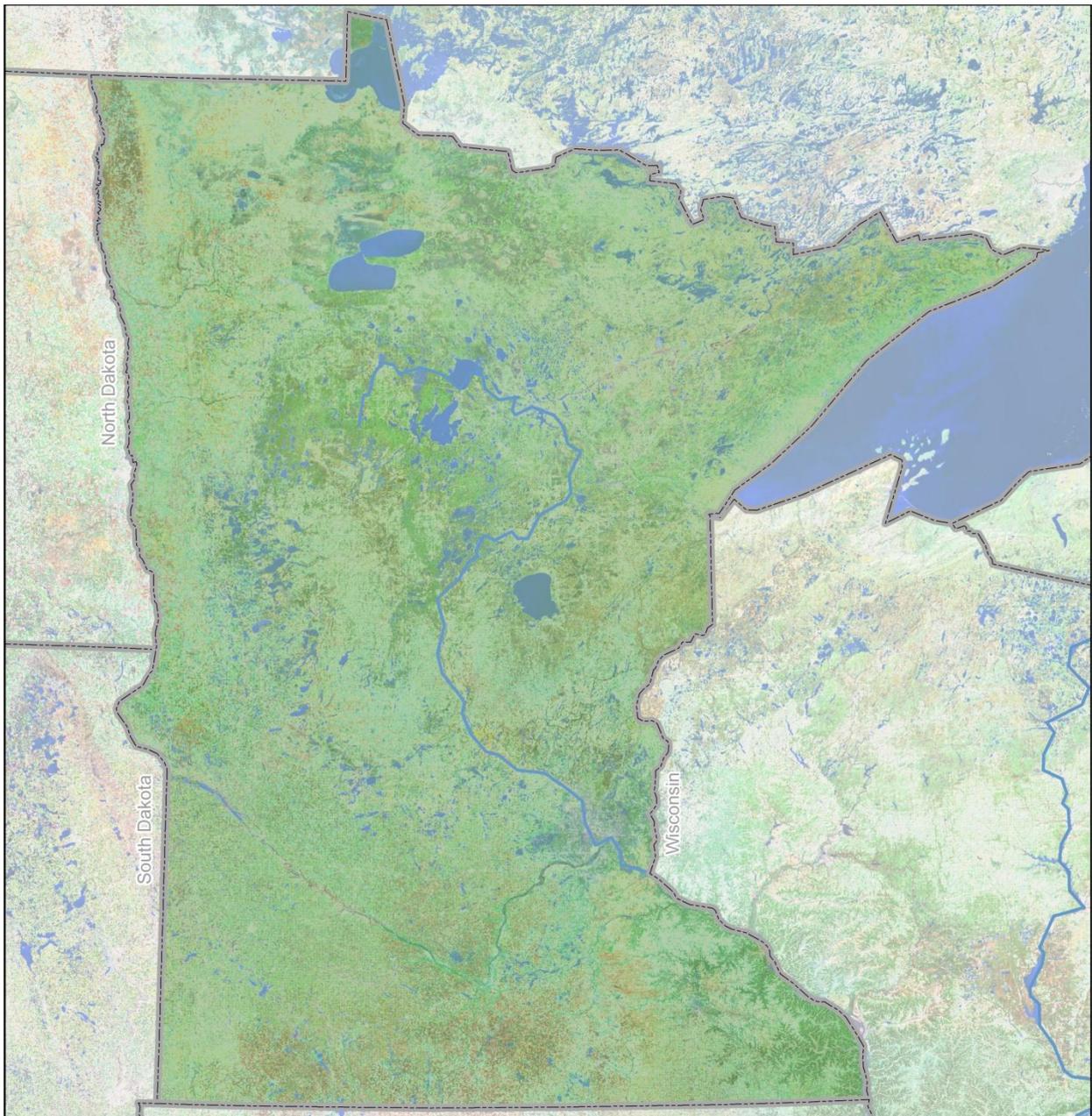


# MINNESOTA CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT 2012 – 2016 VOLUME I



DRAFT REPORT FOR PUBLIC REVIEW  
NOVEMBER 30, 2011

# MINNESOTA CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT 2012 – 2016

## Volume I

**Draft Report for Public Review  
November 30, 2011**

Prepared for  
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Minnesota Housing Finance Agency and  
Minnesota Department of Human Services

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# TABLE OF CONTENTS

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<b>I. EXECUTIVE SUMMARY .....</b>	<b>1</b>
A. Introduction .....	1
B. Minnesota Background and Trends.....	2
C. Five-Year Housing and Community Development Goals, Objectives and Strategies .....	4
<b>II. CONSOLIDATED PLAN DEVELOPMENT PROCESS .....</b>	<b>7</b>
A. Introduction .....	7
B. Compliance with HUD Regulations.....	8
C. Institutional Structure and Coordination .....	10
D. Consultation Activities.....	15
E. Efforts to Enhance Citizen Involvement.....	15
F. Public Review.....	16
<b>III. DEMOGRAPHIC AND ECONOMIC PROFILE .....</b>	<b>17</b>
A. Introduction .....	17
B. Demographic Trends .....	17
C. Economic Conditions .....	31
D. Summary .....	40
<b>IV. HOUSING MARKET ANALYSIS .....</b>	<b>41</b>
A. Introduction .....	41
B. Housing Stock.....	41
C. Housing Production and Affordability .....	47
D. Housing Problems .....	52
E. Disproportionate Needs .....	57
F. Housing Needs Forecast.....	58
G. Lead-Based Paint Hazards and Actions to Overcome Hazards .....	59
H. Public and Assisted Housing .....	71
I. Institutional Barriers to Affordable Housing.....	75
J. Summary .....	82
<b>V. HOUSING AND HOMELESS NEEDS ASSESSMENT .....</b>	<b>83</b>
A. Introduction .....	83
B. Housing Needs Assessment.....	83
E. Priority Housing Needs Rankings .....	120
F. Summary .....	122
<b>VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT .....</b>	<b>123</b>
A. Introduction .....	123
B. Community Development Needs Assessment .....	123
C. Summary .....	128
<b>VII. STRATEGIC PLAN .....</b>	<b>129</b>
A. Overview of Consolidated Plan National Goals .....	129
B. Context in Which Activities will be Conducted.....	129
C. Five-Year Housing and Community Development Goals, Objectives and Strategies .....	130

## VOLUME II: TECHNICAL APPENDIX

# I. EXECUTIVE SUMMARY

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## A. INTRODUCTION

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In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG)<sup>1</sup> and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlements the opportunity to shape these housing and community development programs into effective, coordinated housing and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan for the State of Minnesota, the Minnesota Department of Employment and Economic Development (DEED), in coordination with the Minnesota Housing Finance Agency (Minnesota Housing) and the Department of Human Services (DHS), hereby follows HUD's guidelines for citizen and community involvement. Furthermore, these agencies are responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the CDBG, HOME, HOPWA, and ESG programs, as well as those that complement the DEED planning processes already at work in the state.

### PURPOSE OF THE CONSOLIDATED PLAN

The *Minnesota Consolidated Plan for Housing and Community Development for 2012 – 2016* is the comprehensive five-year planning document identifying the needs and respective resource investments in satisfying the state's housing, homeless, non-homeless special population, community development and economic development needs.

### GOALS OF THE CONSOLIDATED PLAN

The goals of the programs administered by the DEED, Minnesota Housing, and DHS are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. These agencies strive to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the individual and local government levels, the agencies hope to improve the quality of life for all residents of the state. These goals are further explained as follows:

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<sup>1</sup> Recently renamed the Emergency Solutions Grant

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

## B. MINNESOTA BACKGROUND AND TRENDS

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### DEMOGRAPHIC PROFILE

Between 2000 and 2010, the population in Minnesota increased from 4.9 million to 5.3 million or by 7.8 percent. The majority of the population in 2000 and 2010 was white, and while this racial group showed an increase in population of 2.8 percent in the decade, all other racial and ethnic populations showed much larger increases. Notably, the black population increased by nearly 60 percent and the Asian population increased by more than 50 percent while the Hispanic ethnic population experienced nearly a 75 percent growth rate. Geographic analysis of racial and ethnic data showed that most racial and ethnic minority populations were concentrated in and around the Twin Cities metro region and that concentrations have increased over time. Fifteen percent of the population aged 5 or older in Minnesota had one or more disabilities at the time of the 2000 census and this population was also concentrated in some census tracts near Minneapolis and in the tribal lands in the north central part of the state.

### ECONOMIC PROFILE

From 1990 through 2010, the labor force in Minnesota, defined as people either working or looking for work, rose from about 2.4 million persons to nearly 3 million persons. During the same time period, the unemployment rate generally stayed below 5 percent until 2008 when it increased due to the nationwide recession. In 2009 the unemployment rate stood at 8.1 percent, and in 2010 the rate was 7.3 percent, although both of these figures were below the national rate. In 2009, real average earnings per job in Minnesota were \$48,863, and real per capita income was \$39,945 but both of these figures were just below national averages. In Minnesota the poverty rate in 2000 was 7.9 percent with 380,476 persons living in poverty, and more recent data suggest that the percentage may have increased to 10 percent. Persons in poverty were concentrated in some census tracts across the state, such as in the tribal lands in the northern region and in and around the City of Minneapolis.

## HOUSING MARKET

In 2000, the State of Minnesota had 2.1 million total housing units, and the 2010 census count showed that the total housing stock increased to 2.3 million units. Of the housing stock counted in the 2000 census and reported in the 2009 ACS estimates, roughly 75 percent were single-family homes, followed by apartments at around 17 percent; the remaining housing stock was comprised of duplexes, tri-or four-plexes, mobile homes or other housing types. Most housing units in Minnesota, around 90 percent in both the 2000 census and 2010 censuses, were counted as occupied units, with just under 75 percent of these units existing as owner-occupied housing and 25 percent as renter-occupied housing. However, homeownership declined from 74.5 percent in 2000 to 73 percent in 2010. The number of vacant units in the state increased from 2000 to 2010 by 52.2 percent, with the rental vacancy rate reaching nearly 7.9 percent in 2010. The number of “other vacant” housing units, or those vacant units that are unavailable to the marketplace, increased by nearly 155 percent. The construction value of single-family dwellings generally increased from 1980 through 2010, with the 2010 value ending at \$216,953. Both homeowner and rental housing prices were higher in the urban areas of the state. Lead-based paint issues continued to be a problem in the state, but the number of children testing positive for unsafe levels of lead decreased over time. An evaluation of affordable housing in the state showed that assisted and supportive housing units are primarily available in the urban areas of Minnesota. There were 418,263 owner households and 255,287 renter households with an unmet housing need in 2010, such as a cost burden or overcrowding problem, and a disproportionate need existed for many minority racial and ethnic households. By 2016, there are expected to be roughly 610,023 owner and 271,832 renter households with housing problems in the state.

## HOUSING AND HOMELESS NEEDS ASSESSMENT

Results from the 2011 Housing and Community Development Survey showed that the highest needs were indicated for activities in the rental housing market, such as rental assistance, construction of affordable rental housing, and rental housing rehabilitation. Survey respondents suggested that there is a medium need for homeowner activities such as first-time homebuyer assistance and homeowner housing rehabilitation.

Homeless needs throughout the state are handled by ten different Continuum of Care organizations. A count of the homeless population in the state showed that on a given night in January of 2011 more than 8,113 persons were homeless in Minnesota, including 1,509 homeless families with children and 1,083 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, persons living with HIV and their families, persons recently released from prison and veterans. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of special populations are relative to the programs currently provided. For example, the

elderly population is expected to swell in the near future and will require increased access to home services as well as assisted living and nursing home facilities.

## COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

The 2011 Housing and Community Development Survey provided data on perceived community development needs. Some differences were seen in the perceived needs in the entitlement versus non-entitlement areas of the state. Business retention and attraction of new businesses were seen as high ranked needs in business and economic development activities, while street and road improvement received the highest need ranking in regard to infrastructure. In the entitlement areas of the state, childcare facilities and youth centers were seen as the highest need among community and public facilities but these needs were not ranked as high in the non-entitlement areas of the state. Rankings for human and public services showed that transportation and employment services were viewed as a high need across the state. The highest-ranked needs in non-entitlement areas where State CDBG funds may be expended are in rental housing and retention of existing businesses.

## C. FIVE-YEAR HOUSING AND COMMUNITY DEVELOPMENT GOALS, OBJECTIVES AND STRATEGIES

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The following list presents the overriding goals, objectives and strategies of the 2012 – 2016 Minnesota Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

### HOUSING

**Goal:** Enhance affordable housing opportunities

**Objective 1:** Finance new opportunities for affordable housing

**Strategy 1.1:** Continue to provide entry-cost assistance to increase the ability of eligible borrowers to qualify for a mortgage loan

**Performance Measurement:** Number of homebuyers provided entry-cost assistance

**Objective 2:** Mitigate foreclosure impacts through prevention and remediation

**Strategy 2.1:** Provide entry-cost assistance to first-time homebuyers of foreclosed properties or properties in high foreclosure areas

**Performance Measurement:** Number of homebuyers provided entry-cost assistance to purchase homes in high foreclosure areas

**Objective 3:** Preserve existing affordable housing stock

**Strategy 3.1:** Provide financing to preserve affordable rental housing through rehabilitation and/or purchase/rehabilitation.

**Performance Measurement:** Number of Units Preserved

**Strategy 3.2:** Provide financing to rehabilitate owner-occupied housing

**Performance Measurement:** Number of rehabilitated homeowner units

**Strategy 3.3:** Provide funding in disaster situations when all other public and private funds have been exhausted

**Performance Measurement:** The measurement for the disaster activity which meets a federal objective

**Objective 4:** Increase the availability of affordable rental housing

**Strategy 4.1:** Finance affordable rental housing units through new construction

**Performance Measurement:** Number of new units awarded funds

**Strategy 4.2:** Finance adaptive re-use of non-residential structures to rental uses

**Performance Measurement:** Number of non-residential structures converted to rental use

## NON-HOUSING COMMUNITY DEVELOPMENT

**Goal:** Promote economic development and satisfy public facility needs throughout the non-entitlement areas of Minnesota, as administered through the Small Cities Development Program

**Objective 1:** Improve existing businesses through rehabilitation

**Strategy 1.1:** Improve existing commercial business through rehabilitation

**Performance Measurement:** Number of businesses rehabbed

**Objective 2:** Enhance the economic climate of local communities

**Strategy: 2.1:** Assist small communities through enhancement and expansion of existing business firms

**Performance Measurement:** Number of jobs created for low- to moderate-income persons

**Strategy: 2.2:** Assist small communities through attracting start up businesses

**Performance Measurement:** Number of jobs created for low- to moderate-income persons

**Objective 3:** Address community needs through improvements to public facilities and infrastructure throughout the non-entitlement communities of Minnesota

**Strategy: 3.1:** Assist small communities through enhancement of public facilities

**Performance Measurement:** Number of persons benefitting

**Objective 4:** Provide funding in disaster situations when all other public and private funds have been exhausted

**Strategy: 4.1:** Eligible funding and activities will be available through SCDP funds

**Performance Measurement:** The measurement for the disaster activity which meets a federal objective

## HOMELESS AND SPECIAL NEEDS POPULATIONS

**Goal:** Facilitate housing and services to prevent and end chronic homelessness, transition homeless families and individuals into more stable, long-term housing situations, and support special needs populations

**Objective 1:** Provide for homeless services and prevent and end homelessness

**Strategy 1.1:** Provide emergency homeowner and renter assistance

**Performance Measurement:** The number of families assisted

**Strategy 1.2:** Continue providing services and operation funding to selection of existing homeless facilities

**Performance Measurement:** The number of persons assisted with existing facilities

**Strategy 1.3:** Provide rental assistance for supportive housing when authorized by the Minnesota Housing Board

**Performance Measurement:** Number of households assisted

**Objective 2:** Incorporate capacity of new Emergency Solutions Grant (ESG) program, when funding and administrative procedures are established by HUD

**Strategy 2.1:** Incorporate additional new ESG procedures and funding

**Performance Measurement:** Distribute funding for rapid re-housing activities

**Objective 3:** Support special needs populations

**Strategy 3.1:** Continue to fund programs that provide housing and services to special needs populations

**Performance Measurement:** The number of persons with special needs assisted

## II. CONSOLIDATED PLAN DEVELOPMENT PROCESS

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### A. INTRODUCTION

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In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for People with AIDS (HOPWA). Termed the *Consolidated Plan for Housing and Community Development*, the new single-planning process was intended to more comprehensively fulfill three basic goals:

1. *Provide decent housing*, which involves helping homeless people obtain appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination and/or increasing supportive housing to assist persons with special needs.
2. *Provide a suitable living environment*, which means improving the safety and livability of neighborhoods, including the provision of adequate public facilities; reducing isolation of income groups within communities through distribution of housing opportunities for persons of low income; revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; as well as conserving energy resources.
3. *Expand economic opportunities*, which emphasizes job creation and retention, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is actually a three-part process and comprises:

1. Developing a five-year strategic plan,
2. Preparing annual action plans, and
3. Submitting annual performance and evaluation reports.

The first element referred to above, the strategic plan, also has three parts:

1. A housing market analysis;
2. A housing, homeless, and community development needs assessment; and
3. Establishment of long-term strategies for meeting the priority needs of the state.

HUD asks that priority objectives be built upon specified goals that flow from quantitative and qualitative analysis of needs identified in the five-year planning process. Program funding is ensured by completing these documents on time and in a format acceptable to HUD.

Furthermore, the Minnesota Consolidated Plan is designed to be a collaborative process whereby the State can establish a unified vision for housing and community development actions. It offers the State the opportunity to shape housing and community development programs into effective and coordinated housing and community development strategies. It also creates the opportunity for citizen participation and strategic planning to take place in a comprehensive context and to reduce duplication of effort throughout Minnesota.

Thus, the Consolidated Plan functions as:

1. A planning document for the State of Minnesota that builds on a participatory process among citizens, organizations, businesses and other stakeholders;
2. A submission document for federal funds under HUD's formula grant programs;
3. A strategy document to be followed in carrying out HUD's programs; and
4. A management tool for assessing performance and tracking results.

*The Minnesota Consolidated Plan for Housing and Community Development for 2012 – 2016* is the comprehensive five-year planning document identifying needs and respective resource investments in satisfying the state's housing, homelessness, non-homeless special population, community development and economic development needs.

### **B. COMPLIANCE WITH HUD REGULATIONS**

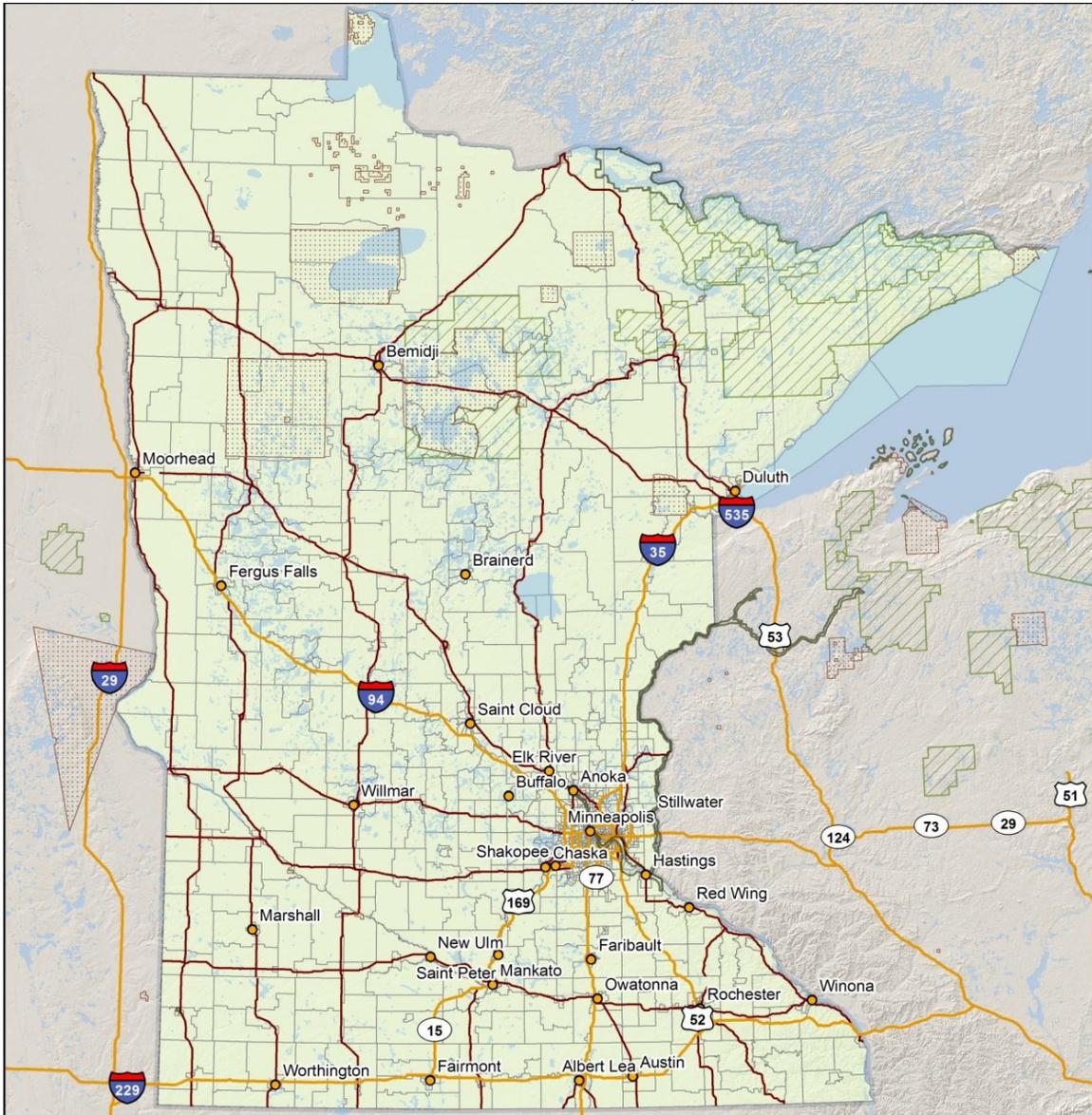
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As the lead agency for the Consolidated Plan, the Minnesota Department of Employment and Economic Development (DEED) and its consolidated planning partners, the Housing Finance Agency (Minnesota Housing) and the Department of Human Services (DHS), followed the federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. Minnesota's Consolidated Plan for 2012 – 2016 was prepared in accordance with 24 CFR Part 91 applicable to state government.

Furthermore, the DEED, Minnesota Housing and DHS are responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the HOME Investment Partnerships (HOME), the Emergency Shelter Grant (ESG) programs, and the Housing Opportunities for Persons With AIDS (HOPWA). These agencies encourage citizens throughout Minnesota to participate in the development of the Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER) and substantial amendments to the Consolidated Plan. As the plans are prepared, hearings are conducted for public input and comment. Consequently, both these agencies strongly encourage public participation and consultation with other organizations as an essential means of identifying community needs. The citizen participation process was formulated at the beginning of the plan development process and is presented in the Citizen Participation Plan (CPP), as noted in Appendix A of the Technical Appendix.

The objectives of the CPP are to ensure that the citizens of Minnesota, particularly persons of low- and moderate-income, persons living in slum and blight areas, units of local government, public housing agencies, and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan, Annual Action Plan and the Annual Performance Report.

**Map II.1**  
**State of Minnesota**  
 State of Minnesota  
 Census Bureau Data, 2010



**LEGEND**

**Minnesota**

Census Tract Boundaries	US Highways
Tribal Land	Interstate Highway
Forest Service Land	County Seats — Population > 10,000
Bureau of Land Management Land	Minnesota State Boundary
National Parks Service Land	

Data Source: ESRI Datasets, 2010 TIGER Data, USGS

0 50 Miles

### C. INSTITUTIONAL STRUCTURE AND COORDINATION

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The delivery of affordable housing programs authorized by the federal government and Minnesota state legislature is centralized in Minnesota Housing. DEED is the primary administrator and provider of CDBG funds in the non-entitlement areas of the state. Minnesota Housing and DHS share the delivery of supportive housing programs for persons experiencing homelessness. DHS is primarily responsible for the delivery of services for persons with special needs; many persons DHS serves are homeless.

Affordable housing assistance in Minnesota depends upon a large network of local lenders, housing authorities, community action agencies, nonprofit and faith-based organizations, homeowner educators and counselors, and local governments throughout the state. The State relies on these entities to administer a number of affordable and supportive housing programs, identify housing needs at the local level, and encourage the development of affordable housing.

Recognizing the need to increase both the accessibility and effectiveness of assistance programs for low- and very low-income persons, Minnesota Housing has worked to increase the participation of local nonprofits and other nontraditional lenders in delivering its programs. These nontraditional participants provide a greater opportunity to coordinate the delivery of assistance and to better target funds to people with the greatest need.

Minnesota Housing chairs the Interagency Council on Homelessness, a group of state agencies that includes the following state departments: Corrections, Employment and Economic Development, Human Services, Housing, Public Safety, Education, Health, and Veterans Affairs, with the Department of Human Services represented by the offices of Mental Health, Chemical Health, Economic Opportunity, and Community Living Supports. The Interagency Council coordinates and supports the regional Continuum of Care committees, regional advisory groups to the Family Homeless Prevention and Assistance Program, Minnesota's work on the Homeless Management Information System (HMIS), and all state programs impacting homelessness.

To prevent and end homelessness, the Interagency Task Force on Homelessness has been established to:

- Investigate, review, and improve the current system of service delivery to people who are homeless or at risk of becoming homeless;
- Improve coordination of resources and activities of all state agencies relating to homelessness;
- Advise Minnesota Housing in managing the Family Homeless Prevention and Assistance Program.

