.

**Ramsey County** – According to the Saint Paul Area Association of Realtors' most recent report, the number of new listings and number of closed sales in the Twin Cities Metro were down by 3.4% from 2017 to 2018 while the number of listings were up by 4.5%. Additionally, the median price of homes sold rose 7.7%. According to ACS 2012-2016 data, the median value of homes in Ramsey County is \$199,200 and median rent is \$892 per month. According to Zillow.com the 2019 average rent in Ramsey County was \$1,140/month for a one bedroom, \$1,370/month for a two bedroom, \$1,510/month for a three bedroom and \$1,590/month for a four bedroom. Ramsey County currently has a very low vacancy rate which is driving prices upward as increasing numbers of households enter the rental market. One bright spot may be that owners who were caught up in foreclosure may now be able to enter the homebuyer market once again which will free up rental units.

Both purchase prices and rental rates are expected to increase at a rate higher than inflation which will continue to squeeze the market.

**Washington County** – The affordability of housing in Washington County is likely to decrease for both rental and owner-occupied housing. Low vacancy rates have led to a tight rental market and corresponding increases in rental rates. The Median Contract Rent in Washington County has increased 23.24% since 2010 and will continue to rise. Single Family Home Values have risen 2.765% since 2010. This affects the affordability of single-family homes and presents problems for administering a single-family homeownership program. As a result of high property values in Washington County, appraised values for single family new construction and existing housing rehabilitation are projected to come in much higher than the HOME limits allow.

**Cost of Housing**

	<b>Base Year: 2010</b>	<b>Most Recent Year: 2017</b>	<b>% Change</b>
Median Home Value	257,200	264,300	2.765%
Median Contract Rent	1,011	1,246	23.24%

**Table 20 – Cost of Housing**

**Data** 2012-2017 ACS  
**Source:**

**City of Woodbury** - Home values continue to increase in Woodbury both in terms of new construction housing as well as resale housing. Given the increasing land costs, the increased construction costs due to implementing the new State building code changes, and the general increase in labor and materials costs, this plan does not project that homeownership mortgage or rental lease rates will decline in the near or medium term. In the long-term, if construction of

more moderately priced townhomes were to return to the builder portfolio in the region, this might change. A brighter side of the equation might be connected to wages. In fiscal year 2019, for example, the area median income according to HUD reached an all-time high of \$100,000. As the economy improves, the number or proportion of households suffering from cost burden may improve as well.

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

**Anoka County** - Anoka County finds that HOME rents are actually comparable to the Area Median Rent. Looking at the data provided above, 41.6% of the renter population pay between \$500-999 per month. This falls in line with most HOME contract rents (\$711-\$1,970, Efficiency-5 bedroom units). Continuing to preserve and produce affordable housing in Anoka County should meet the needs of the renter population.

**Dakota County** – 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.

**Ramsey County** – Current average rents are substantially higher than the FMRs and HOME rents. However, as the number of bedrooms in a unit increase, the proportionate difference in rents decreases. In Ramsey County, FMRs have typically risen by about 1.12% annually. Ramsey County's strategy will be to continue to produce and/or preserve affordable housing as funds allow.

**Washington County** – The median contract rent listed in the Cost of Housing table above is \$1,246 per month. HOME rents, however, are broken down by bedroom size. The *Comprehensive Housing Needs Assessment* has rents by bedroom size to provide a more accurate comparison between HOME rents level and fair market rents. The average rent for a two-bedroom unit in Washington County is \$1,347 and the 2019 HOME rent for a two-bedroom unit is \$1,115. Fair Market Rent is \$1,214 for 2020. This is much less than the average rents being charged in the county. The high average rents indicate a need for a strategy to preserve and produce more affordable rental housing.

**City of Woodbury** - The latest HOME-funded rental project in Woodbury, the rehab of Cobble Hill, will result in the preservation of existing affordable housing units. The High HOME contract rents less utility allowances will result in one-bedroom units with \$837 rents and two-bedroom units with \$1,056 rents. These amounts are significantly less than the rents that market-rate rental complexes in Woodbury are receiving. And, the market-rate rental complexes are close to fully leased. As such, the HOME tool is likely only going to be helpful as gap funding for projects that are going to otherwise be funded as affordable housing or as funding for the preservation of existing affordable housing.



While HOME funds are helpful to the community, they are not a main driver of affordable housing. The Low Income Housing Tax Credit tool is far and away the main driver of investment in affordable housing. Specific to Minnesota, there is discussion at the Capitol of greater utilization of housing infrastructure bonds which may prove helpful for the creation of additional affordable housing units. This Consolidated Plan in and of itself represents only a small portion of planning surrounding affordable housing and ought not to be seen as Woodbury's main affordable housing planning document.

## **Discussion**

**Ramsey County** - Investment in rental housing will require increased funding to make up the gap in properties with a high number of smaller units. However, overall the price per square foot for construction continues to increase rapidly for both materials and labor thus making new construction an expensive alternative. Some municipalities are even offering subsidy to market rate rental developers because the gap between the cost of developing and the rent is too high to attract developers to that community.

**Washington County** – The significant number of households with cost burden indicates that there is insufficient supply of affordable housing and that there is a need for more affordable housing. Current low vacancy rates and high projected demand for more units means that rents and home prices will likely rise in the future making housing more unaffordable for low income households.

Strong future demand for high value for-sale housing will push already high home values upwards making homeownership more unaffordable as well.

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

### **Introduction**

**Dakota County** - 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 during 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.

**Ramsey County** - The majority of housing in suburban Ramsey County is in good shape. There is larger percentage of renter-occupied housing that require at least one issue addressed vs. housing that is already owned (45% vs. 25%) The condition of Common Interest Communities, such as condominium and townhouse developments varies widely. Many of these are old and have a great deal of deferred maintenance. Foreclosed properties are fewer than they have been since 2005. There were 382 foreclosures in 2014.

**Washington County** - In Washington County, approximately one third of the housing units (29% of owner-occupied units and 7.2% of rental units) were built prior to 1980 and are likely to need some rehabilitation. The Washington County Home Improvement Loan program has provided 20 rehabilitation loans over the past 3 years and has a waiting list for low income homeowners. Less than 4% of the housing stock poses a potential lead-based paint hazard threat. There are approximately 3,645 units built prior to 1980 that are occupied by low income households with children. There were 1,595 vacant units, according to the 2012-2017 American Community Survey.

**City of Woodbury** - In Woodbury, more than nine out of ten housing units have been constructed since 1980. As such, the community does not face some of the age-based housing repair and improvement needs that some older housing stock in the rest of the county or the urban core areas to our west experience. Woodbury's municipal HRA offers the Neighborhood Reinvestment Fund which provides three percent interest-bearing loans to low- and moderate-income homeowners funded with the local HRA levy with an interest rate that declines to 2.75 percent for senior and/or veterans.

The data supplied by HUD for this plan regarding selected housing conditions is at a broad consortium-wide level and as such does not provide insight regarding conditions at the Woodbury level. Subjectively, however, as the city is now more than 50 years old, the need for reinvestment in the community's housing stock is beginning to grow.

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

**Anoka County** - Anoka County refers to HOME Consortium Rehabilitation Standards.

**Dakota County** - 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 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.

**Ramsey County –**

**Standard Condition** Properties which meet the Minimum Property Maintenance Standards for the city in which it is located according to municipal statute. In most cities this is based on the International Property and Maintenance Code.

**Substandard Condition** Any dwelling unit containing defects in structural elements or a combination of deficiencies in essential utilities and facilities, where the defects or deficiencies are of sufficient total significance that the cost to repair or replace the defects and/or deficiencies would exceed 50

**Washington County** - Washington County CDA programs use the Housing Quality Standards Inspection Checklist. This form has inspectable items within each inspectable area which are evaluated for possible deficiencies. A deficiency is an observable defect of the inspectable item. Inspectors make observations about the condition of inspectable items and record the condition by a pass or a fail. Failed items are required to be fixed within 30 days. Standard Condition means the unit meets HUD Housing Quality Standards (HQS) and the unit meets all state and local codes. "Substandard" means the unit is in poor condition and it is both structurally and financially feasible to rehabilitate.

**City of Woodbury** - With regard to use of federal funds, it is important to define standard conditions and substandard conditions but suitable for rehabilitation. Woodbury does not typically use HOME or CDBG in remodel or repair scenarios that trigger these analyses but are aware of the recent shift in the HOME rules requiring the City to use the Uniform Physical

Condition Standards (UPCS) which has three levels of violations that can be reported. Inspectable items within each inspectable area are evaluated for possible deficiencies. A deficiency is an observable defect of the inspectable item. Inspectors make observations about the condition of inspectable items and record the condition using the UPCS software in one of three possible ways.

1. No Observed Deficiency (NOD) - The inspectable item has no observed defects.
2. Observed Deficiency (OD) - The inspectable item has one or more observed defects.
3. Not Applicable (NA) - The inspectable item is not applicable for the inspection area. In other words, the item is not present and was not intended to be present.

The inspector must rate each observed deficiency as Level 1, Level 2, or Level 3 according to the definition in the UPCS Dictionary of Deficiency Definitions.

## Condition of Units

### Anoka County

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Has 1 or more of the 4 Housing Unit problems*	19,545	19.5%	12,195	48.4%
Has none of the 4 Housing Unit Problems	80,070	80%	12,830	50.8%
Cost Burden not Computed, no other Housing Unit Problems	415	.4%	210	.8%
<b>Total</b>	<b>100,030</b>	<b>100%</b>	<b>25,235</b>	<b>100%</b>
<i>*Housing Unit Problems includes lacking a kitchen, lacking plumbing, more than 1 person per room, or cost burden</i>				

**Table 21 - Condition of Units**

Data 2012-2016 CHAS (Table 1)

Source:

### Dakota County

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	22,000	19%	18,185	45%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	94,685	81%	21,980	55%
<b>Total</b>	<b>116,685</b>	<b>100%</b>	<b>40,165</b>	<b>100%</b>

**Table 22 - Condition of Units**

Data 2012-2016 ACS

Source:

### Washington County

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	290	0.3%	230	1%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With two selected Conditions	13,110	18.00%	8,075	45%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	60,015	81.7%	9,560	54%
<b>Total</b>	<b>73,415</b>	<b>100%</b>	<b>17,865</b>	<b>100%</b>

**Table 23 – Condition of Units**  
 Data 2012-2016 CHAS  
 Source:

**Year Unit Built**

**Anoka County**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	19,585	19.6%	4,025	16%
1980-1999	39,300	39.3%	8,690	34.4%
1960-1979	27,105	27.1%	8,650	34.3%
Before 1959	14,040	14%	3,870	15.3%
<b>Total</b>	<b>100,030</b>	<b>100%</b>	<b>25,235</b>	<b>100%</b>

**Table 24 – Year Unit Built**

Data 2012-2016 CHAS (Table 12)  
 Source:

**Dakota County**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	31,554	20%	8,207	20%
1980-1999	67,106	42%	16,115	40%
1960-1979	41,892	26%	12,261	30%
Before 1950	18,225	11%	4,136	10%
<b>Total</b>	<b>158,777</b>	<b>100%</b>	<b>40,719</b>	<b>100%</b>

**Table 25 – Year Unit Built**

Data 2013-2017 CHAS  
 Source:

**Ramsey County**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,979	8%	3,689	13%
1980-1999	18,145	29%	8,384	30%
1960-1979	20,060	32%	11,759	42%
1940-1959	15,260	24%	2,944	11%
Before 1940	3,860	6%	1,019	4%
<b>Total</b>	<b>62,304</b>	<b>100%</b>	<b>27,795</b>	<b>100%</b>

**Table 26 – Year Unit Built**

**Data** 2012-2016 CHAS  
**Source:**

**Washington County** – The Year Unit Built table below displays the number of housing units, by tenure, based on the number of “conditions” the units have. Selected conditions are like housing problems in the Needs Assessment and are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also calculates the percentage of total units that the category represents.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16,870	23%	4,855	27%
1980-1999	29,790	41%	6,420	36%
1960-1979	17,175	23%	4,250	24%
Before 1960	9,580	13%	2,340	13%
<b>Total</b>	<b>73,415</b>	<b>100%</b>	<b>17,865</b>	<b>100%</b>

**Table 27 – Year Unit Built**

**Data** 2012-2016 CHAS  
**Source:**

**Risk of Lead-Based Paint Hazard  
 Anoka County**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	41,145	41%	12,520	49.6%
Housing Units build before 1980 with children present (6 or younger)	5,529	13.4%	5,375	42.9%

**Table 28 – Risk of Lead-Based Paint**

**Data** 2012-2016 CHAS (Table 13)  
**Source:**

**Ramsey County**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	39,180	63%	15,722	57%
Housing Units build before 1980 with children present	8,008	20%	4,955	32%

**Table 29 – Risk of Lead-Based Paint**

**Data** 2012-2016 CHAS  
**Source:**

**Washington County  
 Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	46,660	81%	11,275	19%
Housing Units built before 1980 with children present	3,575	74%	1,270	26%

**Table 30 – Risk of Lead-Based Paint**

**Data** 2012-2016 CHAS

**Source:**

**Vacant Units**

**Anoka County**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	NA	NA	NA
Abandoned Vacant Units	NA	NA	NA
REO Properties	NA	NA	NA
Abandoned REO Properties	NA	NA	NA

**Table 31 - Vacant Units**

**Dakota County**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	NA	NA	7,138
Abandoned Vacant Units	NA	NA	NA
REO Properties	NA	NA	NA
Abandoned REO Properties	NA	NA	NA

**Table 32 - Vacant Units**

**Ramsey County**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 33 - Vacant Units**

**Washington County**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	NA	NA	840
Abandoned Vacant Units	NA	NA	NA
REO Properties	NA	NA	NA
Abandoned REO Properties	NA	NA	NA

**Table 34 - Vacant Units**

**Data** 2012-2016 CHAS

**Source:**

**Need for Owner and Rental Rehabilitation:**

**Anoka County** - Since 2016, Anoka County Community Development has successfully rehabilitated 31 single-family homes utilizing CDBG funding. The department finds this to be a

high-need service for Anoka County and plans to continue to run the program as long as it is needed.

Rental rehabilitation is usually done with HOME funds in Anoka County. There are 14 HOME units with loans on them that will come due in the next five years. Most of these units are owned by ACCAP, which is Anoka County's CAP agency. It is likely that after the loans are repaid, ACCAP will request HOME funding for another round of rehabilitation to preserve their HOME units.

**Dakota County** – 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.

**Ramsey County** – The need for both owner and rental housing rehabilitation is evident in the data and in the survey and consultation results. Annual priorities set by communities consistently rank both of these as high need, especially rehab and energy efficiency rehab for LMI homeowners.

Rental rehab is problematic. With vacancy rates so low and rents going up, landlords have no incentive to invest in their properties, especially if there are restrictions linked to using federal funds.

**Washington County** – Although much of Washington County's housing stock is relatively new, nearly 40 percent of owned and rental units were built prior to 1980 and are likely to need rehabilitation work. The Washington County Home Improvement Loan program has provided 20 rehabilitation loans over the past 3 years and has a waiting list for low income homeowners. Based on these key points, Washington County's housing stock has a substantial need for rehabilitation.

Typically, local municipalities provide data about vacant, abandoned, or REO properties. However, this data is not available on a county wide basis. The Washington County Property and Taxpayer Services Department does not track this type of information. As a result, the US Census Bureau's American Community Survey (ACS) data on the number of vacant properties is the only source available on this topic.

**City of Woodbury** - While the majority of Woodbury's housing stock is relatively new in comparison to the rest of the Twin Cities metro, there are more than 3,000 housing units that were constructed prior to 1980. This relative youth of the housing stock, combined with the multiple-year trend of decreases in foreclosures leads the City to conclude that its housing stock is in good condition. However, as the community's housing stock and demographic profile both get older with passing years, the City's municipal HRA decided to restructure its loan programs and the locally-funded Neighborhood Reinvestment Fund was successful in 2019, its first year. With regard to rental rehabilitation, the community's property managers continue to both invest and reinvest in the community. Most of these transactions do not require CDBG or HOME with the exception of the Program Year 2019 HOME and CDBG investment into the rehab of Cobble



Hill which both preserves existing affordable housing and saw UPCS-triggered accessibility improvements.