The Minnesota HIV Housing Coalition was formed in 1993 to facilitate access to quality housing and appropriate support services for individuals and families living with HIV in Minnesota. The Coalition advises the City of Minneapolis and Minnesota Housing in priorities for the expenditure of HOPWA funds. Minnesota Housing and the City of Minneapolis collaborate in allocating HOPWA funds to projects throughout the state for

which sponsors seek assistance through the Request for Proposal process. Minnesota Housing continues to seek input from DHS on outreach efforts to ensure that the State addresses the needs of the HIV/AIDS population outside of the 13-county Twin Cities metro area. The City of Minneapolis administers HOPWA inside the Twin Cities metro area. DHS, which has a broad understanding of regional HIV/AIDS issues and programs, is the official administrator of federal Ryan White Part B and AIDS Drug Assistance Program (ADAP) funding for Minnesota. As the Part B Grantee, DHS is charged with addressing the needs of persons living with HIV throughout the entire state of Minnesota. DHS has access to comprehensive needs assessment information through its involvement with the Minnesota Ryan White HIV Services Planning Council.

The Interagency Stabilization Group (ISG) has been working with local nonprofits and units of government since 1993. The ISG coordinated funds for the stabilization and preservation of qualifying assisted rental housing. ISG members include Minnesota Housing, the Family Housing Funds, the McKnight Foundation, the Minneapolis Community Development Agency, the St. Paul Planning and Economic Development Department, LISC, HUD and the Federal Home Loan Bank.

The Greater Minnesota Interagency Preservation Work Group is a consortium of public and nonprofit agencies created to work together to cooperatively address the preservation of federally-assisted rental housing in Minnesota outside of the Minneapolis-St. Paul metropolitan area. The participants include Minnesota Housing, HUD, USDA Rural Development, DEED, the Federal Home Loan Bank of Des Moines, Duluth LISC, and the Greater Minnesota Housing Fund. By coordinating information about properties at risk of converting to market-rate housing or at risk of loss due to physical deterioration, the participants are able to more strategically target their combined resources.

The Stewardship Council members represent the stakeholders involved in the development of supportive housing for previously homeless persons, including those created by the Minnesota Business Plan to End Homelessness. There is a Metropolitan Council for the seven-county metropolitan area and a Greater Minnesota Council. The Council believes, to truly increase the supply of supportive housing units in Minnesota, it is essential to preserve the existing supply of units.

The Council membership includes housing development and human service representatives from federal, state, county, city, and private philanthropic agencies, as well as from Minnesota's Business Plan to End Homelessness. The Stewardship Council also works closely with non-profit agencies that offer training and technical assistance to owners; such as Hart-Shegos & Associates, Minnesota Housing Partnership, Corporation for Supportive Housing, and others.

The State supports the development of CoC plans throughout Minnesota. Minnesota Housing has provided funds for regional development of CoC plans with matching grants from the Greater Minnesota Housing Fund. Currently, there are 10 CoCs regions in Minnesota. Committees have developed plans that identify and describe regional homelessness, assistance needs of persons experiencing homelessness or people at risk of becoming homeless, gaps in regional service delivery for persons who are homeless, and

a plan for addressing these gaps. The CoCs conduct annual point in time counts, track the homeless assistance housing inventory, and apply for annual funding through the HUD CoC NOFA. These communities also develop region-wide plans to end homelessness in coordination with Minnesota's Business Plan to End Long-Term Homelessness and Heading Home Minnesota. Local plans align goals and objectives with the federal plan and the state's roadmap to end homelessness.

Both Minnesota Housing and DHS consult the CoC Committees in the process of reviewing and selecting proposals for funding under ESG, transitional housing programs, the Family Homelessness Prevention and Assistance Program (FHPAP), and permanent supportive housing for people experiencing long term homelessness. DHS offers each CoC committee the opportunity to participate in the proposal review process through which funding recommendations are determined for ESG as well as other DHS-administered programs. This allows CoC committees to have input into how ESG funds are spent in their community and ensures that funds are directed toward meeting gaps in their CoC systems. Developments with long-term homeless supportive housing units are awarded points based on the local CoC and Heading Home plan priorities. FHPAP applicants must coordinate planning efforts with the local CoCs.

Many areas of the state may find the competition for funds difficult or unsuccessful due to disparities in the ability of local providers to obtain or administer assistance. Minnesota Housing receives state appropriations for the Operating Support Program (formerly known as the Nonprofit Capacity Building Grant Program), which provides training to nonprofit organizations, tribal organizations, and local governments to increase their capacity to provide affordable housing. Minnesota Housing also funds a predevelopment Nonprofit Capacity Building Revolving Loan Program, using Minnesota Housing reserves to cover a portion of the pre-development costs typically incurred in developing an affordable housing project. Community Housing Development Organizations (CHDOs) working on HOME projects are eligible to apply for these predevelopment assistance programs.

Minnesota Housing has made an extensive effort to identify and work with CHDOs in its HOME programs since 1991. Minnesota Housing has certified 29 organizations as CHDOs. Since 1995, Minnesota Housing has used up to 5 percent each year of HOME funds to provide operating support to CHDOs.

### **GAPS IN THE DELIVERY SYSTEM**

Although there is program-delivery capacity in all areas of the state for some type of housing program, there are gaps in the current institutional structure in the development of capacity for long-term rental housing and in rural and suburban areas and nonprofit development capacity for all types of affordable housing. Smaller communities with limited local and federal resources do not have the capacity to apply for or to deliver complicated programs from a variety of governmental sources. These capacity constraints were discussed at the public meetings. In some areas of the state, multi-county Housing Redevelopment Authority (HRA) and Community Action Agency (CAA) have provided the delivery capacity that individual communities could not provide or afford.

## OVERCOMING GAPS

The State has worked hard to overcome the gaps in service delivery and to build capacity in the institutions that deliver housing and community development services. Organizations that address these issues include: the Interagency Council on Homelessness (chaired by Minnesota Housing), the State Interagency Long Term Care Planning Committee, the Minnesota HIV Housing Coalition, the Minnesota Coalition for the Homeless, the Minnesota Housing Partnership, the Local Initiatives Support Corporation in both the Twin Cities and Duluth, the Minnesota Home Ownership Center, the Emerging Markets Homeownership Initiative, the Metropolitan Interfaith Council on Affordable Housing, the Metro-wide Engagement on Shelter and Housing, the Corporation for Supportive Housing, the Minnesota Veterans Interagency Task Force, the Interagency Stabilization Group, the Stewardship Council and the Greater Minnesota Interagency Preservation Work Group.

The Family Housing Fund and the Greater Minnesota Housing Fund are conduits of philanthropic resources to support affordable housing initiatives throughout the state. Both funds work closely with Minnesota Housing to distribute affordability and community development support resources for a variety of initiatives ranging from homeless prevention, development support for affordable single-family and multifamily projects, and homeowner education and counseling support. In the latter two instances, the funds provide their resources in cooperation with Minnesota Housing HMinnesota Housing to provide organizations with a “one-stop shop” to streamline funding distribution.

The Minnesota Home Ownership Center is an umbrella organization that supports comprehensive homeowner training services throughout the state on both a pre-purchase and post-purchase basis, including foreclosure prevention. The Center provides a degree of standardization and quality control for the Homeownership Advisors Network that provides education and counseling throughout the state. At this point, such services are provided in most counties. The Minnesota Home Ownership Center also works with Minnesota Housing, the Family Housing Fund and the Greater Minnesota Housing Fund to provide capacity building and other funding support for the Network.

The Emerging Markets Homeownership Initiative (EMHI) is a program of the Minnesota Home Ownership Center designed to increase homeownership opportunities for Minnesota’s emerging markets. The Minnesota Home Ownership Center and its EMHI programming support the home ownership industry in service to communities of color by offering: knowledge, tools and connections.

## **ANTI-POVERTY STRATEGY**

In Minnesota, there is a statewide network of Community Action Agencies (CAAs) and Tribal Governments with a common purpose: to fight poverty and the effects of poverty in Minnesota communities. The goals of these agencies are to better focus available local, state, private and federal resources to assist low-income individuals and families to acquire useful skills and knowledge, gain access to new opportunities, and achieve economic self-sufficiency. Each agency assesses needs, establishes priorities, determines strategies to respond to local poverty issues and delivers a broad range of services and activities to strengthen self-reliance.

The specific programs delivered by the CAAs and Tribal Governments include:

- Energy Assistance – financial assistance toward energy bills for low-income households;
- Weatherization – weatherization of homes of low-income households to reduce heat loss and increase heating efficiency;
- Financial Literacy Programming – includes Family Assets for Independence in Minnesota, a program which matches low-income households' income with state, federal and private funding for the purpose of buying a home, furthering education, or starting a business; other forms of financial literacy programming include tax preparation assistance, budget counseling and general financial education;
- Food Shelves and various nutrition programs – food for households experiencing emergencies through the network of locally-run foodshelves;
- Head Start – assists low-income families break the cycle of poverty by improving the health and social competence of children age birth to five and pregnant women, and by promoting economic self-sufficiency for parents;
- Homeless Programs – assistance to households or individuals who are at risk of being homeless, currently homeless, or who were previously homeless and are receiving follow-up services;
- Housing Construction, Rehabilitation, and Assistance – development of long-term, low-income housing including the rehabilitation of unoccupied housing and the provision of rental housing assistance;
- Congregate Dining and Meals on Wheels – meals for senior citizens in congregate setting or meals that are home-delivered to senior citizens or disabled individuals;
- Economic Development and Business Start-Up – subsidized business ventures for low-income households; and
- Transit and Transportation Alternatives – bus passes, tokens, or rides provided to low-income persons and vehicle donation and repair programs.

These agencies also lead and participate in local collaborative efforts involving health departments, education institutions, employment and training providers, child care centers, governmental agencies, faith-based organizations and others.

## **OBSTACLES TO MEETING UNDERSERVED NEEDS**

A major obstacle to meeting underserved needs is insufficient funding. While the State of Minnesota is a leader among states in appropriating funds for affordable housing, the need continues to exceed available resources, especially resources that are the most useful for providing housing for extremely low-income families.

## **D. CONSULTATION ACTIVITIES**

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As part of the consolidated planning process, the DEED, Minnesota Housing and DHS consulted with a wide variety of organizations in order to gain understanding of the housing and community development stage. This Consolidated Plan represents a collective effort from a broad array of entities in Minnesota ranging from advocacy groups for persons with disabilities to economic development organizations. Private, non-profit and public organization representatives, including mayors, county managers and commissioners, county or planning and development district administrators, persons interested in the CDBG program, persons interested in the HOME program, persons associated with Continuum of Care organizations, and the State Department of Health were contacted through several means, such as e-mail correspondence, online surveys and face-to-face interactions. These persons were solicited to discuss housing and community development needs in Minnesota, including the ranking of those needs and activities that the DEED, Minnesota Housing and DHS might consider in better addressing needs throughout the state. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in Minnesota. A list of agencies contacted throughout the consolidated planning process is presented in Volume D of the Technical Appendix.

## **E. EFFORTS TO ENHANCE CITIZEN INVOLVEMENT**

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Public involvement began in September 2011 and extended over a period of several months. Two key steps were taken in the involvement process. One was the implementation of three focus group meetings, which represented an assembly of experts in housing and community development issues for the State of Minnesota, and the other was a set of five regional forums, during which citizens were provided the opportunity to offer feedback and input regarding the Consolidated Plan.

The focus groups, which occurred September 21 and 22, 2011, were held with the purpose of drawing upon the expert knowledge of stakeholders and gathering their perspectives on barriers and constraints encountered in Minnesota's housing and community development arena. The focus groups included housing and community development professionals and stakeholders from organizations around the state and covered topics such as homelessness and housing preservation.

Input was also received at five regional forums, held October 18, 19, and 20, 2011, in Grand Rapids, Detroit Lakes, St. Cloud, Marshall, and St. Paul. The State invited citizens to attend the informational sessions provided throughout the state to educate the public about programs available and any modifications that were made. Following the protocol set forth

## **II. Consolidated Plan Development Process**

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in the Minnesota Citizen Participation Plan, the public was notified and was encouraged to provide comment. Affidavits of publication are presented at the end of Section D in the Technical Appendix. Representatives from local governments, non-profits, businesses and state and local government participated.

Additionally, Minnesota Housing develops its own agency Strategic Plan each year, and some findings from that plan have been incorporated herein, including that specific public input process. In preparation of the Affordable Housing Plan for October 2011 through September 2012, Minnesota Housing held five regional meetings throughout the state to seek input from stakeholders, including representatives of American Indian tribes, regarding affordable housing topics.

### **F. PUBLIC REVIEW**

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The draft report for public review was released on November 30, 2011, which initiated a 30-day public review period. The draft report was available online and was also available in printed form in several locations.

### III. DEMOGRAPHIC AND ECONOMIC PROFILE

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#### A. INTRODUCTION

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The following narrative examines a broad range of socioeconomic characteristics including population growth, race and ethnicity, disability, poverty and unemployment rates. Data were gathered from the U.S Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, and the U.S. Department of Housing and Urban Development. This information was used to analyze the state's current social and economic complexion and determine prospective trends and patterns in growth in the next five years.

#### B. DEMOGRAPHIC TRENDS

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The Census Bureau reports significant levels of detail about the demographic characteristics of geographic areas in each of the decennial census enumerations. However, some data was not reported in the most recent census, so data from the U.S. Census Bureau's American Community Survey (ACS), including one year estimates and five year data averages, were used to supplement decennial census data. While ACS data provide a useful tool, data are not directly comparable to traditional census data, but population shares may be used in analysis.

##### TOTAL POPULATION

Table III.1, at right, shows the change in population that occurred in Minnesota from the census count in 2000 through the most recent population count for 2010. Overall, the population increased from 4.9 million to 5.3 million in 2010. This was an increase of nearly 8.0 percent over the 10-year time span.

<b>Table III.1</b>	
<b>Population Change</b>	
State of Minnesota	
Census Bureau Data	
<b>Year</b>	<b>Total</b>
2000	4,919,479
2010	5,303,925
<b>% Change 00 - 10</b>	<b>7.8</b>

##### POPULATION BY RACE AND ETHNICITY

The characteristics of the population in Minnesota can also be examined by race and ethnicity. Table III.2, shown on the following page, presents the breakdown of the population in the state by race and ethnicity from 2000 and 2010 census data. In terms of race, in 2000 the majority of the population, 89.4 percent, was white, followed by black at 3.5 percent, Asian at 2.9 percent, and two or more races at 1.7 percent. As for ethnicity, persons of Hispanic descent comprised 2.9 percent of the population at the time of the 2000 census.

By 2010, some changes were seen in the racial and ethnic makeup of the population in Minnesota. For example, in regard to racial groups, the white population showed the smallest total increase in population of only 2.8 percent and also decreased in population share to 85.3 percent. Several groups, including black, Asian and "other" races, showed increases in excess of 50.0 percent. The Hispanic ethnic population showed growth of nearly 75 percent and increased from 2.9 percent to 4.7 percent of the total population.

<b>Table III.2</b> <b>Population by Race and Ethnicity</b> State of Minnesota Census Bureau Data					
Race/Ethnicity	2000 Census		2010 Census		00 - 10 % Change
	Population	% of Total	Population	% of Total	
White	4,400,282	89.4%	4,524,062	85.3%	2.8%
Black	171,731	3.5%	274,412	5.2%	59.8%
American Indian	54,967	1.1%	60,916	1.1%	10.8%
Asian	141,968	2.9%	214,234	4.0%	50.9%
Native Hawaiian/Pacific Islander	1,979	0.0%	2,156	0.0%	8.9%
Other	65,810	1.3%	103,000	1.9%	56.5%
Two or More Races	82,742	1.7%	125,145	2.4%	51.2%
<b>Total</b>	<b>4,919,479</b>	<b>100.0%</b>	<b>5,303,925</b>	<b>100.0%</b>	<b>7.8%</b>
Hispanic (Ethnicity)	143,382	2.9%	250,258	4.7%	74.5%

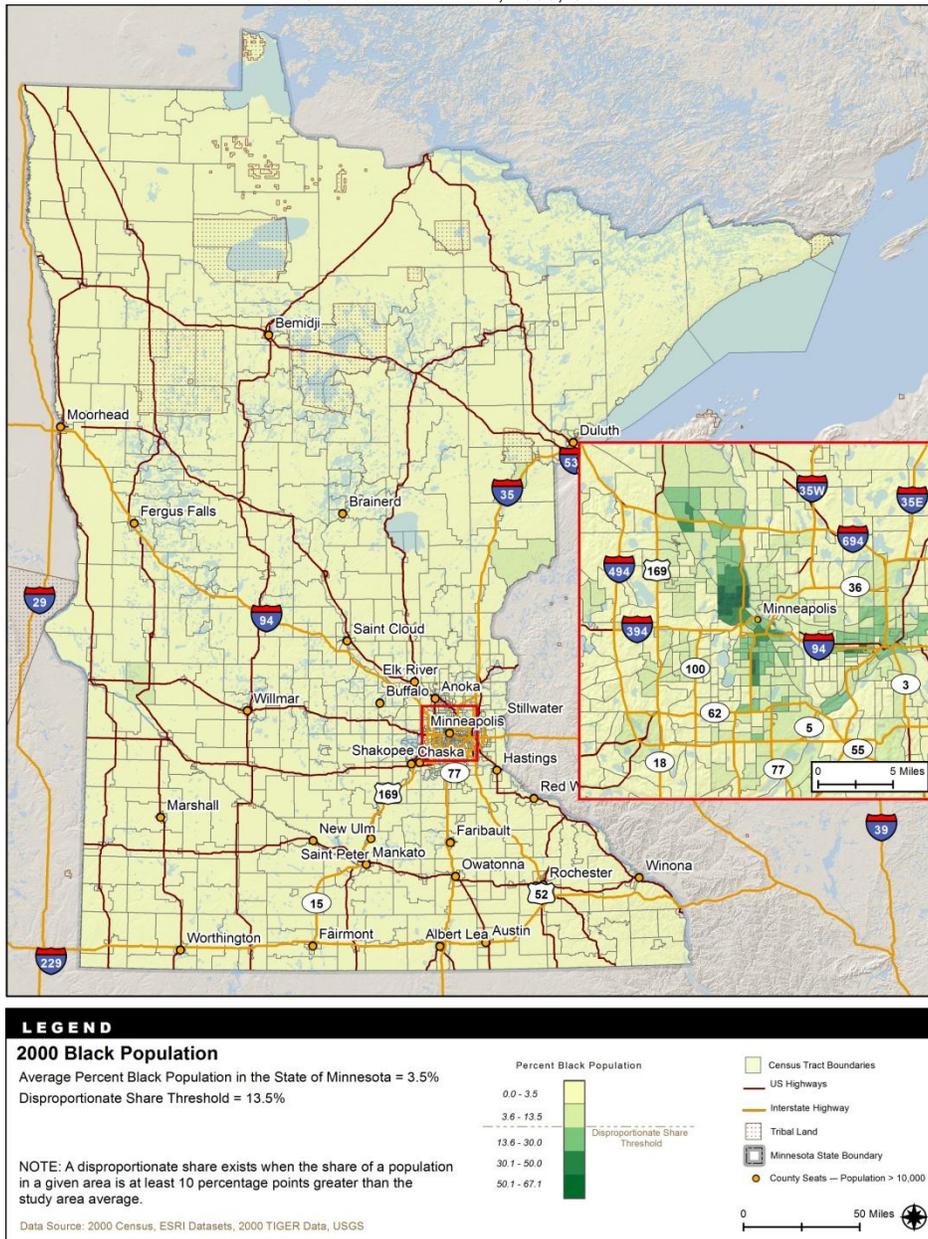
Data from the 2000 and 2010 censuses revealed that the geographic distribution of these racial and ethnic minorities was not even in Minnesota. An analysis of distribution was conducted by calculating the percentage share of total population within each census tract of the particular racial or ethnic group. That share was then plotted on a geographic map. HUD defines a population as having a disproportionate share when a portion of a population in a given area is more than 10 percentage points higher than the jurisdiction average.

III. Demographic and Economic Profile

Map III.1, below, shows the concentration of the black population in the state. At the time of the 2000 census, 3.5 percent of the population in the state was black. Therefore, based on HUD’s definition, any area that had a black population 10 percentage points or more above the average at that time held a disproportionate share of this population. This map shows that the black population was disproportionately concentrated in several census tracts in and around the Twin Cities metro region where the black population represented as much as 67.1 percent of the population in selected census tracts.

**Map III.1**  
**Percent Black Population by Census Tract**

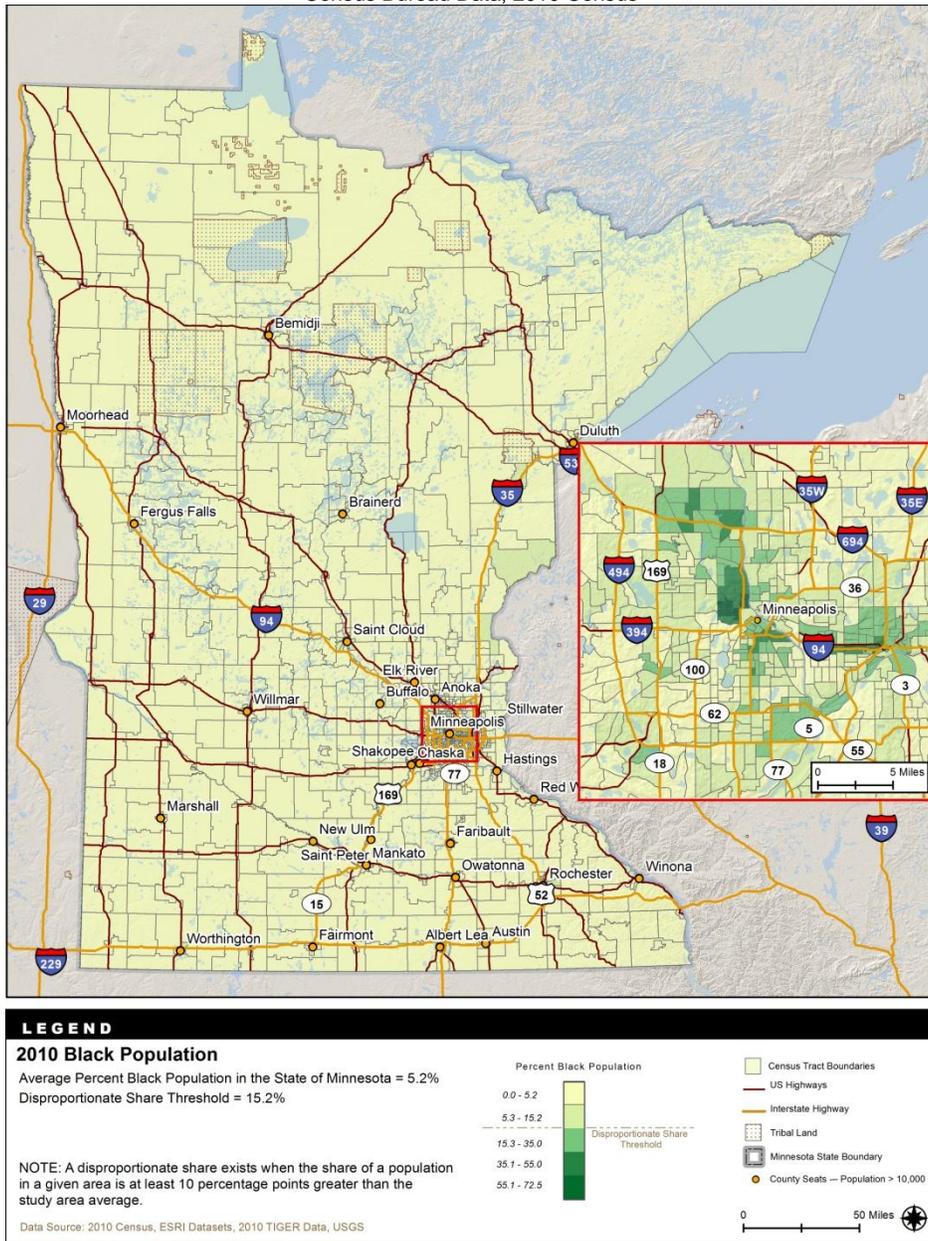
State of Minnesota  
 Census Bureau Data, 2000, Census



III. Demographic and Economic Profile

By 2010 the average black population had increased from 3.5 percent in 2000 to 5.2 percent. Map III.2, below, shows the concentration of the black population in the state by census tract as counted in the 2010 census. While the black population remained disproportionately concentrated only in the areas around Minneapolis, several census tracts showed increased concentrations and the percent share in the most concentrated areas increased to 72.5 percent.

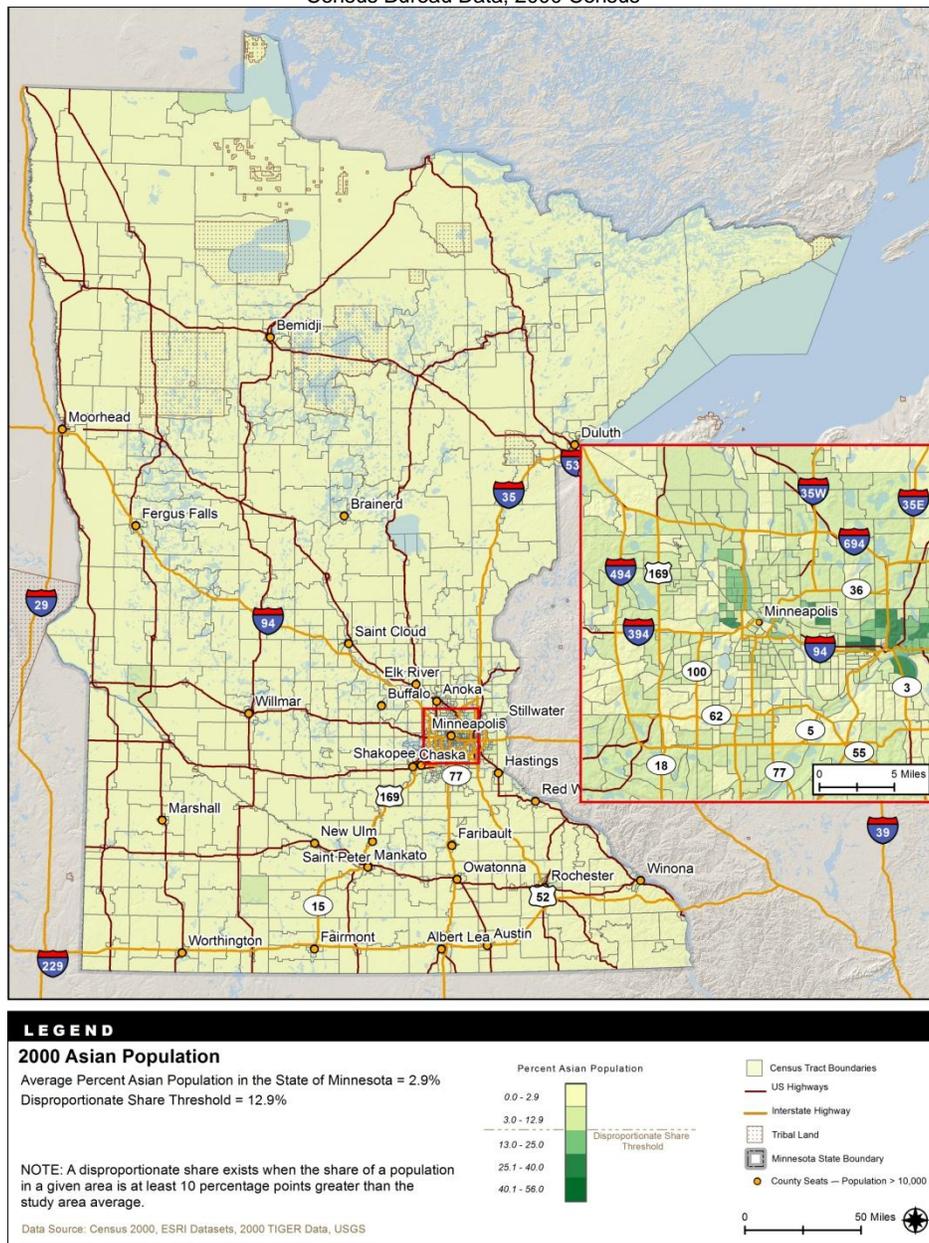
**Map III.2**  
**Percent Black Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2010 Census



III. Demographic and Economic Profile

Map III.3, shown below, presents the concentration of the Asian population at the time of the 2000 census. As with the black population, the Asian population in the state was disproportionately concentrated only in the area around Minneapolis, where some census tracts showed concentrations above the disproportionate share threshold of 12.9 percent and as high as 56 percent.

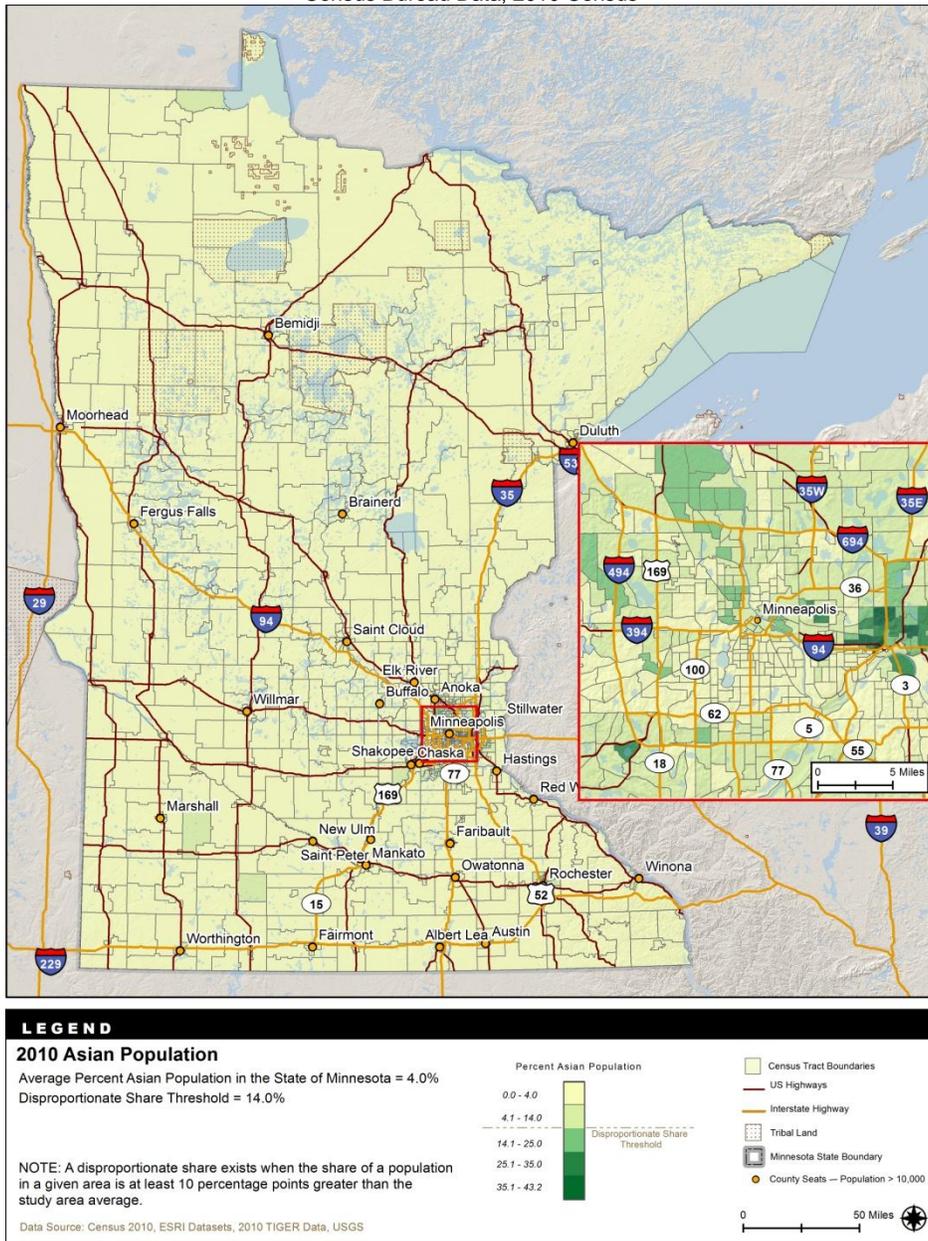
**Map III.3**  
**Percent Asian Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2000 Census



III. Demographic and Economic Profile

Map III.4, below, shows the concentration of the Asian population in Minnesota as counted in the 2010 census. Several tracts around the state, although again predominantly in the Minneapolis metro region, demonstrated an increase in the percent share of the Asian population. However, the highest concentration of Asian persons within a census tract decreased to 43.2 percent, suggesting that the population became more spread out over time.

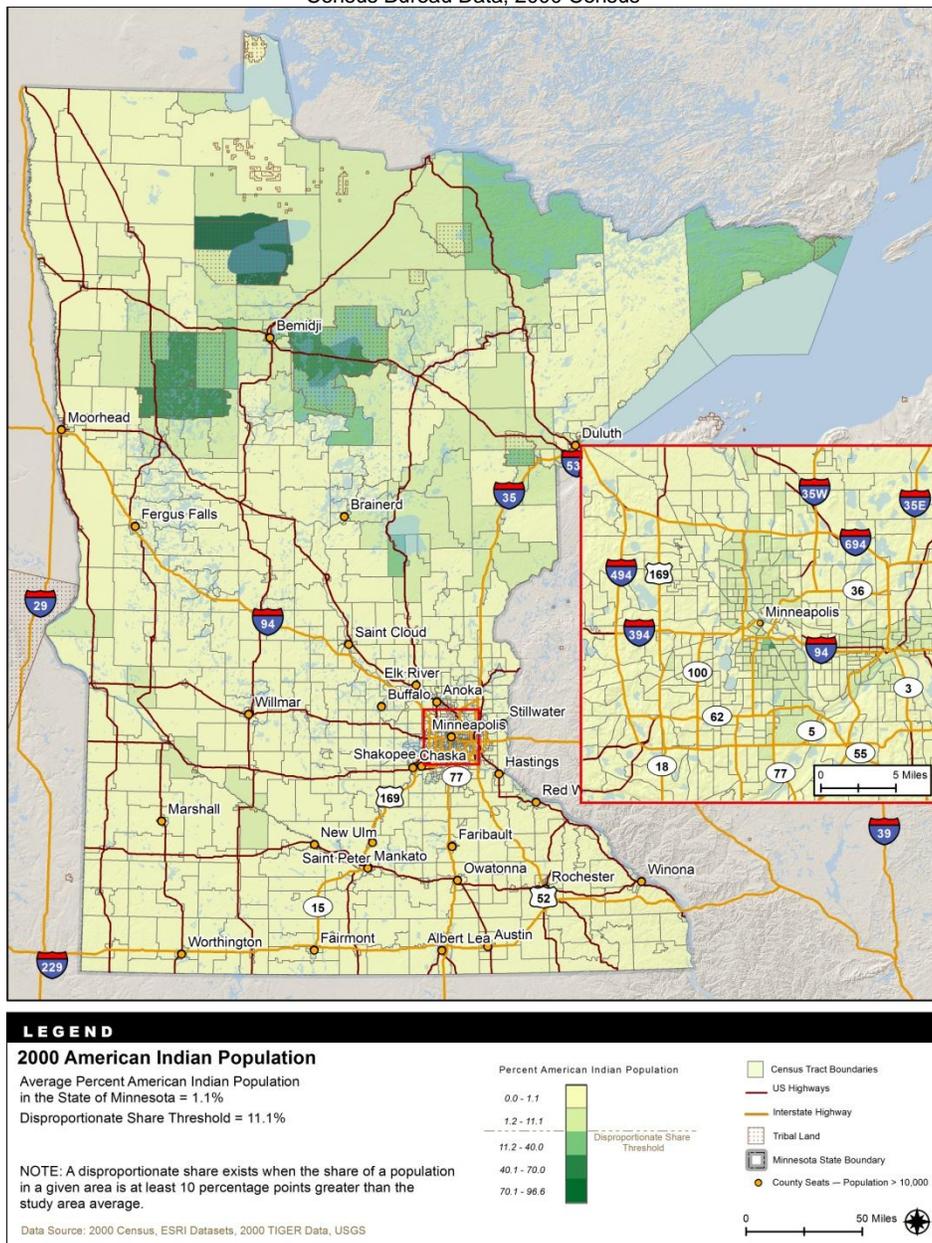
**Map III.4**  
**Percent Asian Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2010 Census



III. Demographic and Economic Profile

Map III.5, below, presents the concentration of the American Indian population as of 2000 and shows that this population was concentrated mostly in the northern part of the state, where some tracts showed a concentration as high as 96.6 percent. The tracts with the highest concentrations were located in and around tribal lands, although a few tracts in the far northern parts of the state made up in part by one or more reservations displayed shares of American Indian population around or below the disproportionate share.

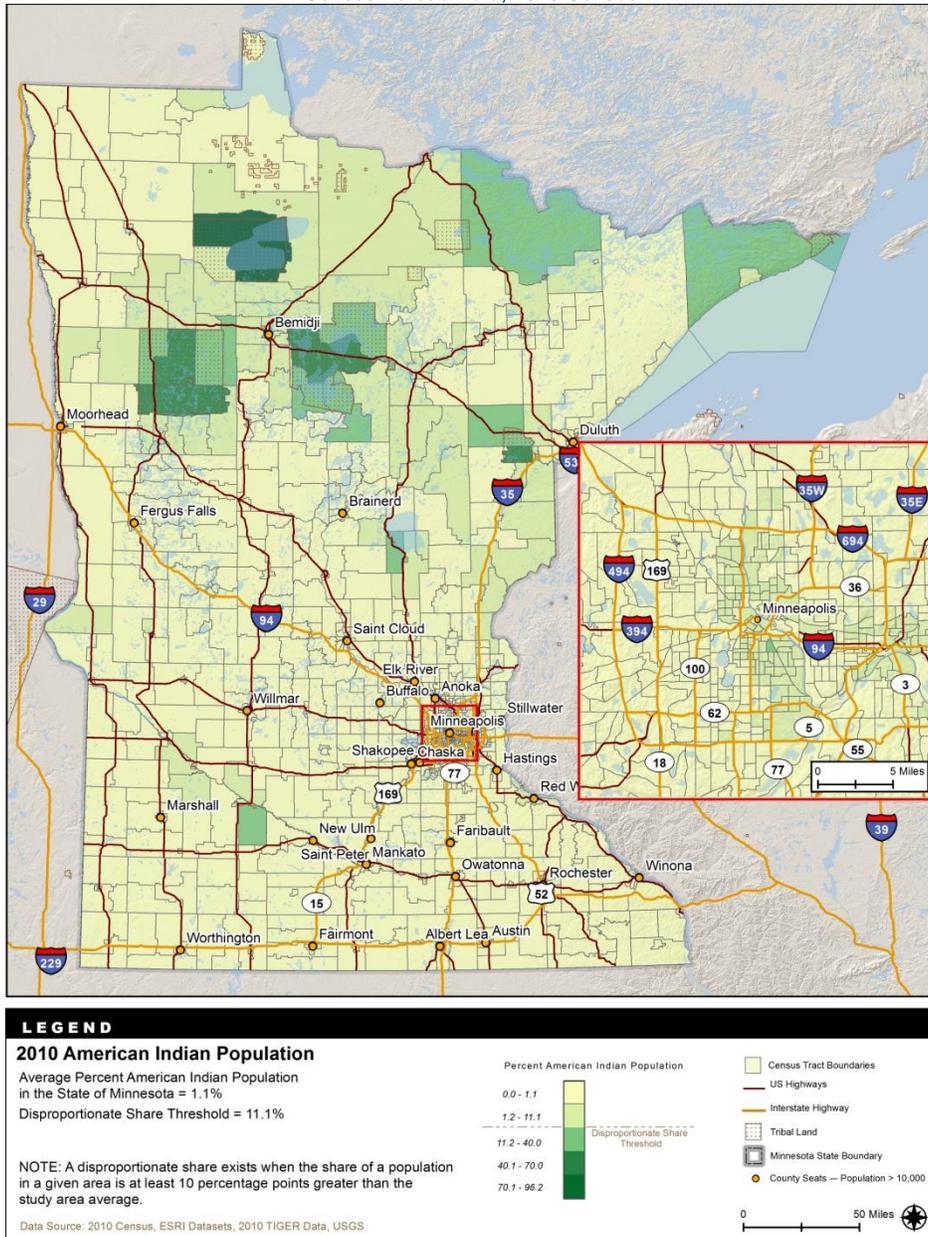
**Map III.5**  
**Percent American Indian Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2000 Census



III. Demographic and Economic Profile

Map III.6, below, shows the concentration of the American Indian population in Minnesota by census tract as of 2010. Very little change was seen overall, although some tracts outside of the tribal lands, such as near Duluth and east of Marshall, showed an increase in concentration to as high as 70 and 40 percent, respectively. The concentration decreased in parts of the urban Minneapolis area, however.

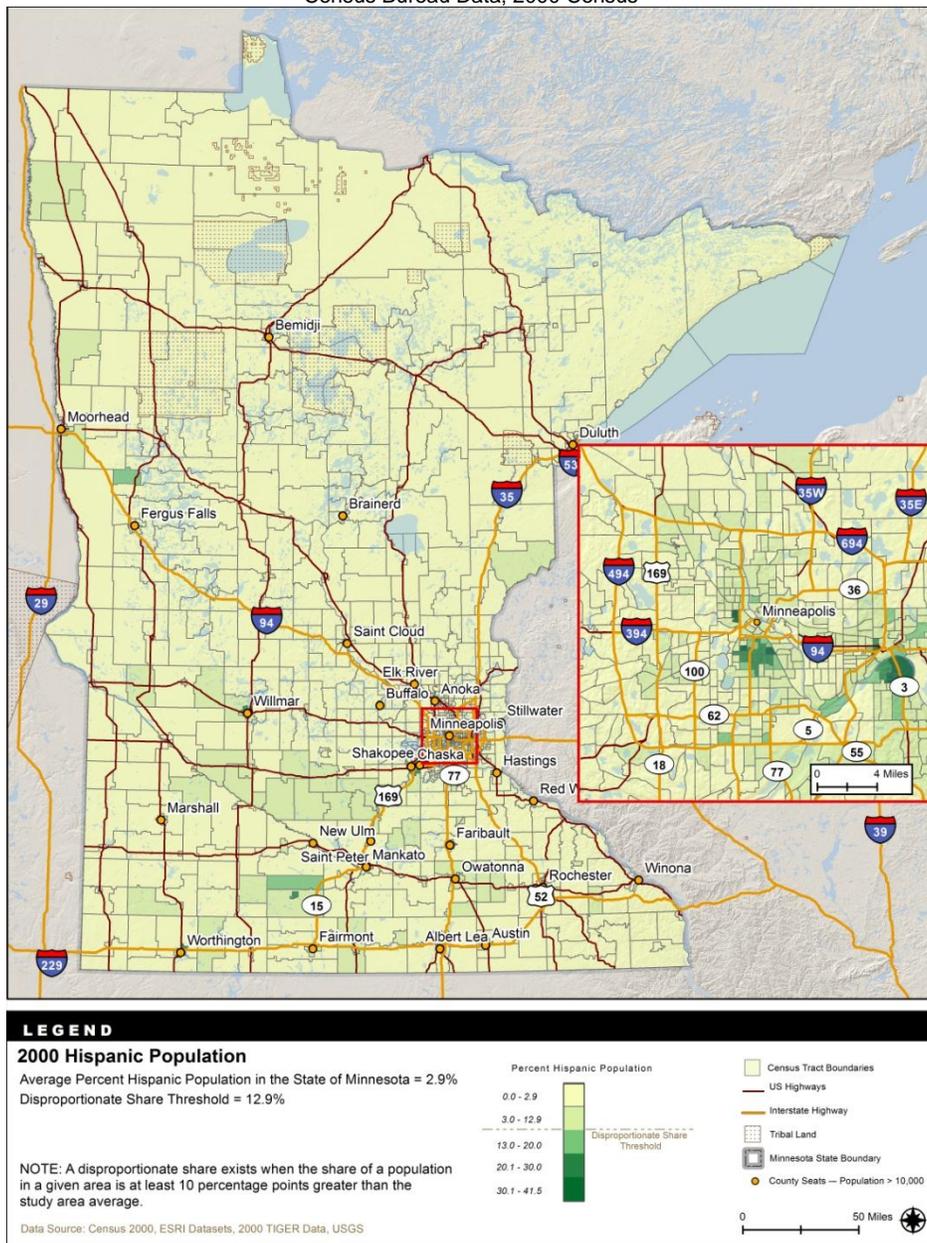
**Map III.6**  
**Percent American Indian Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2010 Census



III. Demographic and Economic Profile

Map III.7, below, presents the concentration of the Hispanic ethnic population at the time of the 2000 census. This map shows that the Hispanic population was disproportionately concentrated in a few census tracts around the state including north of Fergus Falls, south of St. Peter, and around the Twin Cities. Many tracts in more rural parts of the state showed concentrations above the statewide average of 2.9 percent but below the disproportionate share threshold of 12.9 percent.

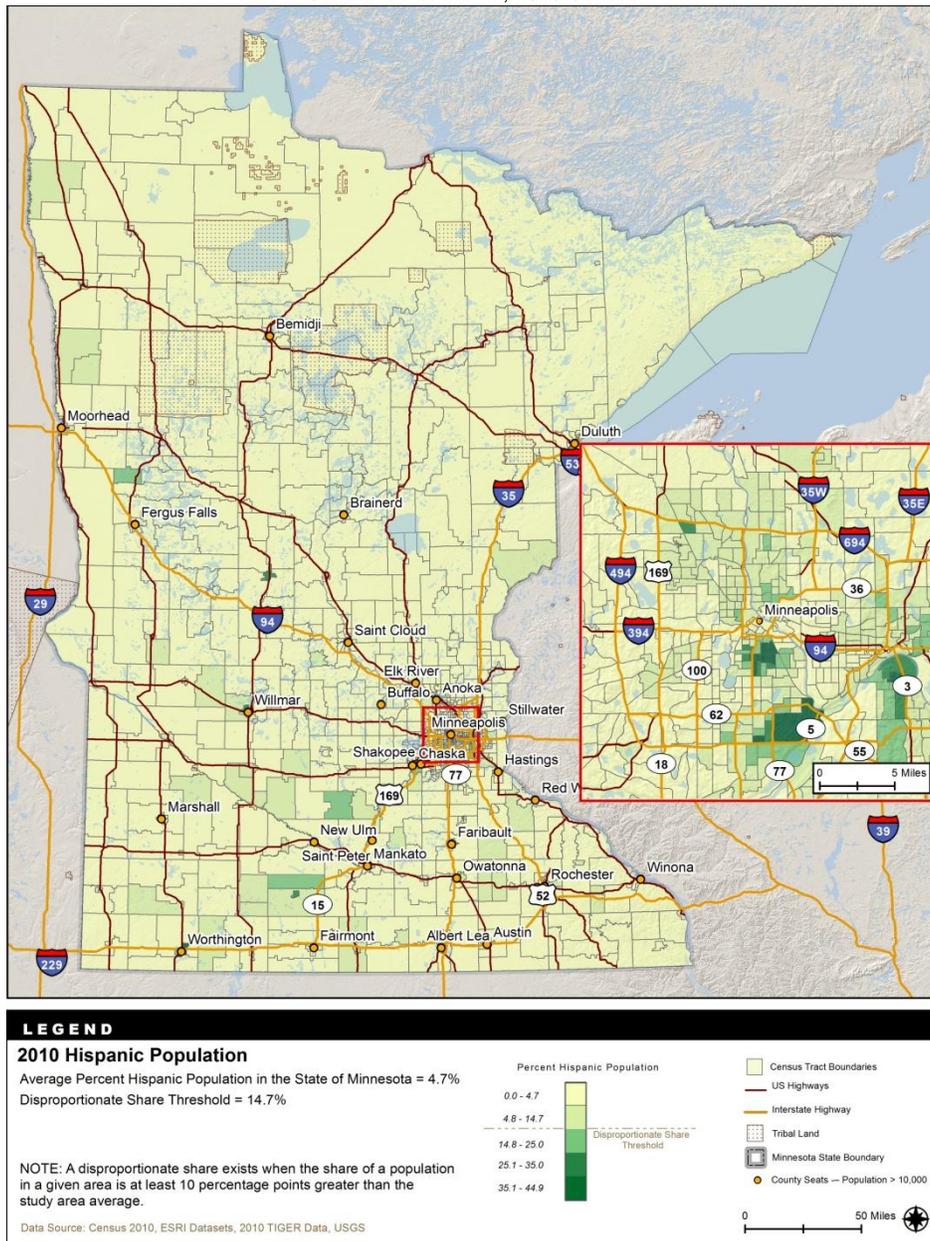
**Map III.7**  
**Percent Hispanic Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2000 Census



III. Demographic and Economic Profile

Map III.8, below, shows the concentration of the Hispanic population in the state by census tract as of 2010. Overall, the Hispanic population showed significant increases in concentration in census tracts mostly near the Twin Cities metropolitan areas, where the Hispanic population comprised as much as 44.9 percent of the population. The average share of the Hispanic population increased from 2.9 to 4.7 percent statewide, though most of the increased shares occurred in the metro area and some rural tracts had a decrease in relative share.

**Map III.8**  
**Percent Hispanic Population by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2010 Census



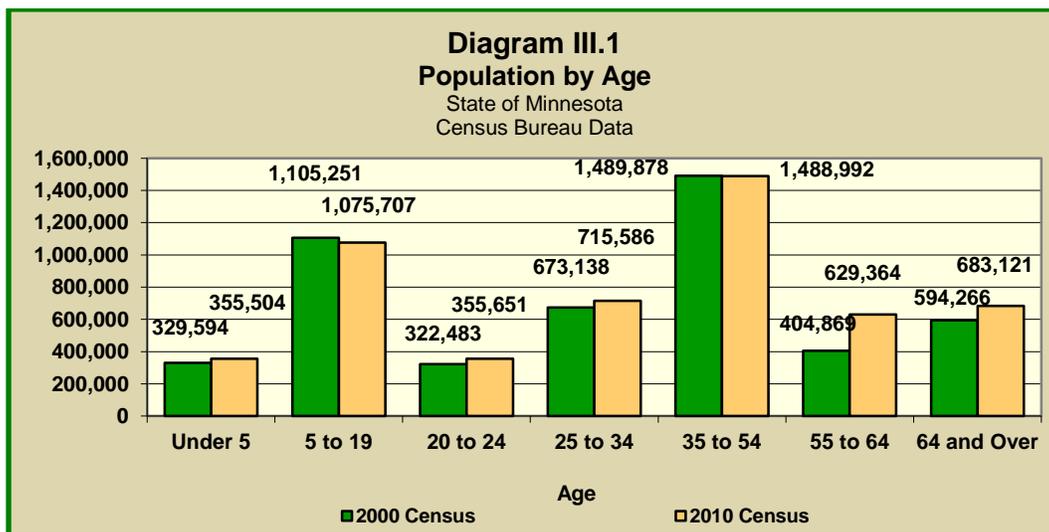
**POPULATION BY AGE**

Table III.3, below, presents data on population by age for the State of Minnesota from the 2000 and 2010 decennial census counts. As shown therein, the two age cohort categories with the highest population totals in 2000 were persons aged 35 to 54, at nearly 1.5 million persons, and persons aged 5 to 19, at 1.1 million persons. At the time of the 2000 census, the population was generally balanced between those aged 34 or younger and those the age of 35 or older, at 49.4 percent and 50.6 percent, respectively.

By 2010, the population breakdown in the state showed some slight shifts. For example, the two largest age groups in 2000 were the only two groups to show a decrease in population by 2010, although they remained the largest age groups. Meanwhile, moderate increases were seen in the population of persons aged 64 or older, which increased by 15 percent, and persons aged 20 to 24, which increased by 10.3 percent.