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

**Anoka County** - Age of the housing stock is another indicating factor in projecting substandard housing.<sup>2</sup> The older the unit is, the higher the likelihood of substandard conditions due to the age of the home and/or improper maintenance. In addition, units with lead-based paint can also be considered substandard due to the potential of lead poisoning. According to the 2017 Blood Lead Surveillance Report (Minnesota Department of Health), "...lead paint is most often found in homes built before 1950, but may be found in any home built before 1978, the year lead paint was banned for residential use. It is estimated that nearly one million homes throughout Minnesota still have lead paint."

**Figure 1. Age of Housing Stock and Percentage of Households with Children Under Age 6 in Anoka County**

	Renter			Owner			Total		
	Sub Total	% Households Children <6	% of Housing Stock	Sub Total	% Households Children <6	% of Housing Stock	Total	% Households Children <6	% of Housing Stock
	<b>25,235</b>	<b>54.9%</b>	<b>100%</b>	<b>100,030</b>	<b>44.1%</b>	<b>100%</b>	<b>125,265</b>	<b>17.2%</b>	<b>100%</b>
House built <1939	1,175	11.1%	4.7%	2,375	10.9%	2.4%	3,550	.32%	2.4%
House built 1940-1979	11,345	23.5%	45%	38,770	13.6%	38.8%	50,115	6.3%	44.2%
House built 1980+	12,715	20.3%	50.3%	58,885	19.6%	58.9%	71,600	10.6%	57.4%

Source: 2012-2016 CHAS data, U.S. Census Bureau

Based on the above table, roughly 42.8% of the county's rental housing stock was built before 1979. A little less than half of rental units, or 12,520, are more than 30 years old with a high likelihood of lead-based paint contamination if the home has not been rehabilitated to remove any lead hazard. Owner-occupied units consist of about 41.1% or 41,145 units built before 1979.

According to the Minnesota Department of Health, individuals with the highest risk for lead poisoning are children under 6 years of age. Therefore it is important to also look at the households living in units built before 1978 that have children under 6 years of age. The 2012-2016 CHAS data shows that 34.6% of renters and 24.5% of owners with children under 6 years of age live in a unit built before 1978. Of total households with children under age 6, 6.7% live in units built before 1978. It is unknown the amount of lead present in these units, if any, but there is the potential for 53,665 units to have lead-based paint.

The MN Department of Health reported in their 2017 Blood Lead Surveillance Report that there has been an overall decrease in elevated blood lead amounts in children since 2001. In 2001,

<sup>2</sup> It is important to note that some older homes may have undergone prior rehabilitation work to make it no longer substandard.

there were 487 new referrals/cases and in 2008, that number had decreased to 87 for the entire state.

**Dakota County** – 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.

**Ramsey County** – Of the approximately 90,099 units, about 63% were constructed prior to 1980, which makes them a potential for lead based hazards. Of those units, it is estimated that about 19% of those households are low- or moderate-income households. It is estimated that approximately 12,963 units constructed before 1980 have children in the household. However, lead based hazards are more prevalent in urban Ramsey County. Few homes in suburban Ramsey County have shown signs of lead based paint when tested.

**Washington County** – As shown in NA-10, there are a total of 91,280 households in Washington County and 29,165 (32%) of which have incomes below 80% HAMFI. The total number of housing units built before 1980 with children and incomes under 80% area median income is 3,185 owner occupied units plus 460 rental units for a total of 3,645 homes built prior to 1980 and susceptible to lead based paint hazards.

**City of Woodbury** - In June of 2004, the State of Minnesota released a plan entitled “2010 Childhood Lead Poisoning Elimination Plan” (State Plan). The State Plan assessed lead risks in Minnesota and set broad goals for eliminating childhood lead poisoning. In general, children less than 6 years of age are perceived to be at a higher risk for lead poisoning. According to the State Plan, there are two risk factors that increase the chance of children being exposed to lead: living in an old home and living in poverty. According to the Minnesota Department of Health, houses built in 1978 or before may have used lead paint on the interior and/or exterior of the house. The State Plan put an emphasis on housing built before 1960.

The State of Minnesota already has a protocol in place for blood level testing. Minnesota Statute (MS 144.9504) and the MDH Childhood Lead Case Management Guidelines for Minnesota dictate responses to different blood lead levels:

- If levels are less than 10ug/dL, information is entered into the surveillance database, and no additional follow-up is pursued.
- If levels 10ug/dL or greater, educational intervention is called for. This includes giving the children’s caretakers a letter and information on how to reduce and/or avoid exposure to lead in the environment.
- If levels 20ug/dL or greater (or 15ug/dL for more than 90 days), environmental follow-up is necessary. This includes assessment of walls, windows, etc.; abatement or hazard reduction; and follow-up sampling.
- Levels of 60ug/dL or greater indicate a medical emergency, and immediate action is taken.

The City of Woodbury follows these state guidelines and will continue to do so.

In 2008, the State Plan reported that 939 of the 96,000 children (less than 6 years of age) receiving blood tests had elevated levels of lead in their blood (10ug/dL). This is slightly less than one percent of all children tested. In the same year of the 3,175 children (less than 6 years of age) tested in Washington County, only eleven had levels between 10ug/dL and 14.9ug/dL. So in Washington County, roughly 0.3 percent of children tested had elevated blood levels that would warrant action. This rate is significantly less than the State average of about one percent. Data is lacking at the municipal level and Woodbury accepts that lead exposure data for the County in this case is likely similar to the exposure risks in Woodbury.

Due to the lack of data, the best way to estimate the number of housing units with possible lead based risks is to estimate the number of housing units constructed in or prior to 1978. Approximately 2,271 housing units were built in or prior to 1978 as depicted in Map 2 on the following page. This represents roughly ten percent of Woodbury's housing stock. Of these 2,271 identified buildings that were constructed when lead-based paint was commercially available, some may have already been made lead-safe, but these numbers are not available.

Overall, Woodbury has a very low poverty rate of 3.1 percent according to the 2017 ACS. Additionally, when it comes to lead-based paint, it would be statistically inappropriate to assume that a correlation exists between households living in poverty and households living in structures that were constructed in or prior to 1978. As a result, although the City of Woodbury acknowledges that a lack of data exists, this Consolidated Plan does not identify exposure to lead-based paint hazards as a significant concern either to the LMI households in Woodbury or to the population as a whole.

Using the poverty rate as measure of LMI households, the poverty rate of 3.1 percent (2017 ACS, Table DP03) can be applied to the number of housing units built in or prior to 1978 to estimate the number of LMI households living in housing units with potential exposure to lead-based paint hazards. Using this method, there may be some seventy LMI households living in housing units with a possible lead-based hazard, although, again, this number is not statistically reliable.

## **Discussion**

### **Ramsey County -**

**Substandard Suitable for Rehabilitation** Any dwelling unit with substantial deferred maintenance resulting in deficiencies in essential utilities and facilities, where the cost to repair or replace the defects and/or deficiencies would not exceed 50 percent of the market value of the dwelling, as indicated on the current property tax statement.

**Substandard Condition not Suitable for Rehabilitation** Any dwelling unit containing defects in structural elements or a combination of deficiencies in essential utilities and facilities, where the defects or deficiencies are of sufficient total significance that the cost to repair or replace the defects and/or deficiencies would exceed 50 percent of the market value of the dwelling unit, as indicated on the current property tax statement.

Data on the number of abandoned buildings that would meet either of these definitions is not readily available, but there are few truly abandoned buildings in the urban county due to the value of land.

**Washington County** - While Washington County has a modest amount of new housing stock, there is still a high need for rehabilitation of units in Washington County.

**City of Woodbury** - There are needs for housing rehabilitation in Woodbury given that the housing stock is beginning to age. In general, over the next two to three decades, the most common type of residential development in the City will be new development; however, the City is aware that with the progression of time reinvestment and redevelopment will grow in their frequency. A large part of this reinvestment and redevelopment will take place in the shape of home remodeling and rehabilitation.

It is safe to assume that many of the 2,404 owner-occupied units and 814 renter-occupied units that were constructed prior to 1980 will be among the first units to see such reinvestment and redevelopment, although some of these units have already seen considerable remodeling activity.

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

### **Introduction**

**Anoka County** - Anoka County does not have any public housing and cooperate with the Metro HRA Housing Choice Voucher program for any public housing needs.

**Dakota County** – 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.

**Ramsey County** – Suburban Ramsey County does not have any public housing and cooperate with the Metro HRA Housing Choice Voucher program for any public housing needs.

**Washington County and City of Woodbury** – The Washington County CDA administers all of the Public Housing units available in Washington County. Of the 105 Public Housing units, 40 are located in the four-story Whispering Pines Apartments in Forest Lake and 65 are scattered site detached single family home or townhome units. Nine Public Housing units are privately owned and maintained. The remaining 96 are owned by the Washington County CDA. Those units are maintained through the CDA’s capital improvement program, which has regular inspections to determine future needs.

The CDA plans to convert all 105 Public Housing units to Section 8 rental assistance in 2020 and 2021. Conversion will maintain affordability at the current level for income-qualifying residents

**Totals Number of Units**

**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	Disabl * *
# of units vouchers available	0	0	787	8,827	483	7,952	0	266	1,5
# of accessible units									

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

**Table 35 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center)  
**Source:**

**Washington County and City of Woodbury**

	Program Type								
	Certificate (Raymie Johnson PBRA)	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabl * *
# of units vouchers available	120		105	519		464	10	15	30 starting 6/202
# of accessible units	6		3			Not available	Not available	Not available	

Program Type									
	Certificate (Raymie Johnson PBRA)	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disab *
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 36 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center), Washington County CDA

**Source:**

**Describe the supply of public housing developments:**

**Dakota County** – 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.

**Washington County and City of Woodbury** – There are 105 Public Housing units in Washington County. Forty are located in the four-story Whispering Pines Apartments in Forest Lake while 65 are scattered site detached single family home or townhome units.

**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** – Dakota County CDA manages and maintains 323 units of Public Housing units. At the time of our last Real Estate Assessment Center (REAC) inspections the CDA scored 98 and 80 out of 100 on our 2 AMPS. Based on these scores the physical condition of our 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 37 - Public Housing Condition

**Washington County and City of Woodbury** – There are 105 Public Housing units in Washington County. All public housing units have regular inspections through HUD’s Real Estate Assessment Center (REAC). The 96 Public Housing units owned by Washington County CDA are maintained through the CDA’s capital improvement program, which has regular inspections to determine future needs. The established physical needs and any issues noted in REAC inspections are incorporated into an annual capital improvement plan. The plan identifies improvements to maintain the properties in good condition and budgets for capital projects over a five-year period. Nine Public Housing units are privately owned, maintained, and have regular inspections.

The CDA plans to convert all 105 Public Housing units to Section 8 rental assistance in 2020 and 2021. Conversion will maintain affordability at the current level for income-qualifying residents. HUD Housing Quality Standard (HQS) inspections will replace REAC inspections for all units. Capital improvements will continue to be funded by the CDA annual capital improvement plan for CDA-owned properties. The nine privately owned units will continue to be privately maintained.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Whispering Pines Apartments	98.5
Scattered Site	86

**Table 38 – Public Housing Condition**

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

**Dakota County** – 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, we find 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.

**Washington County and City of Woodbury** – All Public Housing units have passed regular REAC inspections, indicating minimal rehabilitation needs. Whispering Pines was substantially rehabilitated in 2012 and all the windows were replaced in 2019, so currently, its needs are quite minimal. Washington County CDA’s capital improvement plan identifies future improvement needs and cost estimates. Following the Public Housing conversion to Section 8 housing assistance in 2020 and 2021, physical needs will continue to be addressed for the 96 units owned by the CDA through the CDA’s capital improvement budget. Nine privately owned units will continue to be owned and maintained privately. All 105 units will be inspected regularly for compliance with HUD’s Housing Quality Standards (HQS).

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



**Dakota County** – 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.

**Washington County and City of Woodbury** – Washington County CDA's capital improvement plan identifies future needs and cost estimates on a replacement reserve schedule to ensure a good living environment for the residents. This, along with regular REAC inspections and property management inspections, ensures that physical needs get identified and addressed appropriately. REAC inspections will be replaced by Housing Quality Standards inspections post-conversion of the units to Section 8 rental housing assistance in 2020 and 2021.

In 2012, the Whispering Pines' unit interiors were rehabilitated with new kitchens, flooring, and bathroom vanities and lighting. In addition, the roof and skylights were replaced and the parapet re-engineered. In 2016 the elevator, plumbing and mechanical systems were updated. Windows were replaced in 2019. The parking lot will be reconfigured and enlarged in 2020 to accommodate additional parking. Over the next two years at Whispering Pines, the capital improvement plan calls for new common area carpet and furnishings. For scattered site units, projects tend to be small scale since they are single family units. The capital improvement plan for 2020 includes \$69,000 worth of improvements including kitchen and bathroom updates, flooring replacement, tree removal and landscaping.

## **Discussion**

### **Washington County -**

The Public Housing units in Washington County are well maintained. Deliberate physical needs assessments result in capital improvements plans and budgets looking out five years. The Washington County CDA implements its annual capital projects to ensure properties are well-maintained and provide a safe and decent environment for residents.

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

### **Introduction**

**Dakota County** – 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.

**Ramsey County** - This section includes inventories of the facilities and services that meet the emergency shelter, transitional housing, and permanent supportive housing needs of homeless persons within the Ramsey County. Discussions of ESG, Continuum of Care, and other services for homeless persons follow.

**Washington County** - In Washington County, there are 19 beds between two emergency shelters that are available all year specifically for families. In addition, there are 20 beds available at transitional housing facilities and an additional 35 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.

**City of Woodbury** - The Washington County CDA operated the public housing units throughout the County including 42 scattered site units in Woodbury. They are maintained according to a capital improvement program which incorporates regular inspections to determine future needs as well as an annual capital improvement plan that identifies projects and estimated costs over the next five years to keep the properties in good condition.

## Facilities and Housing Targeted to Homeless Households

Anoka County -

Housing Inventory - 2019					
	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)	49	0	26	All beds for families are prioritized for chronic homeless Households.	0
Households with Only Adults	66	2	14	48	0
Chronically Homeless Households	0	0	0	64	0
Youth	0	0	20	9	0
Veterans	0	0	4	57	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**  
**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	0
Veterans	0	0	0	25	
Unaccompanied Youth	0	0	0	24	

**Table 40 - Facilities Targeted to Homeless Persons**

**Ramsey 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)	302	0	375	1,378	0
Households with Only Adults	643	30	201	1,849	0
Chronically Homeless Households	0	0	0	627	0
Veterans	0	0	12	289	0
Unaccompanied Youth	11	0	1	0	0

**Table 41 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Ramsey County Housing Inventory Count (2019)

**Washington County and City of Woodbury**

**Table 42 - Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	19	8	20	35	0
Households with Only Adults		2	20	10	
Chronically Homeless Households		2		10	
Veterans				4	
Unaccompanied Youth					

**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:**

**Anoka County** - In developing the Coordinated Assessment system, cooperation between services specific to homeless households and mainstream services has increased. Education has been provided to mainstream service providers across the county including mental health providers, Workforce Center staff, Anoka County library staff, school staff, and financial workers working with individuals to access state and federal cash benefit programs, informing them about Anoka County’s local Coordinated Assessment system. The education has included how to access housing resources through the Coordinated Assessment system and what role staff within the agency/organization will play in making the system successful. Many of the agencies/organizations listed above are trained to complete the Step 1 Housing Assistance Screening. This provides households experiencing homelessness more immediate access to supportive housing resources. It also allows mainstream resources to become involved in the housing conversation on a system level and a client specific level.

**Dakota County** – 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.

**Ramsey County** – The supportive housing system in Ramsey County, both transitional and permanent, is committed to providing wrap-around services for each resident, either with its own staff expertise, or through referral to other service providers. Because Minnesota was an early opt in state for expanded Medicaid, most of our homeless population is already enrolled and programs are in touch with medical navigators to enroll people who have not yet done so. We currently have several programs with a direct health plan connection to integrate supportive housing and normalized medical care for homeless persons who have been identified as high-end emergency room users.

Homeless persons with mental health needs are identified through program intake assessment, through coordinated assessment, or through direct referral from mental health agencies. We have several mental health agencies that are providing housing assistance through the state-funded Group Residential Housing program, including South Metro Human Services, People, Incorporated, and Mental Health Resources. Ramsey County Community Human Services Adult Mental Health program works with Mental Health Resources and the Metropolitan Council HRA to administer state and HUD funded rental assistance for persons on mental health case management.