Age	2000 Census		2010 Census		00 - 10 % Change
	Population	% of Total	Population	% of Total	
Under 5	329,594	6.7%	355,504	6.7%	7.9%
5 to 19	1,105,251	22.5%	1,075,707	20.3%	-2.7%
20 to 24	322,483	6.6%	355,651	6.7%	10.3%
25 to 34	673,138	13.7%	715,586	13.5%	6.3%
35 to 54	1,489,878	30.3%	1,488,992	28.1%	-0.1%
55 to 64	404,869	8.2%	629,364	11.9%	55.4%
64 and Over	594,266	12.1%	683,121	12.9%	15.0%
<b>Total</b>	<b>4,919,479</b>	<b>100.0%</b>	<b>5,303,925</b>	<b>100.0%</b>	<b>7.8%</b>

Diagram III.1 shows the change in population by age in Minnesota between 2000 and 2010.



**The Elderly and Frail Elderly**

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 census data, shown in Table III.4, below, 594,266 persons in Minnesota were considered to be elderly at that time. The largest age cohorts in this group represented persons aged 70 to 74 and aged 75 to 79. The data for 2010 demonstrate that the groups at the lower and upper extremes of the elderly population showed the largest increases. Persons aged 65 to 66 increased by 27.2 percent and those aged 67 to 69 increased by 10.8 percent. Notably, the group aged 85 and older increased from 85,601 to 99,624 persons or by 16.4 percent. This age group often comprises the frail elderly population, defined as elderly persons whose physiological circumstances may limit functional capabilities.

<b>Table III.4</b>					
<b>Elderly Population by Age</b>					
State of Minnesota Census Bureau Data					
Age	2000 Census		2010 Census		00 - 10 % Change
	Population	% of Total	Population	% of Total	
65 to 66	62,176	10.5%	79,079	12.3%	27.2%
67 to 69	90,993	15.3%	100,810	15.7%	10.8%
70 to 74	142,656	24.0%	142,853	22.2%	0.1%
75 to 79	122,677	20.6%	122,639	19.1%	0.0%
80 to 84	90,163	15.2%	98,059	15.2%	8.8%
85 and over	85,601	14.4%	99,624	15.5%	16.4%
<b>Total</b>	<b>594,266</b>	<b>100.0%</b>	<b>643,064</b>	<b>100.0%</b>	<b>8.2%</b>

**PERSONS WITH DISABILITIES**

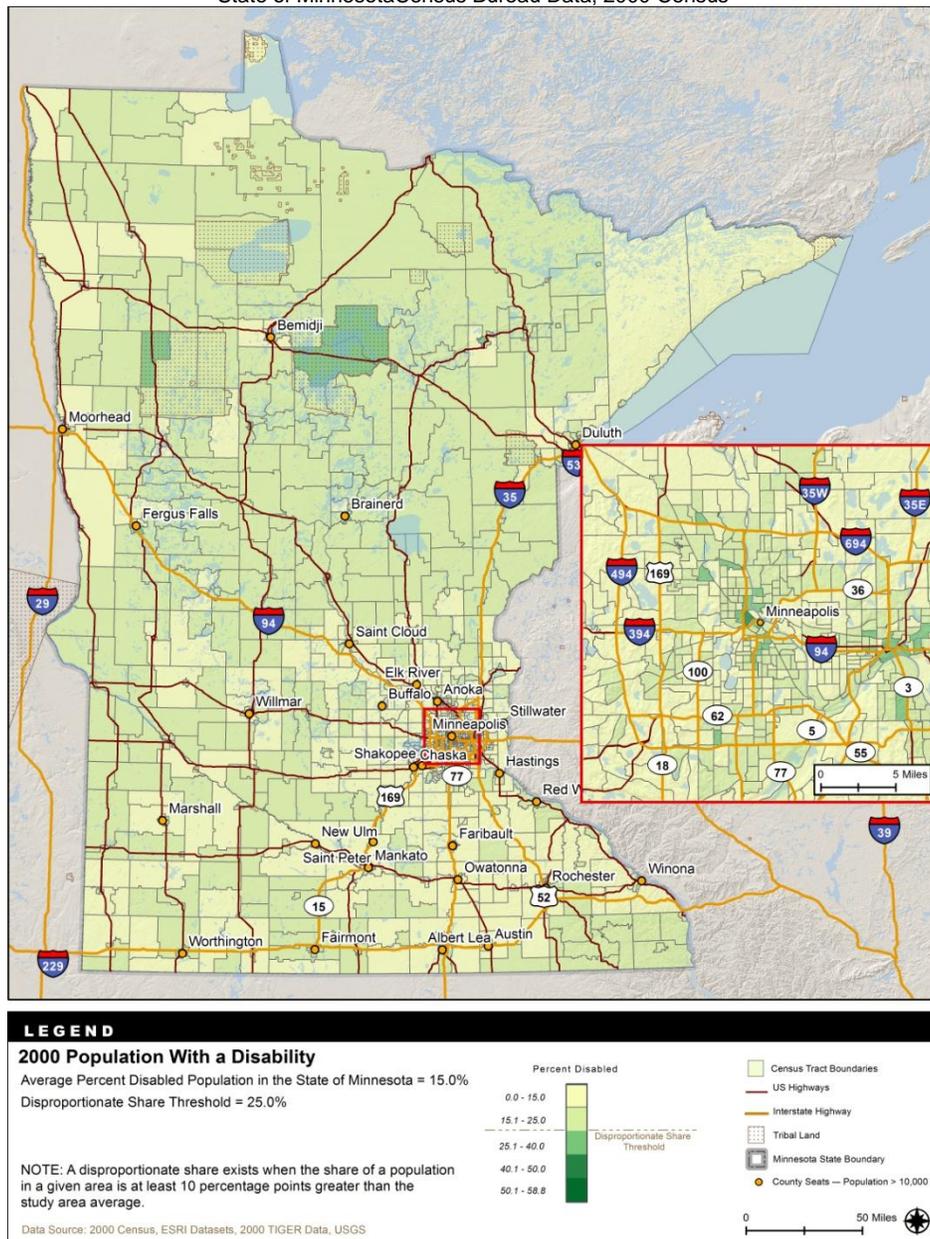
Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. Defined in this fashion, 679,236 persons or 15 percent of the population aged 5 or older in Minnesota had one or more disabilities at the time of the 2000 census, as seen below in Table III.5. While data on disability was not collected in the 2010 census, figures from the 2009 one-year ACS estimate shows that the share of persons with a disability in the state decreased to 9.9 percent.

<b>Table III.5</b>				
<b>Persons with Disability by Age</b>				
State of Minnesota Census Bureau Data				
Age	2000 Census		2009 One-Year Estimate	
	Disabled	% of Total	Disabled	% of Total
5 to 15	43,780	6.4%	44,795	8.7%
16 to 64	431,252	63.5%	269,847	52.4%
Over 65	204,204	30.1%	200,651	38.9%
<b>Total</b>	<b>679,236</b>	<b>100%</b>	<b>515,293</b>	<b>100%</b>
Disability Rate	15.0%		9.9%	

III. Demographic and Economic Profile

Map III.9, below, shows the distribution of the disabled population as of 2000; data from 2009 are not available at a census tract level and therefore were not able to be mapped. Several census tracts within the state showed disproportionate shares of the disabled population, or concentrations higher than 25 percent. These tracts were located northeast of Moorhead, south and east of Bemidji, and in the metro area. A few tracts had concentrations of disabled persons near 60 percent of the population, and most of the tracts in rural areas of the state had shares above the average of 15 percent but below the disproportionate share threshold.

**Map III.9**  
**Disability Rate by Census Tract**  
 State of Minnesota Census Bureau Data, 2000 Census



## GROUP QUARTERS POPULATION

The Census Bureau identifies all persons not living in housing units as living in group quarters. Two categories of persons in group quarters are recognized:

- The institutionalized population includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards.
- The non-institutionalized population includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless.

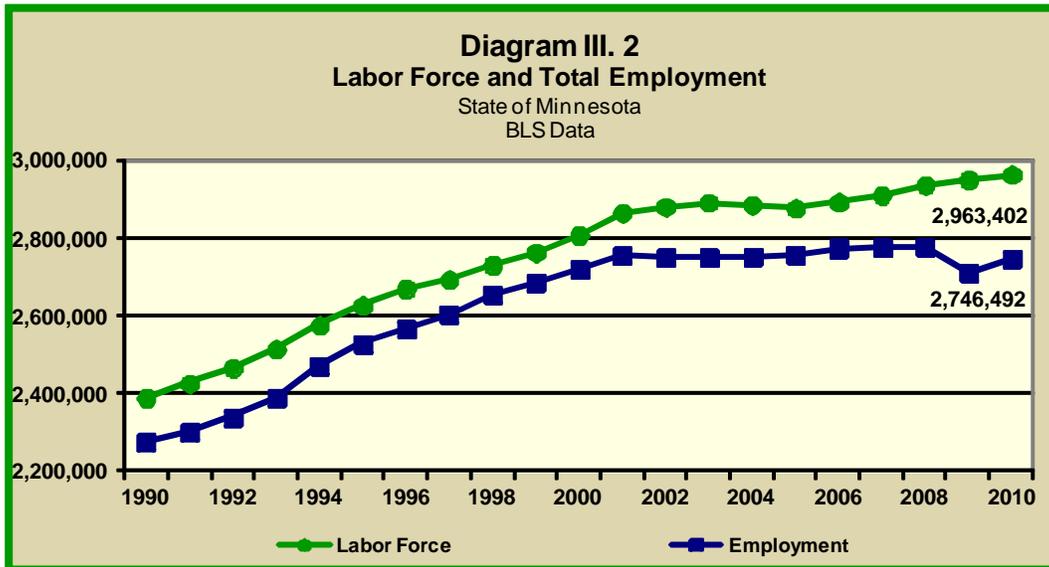
However, the population living in “other non-institutionalized group quarters,” as identified as non-sheltered locations, has been disputed at length. This count of the homeless population is likely to significantly under-represent this subpopulation; a more recent local count of this population is covered in a latter section of this document. Nevertheless, the number of persons living in Minnesota group quarters as counted in 2000 census data was 135,883. Of this total, the majority were residing in non-institutionalized settings, and the remaining portion was residing in institutionalized settings. The 2010 data show a similar number of persons living in group quarters, but the share of persons living in non-institutionalized quarters increased by 8.6 percent and the share living in institutionalized quarters decreased by 10.7 percent. These data are presented below in Table III.6.

<b>Table III.6</b>					
<b>Group Quarters Population</b>					
State of Minnesota Census Bureau Data					
Group Quarters	2000 Census		2010 Census		00 - 10 % Change
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	16,999	27.0%	20,397	36.2%	20.0%
Juvenile Facilities	.	.	2,541	4.5%	.
Nursing Homes	40,506	64.2%	32,989	58.6%	-18.6%
Other Institutions	5,553	8.8%	381	0.7%	-93.1%
<b>Total</b>	<b>63,058</b>	<b>100.0%</b>	<b>56,308</b>	<b>100.0%</b>	<b>-10.7%</b>
<b>Non-institutionalized</b>					
College Dormitories	44,835	61.6%	50,444	63.8%	12.5%
Military Quarters	12	0.0%	0	0.0%	-100.0%
Other Non-institutional Group Quarters	27,978	38.4%	28,643	36.2%	2.4%
<b>Total</b>	<b>72,825</b>	<b>100.0%</b>	<b>79,087</b>	<b>100.0%</b>	<b>8.6%</b>
<b>Group Quarters Population</b>	<b>135,883</b>	<b>100.0%</b>	<b>135,395</b>	<b>100.0%</b>	<b>-0.4%</b>

**C. ECONOMIC CONDITIONS**

**LABOR FORCE AND EMPLOYMENT**

Over the last two decades, from 1990 through 2010, the labor force in Minnesota, defined as persons either working or looking for work, rose from about 2.4 million persons to nearly 3 million persons. This represented a growth of about 24 percent. While employment numbers showed a similar rate of increase through 2008, in 2009 employment levels dropped significantly, as shown below in Diagram III.2. Although some improvement was seen in 2010, employment levels still lagged behind labor force totals with nearly 217,000 persons unemployed.

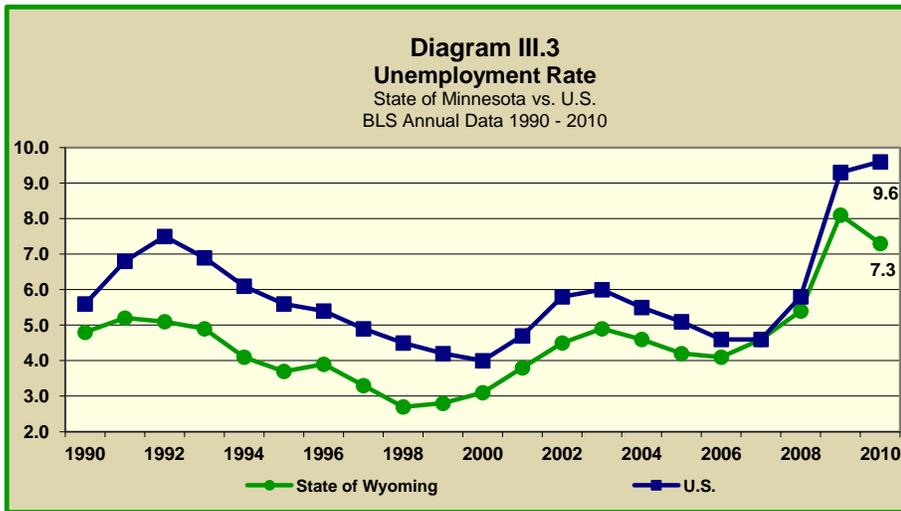


Over this same time period, the unemployment rate fluctuated from a low of 2.7 percent in 1998 to a high of 8.1 percent in 2009. These data are presented on the following page in Table III.7.

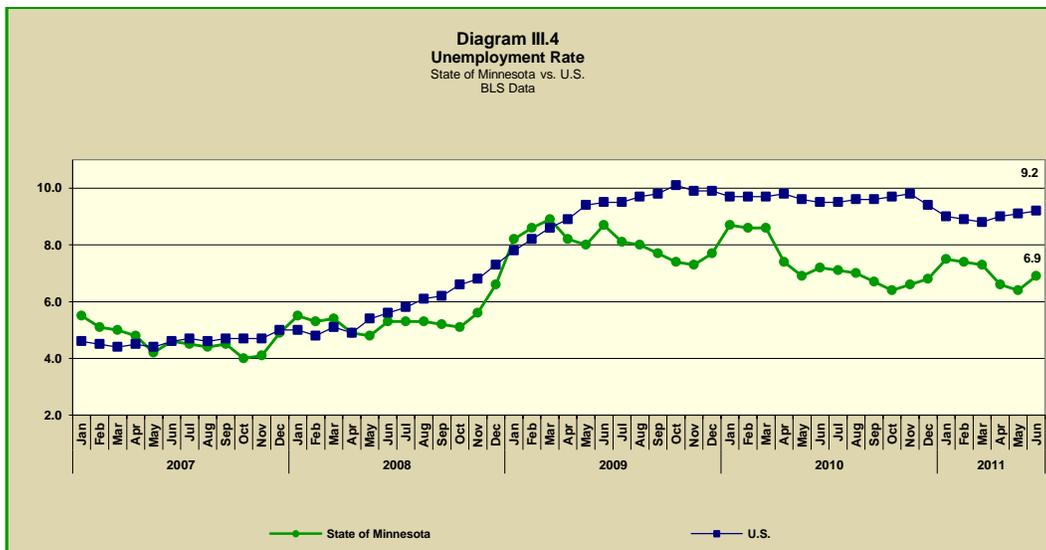
<b>Table III.7</b> <b>Labor Force Statistics</b> State of Minnesota BLS Data				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	2,390,010	2,275,853	114,157	4.8
1991	2,427,046	2,300,781	126,265	5.2
1992	2,467,219	2,341,011	126,208	5.1
1993	2,515,074	2,391,055	124,019	4.9
1994	2,576,491	2,471,516	104,975	4.1
1995	2,626,995	2,529,464	97,531	3.7
1996	2,670,174	2,565,808	104,366	3.9
1997	2,694,348	2,605,673	88,675	3.3
1998	2,731,716	2,656,674	75,042	2.7
1999	2,763,825	2,686,942	76,883	2.8
2000	2,807,668	2,720,492	87,176	3.1
2001	2,866,024	2,755,808	110,216	3.8
2002	2,880,330	2,749,525	130,805	4.5
2003	2,891,661	2,750,938	140,723	4.9
2004	2,885,974	2,752,403	133,571	4.6
2005	2,876,954	2,756,709	120,245	4.2
2006	2,893,029	2,774,524	118,505	4.1
2007	2,910,299	2,775,587	134,712	4.6
2008	2,936,375	2,778,500	157,875	5.4
2009	2,950,654	2,712,250	238,404	8.1
2010	2,963,402	2,746,492	216,910	7.3

Diagram III.3, on the following page, shows the changes in the unemployment rate from 1990 through 2010 in the state. While Minnesota has historically enjoyed a relatively low unemployment rate, recent economic fluctuation caused the unemployment rate to increase.

III. Demographic and Economic Profile



Recent unemployment rates are presented in Diagram III.4, below. This diagram shows that the unemployment rate in Minnesota has shown some fluctuation, although mostly in a seasonal-type pattern. As of June 2011, the unemployment rate in Minnesota stood at 6.9 percent, while the national rate stood at 9.2 percent.

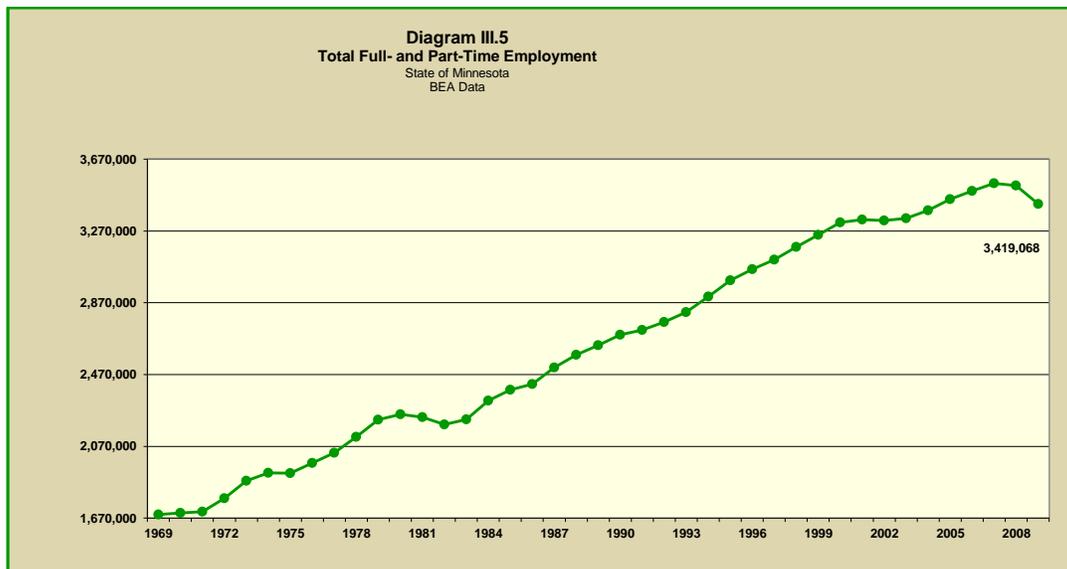


**FULL AND PART-TIME EMPLOYMENT**

The Bureau of Economic Analysis (BEA) provides an alternate view of employment representing a count of both full- and part-time jobs rather than people working or seeking work. Thus, a person working more than one job can be counted more than once. These data are drawn from administrative records; thus there is somewhat of a delay in reporting the information.

### III. Demographic and Economic Profile

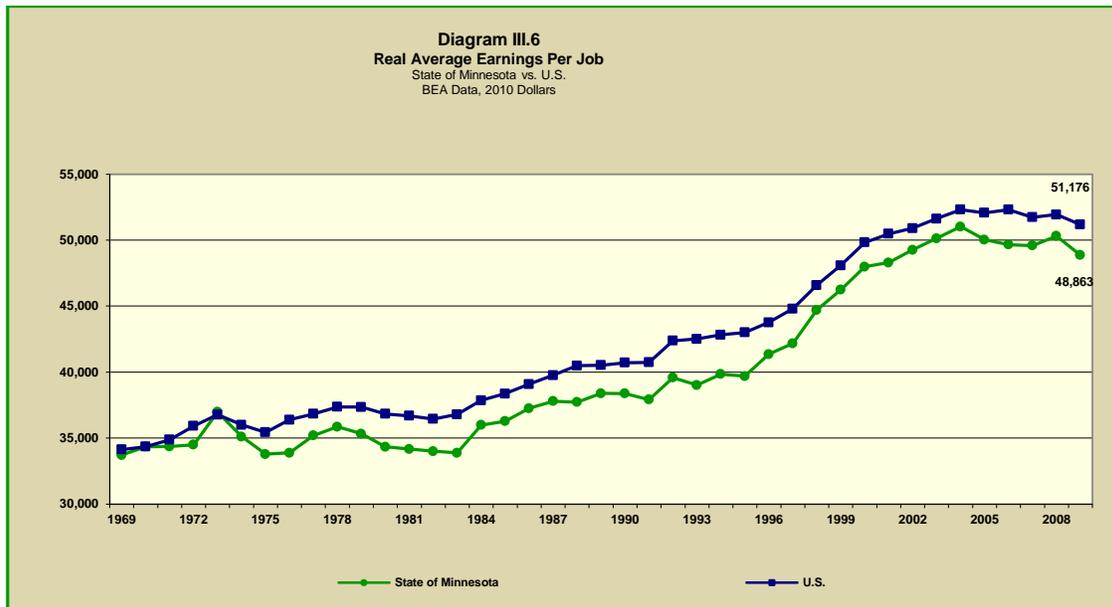
BEA data show that the total number of full- and part-time jobs in Minnesota increased significantly over the 1969 through 2009 time period from around 1.6 million to 3.4 million jobs over the 40-year time frame. However, some decreases were seen in 2008 and 2009. These data are presented below in Diagram III.5.



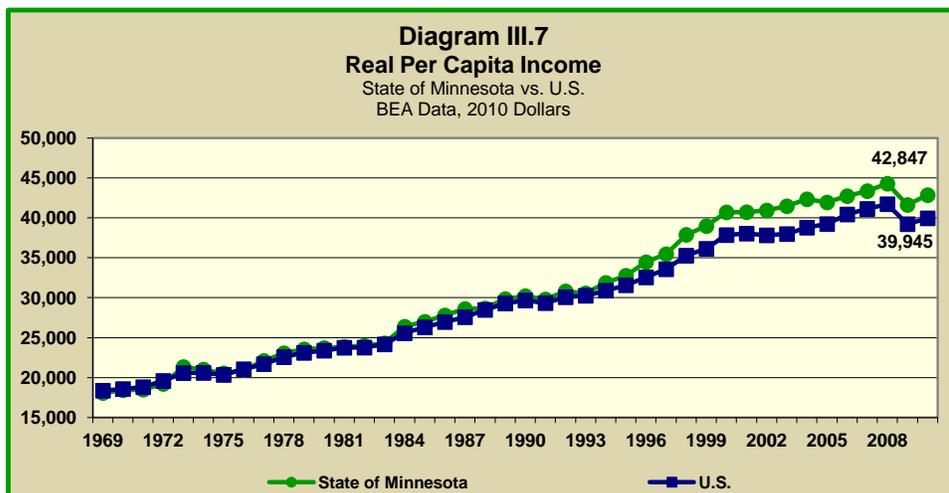
### EARNINGS AND PERSONAL INCOME

BEA data also include estimates of earnings and personal income. When the total of earnings is divided by the number of jobs and deflated to remove the effects of inflation, the average real earnings per job is determined, as seen on the following page in Diagram III.6. Unfortunately, average earnings per job in Minnesota have remained below national averages throughout the time period. In 2009, real average earnings per job in Minnesota were \$48,863 and \$2,313 less than national real earnings per job.

### III. Demographic and Economic Profile



Another perspective of the state of the economy involves comparing the total of all forms of income: earnings from jobs plus transfer payments and property income, such as dividends, interest and rents. When all these data are summed, equating to total personal income, and then divided by population, per capita income is the result. Historically, as seen below in Diagram III.7, Minnesota has experienced a real per capita income that has rivaled the national average. However, over the last two decade the difference between these two measures of income has become somewhat more pronounced. In 2010, real per capita income in Minnesota was \$42,847 compared to \$39,945 nationally.

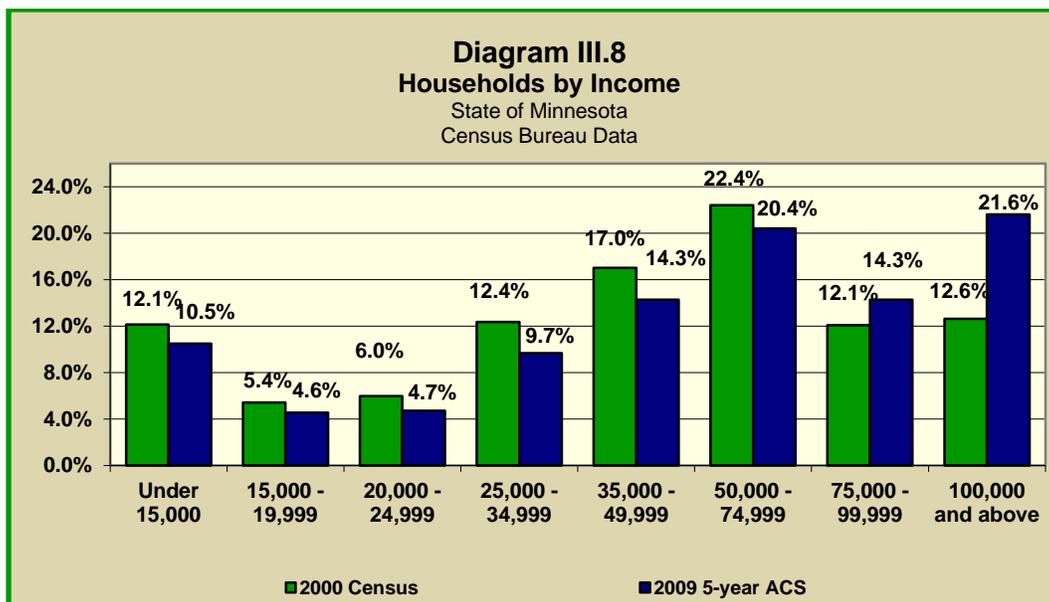


**DISTRIBUTION OF INCOME**

To view how income is distributed throughout Minnesota, the number of households in selected income categories was drawn from the 2000 and 2010 censuses. As seen below in Table III.8, nearly 25 percent of all households in the state had incomes that were under \$25,000. Roughly the same percentage showed a yearly income in excess of \$75,000. The 2009 five-year ACS estimates, also shown in this table, demonstrate that the share of households with higher income levels has been increasing as the share of households with lower incomes has been decreasing.

<b>Table III.8 Households by Income</b> State of Minnesota Census Bureau Data				
Income	2000 Census		2009 Five-Year ACS	
	Households	% of Total	Households	% of Total
Under 15,000	230,160	12.1%	216,202	10.5%
15,000 - 19,999	103,002	5.4%	93,829	4.6%
20,000 - 24,999	113,087	6.0%	97,026	4.7%
25,000 - 34,999	234,300	12.4%	199,601	9.7%
35,000 - 49,999	322,529	17.0%	294,028	14.3%
50,000 - 74,999	424,867	22.4%	420,891	20.4%
75,000 - 99,999	228,834	12.1%	294,413	14.3%
100,000 and above	239,430	12.6%	445,892	21.6%
<b>Total</b>	<b>1,896,209</b>	<b>100.0%</b>	<b>2,061,882</b>	<b>100.0%</b>

Diagram III.8, below, presents a comparison of the distribution of households by income and shows the shift from lower income households to higher incomes households in the state.



**POVERTY**

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for that size family, then that family, and every individual in it is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.<sup>2</sup>

In Minnesota the poverty rate in 2000 was 7.9 percent with 380,476 persons living in poverty. This total included more than 41,400 children under the age of 5 living in poverty and 45,405 of the state’s citizens 65 year of age or older living in poverty. Data from the 2009 five-year ACS estimates shows that the percent of young children under the age of 5 and persons aged 18 to 64 living in poverty increased during this time. These data are presented below in Table III.9.

<b>Table III.9</b>				
<b>Persons in Poverty by Age</b>				
State of Minnesota				
Census Bureau Data				
Age	2000 Census		2009 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
5 and Below	41,403	10.9%	60,268	11.9%
6 to 18	80,288	21.1%	94,494	18.7%
18 to 64	213,380	56.1%	301,241	59.5%
65 and Older	45,405	11.9%	50,230	9.9%
<b>Total</b>	<b>380,476</b>	<b>100.0%</b>	<b>506,233</b>	<b>100.0%</b>
Poverty Rate	7.9%	.	10.0%	.

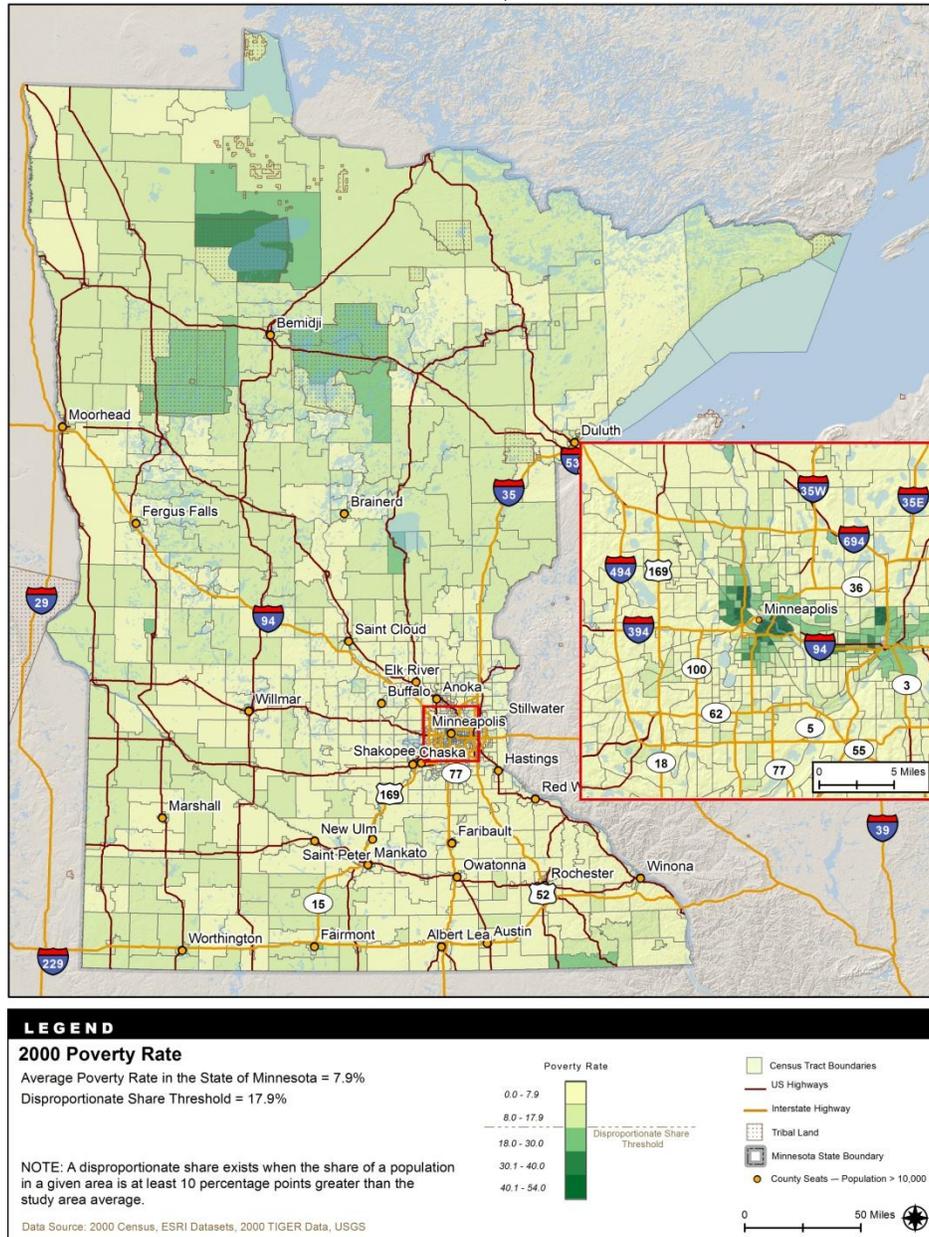
However, poverty in Minnesota was not evenly distributed, with some areas of the state having much higher concentrations of poverty than others. As established previously, HUD notes that a disproportionate share exists when the share of a population is 10.0 percentage points higher than the jurisdiction average. In the case of the poverty rate in Minnesota, a disproportionate share would exist in any census tract that showed a 17.9 percent or greater poverty rate.

<sup>2</sup><http://www.census.gov/hhes/poverty/povdef.html>.

III. Demographic and Economic Profile

The average poverty rate across the state was 7.9 percent in 2000. Map III.10, below, shows that several census tracts in Minnesota displayed a disproportionate share of poverty in 2000; some census tracts showed rates as high as 54 percent. These census tracts were mostly located in the tribal lands in the north central portion of the state and in the areas in and around Minneapolis.

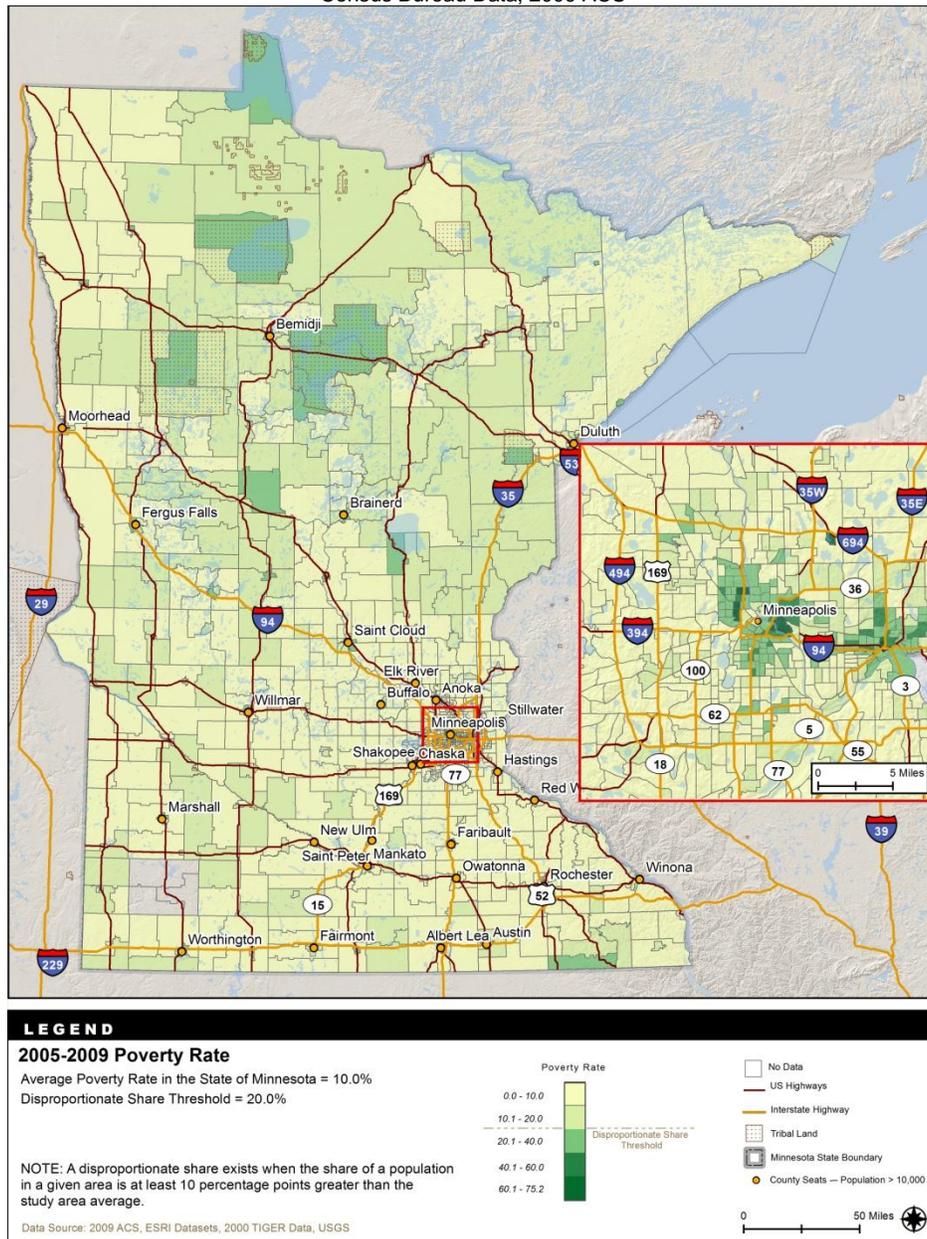
**Map III.10**  
**Poverty Rate by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2000 Census



III. Demographic and Economic Profile

Map III.11, below, presents the poverty rate in the state as of the 2009 ACS. Although many tracts on this map show a lighter color, suggesting a lower concentration, the darker shades actually represent a greater degree of concentration than in the previous map because of the increased average and disproportionate share. The poverty rate increased from 7.9 percent in 2000 to 10 percent. In addition, the highest concentration seen in any tract in 2000 was 54 percent, but in 2009 the highest level of concentration was greater than 75 percent, which suggests that the intensity of the concentration of poverty is increasing.

**Map III.11**  
**Poverty Rate by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2009 ACS



#### D. SUMMARY

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Between 2000 and 2010, the population in Minnesota increased from 4.9 million to 5.3 million or by 7.8 percent. The majority of the population in 2000 and 2010 was white, and while this racial group showed an increase in population of 2.8 percent in the decade, all other racial and ethnic populations showed much larger increases. Notably, the black population increased by nearly 60 percent and the Asian population increased by more than 50 percent while the Hispanic ethnic population experienced nearly a 75 percent growth rate. Geographic analysis of racial and ethnic data showed that most racial and ethnic minority populations were concentrated in and around the Twin Cities metro region and that the concentrations have increased over time. Fifteen percent of the population aged 5 or older in Minnesota had one or more disabilities at the time of the 2000 census and this population was also concentrated in some census tracts near Minneapolis and in the tribal lands in the north central part of the state.

From 1990 through 2010, the labor force in Minnesota, defined as people either working or looking for work, rose from about 2.4 million persons to nearly 3 million persons. During the same time period the unemployment rate generally stayed below 5 percent until 2008 when figures increased due to the nationwide recession. In 2009 the unemployment rate stood at 8.1 percent and in 2010 the rate was 7.3 percent, although both of these figures were below the national rate. In 2009, real average earnings per job in Minnesota were \$48,863, just below the national average, and real per capita income was \$42,847, just above the national average. In Minnesota the poverty rate in 2000 was 7.9 percent with 380,476 persons living in poverty, and more recent data suggest that the percentage may have increased to 10 percent. Persons in poverty were concentrated in some census tracts across the state, such as in the tribal lands in the northern region and in and around the City of Minneapolis.

## IV. HOUSING MARKET ANALYSIS

### A. INTRODUCTION

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in Minnesota.

### B. HOUSING STOCK

#### TYPE AND TENURE

Data regarding the housing stock by unit type are presented below in Table IV.1. Of the total housing stock counted in the 2000 census, 1.5 million units were single-family units, and another 349,302 were apartments. These two types of housing units dominated the housing market in the state and comprised nearly 90 percent of all residential housing units in Minnesota. More recent data from the 2005 to 2009 ACS average reveals that these two unit types continued to represent most units in the state.

Unit Type	2000 Census		2009 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family Unit	1,507,378	73.0%	1,723,048	74.9%
Duplex	62,137	3.0%	56,513	2.5%
Tri- or Four-Plex	48,235	2.3%	48,784	2.1%
Apartments	349,302	16.9%	384,314	16.7%
Mobile Homes	93,618	4.5%	88,125	3.8%
Boat, RV, Van, Etc.	5,276	0.3%	523	0.0%
<b>Total</b>	<b>2,065,946</b>	<b>100.0%</b>	<b>2,301,307</b>	<b>100.0%</b>

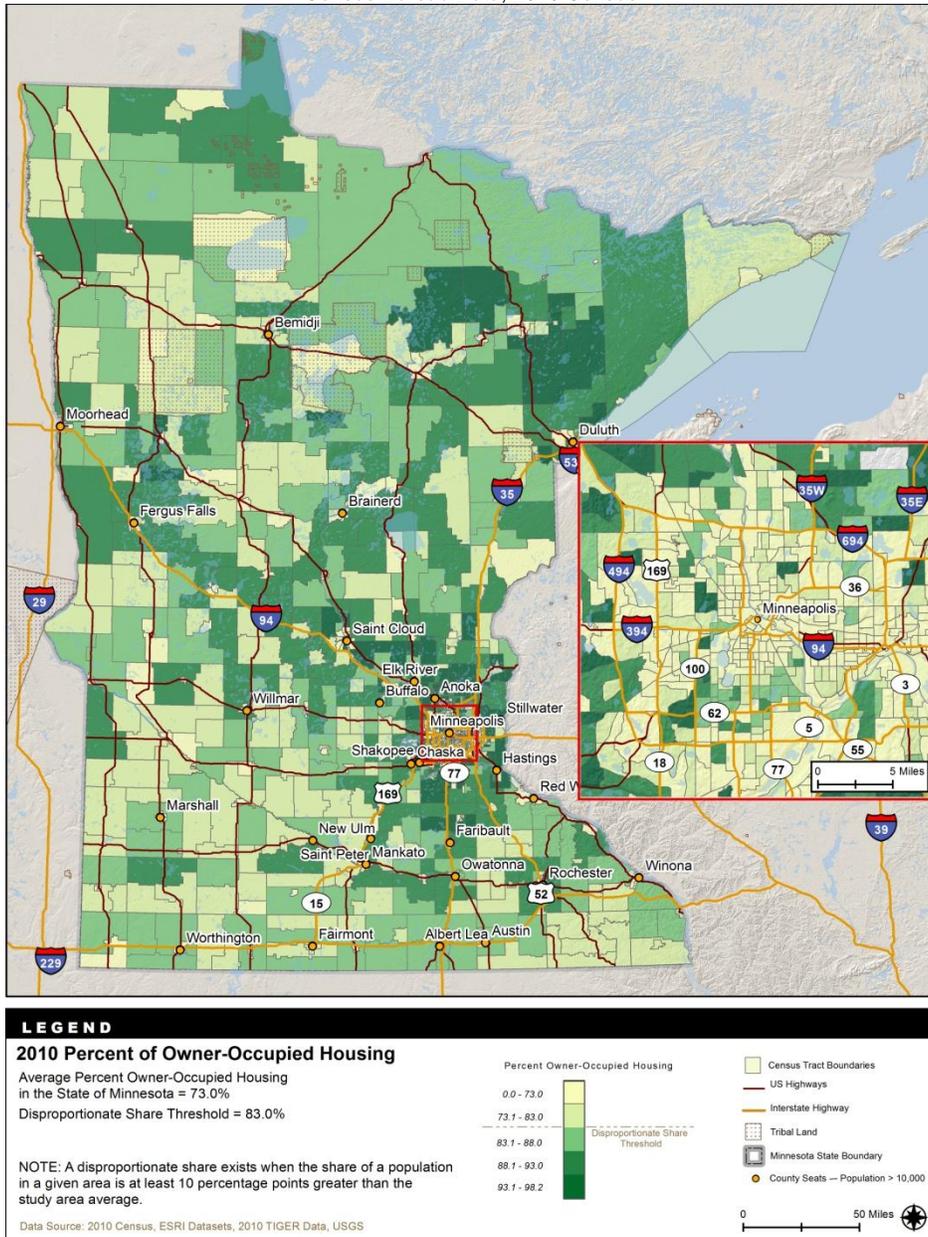
However, not all housing units counted in the state were occupied. In fact, more than 170,000 housing units were unoccupied. This equated to an occupancy rate of only 91.7 percent. Of the 1.9 million units that were occupied, 1.4 million were owner-occupied and 482,403 were renter-occupied. This represented a homeownership rate of nearly 75 percent. By 2010, the number of renter occupied housing units and the share of vacant units were both shown to have increased. These data are presented in Table IV.2, below.

Tenure	2000 Census		2010 Census		00 - 10 % Change
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,895,127	91.7%	2,087,227	88.9%	10.1%
Owner-Occupied	1,412,724	74.5%	1,523,859	73.0%	7.9%
Renter-Occupied	482,403	25.5%	563,368	27.0%	16.8%
Vacant Housing Units	170,819	8.3%	259,974	11.1%	52.2%
<b>Total Housing Units</b>	<b>2,065,946</b>	<b>100.0%</b>	<b>2,347,201</b>	<b>100.0%</b>	<b>13.6%</b>

**IV. Housing Market Analysis**

The concentration of owner-occupied housing units in the state is presented below in Map IV.1. The statewide average per tract was 73 percent, making the disproportionate share 83 percent. This map demonstrates that owner-occupied housing in Minnesota was located primarily outside of the Twin Cities. There were only a few tracts in the rest of the state that had a lower-than-average percent of owner-occupied units.

**Map IV.1**  
**Owner-Occupied Housing by Census Tract**  
 State of Minnesota  
 Census Bureau Data, 2010 Census

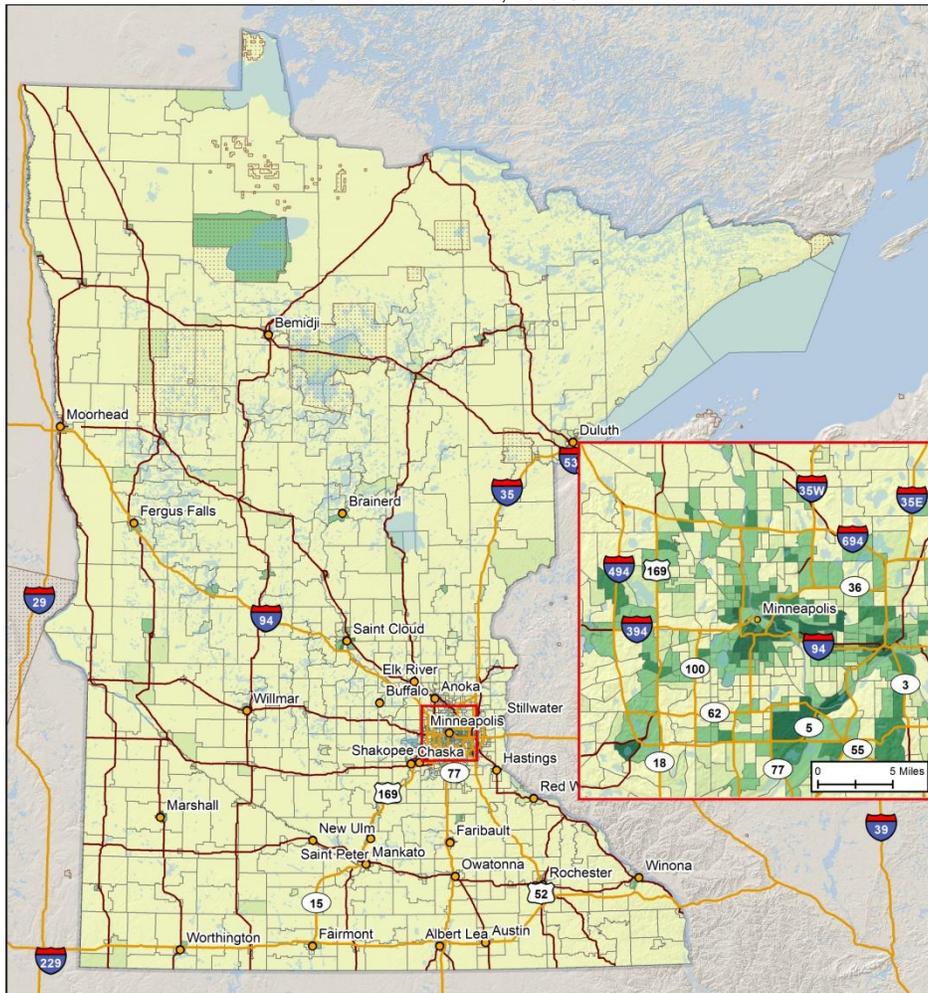


**IV. Housing Market Analysis**

Map IV.2, presented below, shows the concentration of renter-occupied housing in the state with the average representing 27 percent. Converse to the map presented on the previous page, the rental housing in the state was heavily concentrated in the area in and around Minneapolis. Some other tracts throughout the state also showed higher-than-average concentrations, such as in the tribal lands north of Bemidji and in several smaller cities throughout the state including Duluth, Saint Cloud, and Rochester, although the coloration in these tracts is difficult to display.

**Map IV.2**  
**Renter-Occupied Housing by Census Tract**

State of Minnesota  
 Census Bureau Data, 2010 Census



**LEGEND**

**2010 Percent of Renter-Occupied Housing**  
 Average Percent Renter-Occupied Housing in the State of Minnesota = 27.0%  
 Disproportionate Share Threshold = 37.0%

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2010 Census, ESRI Datasets, 2010 TIGER Data, USGS

<p>Percent Renter-Occupied Housing</p> <ul style="list-style-type: none"> <li>0.0 - 27.0</li> <li>27.1 - 37.0</li> <li>37.1 - 60.0</li> <li>60.1 - 80.0</li> <li>80.1 - 97.9</li> </ul>	<p>Disproportionate Share Threshold</p>	<ul style="list-style-type: none"> <li>Census Tract Boundaries</li> <li>US Highways</li> <li>Interstate Highway</li> <li>Tribal Land</li> <li>Minnesota State Boundary</li> <li>County Seats — Population &gt; 10,000</li> </ul>
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0 50 Miles

#### IV. Housing Market Analysis

The Census Bureau estimates homeownership rates annually; data on homeownership rates are presented in Diagram IV.1, below. This diagram compares homeownership rates for Minnesota and the U.S. from 1986 through 2010 and shows that, with the exception of the early 1990s, Minnesota has had consistently higher homeownership rates over this time as compared to national figures.

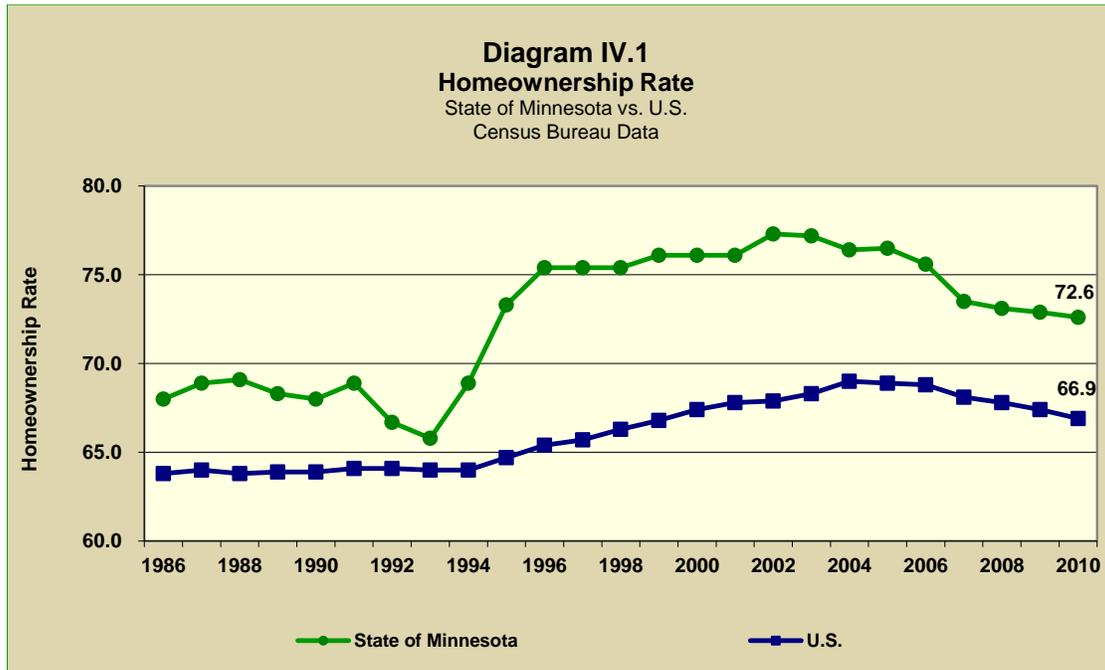


Table IV.3, below, shows the number of persons per household in the State of Minnesota as of the 2000 and 2010 censuses. In 2000, more than 60 percent of households in the state represented one- or two-person households. By 2010, the share of households comprising one or two persons increased to nearly 63 percent.