The Ramsey County Workforce Solutions Department, Goodwill EasterSeals, Rise and others, provide employment services, including transitional employment opportunities for persons referred from supportive housing programs and others providing services to persons who are homeless.

Health and mental services organizations consistently are in contact with homeless service organizations based around the Continuum of Care (CoC) effort. Referrals at homeless shelters are made to these services and followed up on by case workers in Ramsey County's Human Services and other organizations.

**Washington County and City of Woodbury** – Washington County's homeless response system is the result of strong collaboration between homeless providers, citizens and stakeholders in Washington County and throughout the Continuum of Care. Heading Home Washington is the first point of contact of the homeless response system locally and strives to coordinate a wide variety of resources and programs including but not limited to:

- Motel/hotel vouchers for emergency shelter
- Emergency shelter for victims of domestic violence
- Outreach worker(s) and case management to assist homeless youth
- Direct payment assistance to prevent homelessness including food, utilities, medical etc.
- Emergency assistance
- Utility payments
- Rent payment assistance/transitional housing for families, youth and singles (FHPAP, mental health program, Housing Support, St. Paul Foundation, etc.)

- After-hours crisis response team to work with law enforcement regarding children at risk
- Housing case management staff
- Permanent supportive housing—especially for persons with mental illness or chemical dependency issues
- Permanent supportive housing for Veterans and Chronically homeless individuals and families
- Food shelves throughout Washington County

**Table – Mainstream Homeless Services**

<b>Washington County Homeless Response System</b>			
	youth	single	family
<i>Washington County Community Services</i>			
Child Protection/Child Welfare	x		x
Adult Mental Health		x	x
Adult Protection		x	x
Developmental Disabilities Services	x	x	x
Economic Support	x	x	x
<ul style="list-style-type: none"> <li>• Emergency Assistance, Minnesota Family Investment Assistance, General Assistance, Minnesota Supplemental Aid, Medical Assistance, General Assistance Medical Care, Economic Assistance, Minnesota Family Investment Program, General Assistance, Medical Assistance, General Assistance Medical Care, Utilities, Housing Unit (eviction prevention, mortgage prevention), Child Support, Food Support</li> </ul>			
<b>HIRED (contracted by Workforce Center)</b>			
<ul style="list-style-type: none"> <li>• Job search, resume writing, mentoring, budgeting, SSI Advocate and housing referral, transportation, childcare</li> </ul>			x
Emergency Assistance	x	x	x
Emergency Shelter, Case Management, 1 <sup>st</sup> Month Rent and Damage Deposit	x	x	
<i>Stillwater Residence</i>			
Board and Lodge/Care		x	x
<i>The Salvation Army</i>			
Financial Assistance	x	x	x
<i>Tubman Family Alliance</i>			
<ul style="list-style-type: none"> <li>• Provide legal assistance to individuals and families to obtain Order of Protection</li> <li>• Provide in-home support services to domestic violence victims</li> <li>• Shelter to domestic violence/sexual assault victims</li> <li>• Dedicated beds for Washington County Residents</li> </ul>		x	x
<i>Canvas Health</i>			
Transitional Housing for persons with mental illness		x	
Rental Subsidies for people with mental health illness, long-term homeless	x	x	x
Chemical and Mental Health Services	x	x	x

<b>Washington County Homeless Response System</b>			
	youth	single	family
Youth Life Skills Program	x		
Permanent Supportive Housing – Home Free	x		
<i>Valley Outreach</i>			
Food Shelf, clothing, emergency cash assistance	x	x	x
<i>Mobile Dental U of M &amp; Community Clinics</i>	x	x	x
Provide preventive and primary dental care services			
<i>St. Paul Foundation</i>			
Financial Assistance to Households & Individuals to Prevent Homelessness	x	x	x
<i>Family Pathways</i>			
Advocacy and Food Support	x	x	X
<i>Minnesota Assistance Council for Veterans (MACV)</i>			
Supportive Services & Financial Assistance for Veterans		x	x
<i>Southern Minnesota Regional Legal Services</i>			
Legal representation to mitigate evictions, denials of public housing, rent subsidy terminations etc. for low income clients	x	x	x
<i>Solid Ground</i>			
Supportive Housing			x
<i>Woodbury Lutheran Christian Cupboard</i>			
<ul style="list-style-type: none"> <li>• Food Shelf</li> <li>• Limited Funds for Eviction Prevention</li> </ul>	x	x	x
<i>Stone Soup Thrift Store</i>			
<ul style="list-style-type: none"> <li>• Furniture, Household Goods, Clothing, Bedding</li> <li>• Limited Vouchers for In-store Items Based on Need</li> </ul>	x	x	x
<i>Adult Rehabilitative Mental Health Services</i>			
In-home Support Services, Life Skills Training etc.		x	x
<i>Hearth Connection (*for homeless)</i>	x	x	x
<ul style="list-style-type: none"> <li>• Intensive Case Management</li> <li>• Rental Subsidy for Scattered Housing and Site Based</li> </ul>	x	x	x
<i>St. Andrew's Community Resource Center</i>			
<ul style="list-style-type: none"> <li>• Case Management</li> <li>• Connection to community resources</li> <li>• Short term emergency housing</li> </ul>			x
<i>Friends in Need</i>	x	x	x
<i>Food Shelf</i>			
<i>Community Helping Hands</i>	x	x	x
<i>Food Shelf</i>			
<i>Community Action Partnership with Ramsey and Washington Counties</i>			
Energy Assistance	x	x	x
Employment Services		x	x
Car Ownership	x	x	x
Self-Sufficiency		x	x
Head Start	x		x
<i>Washington County Hired (for MFIP clients)</i>			
Job search, counseling and referral for psychological assess., resume writing,			x



<b>Washington County Homeless Response System</b>			
	youth	single	family
mentoring, budgeting, SSI Advocate and housing referral, housing, transportation., childcare, clothing, job training			
<i>FamilyMeans</i> Mental Health Counseling, financial counseling, debt repayment, senior support, caregiver support, prevention programs with schools	x	x	x

Source: Washington County CDA

Services needed but not currently available:

- Additional Outreach services
- Emergency Shelter, specifically targeted for single adults
- Case Management services
- Increased financial assistance

**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.**

**Anoka County** - Stepping Stone Emergency Housing is a 60-bed, non-profit agency, providing shelter to single adults over age 18. The shelter has designated beds for those individuals who are chronically homeless, as well as veterans. Since the implementation of Coordinated Assessment, Stepping Stone has significantly decreased their waitlist and now completes the Step 1 assessment with anyone who calls to determine whether or not they are actually homeless, or if options, other than the shelter can be utilized. They actively work on shortening the number of days an individual spends homeless keeps the beds available for those who really need it.

Family Promise in Anoka County is an Interfaith Hospitality Network which provides temporary shelter, hospitality and case management for families with children experiencing homelessness. The day center located in the city of Ramsey and is used as a central place where families experiencing homeless may work with a case manager for 30-90 days to find permanent, stable homes. In the evenings, families are sent to a local church where they receive a hot meal and a place to sleep, returning to the day center the following morning. In addition, ongoing supportive services are offered to help families maintain financial, family and personal stability. Family Promise staff report the average stay has dropped from 120 days to 94.5 days. Largely due to the implementation of Coordinated Assessment, staff has seen families get connected to appropriate mainstream resources and faster movement into permanent housing once connected.

Alexandra House is a 35-bed 24-hour emergency shelter for women and their children fleeing domestic violence in Anoka County. Alexandra House offers comprehensive services to victims of domestic and sexual violence including emergency shelter, legal and hospital-based advocacy, support, a 24-hour crisis line, economic assistance, safety planning, housing resources, and support and information groups. The average length of stay at Alexandra House is 15 days. Staff works with each client on an individual basis to meet their needs and to

connect clients and families up to valuable mainstream resources like economic assistance, medical services, education and job training, as well as vital housing resources.

The Anoka County Veteran Services Officers work with veterans to expedite their connection to mainstream resources including housing, medical care, and benefits the veteran may not have known they are eligible for.

HOPE 4 Youth, a Drop-in Center in Anoka County, focuses on Housing, Outreach, Prevention and Education (HOPE) of young people ages 16-23. HOPE 4 Youth offers daily hot meals along with laundry facilities and a clothing closet. Computer labs are available for youth to look for jobs and complete applications. Staff work with the young people to connect them to local shelters, conduct outreach in partnership with the YMCA through the Streetworks Collaborative, and utilize the Salvation Army for Family Homeless Prevention and Assistance Program. Dollars are sent directly to landlords for those who are moving into an apartment with first month's rent and/or damage deposit.

The YMCA of the Greater Twin Cities - Youth Intervention Services is offered through the YMCA to youth ages 23 and under. The YMCA offers a spectrum of services to youth experiencing homelessness. They provide street outreach in partnership with Hope 4 Youth through the Streetworks Collaborative. The YMCA provides outreach into school districts within Anoka County working closely with school staff to identify families and unaccompanied youth who may be at risk of or currently experiencing homelessness. They provide resources and service connections to assist those identified in stabilizing their living situation. Finally, the YMCA provides scattered site transitional housing for youth and parenting youth.

In collaboration with Washington County, The Salvation Army administers the Family Homeless Prevention and Assistance Program (FHPAP) for Anoka County residents. Designed to prevent homelessness and divert households from becoming homeless. The Salvation Army may provide funding to individuals, families, veterans and unaccompanied youth through first month's rent, damage deposit, or possibly a shallow subsidy for up to 12 months, as identified through the annual needs assessment.

#### **Dakota County – 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	

Table 43 – Beds available to Homeless Populations

*\*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.*

#### 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

**Ramsey County – families, and unaccompanied youth.**

Ramsey County homeless service providers include emergency shelters and domestic violence shelters for families with children, single adults, and youth and young adults. Housing options for persons experiencing homelessness include rapid rehousing programs, transitional housing, both site-based and single site programs, and permanent supportive housing. The goal of all our providers is the rapid identification and placement for persons experiencing homelessness and on rapid progress, for all who are able, into unsubsidized housing. For the population with more severe barriers to independent living, the Ramsey County Continuum of Care has prioritized the development of more housing dedicated for persons experiencing homelessness and, prioritizing chronically homeless families and individuals for other permanent supportive housing beds not funded specifically to serve only chronically homeless.

There is an emphasis on developing more capacity for rapid rehousing programs to quickly move homeless families with children in permanent housing.

The Ramsey County services for unaccompanied homeless youth include street outreach, emergency shelter, transitional housing, rapid rehousing and permanent supportive housing.

Service plans are designed with homeless persons that are strength-based, trauma-informed, and based on the needs of each individual household.

**Washington County and City of Woodbury Table - Non-Mainstream Services for Homeless**

	youth	single	family
<i>Washington County Hired (for MFIP clients)</i> Job search, counseling and referral for psychological assess., resume writing, mentoring, budgeting, SSI Advocate and housing referral, housing, transportation., childcare, clothing, job training			x
<i>Family Means</i>			

Mental Health Counseling, financial counseling, debt repayment, senior support, caregiver support, prevention programs with schools	x	x	x
<i>United Way 211 Referral Service</i>	x	x	x
<i>Community Action Partnership with Ramsey and Washington Counties</i>			
Energy Assistance	x	x	x
Employment Services		x	x
Car Ownership	x	x	x
Self-Sufficiency		x	x
Head Start	x		x
<i>Senior Linkage Line</i>		x	x
<i>St. Croix Family Resource Center</i>	x		
<i>Drop-In Center</i>			
<i>Fare for All</i>	x	x	x
Bulk food purchase program			
<i>Ascend</i>		x	x
Case Management			
<i>Homeline</i>	x	x	x
Legal support for renters			
<i>Housing Link</i>	x	x	x
online rental housing referral and information			
<i>Veterans Service Office</i>		x	x

Source: Washington County CDA

Services or facilities needed in the community:

- Affordable housing units
- Affordable or assistance with car repairs

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

### **Introduction**

**Dakota County** – 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.

**Ramsey County** – This section discusses the special needs facilities and services residents who are not homeless but require supportive housing or support services. Within the city, many families and individuals struggle with multiple barriers to secure and maintain housing. Consequently, these residents are more likely to have lower incomes, have difficulty paying housing and utility costs, or have individual concerns that require special needs facilities and enhanced community services. The groups discussed in this section are:

- Elderly
- Frail Elderly
- Persons with Physical Challenges
- Persons with Developmental Challenges
- Persons with Mental Health Challenges
- Persons with Chemical Dependency Issues, such as alcohol or other drug addictions

**Washington County** – There are several programs in Washington County currently available yet there remains a gap for non-homeless special populations.

#### *Elderly/Frail Elderly*

Elderly and Frail Elderly populations' highest need is for health services. The Elderly Waiver and Alternative Care Waiver programs assist elderly and frail elderly residents with supportive services. Persons participating in waiver services must also qualify by income. Once a person is income qualified, they will be eligible and will not have to wait to access supportive services. Washington County provides case management and other services to elderly and frail elderly. There are 616 assisted living beds, 324 beds for memory care, 231 nursing home beds, and 620 people on the Elderly Waiver Program. Based on the number of elderly/frail elderly population and facilities available, there is a gap for affordable senior housing with services.

#### *Persons with Physical, Mental and Developmental Disabilities*

Services supportive to persons with disabilities are offered through Washington County and non-profit organizations. The Washington County Adult Mental Health Unit is comprised of 16 case managers (social workers) and nurses whose primary function is to provide mental health case management services. Mental health case managers can provide assistance to individuals with a Serious and Persistent Mental Illness (SPMI) by providing resources and referrals which may include housing, transportation, vocational, applying for benefits, social rehabilitation, outpatient individual or group therapy, nursing services, chemical health services, or psychiatric services. Case managers also provide ongoing mental health support through telephone

contacts and face to face visits in the community. Most mental health case management services are provided on a voluntary basis.

The Washington County Community Service Department provides case management services for children and adults with developmental disabilities to gain access to needed supports and services. The case manager works on behalf of the person to identify their unique needs and to minimize the impact of the disability on the person's life while assuring continuity of quality services and supports for the person. Case management also includes the coordination and evaluation of services, negotiating and actively promoting access to ordinary and specialized community resources.

Washington County contracts with Canvas Health to provide transitional housing services and a shallow subsidy to individuals who need housing but are not homeless. The individuals who are referred are triaged based on need, with transitioning from an institution as the top priority. Washington County Case Workers also work with Phoenix who provides supportive services to individuals who manage their own leases for market rate apartments.

#### Chemical Dependency

Washington County assists residents through an alcohol/drug abuse health assessment process (also known as Rule 25). In 2019, 423 individuals were assessed through Rule 25 in Washington County and 377 individuals were admitted into detoxification.

#### HIV/AIDS

Hope House, located in the city of Stillwater, provides housing and supportive services to persons living with HIV and AIDS. Hope House does not currently have a waiting list for housing and is able to coordinate with other housing providers to provide housing as needed.

**City of Woodbury** - There is a larger need for special needs facilities and services in Woodbury than available resources. However, given the effectiveness of the Washington County community's non-profit sector, this Plan notes the facilities and services available throughout the County in recognition of the fact that residents often live in Woodbury but secure services in neighboring municipalities. There are several programs in Washington County currently available yet there remains a gap for non-homeless special populations.

#### Elderly/Frail Elderly

Elderly and Frail Elderly populations highest need is for health services. The Elderly Waiver and Alternative Care Waiver programs assist elderly and frail elderly residents with supportive services. Persons participating in waiver services must also qualify by income. Once a person is income qualified, they will be eligible and will not have to wait to access supportive services. Washington County provides case management and other services to elderly and frail elderly. There are 616 assisted living beds, 324 beds for memory care, 231 nursing home beds, and 606 people on the Elderly Waiver Program. Based on the number of elderly/frail elderly population and facilities available, there is a gap for affordable senior housing needs with services.

#### Persons with Physical, Mental and Developmental Disabilities

Services supportive to persons with disabilities are offered through Washington County and non-profit organizations. The Washington County Adult Mental Health Unit is comprised of 16 case managers (social workers) and nurses whose primary function is to provide mental health case management services. Mental health case managers can provide assistance to individuals with a Serious and Persistent Mental Illness (SPMI) by providing resources and referrals which

may include housing, transportation, vocational, applying for benefits, social rehabilitation, outpatient individual or group therapy, nursing services, chemical health services, or psychiatric services. Case managers also provide ongoing mental health support through telephone contacts and face to face visits in the community. Most mental health case management services are provided on a voluntary basis.

The Washington County Community Service Department provides case management services for children and adults with developmental disabilities to gain access to needed supports and services. The case manager works on behalf of the person to identify their unique needs and to minimize the impact of the disability on the person's life while assuring continuity of quality services and supports for the person. Case management also includes the coordination and evaluation of services, negotiating and actively promoting access to ordinary and specialized community resources.

Washington County contracts with Canvas Health to provide transitional housing services and a shallow subsidy to individuals who need housing but are not homeless. The individuals who are referred are triaged based on need with transitioning from an institution is the top priority. Washington County Case Workers also work with Phoenix who provides supportive services to individuals who manage their own leases for market rate apartments. As of January 2015, there were 32 persons with mental health concerns who were waiting for supportive and/or transitional housing.

#### *Chemical Dependency*

Washington County assists residents through an alcohol/drug abuse health assessment process (also known as Rule 25). In 2013, 420 individuals were assessed and determined to be in need of chemical dependency/drug treatment. According to a 2014 report from the Minnesota Department of Human Services, the total count of people seeking chemical dependency services in Washington County was 1,638 persons. In addition, 579 adults were admitted into detoxification in 2013.

#### *HIV/AIDS*

Hope House, located in the city of Stillwater, provides housing and supportive services to persons living with HIV and AIDS. Hope House does not currently have a waiting list for housing and is able to coordinate with other housing providers to provide housing as needed.

**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:**

**Anoka County** - Anoka County's Community Health Department operates programs aimed at elderly and disabled who are in need of supportive housing. One program is called Independent Community Living Services whose goal is to promote health and home safety in a community setting. Independent community living with the aid of support services begins with a Long-Term Care Consultation. The Long-Term Care Consultation (LTCC) is conducted by a team who helps Anoka County residents and their families determine if independent community living is the appropriate choice to meet their needs. Independent Community Living Services may include:

- Home health aide,



- Home delivered meals,
- Family caregiver support and training,
- Adult day care,
- Transportation,
- Personal care assistants,
- Medical supplies and equipment,
- Companion services,
- Assisted Living services, and
- Adult foster care and more.

The Anoka County Community Health Department also manages home and community-based care programs that are an alternative to nursing home and hospital care for qualified disabled and chronically ill children and adults.

- The Community Alternatives for Disabled Individuals (CADI) Program provides an alternative to nursing home care for eligible disabled children and adults under age 65. CADI Waiver services may be provided in a person's own home, in his/her biological or adoptive family's home, in a relative's home (e.g. sibling, aunt, grandparent, etc.), a family foster care home or corporate foster care home, a board and lodging facility or in an assisted living facility. If married, a person may receive CADI Waiver services while living at home with his or her spouse.

Transitional services is a new service through the CADI Waiver that pays for items, expenses and related supports for a person to move to their own home from a licensed setting. Items, expenses and services covered under transitional services include:

- Essential furniture,
- Lease/rental deposits,
- One-time household supplies,
- One-time pest and allergen treatment of the home,
- Supports for transitional assistance,
- Utility set-up fees and deposits, and
- Window coverings.

Transitional services are limited to \$3,000.00 per transition period (or move). A transition period can occur once every three years.

- The Community Alternative Care (CAC) Program provides an alternative to long-term hospital care for chronically ill and medically fragile adults under age 65 and children. The CAC Waiver is designed to serve persons with disabilities who would otherwise require the level of care provided in a hospital. CAC Waiver services may be provided in a person's own home, in his/her biological or adoptive family's home, in a relative's home (e.g. sibling, aunt, grandparent, etc.), in a family foster care home or corporate foster care home. If married, a person may receive CAC Waiver services while living at home with his or her spouse.

**Dakota County** – *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.

**Ramsey County** – There is a lack of affordable housing options for people living with limited income. This affects many elderly disabled individuals. The average SSI payment is around \$783 a month. The fair market rent for a one-bedroom apartment is \$915. Public housing has waiting lists that can range from months to years. Public housing is also not an option for people who have criminal histories. Many people with disabilities are in need of subsidized housing options with associated support services. Support services needs can include: helping people find housing and communicate effectively with landlords; helping people manage monthly budgets and bill payment: provide assistance to help people remember to take their medications; helping people learn skills to execute personal cares and maintain a clean apartment (or actually helping to complete the tasks), providing assistance in socializing outside of the residential unit; helping the individual go to stores, medical appointments, etc.; and at times helping to set and maintain boundaries with family and friends.

### **Washington County and City of Woodbury–**

#### *Housing Programs and Facilities for Elderly*

According to the *Comprehensive Housing Needs Assessment*, currently Washington County has about 3,200 senior housing units. About one third (1,170) of these are affordable units. The units have different levels of care: independent living (1,540), assisted living (610), congregate units (740) with a shared dining facility, and memory care units (324) for those with Alzheimer's or other similar conditions.

#### *Assisted Living*

As noted above, Washington County has 610 assisted living units which offer individual apartments with kitchens and a variety of services which include meals, housekeeping, transportation, recreation, and 24-hour supportive personal care services. The facilities that

offer assisted living units and programs include the following: Birchwood Arbors (Forest Lake), Boutwells Landing (Oak Park Heights), Comforts of Home (Hugo), Croixdale Residence (Bayport), Coventry Senior Living (Cottage Grove), Oak Meadows Senior Housing (Oakdale), Oak Park Senior Living (Oak Park Heights), Oak Ridge Place (Oak Park Heights), St. Andrew's Village (Mahtomedi), Stonecrest (Woodbury), White Pine (Cottage Grove), Woodbury Estates (Woodbury), Woodbury Health Care Center (Woodbury), and Woodbury Villa (Woodbury).

#### Assisted Living with Memory Care

Washington County has senior facilities that offer units with specialized care for persons with memory care needs including those associated with Dementia and Alzheimer's disease. The facilities that offer memory care units include: Birchwood Arbors (Forest Lake), Boutwells Landing (Oak Park Heights), Comforts of Home (Hugo), Croixdale Residence (Bayport), Coventry Senior Living (Cottage Grove), New Perspectives (Mahtomedi), Norris Square (Cottage Grove), Oak Meadows Senior Housing (Oakdale), Oak Park Senior Living (Oak Park Heights), St. Andrew's Village-Memory Care Presbyterian Homes and Services (Mahtomedi), Stonecrest (Woodbury), White Pine (Cottage Grove), and Woodbury Estates (Woodbury).

#### Housing Facilities for Disabled Persons

The housing needs of persons with disabilities include a need for supportive services ranging from minimal services to robust 24-hour care, all of which can be provided in-home or at a separate facility. In addition, there is also a need for the housing to be affordable, such as for persons who can live semi-independently with minimal supports but cannot afford market rate rents. People needing this range of housing types include single individuals with disabilities and families consisting of parents with disabilities and their children. The Minnesota Department of Human Services licenses the providers of many of these types of services. For instance, Adult Day Services are non-residential programs that provide individualized and coordinated services aimed at maintaining or improving an individual's self-care capabilities. Another example is Adult Foster Care programs which provide 24-hour services with lodging, food, supervision and household services. Services may also include living skills or medication assistance. The Minnesota Department of Human Services Licensing Information Lookup webpage allows for searches by county for service providers by license type. Currently there are 31 active licensed Adult Foster Care and three active licensed Adult Day Services facilities listed for Washington County.

#### Housing Programs for Mental Health

According to Washington County, approximately 25% of persons requesting adult mental health case management services are in need of housing. There are only 89 beds available through 13 programs for permanent supportive housing between Scott, Carver and Washington counties. All the beds are at 100% capacity with five programs over capacity. As a result, there is a housing gap for adults with mental illness. There are 54 permanent supportive housing units in Washington County. According to Washington County Community Services, there are 32 people with mental health concerns who are waiting for housing.

#### Housing Programs for Chemical Dependency

Washington County assists residents through an alcohol/drug abuse health assessment process. If the assessment recommends chemical dependency treatment, funding through the Consolidated Chemical Dependency Treatment Fund (CCDTF) may be available to pay for the treatment services. CCDTF is a funding source of last resort, and other options for payment must first be explored. There may be a funding gap for persons who are low income but do not qualify for funding through the CCDTF. Housing for persons with chemical dependency issues, on the other hand, is not always readily available once a person has successfully completed

treatment. The Washington County CDA provides tenant-based rental assistance through the Shelter Plus Care and state Bridges programs targeted to persons with addiction issues.

#### Housing Programs for HIV/AIDS

Supportive housing needs for persons living with HIV and/or AIDS include health care. Hope House provides four units of assisted care for people living with HIV/AIDS who are no longer able to live independently. Licensed under Minnesota rules as Adult Foster Care, Hope House is one of five co-housing facilities in the State and the only one outside the urban core cities of St. Paul and Minneapolis. Residents of Hope House receive: assistance with daily living activities – personal care, cooking, mobility, transportation; food, lodging, protection, household services; social and recreational activities; 24-hour care-partnering services supervised by a care director; and holistic care, providing for the physical, psycho-social, and spiritual needs of each individual, including medication supervision and cash management.

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

**Anoka County** - The programs available are mentioned in Anoka County's response to the question above.

**Dakota County** – 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 which 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 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.

**Ramsey County** –

- Waivered Services (CADI/TBI/IDD waivers) – provide funding for supervision and direct delivery of services to individuals in community based settings
- Assertive Community Treatment (ACT) Teams – Intensive integrated mental health services to individuals with significant thought disorders
- Targeted Case Management (TCM) – direct services managing illness with brokered services for PCA, ARMHS, etc.
- Housing Support options – congregate living with limited on-site support services
- Crisis services – 24/7 available support for individuals with mental health crisis
- Intensive Residential Treatment Services (IRTS) – can be used as a transitional placement

There are additional programs like Main Street supportive housing, and South Metro Human Services projects, in which housing and mental health case management supports are provided for persons with serious and persistent mental illness.

**Washington County and City of Woodbury** – There are four key institutional releases with which Washington County is most concerned. They include aging out of foster care, discharges from mental health facilities, discharges from correctional facilities and discharges from hospitals. Protocol is in place in Washington County and in the state of Minnesota that no one is discharged from foster care without a stable home. Washington County has a discharge plan with all foster care youth at age 16 to assure that youth receive notice regarding their rights. They may stay in foster care until age 21 or choose to live independently and work with their case manager to identify and secure a permanent housing option. Discharge plans include housing and employment options.

Protocol is in place so that no one is discharged from a mental health facility without a stable home in which to live. Per state mandate, all persons committed to any of the state regional treatment facilities are assigned a mental health case manager through the county of the person discharged. 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/sustained. The plans include case management services, housing, employment, medical and psychiatric treatment, and aid in the readjustment to the community. In addition, 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.

On a statewide level, the current discharge policy reflects policy enacted by the Minnesota Department of Corrections with statutory authority granted by the MN Legislature. MN Department of Corrections (DOC) provides a case manager to offenders and discusses the role of a case manager. In situations where an individual has no placement options or would be homeless follow release, the case manager assists with identifying and connecting the client with appropriate resources. DOC Adult Offender Reentry Services and Programming provides reentry services to offenders in collaboration with case management services. This includes the Presidential Prisoner Reentry Initiative (PRI), transition fairs, administering offender housing contracts, providing referrals, and offering a pre-release class to offenders. DOC provides payment for adult halfway house and emergency housing placement for eligible offenders that are on supervised release and conditional release.

The CoC has been actively engaging representatives from local hospitals and health care providers in 10-year plans to end homelessness. Committees work with hospitals to plan services and referral processes to assist persons being discharged. Releasing medically fragile people who do not have housing is a growing problem. There are medical respite beds available in the metro area and the CoC continues to work with other providers to establish a program that will house persons being released from hospitals without housing to go to. They will be able to stay in this housing until their medical needs are met or permanent housing with appropriate services is found.

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

**Anoka County** - Anoka County will continue to provide the services listed above as they are activities that address the needs of those who have special needs. The above-mentioned activities are a coordinated effort.

**Dakota County** – Dakota County intends to continue to offer and operate rental subsidy programs to assist households with their housing needs. Dakota County will consider a HOME TBRA program and intends to look at designing a program within the next year. Additionally, Dakota County CDA will develop affordable housing units for singles in the City of West St. Paul and a project is planned for the City of Inver Grove Heights.

**Washington County** – To address affordable housing for seniors, Washington County plans to continue providing and funding its rehabilitation loan program, which can help elderly, frail elderly, and persons with disabilities make modifications to their home in order to age in place or increase accessibility in addition to general rehabilitation.

**City of Woodbury** - As part of its housing action plan update, the City of Woodbury will examine which types of housing needs should be prioritized for use of CDBG and HOME as well as other sources of revenue.

**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))**

**Anoka County** - Anoka County has awarded PY2020 HOME funding to the YMCA of Greater Twin Cities to enact a TBRA program for homeless youth. The YMCA of Greater Twin Cities' mission is that "Everyone deserves a chance to succeed—no matter their background or income—and that can happen only when we unit to nurture the best in all of us". The YMCA of Greater Twin Cities has identified a critical housing need for homeless youth and has successfully duplicated its affordable housing solution many times over throughout the metro area through programs like the Youth Resource Line, Transitional Living Program, and the Communities Host Home.

**Dakota County** – Dakota County intends to offer down payment assistance to Northfield residents with CDBG funds in PY2020.

**City of Woodbury** - The City of Woodbury, through its municipal HRA, is actively pursuing an opportunity to create new units of affordable housing within the Urban Village located generally south of Bailey Road and west of Radio Drive. Given the complexities of the timing to secure the private activity bonds needed to leverage the four percent low income housing tax credits necessary for the project, these units will not likely come on line in the next year but may come on line within the context of the 2020-2024 timeframe of this Plan. The exact number of units and services provided will be determined in the near future.

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

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

**Anoka County** - According to the following data provided by Maxfield Research, Inc.<sup>3</sup>, the following paragraphs summarize the Public Policies that affect affordable housing in Anoka County:

- The Metropolitan Urban Service Area (MUSA) boundary constrains the ability to develop higher housing densities in most of the county. The greatest amount of housing development is occurring in areas with available land serviced by municipal sewer and water (Blaine, Lino Lakes, Andover and Ramsey). Very little multifamily housing will be built in communities in the northern portion of the county, which is not serviced by municipal sewer and water.
- In addition to the lack of municipal sewer and water, poor access to the Twin Cities Metro Area’s freeway network also constrains development in the northern half of the county. Without major improvements to Central Avenue/Highway 65 (from Highway 610 through East Bethel) or a new freeway through the northern half of Anoka County that would connect to the existing freeway network, development there will be limited primarily to single-family homes whose residents commute to jobs elsewhere in the area.
- The Northstar Commuter Rail line, which opened in November 2009, provides ideal locations in Anoka County for multifamily housing, whose residents have a higher propensity to utilize public transportation.
- There has been an increasing demand for rental housing and entry-level housing, both of which have been strong in demand. However, rising land and construction costs within Anoka County and across the entire Metro Area make it difficult to provide sufficient, affordable, and entry-level housing to fully support the

2011-2020 Allocation of Affordable Housing Need by City/Township, April 2009

City	New Affordable Units Needed
Andover	611
Anoka	96
Blaine	1,100
Centerville	170
Circle Pines	13
Columbia Heights	231
Columbus	23
Coon Rapids	200
East Bethel	181
Fridley	116
Lexington	8
Lino Lakes	560
Ramsey	1,143
St. Francis*	73
Spring Lake Park*	19
<b>Total</b>	<b>4,544</b>

\*Data for cities that are split between two counties are combined.

Source: Metropolitan Council, “Determining Affordable Housing Need in the Twin Cities, 2011-2020”

<sup>3</sup> Housing Market Analysis and Demand Estimates for Anoka County, Minnesota



demand. Housing construction will likely continue to be dominated by move-up homes marketed toward older adults.