**Table IV.3**  
**Persons Per Household**  
State of Minnesota  
Census Bureau Data

Persons in Household	2000 Census		2010 Census		00 - 10 % Change
	Households	% of Total	Households	% of Total	
One	509,419	26.9%	584,008	28.0%	14.6%
Two	641,733	33.9%	724,386	34.7%	12.9%
Three	283,517	15.0%	307,794	14.7%	8.6%
Four	273,762	14.4%	274,621	13.2%	0.3%
Five	125,401	6.6%	123,002	5.9%	-1.9%
Six	39,369	2.1%	44,258	2.1%	12.4%
Seven or More	21,926	1.2%	29,158	1.4%	33.0%
<b>Total</b>	<b>1,895,127</b>	<b>100.0%</b>	<b>2,087,227</b>	<b>100.0%</b>	<b>10.1%</b>

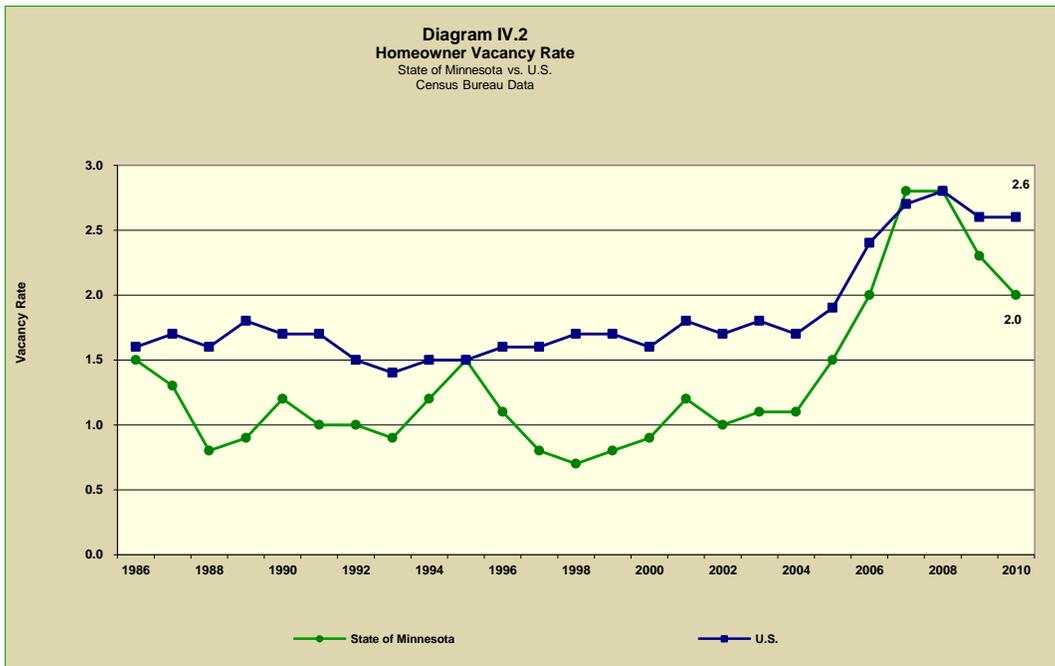
**VACANT HOUSING**

In terms of the 170,819 vacant housing units counted in the 2000 census, many of these units were for rent, 20,870 units, or for sale, 16,013 units, as shown below in Table IV.4. A significant number, 108,490, were also for seasonal, recreational or occasional use, and 8,712 were rented or sold but not occupied. An additional 16,074 units were considered “other vacant” units, which usually refers to units that are unsuitable for habitation. Other vacant units can represent problems for communities because these units are not available to the marketplace and often have a blighting influence on the surrounding areas. The 2010 census data showed that while large increases were seen in the number of units for rent or for sale, 130.4 percent and 91.9 percent, respectively, the number of other vacant units showed the greatest increase and grew by 154.6 percent to 40,922 units.

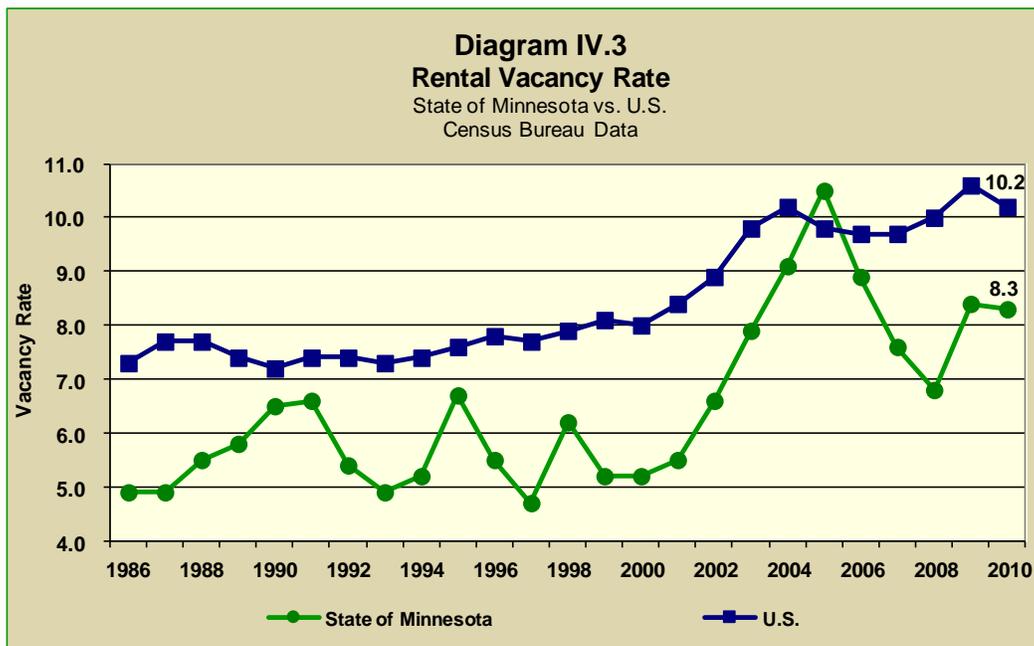
<b>Table IV.4</b>					
<b>Disposition of Vacant Housing Units</b>					
State of Minnesota Census Bureau Data					
Disposition of Vacant Housing Units	2000 Census		2010 Census		00 - 10 % Change
	Units	% of Total	Units	% of Total	
For Rent	20,870	12.2%	48,091	18.5%	130.4%
For Sale	16,013	9.4%	30,726	11.8%	91.9%
Rented or Sold, Not Occupied	8,712	5.1%	9,430	3.6%	8.2%
For Seasonal, Recreational, or Occasional Use	108,490	63.5%	130,471	50.2%	20.3%
For Migrant Workers	660	0.4%	334	0.1%	-49.4%
Other Vacant	16,074	9.4%	40,922	15.7%	154.6%
<b>Total</b>	<b>170,819</b>	<b>100.0%</b>	<b>259,974</b>	<b>100.0%</b>	<b>52.2%</b>

More recent information on housing vacancy rates, as drawn from annual Census Bureau surveys, is presented on the following page in Diagram IV.2. Vacancy rates for owner-occupied housing fluctuated greatly over the last 25 years, although they generally remained below the national rate with the exceptions of 1986, 1995, and 2007 to 2008. In 2010, the homeowner vacancy rate in Minnesota was 2 percent, while the national rate was 2.6 percent.

IV. Housing Market Analysis



Census data regarding rental vacancy rates, as drawn from the annual surveys conducted by the Census Bureau, were also examined. As shown below in Diagram IV.3, rental vacancy rates in the state have also generally remained below the vacancy rate of the U.S., with the exception of 2005. In 2010, the State of Minnesota rental vacancy rate was 8.3 percent, while the national rate was 10.2 percent.



**AGE OF THE HOUSING STOCK**

The age of the housing stock is also reported by the Census Bureau. Table IV.5, below, presents a breakdown of the housing stock by vintage as gathered from the 2000 census and 2009 ACS data. In 2000, the majority of units in the state, a total of 393,621 or 20.8 percent, were constructed in 1939 or earlier. The 2009 estimates suggest that the share of households from this vintage remained prevalent in the marketplace, but more than 10 percent of the market was constructed in 2000 or later. ACS estimates are based on the population sampled and can only be compared to decennial census counts in percent of total.

<b>Table IV.5 Households by Vintage State of Minnesota Census Bureau Data</b>				
<b>Vintage</b>	<b>2000 Census</b>		<b>2009 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
1939 or earlier	393,621	20.8%	433,881	18.9%
1940 to 1949	118,809	6.3%	120,990	5.3%
1950 to 1959	230,612	12.2%	248,881	10.8%
1960 to 1969	225,015	11.9%	232,178	10.1%
1970 to 1979	347,987	18.4%	378,335	16.4%
1980 to 1989	276,805	14.6%	304,489	13.2%
1990 to 1999	302,278	16.0%	315,582	13.7%
2000 to 2004	.	.	206,571	9.0%
Built 2005 or Later	.	.	60,400	2.6%
<b>Total</b>	<b>1,895,127</b>	<b>100.0%</b>	<b>2,301,307</b>	<b>100.0%</b>

**C. HOUSING PRODUCTION AND AFFORDABILITY**

**HOUSING PRODUCTION**

The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in the State of Minnesota. Reported data are single family units, duplexes, and tri- and four-plex units and all units within facilities comprising five or more units.

Diagram IV.4, on the following page, presents the number of single-family units and all other types of units permitted in the state from 1980 through 2010. While single-family unit permits have comprised the bulk of permitting activity over the time period, permits for this type of unit have fallen significantly in recent years; while a high in permitting levels was seen in 2003 at roughly 33,000 units, by 2010 permits for single-family units numbered closer to 7,000. A similar pattern, though on a smaller scale, was seen in the number of permits issued for all other unit types which fell from around 10,500 units in 2002 to roughly 3,000 units in 2010.

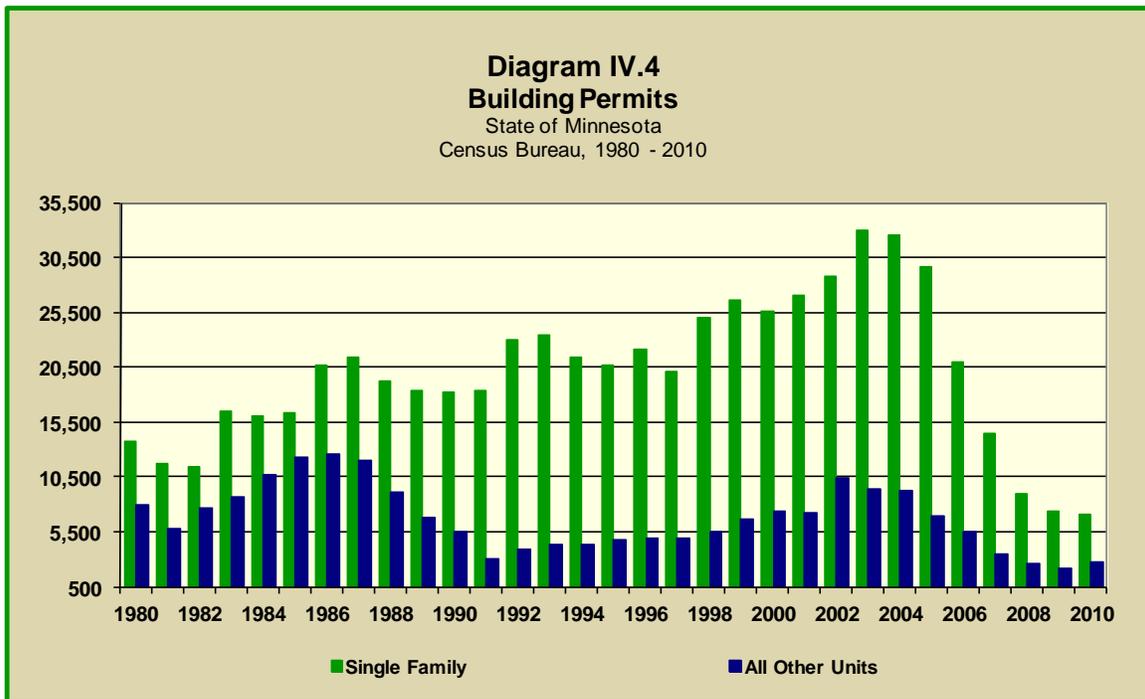


Table IV.6, below, presents data on the number of manufactured homes placed in Minnesota, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

In total, the number of manufactured homes placed in Minnesota between 2000 and 2010 was 17,700, including 4,600 single-wide and 13,100 double-wide homes. Since 2000, the number of manufactured homes placed in the state has decreased significantly, falling from a high of 3,200 in 2000 to only 300 in 2010.

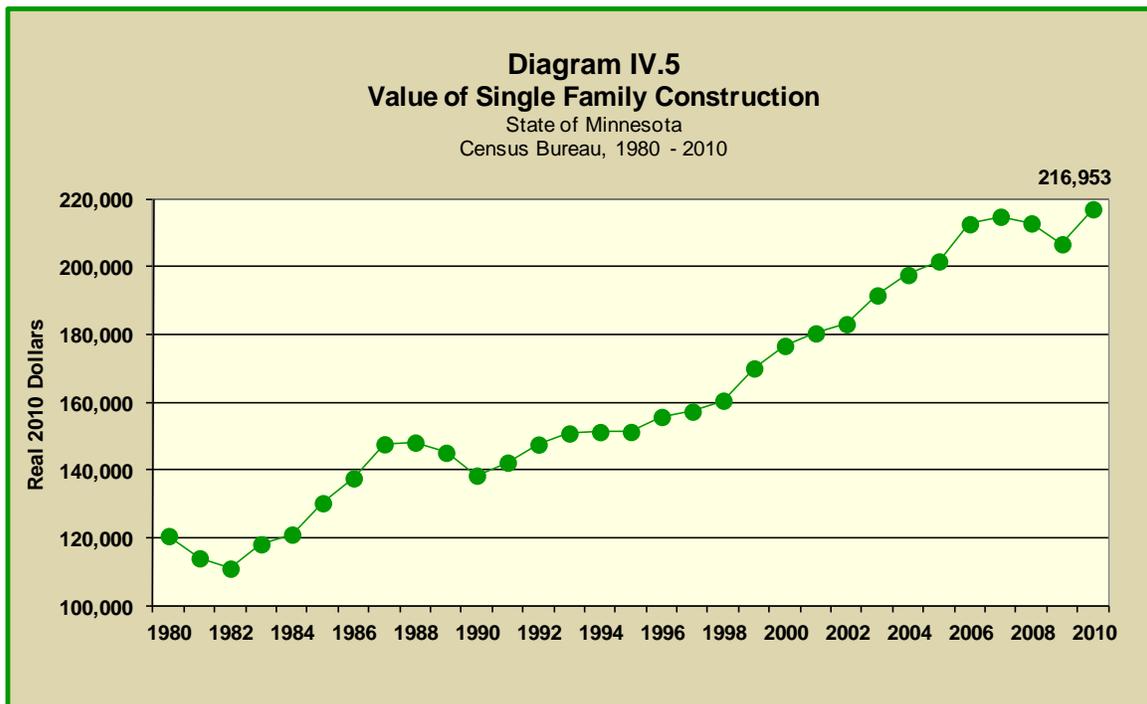
**Table IV.6**  
**Manufactured Housing Unit Placement and Price**  
State of Minnesota  
Census Bureau Data

Year	Units Placed in Service			Average Price		
	Single	Double	Total	Single	Double	Total
2000	1,000	2,200	3,200	35,200	58,500	51,700
2001	900	1,700	2,600	37,600	57,800	51,700
2002	1,000	2,100	3,100	34,000	58,600	53,700
2003	600	1,800	2,400	35,700	61,100	55,900
2004	300	1,700	2,000	47,400	63,800	62,300
2005	200	1,100	1,300	46,100	66,300	63,100
2006	200	900	1,100	40,100	67,400	64,900
2007	200	600	800	44,300	67,300	65,000
2008	100	500	600	45,100	70,600	68,600
2009	(S)	300	300	(S)	68,100	64,000
2010	100	200	300	43,900	72,300	64,600

## HOUSING PRICES

The average pricing of manufactured housing, also presented on the previous page in Table IV.6, has increased over the past decade from \$51,700 in 2000 to \$64,600 in 2010. These numbers are weighted averages and do not account for inflation.

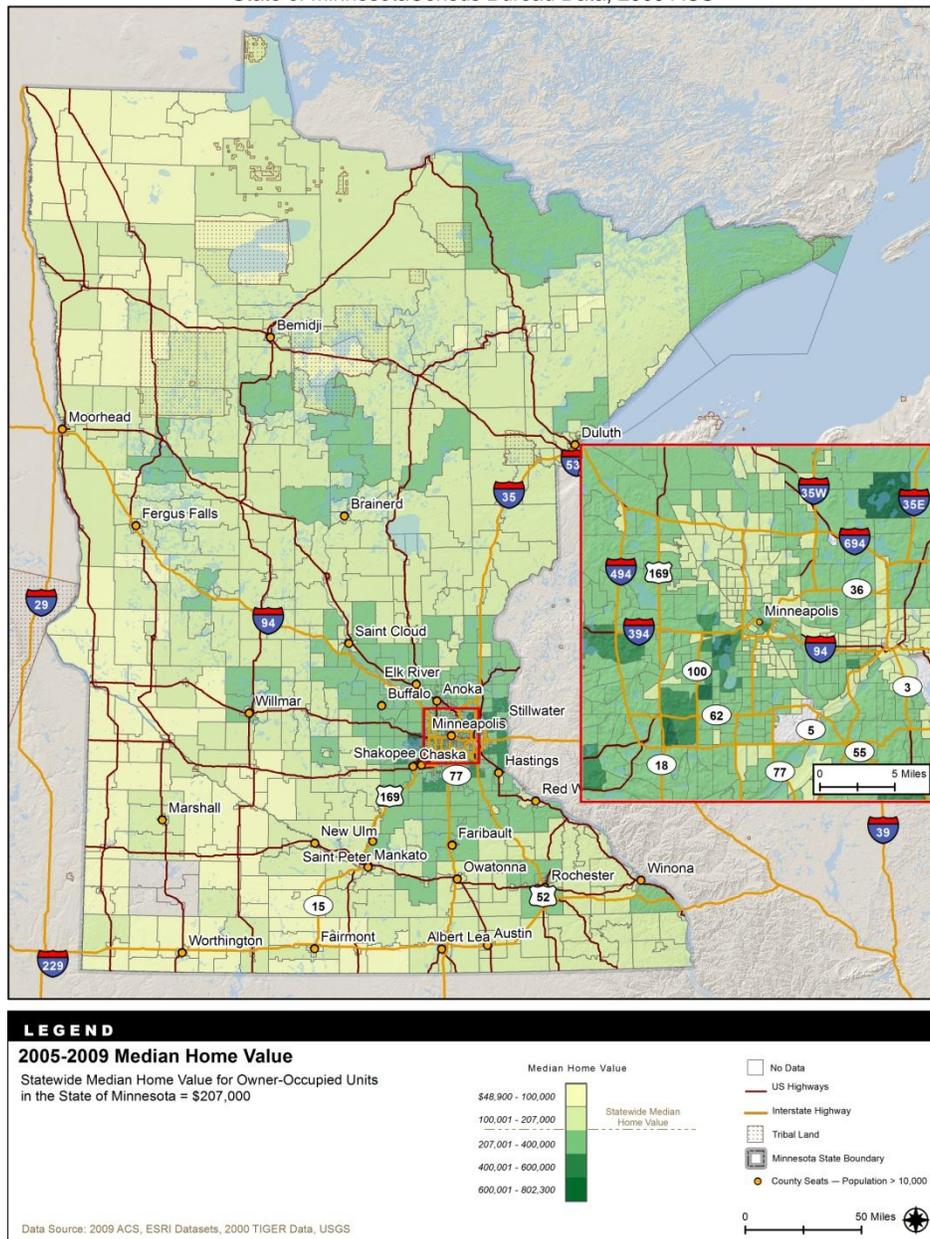
The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As shown below in Diagram IV.5, the construction value of single-family dwellings generally increased from around \$120,000 in 1980 to \$216,953 in 2010.



**IV. Housing Market Analysis**

The distribution of housing values in Minnesota as reported in the 2009 ACS is presented below in Map IV.1. The highest home values were seen in the suburban areas outside of Minneapolis/St. Paul, where median home values in several tracts ranged from \$400,000 to \$600,000 and \$600,000 to \$800,000. Moderate home prices, ranging from \$200,000 to \$400,000, were seen in the outer suburban areas as well as scattered in the northern part of the state. Median home values below the statewide median of \$207,000 were mostly seen in the central Twin Cities area and in more rural tracts, where the median was as low as \$48,900.

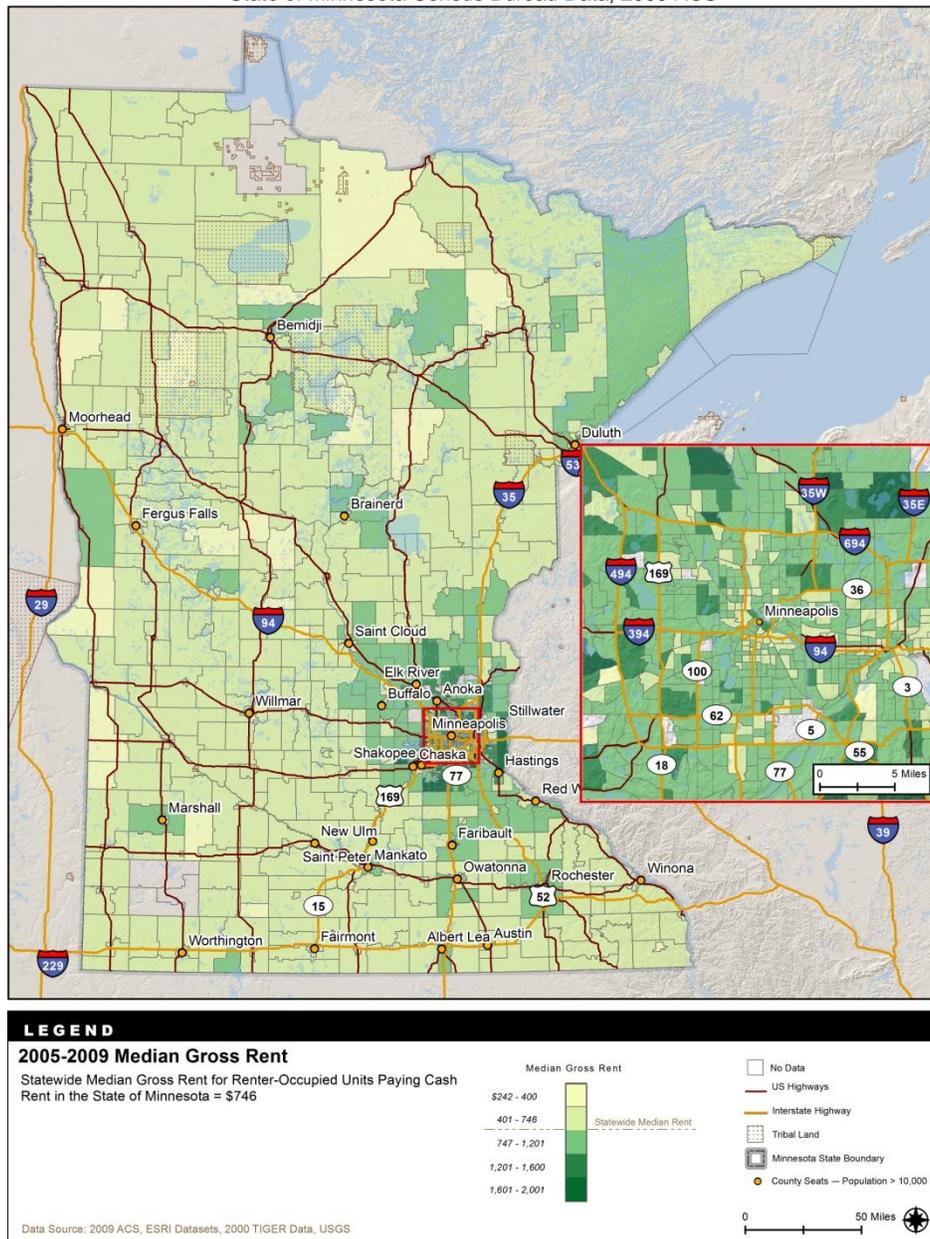
**Map IV.1**  
**Median Home Value by Census Tract**  
 State of Minnesota Census Bureau Data, 2009 ACS



**IV. Housing Market Analysis**

Map IV.2, below, illustrates data on median gross rent prices by census tract. Gross rent refers to monthly contracted rental fees plus average monthly utility costs, which include electricity, water and sewer services, and garbage removal. A few similarities can be seen when comparing this map and the previous map; the areas with the highest gross rent costs were also in and around the metropolitan area suburbs. However, in the Twin Cities, high median gross rents were scattered and ranged from below \$400 to above \$1,601 per month. Across the state, several different tracts have higher-than-statewide-median rental costs than home values.

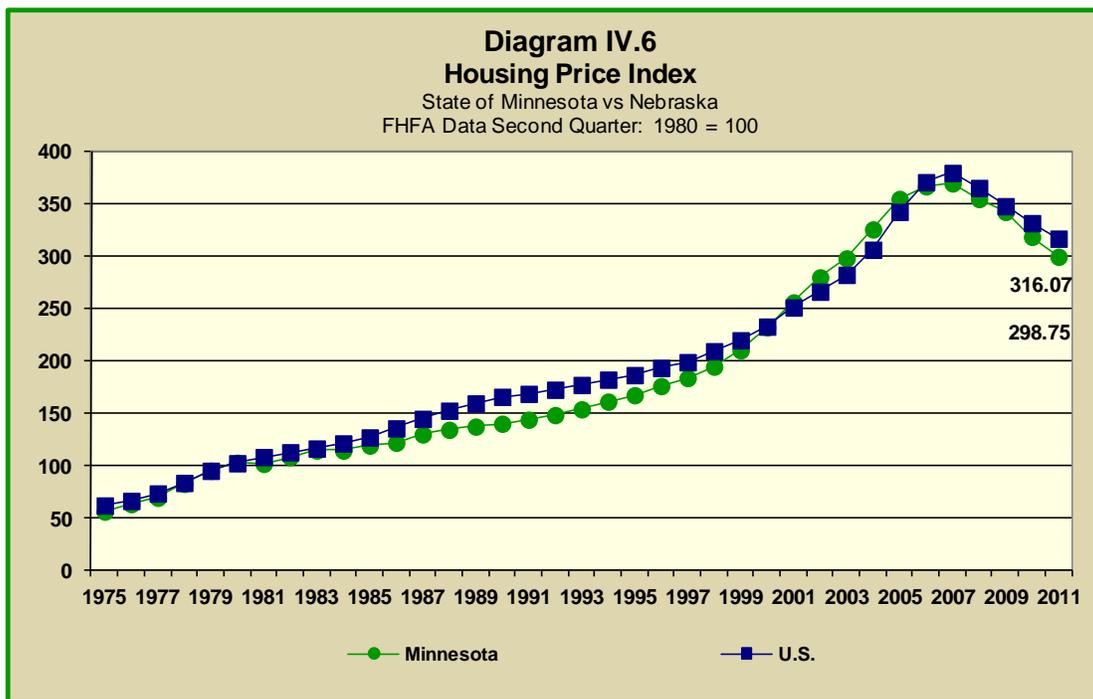
**Map IV.2**  
**Median Gross Rent by Census Tract**  
 State of Minnesota Census Bureau Data, 2009 ACS



#### IV. Housing Market Analysis

Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information was obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.<sup>3</sup> There are over 31 million repeat transactions in this database, which is computed monthly. All indexes, whether state or national, were set equal to 100 as of the first quarter of 2000.

Diagram IV.6, below, shows the housing price index for one quarter from each year from 1975 through the second quarter of 2011. As seen therein, the Minnesota index essentially mirrored the national index throughout the time period, rising to a high of over 350 in 2007 before declining slightly to 298.75 in 2011.



#### D. HOUSING PROBLEMS

##### HOUSING PROBLEMS

While the Census Bureau does not delve deeply into the physical condition of the housing stock, some information is reported regarding housing problems faced by householders. These housing problems are represented by three different conditions: overcrowding, lack

<sup>3</sup> Office of Federal Housing Enterprise Oversight, News Release, December 1, 2006.

of complete plumbing or kitchen facilities, and cost burden. Each of these conditions is addressed on the following pages.

### Overcrowding

HUD defines an overcrowded household as one having more than 1 and less than 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households.

Table IV.7, below, shows that 30,961 households in Minnesota were overcrowded at the time of the 2000 census, including 15,559 owner-occupied households and 15,402 renter-occupied households. Severely overcrowded households comprised 24,065 households in the state including 7,756 owner-occupied households and 16,309 renter-occupied households. The 2009 five-year ACS averages showed that the share of persons in overcrowded and severely overcrowded situations declined overall. Based on these figures, overcrowding appears to occur much more frequently in renter-occupied units in the state.

<b>Table IV.7</b> <b>Overcrowding and Severe Overcrowding</b> State of Minnesota Census Bureau Data							
Census	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	%	Households	%	Households	%	
<b>Owner</b>							
2000 Census	1,389,409	98.3%	15,559	1.1%	7,756	0.5%	1,412,724
2009 Five-Year ACS	1,529,292	99.1%	11,346	0.7%	2,786	0.2%	1,543,424
<b>Renter</b>							
2000 Census	450,692	93.4%	15,402	3.2%	16,309	3.4%	482,403
2009 Five-Year ACS	500,154	96.5%	13,402	2.6%	4,902	0.9%	518,458
<b>Total</b>							
2000 Census	1,840,101	97.1%	30,961	1.6%	24,065	1.3%	1,895,127
2009 Five-Year ACS	2,029,446	98.4%	24,748	1.2%	7,688	0.4%	2,061,882

### Households Lacking Complete Kitchen or Plumbing Facilities

According to the Census Bureau, a housing unit is classified as lacking complete kitchen facilities when any of the following is not present in a housing unit: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. Likewise, a housing unit is categorized as lacking complete plumbing facilities when any of the following are missing from the housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. A lack of these facilities indicates that the housing unit is likely to be unsuitable.

The State of Minnesota had about 1.6 percent of its housing stock lacking complete kitchen facilities at the time of the 2000 census. This figure represented about 32,846 units. More recent data suggest that the share of units with incomplete kitchen facilities has increased slightly in the state to 1.7 percent of all units, as shown in Table IV.8, on the following page.

<b>Table IV.8</b> <b>Housing Units with Incomplete Kitchen Facilities</b> State of Minnesota Census Bureau Data		
Facilities	2000 Census	2009 Five-Year ACS
	Population	Population
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	2,033,100	2,261,567
Lacking Complete Kitchen Facilities	32,846	39,740
<b>Total Households</b>	<b>2,065,946</b>	<b>2,301,307</b>
Percent Lacking	1.6%	1.7%

In terms of incomplete plumbing facilities, Table IV.9, below, shows that 35,220 or 1.7 percent of households in Minnesota had incomplete plumbing facilities at the time of the 2000 census, but this figure was not shown to have worsened based on the 2009 five-year ACS averages, which also showed 1.7 percent of units in the state with this housing problem.

<b>Table IV.9</b> <b>Housing Units with Incomplete Plumbing Facilities</b> State of Minnesota Census Bureau Data		
Facilities	2000 Census	2009 Five-Year ACS
	Population	Population
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	2,030,726	2,262,006
Lacking Complete Plumbing Facilities	35,220	39,301
<b>Total Households</b>	<b>2,065,946</b>	<b>2,301,307</b>
Percent Lacking	1.7%	1.7%

### Cost Burden

Cost burden refers to the amount of income expended for housing. A household experiences a cost burden if between 30 and 50 percent of household income is used for housing costs, and a household experiences a severe cost burden if 50.1 percent or more of household income is devoted to housing costs. For renters, this represents monthly rent and any energy costs incurred. For homeowners, this includes all energy costs, water and sewer charges, refuse collection, taxes, insurance, and principal and interest charges, if a mortgage is held. Severely cost burdened renters and homeowners with a mortgage are at risk of homelessness because a single financial setback could result in a housing crisis. Severely cost burdened homeowners without a mortgage may be more likely to defer maintenance on their housing unit, increasing the potential for health and safety threats as well as the likelihood of more dilapidated units or blight.

According to 2000 census data, 14.2 percent of households in Minnesota experienced a cost burden at that time. An additional 7.9 percent of households experienced a severe cost burden. The Census Bureau also reports these conditions for three types of householders: renters, homeowners with a mortgage and homeowners without a mortgage.

#### IV. Housing Market Analysis

For renters, 19.6 percent had a cost burden and 15.4 percent had a severe cost burden. For homeowners with a mortgage, 14.3 percent had a cost burden and 5.5 percent had a severe cost burden. And for homeowners without a mortgage, 4.8 percent had a cost burden and 2.6 percent had a severe cost burden. More recent data from the 2009 five-year ACS show that the share of housing units demonstrating both cost burdens and severe cost burdens increased. These data are presented below in Table IV.10.

<b>Table IV.10</b>									
<b>Cost Burden and Severe Cost Burden by Tenure</b>									
State of Minnesota Census Bureau Data									
Census	Less Than 30.0%		31% - 50%		Above 50%		Not Computed		Total
	Households	%	Households	%	Households	%	Households	%	
<b>Owner With a Mortgage</b>									
2000 Census	663,238	80.0%	118,725	14.3%	45,292	5.5%	1,826	0.2%	829,081
2009 Five-Year ACS	728,901	66.2%	252,103	22.9%	117,495	10.7%	2,524	0.2%	1,101,023
<b>Owner Without a Mortgage</b>									
2000 Census	264,711	91.8%	13,764	4.8%	7,430	2.6%	2,503	0.9%	288,408
2009 Five-Year ACS	380,942	86.1%	36,230	8.2%	22,875	5.2%	2,354	0.5%	442,401
<b>Renter</b>									
2000 Census	282,754	60.0%	92,463	19.6%	72,644	15.4%	23,605	5.0%	471,466
2009 Five-Year ACS	253,484	48.9%	117,422	22.6%	116,089	22.4%	31,463	6.1%	518,458
<b>Total</b>									
2000 Census	1,210,703	76.2%	224,952	14.2%	125,366	7.9%	27,934	1.8%	1,588,955
2009 Five-Year ACS	1,363,327	66.1%	405,755	19.7%	256,459	12.4%	36,341	1.8%	2,061,882

#### HOUSEHOLDS WITH UNMET HOUSING NEEDS

Households that experience one or more of these housing problems are considered to have unmet housing needs. Such householders can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure, renters and homeowners, and by percent of HUD Area Median Family Income (HAMFI).

Table IV.11, on the following page, presents households with housing problems by income as well as family type. Within these groups, there were 673,550 households that had an unmet housing need in Minnesota at the time of the 2010 census. However, the goals and objectives of the Consolidated Plan are designed specifically for assisting lower-income households or those with incomes 80.0 percent or less of the median family income. As such, this table shows that there were 494,246 households with incomes of 80.0 percent MFI or less that had unmet housing needs at the time of the last decennial census.

Table IV.12, on the following page, shows the households with housing need by tenure. In total, 255,287 renter households had an unmet housing need and 418,263 owner households had an unmet housing need at the time of the 2010 census. When only those households with incomes of 80 percent or below MFI are considered, 243,512 renter and 250,734 owner households remain.

IV. Housing Market Analysis

<b>Table IV.11</b>						
<b>Households by Housing Problem by Income and Family Status</b>						
State of Minnesota						
2010 Census, 2006-2008 HUD CHAS Distribution						
<b>Income</b>	<b>Elderly Family</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Elderly Non-Family</b>	<b>Other Household</b>	<b>Total</b>
<b>Housing Problem</b>						
30% HAMFI or less	9,909	52,020	12,846	50,999	73,276	199,050
30.1-50% HAMFI	11,852	43,843	13,420	28,569	48,042	145,724
50.1-80% HAMFI	11,270	58,984	20,339	14,794	44,085	149,472
80.1% HAMFI and above	13,395	91,664	23,743	7,433	43,069	179,304
<b>Total</b>	<b>46,426</b>	<b>246,510</b>	<b>70,348</b>	<b>101,794</b>	<b>208,472</b>	<b>673,550</b>
<b>No Housing Problem</b>						
30% HAMFI or less	3,449	7,786	911	20,360	12,116	44,622
30.1-50% HAMFI	18,893	17,607	2,785	29,970	20,678	89,933
50.1-80% HAMFI	41,057	62,089	10,664	30,883	70,336	215,029
80.1% HAMFI and above	135,041	589,756	83,943	45,378	199,767	1,053,885
<b>Total</b>	<b>198,441</b>	<b>677,239</b>	<b>98,303</b>	<b>126,591</b>	<b>302,897</b>	<b>1,403,470</b>
<b>Not Computed</b>						
30% HAMFI or less	429	2,127	180	1,938	5,534	10,208
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
<b>Total</b>	<b>429</b>	<b>2,127</b>	<b>180</b>	<b>1,938</b>	<b>5,534</b>	<b>10,208</b>
<b>Total</b>						
30% HAMFI or less	13,787	61,934	13,937	73,297	90,926	253,880
30.1-50% HAMFI	30,745	61,450	16,204	58,539	68,719	235,657
50.1-80% HAMFI	52,327	121,073	31,003	45,677	114,421	364,501
80.1% HAMFI and above	148,436	681,419	107,686	52,811	242,836	1,233,189
<b>Total</b>	<b>245,295</b>	<b>925,876</b>	<b>168,830</b>	<b>230,323</b>	<b>516,903</b>	<b>2,087,227</b>

<b>Table IV.12</b>						
<b>Households with Housing Problem by Tenure by Income and Family Status</b>						
State of Minnesota						
2010 Census, 2006-2008 HUD CHAS Distribution						
<b>Income</b>	<b>Elderly Family</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Elderly Non-Family</b>	<b>Other Household</b>	<b>Total<sup>4</sup></b>
<b>Renter Households</b>						
30% HAMFI or less	2,314	37,128	8,850	24,940	55,697	128,930
30.1-50% HAMFI	2,254	22,615	5,497	13,715	33,994	78,076
50.1-80% HAMFI	1,677	10,384	3,601	6,789	14,056	36,506
80.1% HAMFI and above	720	3,012	2,061	2,661	3,320	11,775
<b>Total</b>	<b>6,965</b>	<b>73,139</b>	<b>20,010</b>	<b>48,105</b>	<b>107,068</b>	<b>255,287</b>
<b>Owner Households</b>						
30% HAMFI or less	7,595	14,892	3,995	26,058	17,579	70,120
30.1-50% HAMFI	9,598	21,227	7,922	14,853	14,047	67,648
50.1-80% HAMFI	9,593	48,599	16,739	8,005	30,029	112,966
80.1% HAMFI and above	12,675	88,651	21,682	4,772	39,749	167,529
<b>Total</b>	<b>39,461</b>	<b>173,371</b>	<b>50,338</b>	<b>53,689</b>	<b>101,404</b>	<b>418,263</b>

<sup>4</sup> Due to rounding, these totals do not represent the absolute sum of households as presented in this table.

## E. DISPROPORTIONATE NEEDS

A disproportionate need exists when the percentage of persons experiencing a housing problem in a group is at least 10 percentage points higher than the jurisdiction's percentage of persons experiencing a housing problem as a whole. This can be broken down further by income, as seen in Table IV.13, below.

As shown, several groups in the State of Minnesota experienced a disproportionate housing need based on the 2006 through 2008 CHAS data. The total percentage of households with a housing problem in the state was 31.9 percent and the racial groups of black, Asian Pacific Islander and other race as well as the ethnic group of Hispanic experienced rates ten percentage points or more greater than 41.9 percent. At different income levels, all racial and ethnic groups showed a disproportionate housing need in at least one income category.

<b>Table IV.13</b>								
<b>Households by Housing Problem by Income and Race</b>								
State of Minnesota 2006-2008 HUD CHAS Data								
<b>Income</b>	<b>White</b>	<b>Black</b>	<b>Asian</b>	<b>American Indian</b>	<b>Pacific Islander</b>	<b>Hispanic (Ethnicity)</b>	<b>Other Race</b>	<b>Total</b>
<b>With Housing Problems</b>								
30% HAMFI or less	77.5%	81.0%	81.3%	69.0%	85.7%	88.3%	87.7%	78.5%
30.1-50% HAMFI	59.6%	74.9%	73.5%	58.0%	100.0%	68.7%	60.2%	61.4%
50.1-80% HAMFI	40.5%	49.0%	54.5%	36.3%	13.8%	50.6%	43.8%	41.5%
80.1-100% HAMFI	29.5%	32.3%	43.5%	19.2%	51.9%	38.0%	31.3%	30.1%
100.1% HAMFI and above	10.5%	18.9%	16.0%	13.5%	14.8%	14.9%	14.6%	10.8%
<b>Total</b>	<b>29.6%</b>	<b>58.6%</b>	<b>43.3%</b>	<b>41.7%</b>	<b>56.8%</b>	<b>52.3%</b>	<b>42.2%</b>	<b>31.9%</b>
<b>Without Housing Problems</b>								
30% HAMFI or less	18.5%	14.7%	13.3%	26.9%	14.3%	8.2%	8.5%	17.4%
30.1-50% HAMFI	40.4%	25.1%	26.5%	42.0%	0.0%	31.3%	39.8%	38.6%
50.1-80% HAMFI	59.5%	51.0%	45.5%	63.7%	86.2%	49.4%	56.2%	58.5%
80.1-100% HAMFI	70.5%	67.7%	56.5%	80.8%	48.1%	62.0%	68.7%	69.9%
100.1% HAMFI and above	89.5%	81.1%	84.0%	86.5%	85.2%	85.1%	85.4%	89.2%
<b>Total</b>	<b>70.0%</b>	<b>39.9%</b>	<b>55.9%</b>	<b>57.1%</b>	<b>43.2%</b>	<b>46.9%</b>	<b>57.1%</b>	<b>67.7%</b>
<b>Not Applicable</b>								
30% HAMFI or less	4.0%	4.3%	5.4%	4.2%	0.0%	3.5%	3.8%	4.1%
30.1-50% HAMFI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
50.1-80% HAMFI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
80.1-100% HAMFI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
100.1% HAMFI and above	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>0.4%</b>	<b>1.6%</b>	<b>0.9%</b>	<b>1.2%</b>	<b>0.0%</b>	<b>0.8%</b>	<b>0.7%</b>	<b>0.5%</b>
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## F. HOUSING NEEDS FORECAST

### POPULATION AND HOUSEHOLD FORECAST

Population and household forecast data were collected from the Minnesota State Demographic Center. According to this data source, population in the state is expected to increase to more than 5.7 million persons and the number of households is anticipated to rise to more than 2.8 million by 2016.

However, not all of these 2.8 million households are expected to have unmet housing needs. As shown in Table IV.14, below, there are expected to be 881,854 households with a housing problem in the state, including 624,981 households with 80 percent or less MFI.

<b>Table IV.14</b>						
<b>Households by Housing Problem by Income and Family Status</b>						
State of Minnesota						
2016 Adjusted Household Forecast, Minnesota State Demographic Center Household Forecast Data						
<b>Income</b>	<b>Elderly Family</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Elderly Non-Family</b>	<b>Other Household</b>	<b>Total</b>
<b>Housing Problem</b>						
30% HAMFI or less	13,542	61,254	15,251	64,562	84,945	239,553
30.1-50% HAMFI	16,398	55,040	17,408	36,267	56,685	181,799
50.1-80% HAMFI	15,776	81,938	28,247	18,905	58,764	203,629
80.1% HAMFI and above	19,253	132,503	33,817	9,793	61,508	256,873
<b>Total</b>	<b>64,969</b>	<b>330,735</b>	<b>94,723</b>	<b>129,527</b>	<b>261,901</b>	<b>881,854</b>
<b>No Housing Problem</b>						
30% HAMFI or less	4,632	8,852	1,026	24,496	13,451	52,458
30.1-50% HAMFI	26,795	21,681	3,576	40,624	24,475	117,152
50.1-80% HAMFI	58,641	79,571	14,600	42,406	83,466	278,684
80.1% HAMFI and above	194,285	840,276	120,667	62,724	261,750	1,479,703
<b>Total</b>	<b>284,353</b>	<b>950,380</b>	<b>139,870</b>	<b>170,251</b>	<b>383,143</b>	<b>1,927,996</b>
<b>Not Computed</b>						
30% HAMFI or less	1,026	2,436	299	2,351	6,169	12,281
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
<b>Total</b>	<b>1,026</b>	<b>2,436</b>	<b>299</b>	<b>2,351</b>	<b>6,169</b>	<b>12,281</b>
<b>Total</b>						
30% HAMFI or less	19,199	72,543	16,576	91,409	104,565	304,292
30.1-50% HAMFI	43,193	76,721	20,985	76,892	81,160	298,951
50.1-80% HAMFI	74,417	161,508	42,847	61,311	142,230	482,313
80.1% HAMFI and above	213,538	972,779	154,484	72,517	323,258	1,736,576
<b>Total</b>	<b>350,347</b>	<b>1,283,551</b>	<b>234,892</b>	<b>302,128</b>	<b>651,213</b>	<b>2,822,132</b>

Table IV.15, below, shows the breakdown of households with housing problems by owner-occupied and renter-occupied households in the state. In total 271,832 households are

**IV. Housing Market Analysis**

expected to have housing problems by 2016, with 259,294 expected to have incomes at 80 percent or below MFI. Renter households with housing problems and 80 percent or less MFI are also expected to include 6,649 elderly family household as well as 19,111 large family households.

In terms of owner-occupied households, the Table IV.14 shows that 610,023 of these households are expected to have a housing problem and 365,688 will have 80 percent or less MFI. Of these owner-occupied households with an unmet housing need and 80 percent or less MFI, 39,066 elderly family households and 41,795 large family households.

<b>Table IV.15</b>						
<b>Households by Housing Problem by Tenure by Income and Family Status</b>						
State of Minnesota						
2016 Adjusted Household Forecast, Minnesota State Demographic Center Household Forecast Data						
<b>Income</b>	<b>Elderly Family</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Elderly Non-Family</b>	<b>Other Household</b>	<b>Total</b>
<b>Renter Households</b>						
30% HAMFI or less	2,464	39,534	9,424	26,557	59,307	137,286
30.1-50% HAMFI	2,400	24,081	5,853	14,604	36,197	83,136
50.1-80% HAMFI	1,785	11,057	3,834	7,229	14,967	38,872
80.1% HAMFI and above	767	3,208	2,195	2,833	3,535	12,538
<b>Total</b>	<b>7,416</b>	<b>77,879</b>	<b>21,306</b>	<b>51,223</b>	<b>114,007</b>	<b>271,832</b>
<b>Owner Households</b>						
30% HAMFI or less	11,077	21,720	5,827	38,005	25,638	102,268
30.1-50% HAMFI	13,998	30,960	11,555	21,663	20,488	98,663
50.1-80% HAMFI	13,991	70,881	24,413	11,676	43,796	164,757
80.1% HAMFI and above	18,486	129,295	31,622	6,960	57,973	244,335
<b>Total</b>	<b>57,552</b>	<b>252,855</b>	<b>73,417</b>	<b>78,304</b>	<b>147,895</b>	<b>610,023</b>

**G. LEAD-BASED PAINT HAZARDS AND ACTIONS TO OVERCOME HAZARDS**

**LEAD-BASED PAINT HAZARDS**

Older homes, particularly those built prior to 1940, have a higher potential for structural problems related to inadequate foundations and floor supports, poor plumbing, outdated electrical wiring, and substandard roofing, as well as a greater likelihood of lead-based paint hazards than homes built after 1940. Indeed, environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely to occur in older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use in 1978 because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. HUD has established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940,
- 80 percent of units built from 1940 through 1959, and
- 62 percent of units built from 1960 through 1979.

Other factors used to determine the risk for lead-based paint problems include the condition of the housing unit, tenure and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with higher risks of lead-based paint hazards are residing in rental or lower-income households. Low-income residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint, and renters are not as likely or are not allowed to renovate their rental units.

#### **NATIONAL EFFORTS TO REDUCE LEAD-BASED PAINT HAZARDS**

In 1991 Congress formed HUD's Office of Healthy Homes and Lead Hazard Control to eradicate lead-based paint hazards in privately-owned and low-income housing in the U.S. One way it has done this is by providing grants for communities to address their own lead paint hazards. Other responsibilities of this office are enforcement of HUD's lead-based paint regulations, public outreach and technical assistance, and technical studies to help protect children and their families from health and safety hazards in the home.<sup>5</sup>

Then in 1992, to address the problem more directly, Congress passed the Residential Lead-Based Paint Hazard Reduction Act, also known as Title X, which developed a comprehensive federal strategy for reducing lead exposure from paint, dust and soil, and provided authority for several rules and regulations, including the following:

**Lead Safe Housing Rule** – mandates that federally-assisted or owned housing facilities notify residents about, evaluate, and reduce lead-based paint hazards.

**Lead Disclosure Rule** – requires homeowners to disclose all known lead-based paint hazards when selling or leasing a residential property built before 1978. Violations of the Lead Disclosure Rule may result in civil money penalties of up to \$11,000 per violation.<sup>6</sup>

**Pre-Renovation Education Rule** – ensures that owners and occupants of most pre-1978 housing are given information about potential hazards of lead-based paint exposure before certain renovations happen on that unit.

**Lead Renovation, Repair and Painting Program Rule** – establishes standards for anyone engaging in target housing renovation that creates lead-based paint hazards.<sup>7</sup>

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<sup>5</sup> "About the Office of Healthy Homes and Lead Hazard Control." 03 May 2008. U.S. Department of Housing and Urban Development. 31 Dec. 2008 <<http://www.hud.gov/offices/lead/about.cfm>>.

<sup>6</sup> "Lead Programs Enforcement Division - HUD." *Homes and Communities - U.S. Department of Housing and Urban Development (HUD)*. 31 Dec. 2008 <<http://www.hud.gov/offices/lead/enforcement/index.cfm>>.

Early in the last decade, a ten-year goal was set in February 2000 by President Clinton's Task Force on Environmental Health Risks and Safety Risks to Children to eliminate childhood lead poisoning in the U.S. as a major public health issue by 2010. As a means to achieve this goal, they released the following four broad recommendations in their "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," report:

- Prevent lead exposure in children by, among other actions, increasing the availability of lead-safe dwellings through increased funding of HUD's lead hazard control program, controlling lead paint hazards, educating the public about lead-safe painting, renovation and maintenance work, and enforcing compliance with lead paint laws;
- Increase early intervention to identify and care for lead-poisoned children through screening and follow-up services for at-risk children, especially Medicaid-eligible children, and increasing coordination between federal, state and local agencies who are responsible for lead hazard control, among other measures;
- Conduct research to, for example, develop new lead hazard control technologies, improve prevention strategies, promote innovative ways to decrease lead hazard control costs, and quantify the ways in which children are exposed to lead; and
- Measure progress and refine lead poisoning prevention strategies by, for instance, implementing monitoring and surveillance programs.