- The greatest gap in demand is in the rental housing spectrum. The scarcity of high-density sites, sites that are not proximate to goods and services and a lack of strong public transportation in many areas of Anoka County will create difficulties in building product to serve renters. Without new rental housing, younger households and other lower- and moderate-income households will seek opportunities elsewhere; most likely closer to the core of the Metro Area, where there is a greater supply of affordable rental housing. It is important to provide rental housing to meet the needs of employees in lower paying or entry-level positions.
- According to Maxfield Research, Inc., the new market rate rental housing in Anoka County would have to achieve monthly rents of roughly \$900 for one-bedroom units and \$1,100 for two-bedroom units for a project to be feasible without subsidy or assistance. This was much higher than the average rent (as of March 2002) of \$698 for one-bedroom and \$833 for two-bedroom units in the county. The Maxfield Research study was last carried out in 2011, and it is reasonable to assume that these base rent prices are now higher given the increase in costs to develop housing since that time.
- The lack of vacancies in subsidized rental projects and the long waiting list for the Section 8 Housing Choice Voucher program indicates strong demand for additional subsidized, affordable rental units in Anoka County.

Minnesota state law extends broad powers to local governments to control the use of land within their area of jurisdiction. In general, state law gives extensive power and control to local governments to determine local standards and to develop processes applying of those standards

**Dakota County** – 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.

**Ramsey County** – Housing affordability is affected by policies and actions taken by both the public and private sectors. Local policies, such as ordinances, guidelines and planning documents land use controls, building codes, permit and other development fees, etc. although designed to improve the overall housing quality in the community can also constrain affordable housing development. The private sector, on the other hand, driven by the need to succeed in business, interprets what the consuming public wants and builds to provide the size, scale, and amenities currently in vogue and/or required by the community.

Barriers to affordable housing which have been cited in research include:

- Land Use and Regulatory Policies
- Property and Other Tax Policies
- Land Assembly and Construction Cost
- Attitudes and Public Opinion
- Funding reductions/restrictions

These barriers are broader and more complex than any single agency or organization can address alone. Public strategies must include cooperation by civic leaders and residents that consider:

- Reducing barriers to development of mixed-income housing and neighborhoods, thereby reducing concentrations of a single economic group.
- Improving the relationship between housing choice and decisions made by school districts.
- Expanding the supply of housing options appropriate and accessible to seniors and people with disabilities.
- Developing better strategies to affirmatively further fair housing and address housing discrimination.
- Building wealth and expanding investment in Areas of Concentrated Poverty

Another obstacle is the lack of vacant land. Ramsey County is fully developed. Opportunities for new housing construction must be generated through redevelopment of underutilized land at higher densities. Redevelopment of parcels may be difficult due to existing land use patterns, storm water management requirements, and access and neighborhood impact. Without some infill development, it can be difficult to increase density, which limits the opportunity to provide more affordable and life-cycle housing. In addition, reasonable access to public transportation, especially between suburban locations, has become a major obstacle for low-income households who are seeking housing outside of the central city where public forms of transportation are more prevalent. The time and effort required to move between home and work, home and daycare precludes suburban living for families who do not have access to personal automobiles. Throughout suburban Ramsey County the cost of housing, both owner-

occupied and rental, is variable dependent upon location, size, age and type. Lower cost properties tend to be older, smaller and often on smaller lots. Increasing density can result in additional transit options, but suburban communities will have to continue to rely upon personal transportation for the foreseeable future.

Some barriers are related to locally-determined restrictions, such as numbers of unrelated persons living in a home (Many communities restrict to 3 persons.) This makes sharing housing difficult, and there is a statewide moratorium on corporate foster care (group homes) so residents who might be in a group home cannot find housing affordable on their own, and there are limits to where they can share housing.

**Washington County** – Some jurisdictions in Washington County have large lot requirements that drive up housing costs. Zoning ordinances and land use plans restrict where multi-family development can occur, if at all, within each municipality. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it. A little less than half of Washington County is served by the existing system, and extension of the service area is expected to be limited in the future. Since much of Washington County is rural and not on the regional water and sewer system, this places a premium on land that is within the existing system and closer to the central cities. The high demand for single family housing and strong projected future growth in Washington County make land costs quite high –land prices are frequently cited by developers as the greatest challenge to the production of affordable housing development in the County. In fact, two of the three zip codes in the 11-county metropolitan area designated by HUD as a Difficult to Develop Area (DDA) due to land costs are located in Washington County. The *Comprehensive Housing Needs Assessment* points out that land prices have risen significantly in the past few years due to high commodity prices. It also analyzed the lot supply and found that as of 2017 there was not an adequate lot supply to meet future 3-5-year demand which makes demand for finished lots more intense.

**City of Woodbury** - Woodbury rejects the notion that its public policies lead to negative effects on affordable housing and residential development. A Guiding Principle of the 2040 Comprehensive Plan which serves as the primary planning document for the city states that “the City of Woodbury should encourage the development of a diversity of housing to accommodate people of all ages, income levels and family status. The City will identify areas for residential growth in a range of types, styles and affordability while maintaining high quality building standards and amenities.”

Beyond the realm of planning documents, Woodbury’s past performance in affordable housing also is worth noting. At the regional level in the Twin Cities, the Metropolitan Council assigns communities an allocation of affordable housing need and a subsequent Livable Communities affordable housing goal. For the period from 1996-2010, Woodbury met both its affordable ownership and affordable rental goal. Woodbury was one of only six cities in the seven-county area to meet these goals.

From an operational perspective moving forward, Woodbury updated its density policy on September 25, 2019 via Council Resolution 19-146 authorizing Council Directive CD-COMDEV-

3.23. This density policy specifically provides the City Council with a tool to offer density bonuses to development projects when affordable housing or assisted living units are the focus of the development. Additionally, the City continues to use the power of its municipal HRA levy to finance affordable housing initiatives.

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

### Influence of Market Conditions

#### Anoka County

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Cost burden housing problems among renter households are a true indicator there is a need for a TBRA Program in Anoka County.
TBRA for Non-Homeless Special Needs	Cost burden housing problems among renter households are a true indicator there is a need for a TBRA Program in Anoka County.
New Unit Production	High housing cost burden housing problems is a strong indicator there is a need for additional affordable housing units in Anoka County.
Rehabilitation	Older homes and high cost burdens indicate a need for rehabilitation programs in Anoka County. Anoka County does not offer in house rehabilitation through the HOME program, but currently administers a Rehabilitation Loan Program within the Anoka County Community Development Department and successfully serves 8-15 households within annually. Anoka County also serves an additional 8-15 households using MN Housing’s Rehabilitation Loan Program.
Acquisition, including preservation	During the home foreclosure crisis ('08-'15) Anoka County primarily utilized Neighborhood Stabilization Program (NSP) funding to acquire foreclosed and vacant properties. Eighty-four (84) homes were preserved and sold to income-eligible households. The NSP homes have a twenty (20) year affordability declaration placed on the property for subsequent home buyers. Many of these properties have since been sold to other income qualified homebuyers since ending the NSP program 2015 and they continue to provide affordable housing stock for local communities.

**Table 43 – Influence of Market Conditions**

#### Dakota County

Influence of Market Conditions – Dakota County

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
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 burdened 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 apparent need for additional units has influenced the decision to dedicate 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 funding may be applied towards if the need arose.

Table 54 – Influence of Market Conditions

Ramsey County

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Although there is demand for TBRA, the limited amount of HOME funds received by Ramsey County prohibits this activity. Tenant based rental assistance is handled by the Metro HRA.
TBRA for Non-Homeless Special Needs	Although there is demand for TBRA, the limited amount of HOME funds received by Ramsey County prohibits this activity. Tenant based rental assistance is handled by the Metro HRA and state programs.
New Unit Production	Production of new affordable units is indicated by the data showing a shortage of affordable rental, especially large family and frail elderly. Through analysis completed in both the Housing Needs Assessment and Market Assessment portion of this Consolidated Plan, the County has a substantial need for rental housing affordable to extremely low, very low, and low income households.
Rehabilitation	Maintenance and rehabilitation of property is critical to ensure the ongoing stability and revitalization of communities. Consultation and data analysis show that deferred maintenance, especially for senior homeowners, is a significant problem. Preservation of the housing stock is a high priority. This will then help preserve the tax base in order for service provision to continue.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	Data and consultation indicate that preservation of affordable rental is a high priority. Acquisition and rehab of single-family houses that are not addressed by the market is also a priority as part of neighborhood stabilization.

**Table 44 – Influence of Market Conditions**

**Washington County**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Severe cost burden among renter households in a market with modest rents is the greatest predictor of the need for a TBRA program. Due to the high rents in Washington County, a TBRA program would not adequately or efficiently reduce rental cost burdens.
TBRA for Non-Homeless Special Needs	The high level of cost burden among non-homeless special needs populations and waiting lists at existing apartments are the best indicators for the need of targeted TBRA programs. Washington County CDA operates other rental assistance programs for special populations.
New Unit Production	Low vacancy rates, high rents, and high housing cost burden rates are indicators of the need for additional affordable housing. These indicators are all present in Washington County.
Rehabilitation	Older housing, prevalence of housing problems and high cost burdens demonstrate the need for rehabilitation programs. These conditions are present in Washington County.
Acquisition, including preservation	The number of tax delinquent and foreclosed properties are strong indicators for the need to acquire properties for redevelopment or preservation. These conditions are not prevalent in Washington County.

**Table 45 – Influence of Market Conditions**

**City of Woodbury**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Severe cost burden among renter households in a market with modest rents is the greatest predictor of a successful TBRA program. Due to the high rents seen in Woodbury, a TBRA program would not adequately or efficiently reduce rental cost burdens.
TBRA for Non-Homeless Special Needs	A high level of cost burden among non-homeless special needs households and waiting lists at existing rental facilities are the best indicators of need for a targeted TBRA program. Woodbury households benefit from access to Washington County HRA rental assistance programs for special needs households.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
New Unit Production	Low vacancy rates, high rents and high housing cost burdens demonstrate a need for additional affordable housing in Woodbury. As such new production of affordable housing units is a high priority for Woodbury's investment of CDBG and HOME resources.
Rehabilitation	Older housing, prevalence of housing problems and high cost burdens demonstrate a need for CDBG- or HOME-funded rehabilitation programs. For this plan, this need is not a high priority but moving forward in time future Consolidated Plans will likely see this affordable housing type or project as a high priority.
Acquisition, including preservation	High occurrences of tax delinquent or foreclosed properties are strong indicators of need for acquisition of properties for redevelopment and/or preservation. These occurrences are not currently high in Woodbury; however, property transactions are always context-specific and strategic acquisition can be a very effective tool to help facilitate affordable housing development.

**Table 46 – Influence of Market Conditions**



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

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

**Dakota County** – 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.

**Ramsey County** – Suburban Ramsey County has no public housing and does not have the authority to establish or own housing in the suburbs. The County works with the Metropolitan HRA, which handles Section 8 vouchers for the county.

**Washington County** – Not applicable.

**City of Woodbury** - Not applicable.

### **Activities to Increase Resident Involvements**

**Dakota County** – All public housing residents received written communications on 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.

**Ramsey County** – NA

**Washington County and City of Woodbury** – Resident involvement in policy and decision making is very important in Washington County. Each type of rental property has a resident council to plan social and philanthropic activities. There are two Resident Advisory Boards with representation by public housing residents and Housing Choice Voucher participants. The Resident Advisory Boards participate in policy and decision making related to those programs. The Resident Advisory Board also recommends a resident or participant to be involved at higher level policy making with a commissioner seat on the Washington County CDA Board.

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

**Anoka County** - NA

**Dakota County** – 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”.

**Ramsey County** – NA

**Washington County** – No

### **Plan to remove the ‘troubled’ designation**

**Anoka County** - NA

**Dakota County** – Not applicable due to high performer statuses.

**Ramsey County** – NA

**Washington County** – Not Applicable.

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

### **Barriers to Affordable Housing**

**Anoka County** - Anoka 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; Nimbyism; and 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.

**Dakota County** - 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.

**Ramsey County** – Housing affordability is affected by policies and actions taken by both the public and private sectors. Local policies, such as ordinances, guidelines and planning documents land use controls, building codes, permit and other development fees, etc. although designed to improve the overall housing quality in the community can also constrain affordable housing development. The private sector, on the other hand, driven by the need to succeed in business, interprets what the consuming public wants and builds to provide the size, scale, and amenities currently in vogue and/or required by the community.

Barriers to affordable housing which have been cited in research include:

- Land Use and Regulatory Policies
- Property and Other Tax Policies
- Land Assembly and Construction Cost
- Attitudes and Public Opinion
- Funding reductions/restrictions

These barriers are broader and more complex than any single agency or organization can address alone. Public strategies must include cooperation by civic leaders and residents that consider:

- Reducing barriers to development of mixed-income housing and neighborhoods, thereby reducing concentrations of a single economic group.

- Improving the relationship between housing choice and decisions made by school districts.
- Expanding the supply of housing options appropriate and accessible to seniors and people with disabilities.
- Developing better strategies to affirmatively further fair housing and address housing discrimination.
- Building wealth and expanding investment in Areas of Concentrated Poverty

Vacant land is a significant barrier to affordable housing, as Ramsey County is fully developed. Opportunities for new housing construction must be generated through redevelopment of underutilized at higher densities. Redevelopment of parcels may be difficult due to existing land use patterns, storm water management requirements, and access and neighborhood impact. Without some infill development, it can be difficult to increase density, which limits the opportunity to provide more affordable and life-cycle housing. In addition, reasonable access to public transportation, especially between suburban locations, has become a major obstacle for low-income households who are seeking housing outside of the central city where public forms of transportation are more prevalent. The time and effort required to move between home and work, home and daycare precludes suburban living for families who do not have access to personal automobiles. Throughout suburban Ramsey County the cost of housing, both owner-occupied and rental, is variable dependent upon location, size, age and type. Lower cost properties tend to be older, smaller and often on smaller lots. Increasing density can result in additional transit options, but suburban communities will have to continue to rely upon personal transportation for the foreseeable future.

Another significant barrier to affordable housing is the minimal production of low- to moderate-income housing units. Some leaders are pushing for more mixed income housing developments to boost production and reduce economic and racial segregation. Most new developments are targeted towards upper-income households due to high housing costs which lower profits and deter investment. Developers suggest that more financial incentives are needed in order to attract investors to the development of affordable units.

Other barriers are related to locally-determined restrictions, such as numbers of unrelated persons living in a home. (Many communities restrict to 3 persons.) This make sharing housing difficult, and there is a statewide moratorium on corporate foster care (group homes) so residents who might be in a group home cannot find housing affordable on their own, and there are limits to where they can share housing.

**Washington County** - Some jurisdictions in Washington County have large lot requirements that drive up housing costs while zoning ordinances and land use plans restrict where multi-family development can occur if at all. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it. A little less than half of Washington County is served by the existing system, which is anticipated to expand only in a few areas in

the future. Since much of Washington County is rural and not on the regional water and sewer system, this places a premium on land that is within the existing system and closer to the central cities. The high demand for single family housing and strong projected future growth in Washington County make land costs quite high which serves as the most effective barrier to affordable housing development. The *2017 Comprehensive Housing Needs Assessment* points out that land prices have risen significantly in the past few years due to high commodity prices. It also analyzed the lot supply and found that as of 2017 there was not an adequate lot supply to meet future 3-5-year demand which makes competition for finished lots more intense.

**City of Woodbury** - The largest barrier to affordable housing in Woodbury is the high cost of land and increasing cost of construction and infrastructure. These costs lead to expensive pro formas, which in turn limit the ability to add new units of affordable housing to the community. The other corresponding barrier is a lack of resources. As a sub-allocator, the Washington County CDA tends to have only enough nine percent credits to finance 45 units every other two years. On the four percent side, there is access to credit, but access to the needed private activity bonds are far over-subscribed. (As a financing source, the LIHTC program is the dominant revenue stream for production of new affordable housing in the country representing a shift from HUD to the Treasury Department in terms of resources for housing.)

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

**Anoka County** - According to the following data provided by Maxfield Research, Inc.<sup>4</sup>, the following paragraphs summarize the Public Policies that affect affordable housing in Anoka County:

- The Metropolitan Urban Service Area (MUSA) boundary constrains the ability to develop higher housing densities in most of the county. The greatest amount of housing development is occurring in areas with available land serviced by municipal sewer and water (Blaine, Lino Lakes, Andover and Ramsey). Very little multifamily housing will be built in communities in the northern portion of the county, which is not serviced by municipal sewer and water.
- In addition to the lack of municipal sewer and water, poor access to the Twin Cities Metro Area's freeway network also constrains development in the northern half of the county. Without major improvements to Central Avenue/Highway 65 (from Highway 610 through East Bethel) or a new freeway through the northern half of Anoka County that would connect to the existing freeway network, development there will be limited primarily to single-family homes whose residents commute to jobs elsewhere in the area.
- The Northstar Commuter Rail line, which opened in November 2009, provides ideal locations in Anoka County for multifamily housing, whose residents have a higher propensity to utilize public transportation.
- There has been an increasing demand for rental housing and entry-level housing, both of which have been strong in demand. However, rising land and construction costs within Anoka County and across the entire Metro Area make it difficult to provide

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<sup>4</sup> Housing Market Analysis and Demand Estimates for Anoka County, Minnesota

sufficient, affordable, and entry-level housing to fully support the demand. Housing construction will likely continue to be dominated by move-up homes marketed toward older adults.

- The greatest gap in demand is in the rental housing spectrum. The scarcity of high-density sites, sites that are not proximate to goods and services and a lack of strong public transportation in many areas of Anoka County will create difficulties in building product to serve renters. Without new rental housing, younger households and other lower- and moderate-income households will seek opportunities elsewhere; most likely closer to the core of the Metro Area, where there is a greater supply of affordable rental housing. It is important to provide rental housing to meet the needs of employees in lower paying or entry-level positions.
- According to Maxfield Research, Inc., the new market rate rental housing in Anoka County would have to achieve monthly rents of roughly \$900 for one-bedroom units and \$1,100 for two-bedroom units for a project to be feasible without subsidy or assistance. This is much higher than the average rent (as of March 2002) of \$698 for one-bedroom and \$833 for two-bedroom units in the county. The Maxfield Research study was last carried out in 2011, and it is reasonable to assume that these base rent prices are now higher given the increase in costs to develop housing since that time
- The lack of vacancies in subsidized rental projects and the long waiting list for the Section 8 Housing Choice Voucher program indicates strong demand for additional subsidized, affordable rental units in Anoka County.

Minnesota state law extends broad powers to local governments to control the use of land within their area of jurisdiction. In general, state law gives extensive power and control to local governments to determine local standards and to develop processes applying of those standards.

**Dakota County** – 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.

**Ramsey County** - These barriers are broader and more complex than any single agency or organization can address alone. Public strategies must include cooperation by civic leaders and residents that consider:

- Reducing barriers to development of mixed-income housing and neighborhoods, thereby reducing concentrations of a single economic group.
- Improving the relationship between housing choice and decisions made by school districts.
- Expanding the supply of housing options appropriate and accessible to seniors and people with disabilities.
- Developing better strategies to affirmatively further fair housing and address housing discrimination.
- Building wealth and expanding investment in Areas of Concentrated Poverty

**Washington County** – The Washington County CDA has a few strategies to address these barriers. The first is encourage the development and preservation of affordable rental housing through the provision of technical and financial assistance. Most of the affordable housing stock is a result of this assistance. The second is to provide housing counseling services which focus on a household's budget and needs to discuss affordable mortgage products, smart borrowing, and on-going home ownership costs. The CDA has a down payment assistance program and makes referrals to other agency programs offering these. The third is to assist with the cost of replacing and repairing septic systems through a Subsurface Sewage Treatment System loan and grant programs. The CDA also has a Home Improvement Loan Program to assist homeowners with necessary repairs to their home and is a lender for MN Housing's Rehabilitation and Emergency Loan programs.

**City of Woodbury** - Woodbury rejects the notion that its public policies lead to negative effects on affordable housing and residential development. A Guiding Principle of the 2040 Comprehensive Plan which serves as the primary planning document for the city states that "the City of Woodbury should encourage the development of a diversity of housing to accommodate people of all ages, income levels and family status. The City will identify areas for residential

growth in a range of types, styles and affordability while maintaining high quality building standards and amenities.”

Beyond the realm of planning documents, Woodbury’s past performance in affordable housing also is worth noting. At the regional level in the Twin Cities, the Metropolitan Council assigns communities an allocation of affordable housing need and a subsequent Livable Communities affordable housing goal. For the period from 1996-2010, Woodbury met both its affordable ownership and affordable rental goal. Woodbury was one of only six cities in the seven-county area to meet these goals.

From an operational perspective moving forward, Woodbury updated its density policy on September 25, 2019 via Council Resolution 19-146 authorizing Council Directive CD-COMDEV-3.23. This density policy specifically provides the City Council with a tool to offer density bonuses to development projects when affordable housing or assisted living units are the focus of the development. Additionally, the City continues to use the power of its municipal HRA levy to finance affordable housing initiatives.

Separate from this HUD process, the City of Woodbury will be focusing on housing policy in 2020 in an effort to update its Housing Action Plan.



## **SP-60 Homelessness Strategy – 91.215(d)**

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

**Anoka County** - Anoka County will continue to utilize CoC funding to reach out to homeless persons, sheltered or unsheltered to connect the household to resources to address their individual needs.

**Dakota County** – Dakota County will continue to utilize CoC 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 (TBRA) programs, 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 will go towards providing rental subsidy and financial stabilization services like security deposits and first month's rent.

**Ramsey County** – People, Inc. provides 2 FTEs for street outreach, engagement and case management with unsheltered individuals throughout the CoC. Services begin with contact and engagement thru provision of survival gear and referrals to resources, assistance with transportation, and filling out applications for benefits. In the process, as a relationship develops, outreach workers offer low barrier housing options and partner with a variety of other providers and programs to offer assessment, diagnostics, and on-going primary care as needed. Streetworks is a collaborative of 11 youth providers that engages with youth on the street 7 nights per week to engage, offer help, give referrals, meet survival needs and stress harm reduction.

**Washington County and City of Woodbury** – Providers in Washington County have developed outreach plans to special populations. The following outreach efforts have been developed in Washington County:

- St. Croix Family Resource Center opened 2 youth drop-in centers in the last two years, one in Stillwater and one in Cottage Grove.
- Streetworks has continued to provide youth outreach part-time through their CoC funded programs
- Washington County expanded their PATH program to conduct outreach to homeless households with mental health issues and hired additional staff dedicated to homeless outreach
- St. Andrew's Lutheran Church Community Resource Center operates as a drop-in center for homeless with onsite case management staff and resources
- Washington County Community Services developed a Crisis Response Unit (CRU) with 10 social work staff who work closely with County Police and Sheriff's Departments and provide 24-hour availability to those in need of crisis services. Police and Sheriff Departments assist

after-hours providers to place homeless families into hotels and make the proper referral to ensure rapid follow-up with the household the next morning.

- The CoC has adopted discharge policies for foster care, health care, mental health and corrections to ensure homeless households identified before leaving institutions are not discharged into homelessness.

### **Addressing the emergency and transitional housing needs of homeless persons**

**Dakota County** – 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.

**Ramsey County** – Access to assistance, shelter and housing has been greatly improved through the development of coordinated assessment. Coordinated Access to Housing and Shelter (CAHS) is our streamlined entry system for all homeless families, providing a centralized location for shelter diversion, shelter intake, assessment and referral to the most appropriate housing and service site. Coordinated assessment ensures that people get the level of assistance they truly need and prioritizes the use of available resources to those most in need.

**Washington County and City of Woodbury**– Washington County CDA maximizes its CDBG public services cap for crisis assistance to families at risk for homelessness or currently homeless. Support services provide approximately 500 households annually with stabilizing assistance. The program provides direct financial resources including emergency shelter, rent deposit, and rent payment assistance.

To address the needs of homeless persons and most efficiently utilize the resources, the Coordinated Entry system is used. The system has been designed to meet the specific needs of Washington County in coordination with SMAC and the state to assure consistency across counties statewide. Washington County has a number of trained assessors at nearly all locations who serve as points of contact to those experiencing homelessness. An initial assessment is conducted to determine if the person or family can be diverted from homelessness with connections to resources. If it is determined housing is needed, a full assessment is conducted to determine the type of housing needed: shelter, rapid rehousing, transitional housing or permanent supportive housing.

Coordinated Entry uses a tested assessment form to determine the level of need; assuring people are receiving the appropriate services to meet their housing needs. Once assessed, the homeless person will be referred to the following options:

- Prevention/Diversion: State and private funding provide a number of prevention and diversion programs for homeless households including direct financial assistance, support services, housing search assistance and other options to resolve housing emergencies. Washington County's Emergency Assistance Program and Washington County's CDBG public services program also provide prevention/diversion services.

- Shelter:
  - Washington County hotel/motel shelter paid for by Washington County Community Services department (CDBG and Emergency Assistance)
  - St. Andrews Church hotel/motel shelter paid for by St. Andrews Church in Mahtomedi
  - Hope for the Journey Home Shelter (eight units for families)
  - Tubman Shelter for households experiencing domestic violence (located in Ramsey County but has designated beds for Washington County residents)
- Rapid Rehousing (RRH): Short term assistance to move people into permanent housing. Short term supportive services may be available to assist with stability and prevent people becoming homeless again.
- Transitional Housing: Washington County has a limited number of transitional housing units for families and singles who need more support and assistance than can be provided through a rapid rehousing model.
- Permanent Supportive Housing: Provides ongoing support financial and supportive services.

To address homelessness for individuals and families, federal, state and private funding will continue to be solicited to support the development of permanent and permanent supportive housing.

**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** - 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.

**Health Care:** Releasing medically fragile, homeless people is a growing problem. Medical respite beds are available in the metro area and the CoC is collaborating with metro providers to

establish a program that houses homeless persons being released from hospitals. Healthcare for the Homeless monitors and provides medical services in shelters. The American Red Cross provides emergency social services during non-business hours to accommodate discharge. Hospital social workers make referrals to Social Services, then individuals are offered adult protection services. If eligible, clients are offered direct assistance in obtaining housing. If not eligible for Social Services or case coordination through Public Health Nursing, they are referred to Economic Assistance to determine eligibility for financial aid. If there is a safety concern, the county may place non-disabled adults in a motel in lieu of shelter for up to three days.

**Foster Care:** Protocol is in place so no one is discharged from foster care without stable housing. Minnesota legislation directs counties to develop discharge plans with all foster care youth at age 16. All youth receive a notice regarding their rights. Foster care youth may stay in foster care until age 21 or choose to live independently and work with their case manager to identify and secure permanent housing, including accessing resources for a damage deposit and rental assistance. All youth transitioning from foster care develop a discharge plan with their county case manager; the plan includes needs, goals, resources and a support system. The CoC reviews the foster care discharge policy with county staff annually. Child protection staff responsible for discharge and case management participate in monthly CoC meetings.

**Mental Health:** Protocol is in place so no one is discharged from a mental health facility without stable housing. The state mandates all persons committed to any of the state's regional treatment facilities are assigned a mental health case manager through the county in which they live or last claimed residency. Discharge planning begins while the individual is committed and housing remains a part of the treatment plan after discharge to ensure housing is maintained. Persons leaving mental health facilities are typically discharged to adult foster care or other state resources to assist with housing stability.

**Corrections:** The State of Minnesota, Department of Corrections (DOC) staff complete an intake assessment when an inmate enters a facility and determines eligibility for county services and income support. If an inmate is homeless upon entering, their correctional officer coordinates with county personnel for housing search. State Prisons conduct training classes for inmates leaving the facility that deal with issues that inmates encounter upon release, including housing. DOC has worked with members of the SMAC to eliminate significant barriers to rehousing ex-offenders.

**Ramsey County** - See above. The key factor in developing housing stability, shortening the length of time someone experiences homelessness, and minimizing the repeated episodes of homelessness is having an easily accessible, standardized assessment process that accurately determines need and directs people into the most appropriate housing and level of service quickly and efficiently. Before the advent of coordinated assessment, the onus was completely on homeless people in crisis to navigate a complex network of providers, completing multiple applications and undergoing multiple assessments.

**Washington County and City of Woodbury - Veterans**

Washington County has two main programs to serve veterans including 1) Washington County Community Services which includes the Veterans Service Office and Housing Unit and 2) Minnesota Assistance Council for Veterans.

Washington County Community Services provides primary access to veterans for mainstream resources and veterans benefits. Emergency shelter through hotel/motel vouchers is also provided as needed.

Homeless or near homeless veterans are also referred to the Minnesota Assistance Council for Veterans (MACV) which serves homeless veterans with other needs. MACV is a statewide non-profit organization which focuses on housing, employment, and legal assistance for veterans and their families. They have been operating within Washington County for 25 years and have established strong partnerships and linkages within the community. MACV has a variety of programs and grants that support their mission, including grants from the Veterans Administration (VA) such as Supportive Services for Veteran Families (SSVF) that provides both Prevention and Rapid Re-housing of homeless veterans into Washington County communities. MACV also provides transitional housing options for homeless veterans, operating sites that offer scattered site and residential housing options, including a transitional home for women veterans. MACV's Department of Labor grant, Homeless Veterans Reintegration Program (HVRP), assists homeless veterans in becoming employed. MACV also coordinates the metro-wide homeless veteran annual StandDown event, which serves over 900 veterans within a two-day period. MACV leverages other State, Veteran Service Organization, and Foundation grants to provide direct assistance to homeless and at-risk veterans to insure housing stability.

MACV has a very close relationship with VA Hospital and Homeless Program in Minneapolis which covers Washington County, as well as with the Washington County Veteran Service Office. MACV works closely with the VA Homeless Program to fill gaps in services for veterans receiving HUD-VASH vouchers (such as security deposits, utility assistance, moving costs, etc.) and to connect homeless veterans to VA services. MACV maintains and cultivates a collaborative effort with the other homeless service providers in the community, and local government agencies, by serving on the CoC and FHPAP committees.

### Unaccompanied Youth

The following homeless youth activities will be conducted in Washington County:

- Salvation Army uses FHPAP funds to provide short term rental assistance to youth.
- St. Croix Family Resource Center provides drop-in center resources to youth.

### Families with children

Washington County's mainstream homeless services collaborate closely with non-homeless services to provide the resources needed for families to prevent homelessness or shorten the length of homelessness. They include:

- Provide prevention funding through the Family Homeless Prevention and Assistance Program (FHPAP), County Emergency Assistance, Federal Emergency Management Agency, Salvation Army funding, and faith-based programs, and private sources.
- Prepare households with skills and resources to maintain housing stability upon exit, connect to employment service, benefits, life skills training, and other community supports systems.

### Chronically homeless

Heading Home Washington is the primary entity which oversees the response to chronic homelessness. Heading Home Washington (HHW) has membership from non-profits, local government, homeless advocate organizations, formerly homeless persons and citizens. HHW is a member of SMAC and provides the local voice to the planning and implementation of services, discusses the needs and strategies for chronically homeless citizens, and oversees use of Continuum of Care funding.

**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**

**Anoka County** - The Homeless strategy, which Anoka County is currently using and will continue to improve upon, is HUD's required implementation of Coordinated Assessment through the HEARTH Act of 2009. Falling in line with the State of Minnesota's Plan to Prevent and End Homelessness, the pilot started October 1, 2014 and has thus far yielded excellent results to assess and address needs of households experiencing homelessness.

As defined by the HEARTH Act the goals of Coordinated Assessment are to create a client-centered system by simplifying and streamlining access to assistance and housing resources, to reduce the length of time a household spends homeless, to provide a connection (with the most appropriate level of housing assistance needed) to transition from homelessness to stable housing and to provide transparency throughout the system.

Anoka County's Coordinated Assessment Process, was developed from the ground up in collaboration with our local providers. Starting with Anoka County Housing providers, the planning group looked at what would best serve the community. Anoka County is part of a larger Continuum of Care, the Suburban Metro Area Continuum of Care (SMAC). Common policies and tools were created to assist in developing the Coordinated Assessment process for the five counties that make up the Continuum. This ensures consistency throughout the SMAC region.

Anoka County has a 4-Step process:

Step 1- The Housing Assistance Screening, which also includes a prevention screening component, was developed locally to ensure available resources are maximized. The Step 1 Screening determines if a household is homeless, in need of prevention, or shelter services. If the household is determined not to be homeless, information and referrals are provided to other

mainstream resources, such as Emergency Assistance through Anoka County, or the Family Homeless Prevention and Assistance Program (FHPAP). There are hundreds of trained Step 1 screeners throughout the County. Agencies that have trained staff include: ACCAP, Rise, Family Promise of Anoka County, Stepping Stone Emergency Housing, People Incorporated, South Metro Human Services, Hearth Connection, Second Harvest Heartland, Alexandra House, HOPE 4 Youth, and the YMCA of the Greater Twin Cities.

In addition, Anoka County has trained staff internally within the departments of Community Social Service and Behavioral Health, Economic Assistance, Public Health, Veteran's Services and Corrections. Anoka/Hennepin school social workers and homeless school liaisons serve the youth and family component of the system. Anoka County libraries are also conducting Step 1 Assessments, with additional cities, churches and non-profits asking to participate.

Each assessor views a 20 minute-Step 1 Housing Assistance Screening Training prior to administering screenings to clients.

Step 2- The Supportive Housing Assessments are completed by a Point of Access (POA). Anoka County has three (3) established Points of Access, one for each population: Single Adults, Families and Youth. The Salvation Army is the POA for families, Stepping Stone Emergency Housing is the POA for Single Adults, and the YMCA of the Greater Twin Cities is the POA for Youth 21 and under. The assessment tool used is the Vulnerability Index – Service Prioritization Decision Assistance Tool (VI-SPDAT) created by Iain DeJong- nationally tested and determined to be reliable and valid for determining households level of need. A household receives a numerical score 0-20. The score indicates the type of housing that will best fit the household's needs.

Step 3- The Wait list is managed by Anoka County Human Services. Households are prioritized based on the Step 2 Assessment score and assessment date. The Placement Team, consisting of the CoC Coordinator, Wait list Manager, all Points of Access, a supportive housing provider and a community outreach worker, determine household eligibility and referral. The Placement Team tracks eligibility criteria for each supportive housing program. When openings in programs become available the Placement Team works to determine which household on the wait list is the best fit for the housing opening. Once a placement has been determined by the Placement Team, the Wait list Manager communicates with the housing provider to make the household referral.

Step 4- The Housing Provider contacts the client to go through a formal intake process and collect the necessary documentation. Housing Providers do not hold their own waitlist. All referrals are funneled through the Coordinated Assessment system. Policies have been developed specifying what will happen if an agency circumvents the system. The implications could result in funding being reallocated for those CoC funded programs. Households will be moved into the housing program if it is an appropriate fit for the program and the household is eligible to receive services.

As of December 2014, those trained in the Step 1 Housing Assistance Screening have conducted 175 assessments. 47 people have been turned away for a variety of reasons: they live out the service area, had too much, or no income, or client refusal. Of those 175 assessments, 128 have gone on to have the Step 2 Housing Barrier Assessment done using the VI-SPDAT. 2 household have been successfully matched to a housing program, 6 have resolved their own housing issues, 13 are pending acceptance, or are have yet to move into a

housing program and 107 remain on the waitlist and are eligible to be matched to a housing program.

Anoka County will be developing and maintaining additional prevention resources to assist low-income individuals and families avoid becoming homeless. Applications for funding will be targeted to address barriers, specifically the application for Family Homeless Prevention and Assistance Program (FHPAP) funded by Minnesota Housing. The barriers targeted with funding requests will include the lack of living wage employment opportunities, a lack of affordable housing in the Anoka County area, and the lack of transportation options.

In addition, requested funding will be targeted to Rapid Re-Housing resources. Anoka County does not currently have any housing providers offering Rapid Re-Housing programming. Diversion programming is also a gap. A needs assessment conducted in 2014 showed households at risk of homelessness need a shallow-subsidy for a longer period of time to obtain and maintain their housing stability. Using FHPAP for 4-24 months, depending on the population, and the need, is part of the focus for the upcoming application to Minnesota Housing.

**Dakota County** – 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.

**Ramsey County** – State funded Family Homeless Prevention and Assistance Program and Emergency Solutions Grant funding is used to provide homeless prevention and shelter diversion programming to assist people at risk of homelessness. In-reach into hospitals, jails and prisons, and treatment facilities helps to connect people at risk of homelessness prior to discharge with needed assistance.

**Washington County and the City of Woodbury**– With regard to shortening the period of homelessness for all households, in order to evaluate success of programs in moving persons from transitional and emergency shelter to permanent housing, we need to have a data system that reliably collects and reports data. HHW currently measures how long it takes from a household's FHPAP "date of contact" to the date the household obtains housing. Information is also pulled from the Homeless Management Information System (HMIS) able to track the number of days in emergency shelter. This data is shared regularly at HHW and SMAC meetings so providers can evaluate their own programs and make improvements.



## AP-55 Affordable Housing – 91.220(g)

### Introduction

**Anoka County** - Goals listed are specific to the CDBG and HOME funds.

**Dakota County** – 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.

**Ramsey County** - The principal focus has been on 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. This includes 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. Much of this activity is done through the Continuum of Care. CDBG and HOME funds are used to supplement and provide housing units where feasible.

Goals listed are specific to the CDBG and HOME funds.

**Washington County** - The 2020 projects will support affordable housing for general populations as well as targeted populations. In 2020, Washington County will continue to focus its CDBG and HOME funding towards the development and/or preservation of affordable housing. The affordable housing will be in two key categories, 1) owner occupied housing repairs and rehabilitation 2) rental rehabilitation.

### Anoka County

One Year Goals for the Number of Households to be Supported	
Homeless	36
Non-Homeless	173
Special-Needs	0
Total	209

**Table 47 - One Year Goals for Affordable Housing by Support Requirement**

### Dakota County

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

**Table 48 - One Year Goals for Affordable Housing by Support Requirement**

### Ramsey County

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

**Table 49 - One Year Goals for Affordable Housing by Support Requirement**

**Washington County**

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

**Table 50 - One Year Goals for Affordable Housing by Support Requirement**

**City of Woodbury**

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

**Table 51 - One Year Goals for Affordable Housing by Support Requirement**

**Anoka County**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	20
The Production of New Units	52
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	87

**Table 52 - One Year Goals for Affordable Housing by Support Type**

**Dakota County**

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

**Table 53 - One Year Goals for Affordable Housing by Support Type**

### Ramsey County

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

**Table 54 - One Year Goals for Affordable Housing by Support Type**

### Washington County

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	14
Acquisition of Existing Units	0
Total	16

**Table 55 - One Year Goals for Affordable Housing by Support Type**

### City of Woodbury

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	5
Total	5

**Table 56 - One Year Goals for Affordable Housing by Support Type**

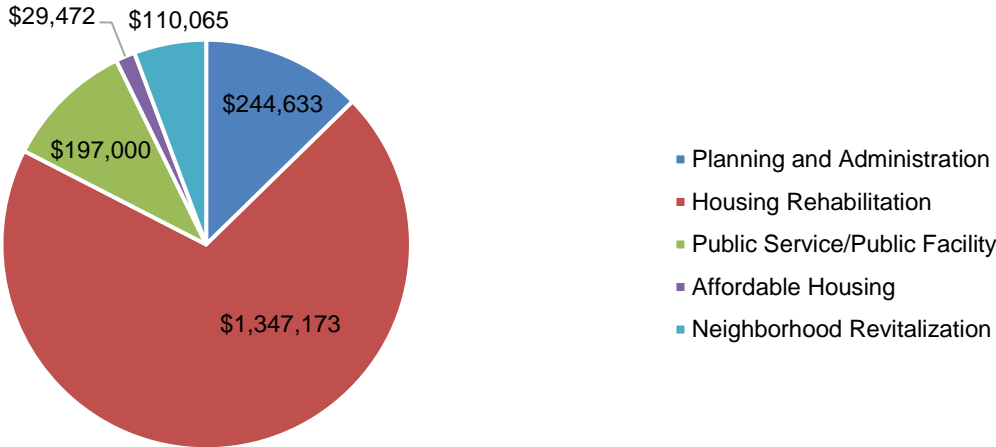
### Discussion

**Anoka County** - The Program year 2020 projects support affordable housing opportunities to very low / low income households through acquisition and rehabilitation of existing units. With the partnership of a local nonprofit housing provider we expect to gain two additional new units utilizing HOME funds. While homeless and emergency programs exist to provide assistance and services to the homeless, there are no projects specifically utilizing CDBG or HOME funding for this group.

### Dakota County –

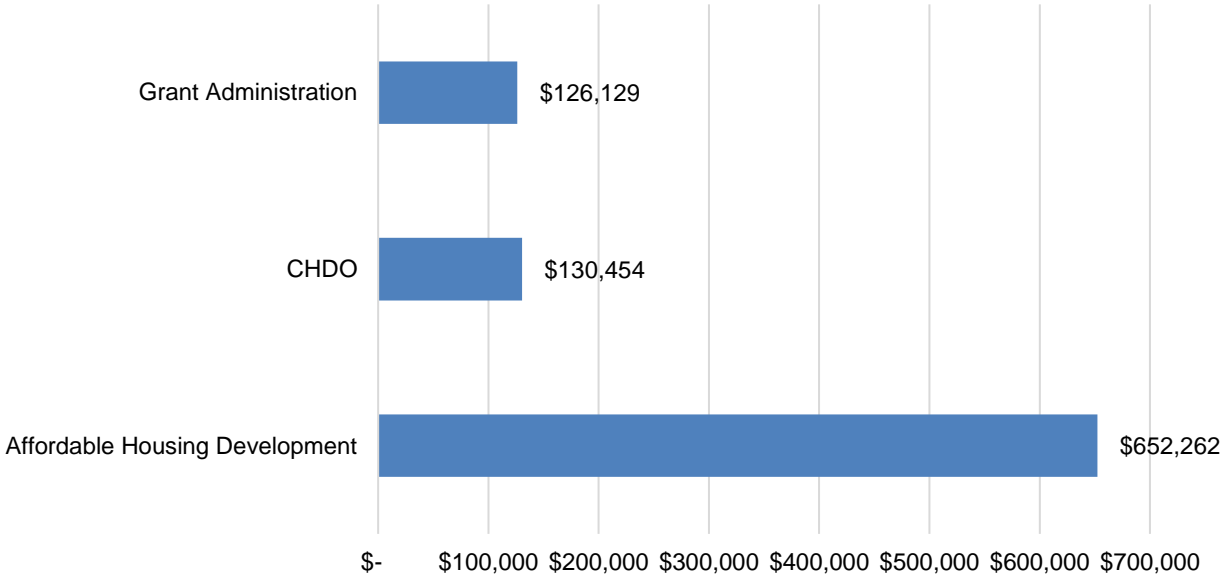
Dakota County CDA and the municipal sub-recipients will focus approximated \$1.3 million dollars of CDBG funding towards homeowner rehabilitation. The remaining will be spread out to remove safety/blight hazards and revitalized the community, improve public facilities, implement public service programs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

### PY2020 CDBG Allocation by Category



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.

### PY2020 Dakota County HOME Allocation



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.

**Washington County** – Affordable housing is the highest priority in Washington County. Program Year 2020 goals include the production and/or rehabilitation of 14 affordable rental and home ownership units. Habitat for Humanity will construct a total of two new units utilizing HOME funds. They are considering purchasing a third parcel with this funding as well. Two Rivers Community Land Trust and Habitat for Humanity will acquire four existing homes for rehabilitation and resale using CDBG funding. The Home Improvement Loan Program will assist 10 households with CDBG funds.

**City of Woodbury** - Woodbury anticipates that its investment of \$132,875 of CDBG and HOME will assist five income-qualified households from acquiring existing housing units via the Woodbury First-Time Homeownership Program. This amount includes five loan in the amount of \$25,000 apiece plus a 6.3 percent administrative fee to NeighborWorks Home Partners, the Woodbury HRA's Loan Administrator.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

**Anoka County** - Anoka County does not own or operate public housing. The Metro HRA, of the Metropolitan Council, runs the Section 8 program for Anoka County.

**Dakota County** - 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.

**Ramsey County** - Ramsey County does not own or operate public housing. The Metro HRA, of the Metropolitan Council, runs the Section 8 program for Ramsey County.

**Washington County** - The Washington County CDA administers all the Public Housing units in Washington County. Of the 105 Public Housing units, 40 are in the four-story Whispering Pines Apartments in Forest Lake and 65 are scattered site detached single family home or townhome units. Whispering Pines was substantially rehabilitated in 2012, mechanical updates were done in 2016 and the windows were replaced in 2019. It is in excellent physical condition. The scattered site homes maintained through Washington County CDA's capital improvement program with regular inspections and improvements made as needed to keep the properties in excellent condition.

**City of Woodbury** - The Washington County CDA (WCCDA) administers all of the public housing units in Washington County including the City of Woodbury. According to the WCCDA, of the 105 public housing units, 42 are located in Woodbury and are scattered site detached

single family home or townhome units.

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

**Dakota County** – 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.

**Ramsey County** – NA

**Washington County and City of Woodbury**- The CDA plans to convert the Public Housing units to Section 8 assistance in 2020 and 2021. Conversion will maintain affordability at the current level for income-qualifying residents.

The Washington County CDA's capital improvement plan identifies future needs and cost estimates on a replacement reserve schedule to ensure a good living environment for the residents. The Whispering Pines parking lot will be reconfigured and enlarged in 2020 to accommodate additional parking. Over the next two years at Whispering Pines the capital improvement plan calls for a new common area carpet and furnishings. Improvement projects at the scattered site family units tend to be smaller scale. The capital improvement plan for 2020 includes \$69,000 including kitchen and bathroom updates, flooring replacement, and tree removal and landscaping.

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

**Dakota County** – 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

### **Ramsey County - NA**

**Washington County and City of Woodbury** - The Washington County CDA has a number of avenues for Public Housing residents to become involved in the management of Public Housing units. One way is through Resident Councils. There is a Resident Council representing the Washington County CDA's scattered site public units, along with those in the Housing Choice Voucher program. A second Resident Council represents the Whispering Pines Public Housing community. Each Resident Council elects a board to plan events and provide educational opportunities that enhance resident quality of life. Resident Council meetings are held on a regular monthly basis.

The Resident Commissioner serves on the Washington County CDA Board of Commissioners and is another potential way for a resident to become involved in management. This board is made up of seven members and makes decisions regarding the Washington County CDA's programs and funding. The Board actions are accountable to Washington County.

Another way for a resident to become involved is participation on the Resident Advisory Board. This board is made up of the elected board (chair, vice-chair and secretary) of both Resident Councils and the Resident Commissioner who serves on the Washington County CDA Board of Commissioners. The Resident Advisory Board provides strategic direction by reviewing and assisting in the development of the CDA's short- and long-term housing plans.

Homeownership is encouraged through the Washington County CDA's Public Housing Family Self Sufficiency Program (FSS). In 2019 the Washington County CDA program had 22 participants. The Family Self-Sufficiency (FSS) program enables Public Housing residents to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. Under the FSS program, low-income families are provided opportunities for education, job training, counseling and other forms of social service assistance, while living in assisted housing, so they can obtain skills necessary to achieve self-sufficiency. This would include encouragement to participate in homeownership.

Following conversion of the Public Housing units to Section 8 housing assistance in 2020 and 2021, the scattered site Housing Choice Voucher holders will continue to hold Resident Council meetings on a regular monthly basis. Whispering Pines residents will be encouraged and have the right to establish and operate a resident organization for the purpose of addressing issues related to their living environment which includes the terms and conditions of their tenancy as well as activities related to housing and community development. Participants in the FSS program will have the right to continue in that program.

**If the PHA is designated as troubled, describe the manner in which financial**



## **assistance will be provided or other assistance**

Dakota County - The CDA and South St. Paul HRA are not designated as “troubled”.

Ramsey County – NA

Washington County – Not applicable.

## **Discussion**

**Washington County and City of Woodbury** – The Washington County Community Development Agency (CDA) intends to apply to the U.S. Department of Housing and Urban Development (HUD) to convert its 105 Public Housing units in phases. In the first phase, 56 scattered site properties owned by the CDA will be converted to Section 8 rental assistance. In subsequent phases, the CDA plans to convert the 40 units at Whispering Pines and nine privately owned units. If approved by HUD, the 56 scattered site properties will be converted in 2020 and the remaining in 2021.

The Public Housing units in Washington County are in good physical condition. The Washington County CDA provides on-going maintenance and capital improvement projects to ensure the safety and quality in Public Housing. Washington County CDA values its residents and encourages their participation and involvement

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

### **Introduction**

**Dakota County** - 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.

**Ramsey County** - Ramsey County has worked with service providers to establish a coordinated system that serves homeless and "at-risk of being homeless" individuals, homeless families, and homeless youth. Ramsey County Continuum of Care Coordinator and 18+ community agencies have developed comprehensive homelessness prevention delivery services that can assist homeless single adults, homeless families, and homeless unaccompanied youth.

**Washington County and City of Woodbury** - Washington County's Heading Home Washington (HHW) acts as the local Continuum of Care committee for this part of the south metro region. Organizations within the Continuum provide a number of homeless services and resources. The prevention end of the Continuum is largely made up of Washington County's Housing Unit and Emergency Assistance Unit, nonprofits and faith-based organizations.

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

**Dakota County** - 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.

**Washington County and City of Woodbury** - The Continuum of Care Committee (CoC) uses the following approaches to reduce the length of time homeless and end long term homelessness.

- **Outreach:** Street outreach, teams that have developed partnerships with police, mental health crisis teams, and school liaisons to help identify households who have become homeless as early as possible.
- **Coordinated Assessment:** Through this program, SMAC has improved mapping of resources and our ability to accurately refer people to the right models. Assessments will be conducted within 10-14 days of shelter entry, referrals and placement within 21 days.
- **Prevention/Diversion:** State and private funding provide a number of prevention and diversion programs for homeless households including direct financial assistance, support

services, housing search assistance and other options to resolve housing emergencies. Washington County's Emergency Assistance Program and Washington County's CDBG public services program also provide prevention/diversion services.

To address homelessness for individuals and families, federal, state and private funding will continue to be solicited to support the development of permanent and permanent supportive housing. Being a member in the CoC helps transitional housing and emergency shelter providers connect with affordable housing providers throughout our region to ensure that people exiting move to permanent housing.

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

**Dakota County** - See goals above. Dakota County will continue to utilize CoC 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 TBRA 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 will be go towards providing rental subsidy and financial stabilization services like security deposits and first month's rent.

**Ramsey County** - People, Inc. provides 2 FTEs for street outreach, engagement and case management with unsheltered individuals throughout the CoC. Services begin with contact and engagement thru provision of survival gear and referrals to resources, assistance with transportation, and filling out applications for benefits. In the process, as a relationship develops, outreach workers offer low barrier housing options and partner with a variety of other providers and programs to offer assessment, diagnostics, and on-going primary care as needed. Streetworks is a collaborative of 11 youth providers that engages with youth on the street 7 nights per week to engage, offer help, give referrals, meet survival needs and stress harm reduction.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

**Dakota County** - 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.

**Ramsey County** - Access to assistance, shelter and housing has been greatly improved through the development of coordinated assessment. Coordinated Access to Housing and Shelter (CAHS) is our streamlined entry system for all homeless families, providing a centralized location for shelter diversion, shelter intake, assessment and referral to the most appropriate housing and service site. Coordinated assessment ensures that people get the level of assistance they truly need and prioritizes the use of available resources to those most in need.

**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** – 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.

**Ramsey County** - See above. The key factor in developing housing stability, shortening the length of time someone experiences homelessness, and minimizing the repeated episodes of homelessness is having an easily accessible, standardized assessment process that accurately determines need and directs people into the most appropriate housing and level of service quickly and efficiently. Before the advent of coordinated assessment, the onus was completely on homeless people in crisis to navigate a complex network of providers, completing multiple applications and undergoing multiple assessments. **Washington County and City of Woodbury** - SMAC will provide Rapid Rehousing (RRH), primarily through State funding. All SMAC RRH projects are evaluated based on two measures: a) minimize the length of time homeless and b) limit repeat episodes of homelessness. SMAC promotes Housing First for all supportive housing, which helps to minimize barriers and delays to accessing housing.

**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** – 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.

**Ramsey County** - State funded Family Homeless Prevention and Assistance Program and Emergency Solutions Grant funding is used to provide homeless prevention and shelter diversion programming to assist people at risk of homelessness. In-reach into hospitals, jails and prisons, and treatment facilities helps to connect people at risk of homelessness prior to discharge with needed assistance.

**Washington County and City of Woodbury** - There are four key institutional releases which Washington County is most concerned. They include aging out of foster care, discharges from mental health facilities, discharges from correctional facilities and discharges from hospitals. Protocol is in place in Washington County and in the state of Minnesota that no one is discharged from foster care without a stable home. Washington County has a discharge plan with all foster care youth at age 16 to assure that youth receive notice regarding their rights. They may stay in foster care until age 21 or choose to live independently and work with their case manager to identify and secure a permanent housing option. Discharge plans include housing and employment options.

Protocol is in place so that no one is discharged from a mental health facility without a stable home in which to live. Per state mandate, all persons committed to any of the state regional treatment facilities are assigned a mental health case manager through the county of the person discharged. 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/sustained. The plans includes case management services, housing, employment, medical and psychiatric treatment, and aid in the readjustment to the community. In addition, 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.

On a statewide level, the current discharge policy reflects policy enacted by the Minnesota Department of Corrections with statutory authority granted by the MN Legislature. MN Department of Corrections (DOC) provides a case manager to offenders and discusses the role

of a case manager. In situations where an individual has no placement options or would be homeless follow release, the case manager assists with identifying and connecting the client with appropriate resources. DOC Adult Offender Reentry Services and Programming provides reentry services to offenders in collaboration with case management services. This includes the Presidential Prisoner Reentry Initiative (PRI), transition fairs, administering offender housing contracts, providing referrals, and offering a pre-release class to offenders. DOC provides payment for adult halfway house and emergency housing placement for eligible offenders that are on supervised release and conditional release.

The CoC has been actively engaging representatives from local hospitals and health care providers in 10-year plans to end homelessness. Committees work with hospitals to plan services and referral processes to assist persons being discharged. Releasing medically fragile people who do not have housing is a growing problem. There are medical respite beds available in the metro area and the CoC continues to work with other providers to establish a program that will house persons being released from hospitals without housing to go to. They will be able to stay in this housing until their medical needs are met or permanent housing with needed services is found.

## **Discussion**

**Anoka County** - In the next year, Anoka County will continue to strengthen our response to homeless persons, those in emergency and transitional housing, and those who are chronically homeless by evaluating and improving upon our Coordinated Assessment process. Set to undergo 6- month evaluations, Anoka County is already seeing gaps and ways to address the needs of various populations.

Anoka County will increase our community participation in our local planning groups: Heading Home Anoka, Coordinated Assessment and Family Homeless Prevention and Assistance Program. Staff will invite those under-represented groups to participate in the planning groups. A key factor in increasing community participation is through educating food shelves and cities on the importance of Coordinated Assessment. Through this education other areas of government will see the value and know where to send those who are on the verge of homelessness, or who are already homeless. Finally, through Family Homeless Prevention and Assistance Program, Anoka County will expand the number of households through creative uses of funding, thus reducing, or eliminating, the time a family spends homeless.

**Ramsey County** – The primary focus in Ramsey County has been on 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. This includes 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.

**Washington County and City of Woodbury** – Washington County's Housing Collaborative acts as the local Continuum of Care committee for this part of the SMAC region. Organizations within the continuum provide a number of homeless services and resources. The "prevention" end of the Continuum is largely made up of Washington County's Housing Unit and Emergency Assistance Unit, nonprofits and faith-based organizations.

Clients accessing assistance from public and private agencies enter the system through multiple doors. The Housing Collaborative, in conjunction with SMAC, is working to create a more coordinated assessment system for those that enter these multiple doors so that they can

access appropriate resources quickly. Washington County is currently piloting a tool to help determine which households need prevention, which households need diversion assistance and which households need shelter.

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

### **Introduction:**

**Ramsey County** - Since 2000, housing costs in Minnesota have risen dramatically. These costs have significantly outpaced income growth. Between 2000 and 2017, the median home value in Minnesota has increased by 15% from \$173,808 to \$199,700 while median rent has increased by 13% from \$804 to \$906 per month. Wage growth over that time only increased by 3% for homeowners and decreased by 5% for renters. As a result, the number of cost burdened households has increased by 56% from 350K to 547K, of those households, 58% make less than or equal to 80% area median income. This disparity between housing costs and income impedes households from finding housing relatively affordable, particularly those who are low- to moderate-income.

The current housing supply has created further barriers. Housing demand is far outpacing supply and there is a need for more units. This disproportionately effects the housing supply affordable to low- to moderate-income households. Currently, new unit production is aimed at upper-income households. Developers suggest that this trend is due to high housing costs which diminish the profitability of more affordable units. In addition to being unresponsive to demand, these production trends generate about 6 waves of displacement per new housing projects.

Ramsey County will address these barriers to affordable housing by providing resources in areas where there is a shortage of affordable units. In 2020, CDBG-HOME will be used in suburban Ramsey County to assist in the development of new affordable units, rehabilitating existing affordable single and multi-family housing units, providing homeownership assistance, and infrastructure to support redevelopment and infill construction of new affordable units.

**Washington County** - The most significant barriers to affordable housing in Washington County are high land values, rents, and home prices. Some jurisdictions in Washington County have large lot requirements that drive up housing costs; zoning ordinances and land use plans restrict where multi-family development can occur. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it.

**City of Woodbury** - As noted above in the 2020-2024 Consolidated Plan, home values continue to increase in Woodbury both in terms of new construction housing as well as resale housing. Given the increasing land costs, the increased construction costs due to implementing the new State building code changes, and the general increase in labor and materials costs, this plan does not project that homeownership mortgage or rental lease rates will decline in the near or medium term. In the long-term, if construction of more moderately priced townhomes were to return to the builder portfolio in the region, this might change. A brighter side of the equation might be connected to wages. In fiscal year 2019, for example, the area median income according to HUD reached an all-time high of \$100,000. As the economy improves, the number or proportion of households suffering from cost burden may improve as well.

### **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**

**Discussion:**

**Anoka County** - According to the following data provided by Maxfield Research, Inc.<sup>5</sup>, the following paragraphs summarize the Public Policies that affect affordable housing in Anoka County:

- The Metropolitan Urban Service Area (MUSA) boundary constrains the ability to develop higher housing densities in most of the county. The greatest amount of housing development is occurring in areas with available land serviced by municipal sewer and water (Blaine, Lino Lakes, Andover and Ramsey). Very little multifamily housing will be built in communities in the northern portion of the county, which is not serviced by municipal sewer and water.
- In addition to the lack of municipal sewer and water, poor access to the Twin Cities Metro Area’s freeway network also constrains development in the northern half of the county. Without major improvements to Central Avenue/Highway 65 (from Highway 610 through East Bethel) or a new freeway through the northern half of Anoka County that would connect to the existing freeway network, development there will be limited primarily to single-family homes whose residents commute to jobs elsewhere in the area.
- The Northstar Commuter Rail line, which opened in November 2009, provides ideal locations in Anoka County for multifamily housing, whose residents have a higher propensity to utilize public transportation.
- There has been an increasing demand for rental housing and entry-level housing, both of which have been strong in demand. However, rising land and construction costs within Anoka County and across the entire Metro Area make it difficult to provide sufficient, affordable, and entry-level housing to fully support the demand. Housing construction will likely continue to be dominated by move-up homes marketed toward older adults.

2011-2020 Allocation of Affordable Housing Need by City/Township, April 2009

<b>City</b>	<b>New Affordable Units Needed</b>
Andover	611
Anoka	96
Blaine	1,100
Centerville	170
Circle Pines	13
Columbia Heights	231
Columbus	23
Coon Rapids	200
East Bethel	181
Fridley	116
Lexington	8
Lino Lakes	560
Ramsey	1,143
St. Francis*	73
Spring Lake Park*	19
<b>Total</b>	<b>4,544</b>

\*Data for cities that are split between two counties are combined.

Source: Metropolitan Council, “Determining Affordable Housing Need in the Twin Cities, 2011-2020”

<sup>5</sup> Housing Market Analysis and Demand Estimates for Anoka County, Minnesota

- The greatest gap in demand is in the rental housing spectrum. The scarcity of high-density sites, sites that are not proximate to goods and services and a lack of strong public transportation in many areas of Anoka County will create difficulties in building product to serve renters. Without new rental housing, younger households and other lower- and moderate-income households will seek opportunities elsewhere; most likely closer to the core of the Metro Area, where there is a greater supply of affordable rental housing. It is important to provide rental housing to meet the needs of employees in lower paying or entry-level positions.
- According to Maxfield Research, Inc., the new market rate rental housing in Anoka County would have to achieve monthly rents of roughly \$900 for one-bedroom units and \$1,100 for two-bedroom units for a project to be feasible without subsidy or assistance. This is much higher than the average rent (as of March 2002) of \$698 for one-bedroom and \$833 for two-bedroom units in the county. The Maxfield Research study was last carried out in 2011, and it is reasonable to assume that these base rent prices are now higher given the increase in costs to develop housing since that time
- The lack of vacancies in subsidized rental projects and the long waiting list for the Section 8 Housing Choice Voucher program indicates strong demand for additional subsidized, affordable rental units in Anoka County.

Minnesota state law extends broad powers to local governments to control the use of land within their area of jurisdiction. In general, state law gives extensive power and control to local governments to determine local standards and to develop processes applying of those standards.

**Dakota County** – 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.

#### **Ramsey County –**

**Lack of Land for Publicly-Assisted Housing** Major barriers to developing publicly-assisted affordable housing in Ramsey County are the lack of sufficient funds and lack of available land. Ramsey County's action plan includes projects intended to support redevelopment that will support new construction of affordable housing in Maplewood with the Gladstone Infrastructure project.

**Lack of Sufficient Funding** Ramsey County will use HOME funds to support new construction of affordable units for families and seniors, working with developers to leverage additional funds such as LIHTC, Project Based Vouchers, and Minnesota Housing funds.

**Washington County** – In order to ameliorate the negative effects of large lot requirements, zoning restrictions, and availability of utilities and services, the Washington County CDA offers funds to developers of affordable housing. Assistance helps offset development costs related to these barriers. As property values continue to appreciate in Washington County, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations. Washington County and its partners will work to reduce the gap in resources by seeking out additional federal, state and private resources to support its affordable housing priorities.

**City of Woodbury** - The City of Woodbury completed its decennial comprehensive plan update in August of 2019. This core planning document of the City guides land for the future construction of high density residential as well as mixed use areas that are potential sites for the future development of affordable housing. The City does not believe that its policies negatively affect or limit the ability to construction affordable housing. However, as an implementation step to the 2040 Comprehensive Plan, the City of Woodbury does intend to update its housing action plan in the near term.

#### **Discussion:**

**Dakota County-** 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.

**Ramsey County** - Many of the barriers to affordable housing are out of the direct control of the County, as there are no unincorporated areas. Most regulations, such as Zoning Code/Land Use Controls/Growth Limitations are statutorily restricted to cities. The County does work in partnership with cities to address these where feasible.

**Washington County** - Large lot requirements, zoning restrictions, and availability of utilities and services impact the cost of both owner-occupied and rental housing. Removing these barriers is a long-term plan involving many municipalities and partners. In 2020, efforts to remove or ameliorate these barriers to level the playing field for developers of affordable housing by providing financial assistance to overcome the costs associated with these land use policies and infrastructure policies.

**City of Woodbury** - Woodbury rejects the notion that its public policies lead to negative effects on affordable housing and residential development. A Guiding Principle of the 2040 Comprehensive Plan which serves as the primary planning document for the city states that “the City of Woodbury should encourage the development of a diversity of housing to accommodate people of all ages, income levels and family status. The City will identify areas for residential growth in a range of types, styles and affordability while maintaining high quality building standards and amenities.”

Beyond the realm of planning documents, Woodbury’s past performance in affordable housing also is worth noting. At the regional level in the Twin Cities, the Metropolitan Council assigns communities an allocation of affordable housing need and a subsequent Livable Communities affordable housing goal. For the period from 1996-2010, Woodbury met both its affordable ownership and affordable rental goal. Woodbury was one of only six cities in the seven-county area to meet these goals.

From an operational perspective moving forward, Woodbury updated its density policy on September 25, 2019 via Council Resolution 19-146 authorizing Council Directive CD-COMDEV-3.23. This density policy specifically provides the City Council with a tool to offer density bonuses to development projects when affordable housing or assisted living units are the focus of the development. Additionally, the City continues to use the power of its municipal HRA levy to finance affordable housing initiatives.