#### **LEAD-BASED PAINT HAZARDS FOR CHILDREN**

Children's exposure to lead has decreased dramatically over the past few decades due to federal mandates that lead be phased out of items such as gasoline, food and beverage cans, water pipes, and industrial emissions. However, despite a ban in 1978 on the use of lead in new paint, children living in older homes are still at risk from deteriorating lead-based paint and its resulting lead contaminated household dust and soil. Today lead-based paint in older housing remains the most common source of lead exposure for children.

Thirty-eight million housing units in the United States had lead-based paint during a 1998 to 2000 survey, down from the 1990 estimate of 64 million. Still, 24 million housing units in the survey contained significant lead-based paint hazards. Of those with hazards, 1.2 million were homes to low-income families with children under 6 years of age.<sup>8</sup>

#### **NATIONAL EFFORTS TO REDUCE LEAD EXPOSURE IN CHILDREN**

There have been a number of substantive steps taken by the U.S. to reduce and eliminate blood lead poisoning in children. The Lead Contamination Control Act (LCCA) of 1988 authorized the Centers for Disease Control and Prevention (CDC) to make grants to state and local agencies for childhood lead poisoning prevention programs that develop prevention programs and policies, educate the public, and support research to determine

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<sup>7</sup> "Lead: Rules and Regulations | Lead in Paint, Dust, and Soil | US EPA." *U.S. Environmental Protection Agency*. 31 Dec. 2008 <<http://www.epa.gov/lead/pubs/regulation.htm>>.

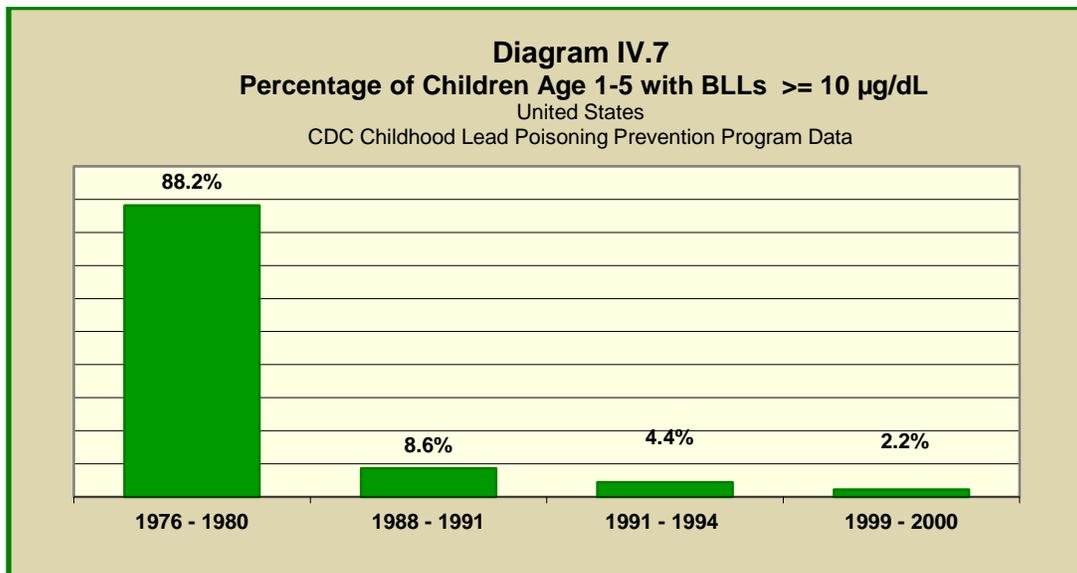
<sup>8</sup> Jacobs, David E., Robert P. Clickner, Joey Y. Zhou, Susan M. Viet, David A. Marker, John W. Rogers, Darryl C. Zeldin, Pamela Broene, and Warren Friedman. "The Prevalence of Lead-Based Paint Hazards in U.S. Housing." *Environmental Health Perspectives* 110 (2002): A599-606. *Pub Med*. 2 Jan. 2009 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1241046&blobtype=pdf>>.

the effectiveness of prevention efforts at federal, state, and local levels. The CDC has carried out these activities through its Childhood Lead Poisoning Prevention Program.<sup>9</sup>

One of the most significant actions the CDC has taken to lower blood lead levels (BLLs) in children over the past few decades is their gradual changing of the definition of an EBLL. For example, during the 1960s the criteria for an EBLL was  $\geq 60$  micrograms per deciliter ( $\mu\text{g}/\text{dL}$ ). It then dropped to  $\geq 40$   $\mu\text{g}/\text{dL}$  in 1971, to  $\geq 30$   $\mu\text{g}/\text{dL}$  in 1978,  $\geq 25$   $\mu\text{g}/\text{dL}$  in 1985, and most recently,  $\geq 10$   $\mu\text{g}/\text{dL}$  in 1991.<sup>10</sup>

### RESULTS OF NATIONAL EFFORTS

The coordinated and cooperative efforts at the national, state and local levels have created the infrastructure needed to identify high-risk housing and to prevent and control lead hazards. Consequently, EBLs in U.S. children have decreased dramatically. For example, in 1978 nearly 14.8 million children in the U.S. had lead poisoning; however, by the early 90s that number had dropped substantially to 890,000.<sup>11</sup> Diagram IV.7, on the following page, illustrates this significant reduction in BLLs among young children over the past several decades.<sup>12</sup>



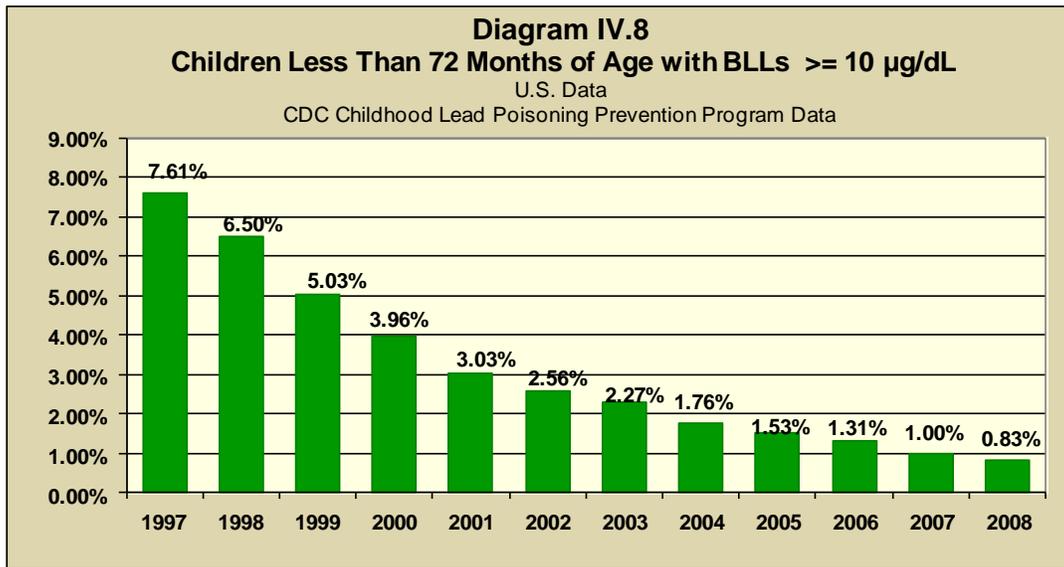
The CDC reports more recent data on the percentage of children under 72 months of age who have confirmed EDLLs. Diagram IV.8, below, shows numbers have continued to decline.

<sup>9</sup> "Implementation of the Lead Contamination Control Act of 1988." Editorial. *Morbidity and Mortality Weekly Report* 01 May 1992: 288-90. 05 Aug. 1998. Centers for Disease Control. 31 Dec. 2008 <<http://www.cdc.gov/mmwr/preview/mmwrhtml/00016599.htm>>.

<sup>10</sup> Lanphear, MD MPH, Bruce P et al. "Cognitive Deficits Associated with Blood Lead Concentrations" *Public Health Reports* 115 (2000): 521-29. Pub Med. 5 Jan. 2009 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1308622&blobtype=pdf>>.

<sup>11</sup> *Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards*. Feb. 2000. President's Task Force on Environmental Health Risks and Safety Risks to Children. 31 Dec. 2008 <<http://www.cdc.gov/nceh/lead/about/fedstrategy2000.pdf>>.

<sup>12</sup> "Childhood Lead Poisoning Prevention Program | Statement on EBLs | CDC." *Centers for Disease Control and Prevention*. 31 Dec. 2008 <<http://www.cdc.gov/nceh/lead/research/kidsBLL.htm>>.



Amidst all of this success, a debate exists in the field of epidemiology about the definition of EBLLs in children. A growing body of research suggests that considerable damage occurs even at BLLs below 10  $\mu\text{g}/\text{dL}$ . Some studies assert that some effects can be more negative at BLLs below 10  $\mu\text{g}/\text{dL}$  than above it.<sup>13</sup>

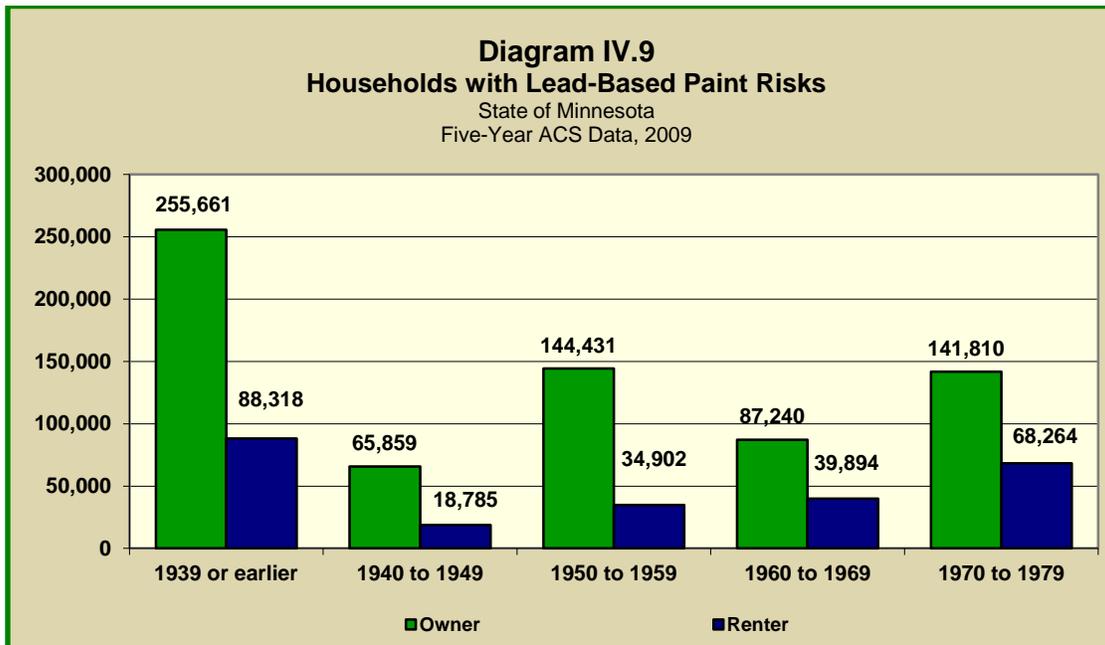
While the CDC acknowledges these associations and does not refute that they are, at least in part, causal, they have yet to lower the level of concern below 10  $\mu\text{g}/\text{dL}$ . The reasons the CDC gives for this decision are as follows: it is critical to focus available resources where negative effects are greatest, setting a new level would be arbitrary since no exact threshold has been established for adverse health effects from lead, and the ability to successfully and consistently reduce BLLs below 10  $\mu\text{g}/\text{dL}$  has not been demonstrated.<sup>14</sup>

### LEAD-BASED PAINT HAZARDS IN MINNESOTA

Diagram IV.9, below, shows the number of households in Minnesota built before 1980. As established previously, homes built before this time period have a greater risk of the presence of lead-based paint.

<sup>13</sup> Matte, MD, MPH, Thomas D., David Homa, PhD, Jessica Sanford, PhD, and Alan Pate. *A Review of Evidence of Adverse Health Effects Associated with Blood Lead Levels  $<$  10  $\mu\text{g}/\text{dL}$  in Children*. Centers for Disease Control and Prevention, Work Group of the Advisory Committee on Childhood Lead Poisoning Prevention. 2 Jan. 2009 <[http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report\\_Edited%20October%207,%202004%20-%20single%20spaced.pdf](http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report_Edited%20October%207,%202004%20-%20single%20spaced.pdf)>.

<sup>14</sup> *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 30 Dec. 2008 <<http://www.cdc.gov/nceh/lead/Publications/PrevleadPoisoning.pdf>>.



HUD’s estimates of lead contamination rates for homes built prior to 1980 were applied to the total number of units shown above. Table IV.15, on the following page, presents the total number of housing units estimated to have lead-based paint risks and shows that a significant number of housing units in the state were at risk of lead-based paint contamination, a total of 945,163. More of these homes were owner-occupied rather than renter-occupied.

**Table IV.15**  
**Households with Lead-Based Paint Risks**  
 State of Minnesota  
 Five-year ACS Data, 2009

Year Built	Owner	Renter	Total	% of Total
1939 or earlier	255,661	88,318	343,979	36.4%
1940 to 1949	65,859	18,785	84,644	9.0%
1950 to 1959	144,431	34,902	179,333	19.0%
1960 to 1969	87,240	39,894	127,134	13.5%
1970 to 1979	141,810	68,264	210,073	22.2%
<b>Total</b>	<b>695,001</b>	<b>250,162</b>	<b>945,163</b>	<b>100.0%</b>

IV. Housing Market Analysis

Table IV.16, below, presents data regarding the number of owner-occupied households at risk of lead-based paint hazards, broken down by tenure, income and by presence of children. Owner-occupied households showed 187,546 units at risk of exposing lead-based paint to young children.

<b>Table IV.16</b>			
<b>Owner-Occupied Households with Lead Based Paint Risks by</b>			
<b>Income and Presence of Young Children</b>			
State of Minnesota			
HUD CHAS Data, 2006-2008			
<b>Income</b>	<b>One or more children age 6 or younger</b>	<b>No children age 6 or younger</b>	<b>Total</b>
<b>Built 1939 or Earlier</b>			
30% HAMFI or less	2,034	18,194	20,228
30.1-50% HAMFI	3,249	22,865	26,114
50.1-80% HAMFI	8,055	39,011	47,066
80.1% HAMFI and above	24,768	136,832	161,600
<b>Total</b>	<b>38,106</b>	<b>216,900</b>	<b>255,006</b>
<b>Built 1940 to 1979</b>			
30% HAMFI or less	2,496	30,800	33,296
30.1-50% HAMFI	5,172	41,776	46,948
50.1-80% HAMFI	13,032	74,608	87,640
80.1% HAMFI and above	48,552	295,172	343,724
<b>Total</b>	<b>69,252</b>	<b>442,356</b>	<b>511,608</b>
<b>Built 1980 or Later</b>			
30% HAMFI or less	2,040	13,373	15,413
30.1-50% HAMFI	3,615	19,434	23,049
50.1-80% HAMFI	11,098	40,412	51,510
80.1% HAMFI and above	63,435	241,583	305,018
<b>Total</b>	<b>80,188</b>	<b>314,802</b>	<b>394,990</b>
<b>Total</b>			
30% HAMFI or less	6,570	62,367	68,937
30.1-50% HAMFI	12,036	84,074	96,110
50.1-80% HAMFI	32,185	154,030	186,215
80.1% HAMFI and above	136,755	673,587	810,342
<b>Total</b>	<b>187,546</b>	<b>974,058</b>	<b>1,161,604</b>

IV. Housing Market Analysis

Table IV.17, below, shows renter-occupied households with lead-based paint risks by income and presence of young children. Roughly, 64,470 renter-occupied units showed a risk of lead-based paint exposure for young children.

<b>Table IV.17</b>			
<b>Renter-Occupied Households with Lead Based Paint Risks by</b>			
<b>Income and Presence of Young Children</b>			
State of Minnesota			
HUD CHAS Data, 2006-2008			
<b>Income</b>	<b>One or more children age 6 or younger</b>	<b>No children age 6 or younger</b>	<b>Total</b>
<b>Built 1939 or Earlier</b>			
30% HAMFI or less	5,418	20,529	25,947
30.1-50% HAMFI	2,853	14,067	16,920
50.1-80% HAMFI	3,245	15,822	19,067
80.1% HAMFI and above	2,885	21,087	23,972
<b>Total</b>	<b>14,400</b>	<b>71,505</b>	<b>85,905</b>
<b>Built 1940 to 1979</b>			
30% HAMFI or less	11,160	47,660	58,820
30.1-50% HAMFI	7,544	33,656	41,200
50.1-80% HAMFI	7,652	35,916	43,568
80.1% HAMFI and above	5,756	44,240	49,996
<b>Total</b>	<b>32,112</b>	<b>161,472</b>	<b>193,584</b>
<b>Built 1980 or Later</b>			
30% HAMFI or less	5,964	24,747	30,712
30.1-50% HAMFI	3,894	16,619	20,513
50.1-80% HAMFI	3,906	19,818	23,724
80.1% HAMFI and above	4,194	29,348	33,542
<b>Total</b>	<b>17,958</b>	<b>90,532</b>	<b>108,491</b>
<b>Total</b>			
30% HAMFI or less	22,542	92,936	115,479
30.1-50% HAMFI	14,291	64,342	78,633
50.1-80% HAMFI	14,803	71,556	86,359
80.1% HAMFI and above	12,835	94,675	107,510
<b>Total</b>	<b>64,470</b>	<b>323,509</b>	<b>387,980</b>

In total, 252,016 households showed the capacity to pose lead-based paint health risks for children. The total number of households with children under 6 living in homes built before 1980 was 343,345. Therefore, the percent of children living in homes built before 1980 and at risk of lead-based paint exposure was 73.4 percent according to the most recent data available.

The Department's Public Health Data Access provides facts and figures on blood lead testing, blood lead levels, and risk factors. Diagram IV.10, on the following page, shows the number of children who were tested for elevated blood lead levels from 2000 to 2006. In total, nearly 300,000 tests were conducted in the seven-year time period.

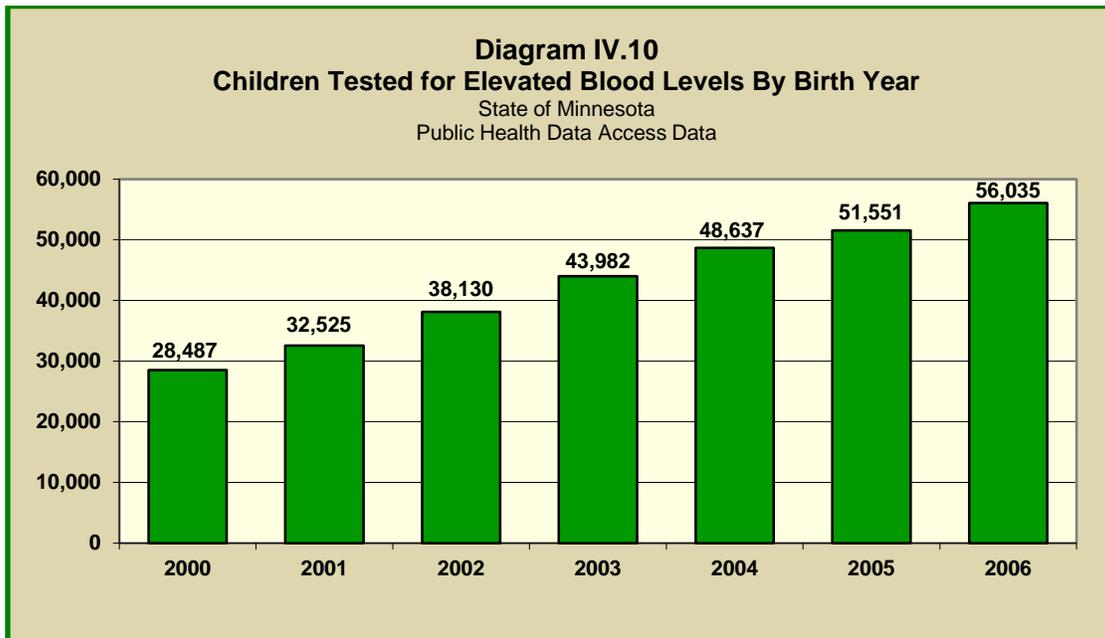
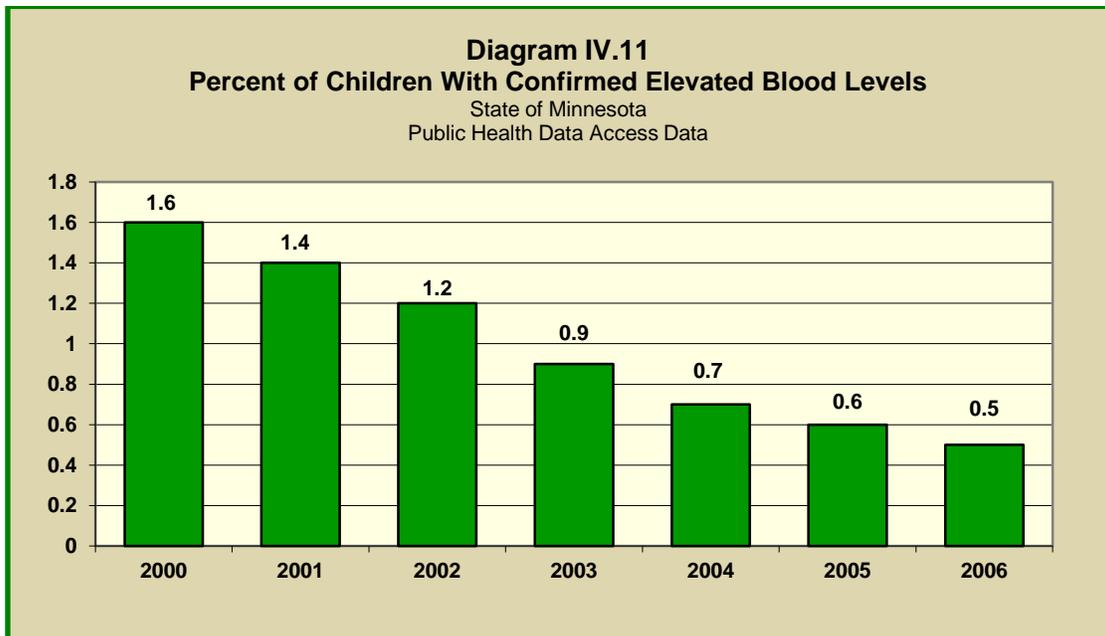


Diagram IV.11, below, shows that among children born from 2000 to 2006 and tested prior to three years of age, the percent of elevated blood lead levels decreased steadily from 1.6 percent to 0.5 percent during this time period.



## MINNESOTA LEAD REMOVAL EFFORTS

### Minnesota Lead Poisoning Prevention Act

The evaluation and reduction of lead-based paint hazards in federally funded programs is mandated by the Residential Lead-Based Paint Hazard Reduction Act. According to the Minnesota Department of Health's Environmental Health Division, these efforts have been fully implemented by the state.

The Minnesota Lead Poisoning Prevention Act was enacted to prevent and reduce lead exposure to children up to the age of 72 months and pregnant women from the adverse health effects caused by elevated blood levels. The Act authorizes the adoption of lead rules in order to:

- Set standards for the lead content of paint, dust, drinking water, and bare soil and establish methods for sampling and analyzing these components;
- Establish methods for lead hazard reduction;
- Establish licensing of persons who perform regulated lead work; and
- Establish permit requirements for training courses.

In addition, the Minnesota Legislature has directed that all contractors working in pre-1978 residences have the proper EPA certification before being issued a building permit. Also, the rights of tenants and landlords in regard to lead in housing are outlined on the Department of Health website.<sup>15</sup>

### Lead Hazard Control Grant Program

The State of Minnesota has been awarded U.S. Department of Housing and Urban Development (HUD) grant funding for lead remediation since 2003 for the non-entitlement areas of the state. From 2003 through 2006 the Minnesota Department of Employment and Economic Development (DEED) operated the Lead Hazard Control Grant (LHCG) program. DEED received \$2.43 million dollars and remediated lead in over 300 properties. The state matched this federal grant with an additional \$2.8 million, mostly from Small Cities Development Program (SCDP) funds available through DEED, to pay the costs of activities including: lead-risk assessments, lead-hazard mitigation, education, training, and general housing rehabilitation.

In 2007, the Minnesota Department of Health (MDH) began operating the HUD funded Lead Hazard Control Grant (LHCG) program with the State financial match provided by DEED. MDH was awarded \$1.41 million in LHCG funds and remediated 143 properties over a three-year period. In addition, 20 outreach and educational events providing information on lead hazards in the home and the qualifications for the LHCG were completed. Furthermore, the program provided training for 17 lead workers and 20 lead supervisors, which helped to increase the capacity of qualified contractors through the State of Minnesota.

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<sup>15</sup> <http://www.health.state.mn.us/divs/eh/lead/rule.html>

In 2011, MDH was awarded \$1.74 million in LHCG funds to remediate 137 properties. This funding also includes \$88,637 for Healthy Homes production. The Healthy Homes production will provide Healthy Homes training to building inspectors and rehabilitation specialists and will implement some minor Healthy Homes rehabilitation and education for property owners and tenants that participate in the LHCG program. According to the Minnesota Department of Health's Environmental Health Division, as of October 2011, the State LHCG program has contracts in place with local housing rehabilitation agencies to implement 109 projects. MDH also has identified four Elevated Blood Lead Level (EBLL) projects that are eligible for the LHCG and will continue to identify more EBLL projects over the next three years.

### **Blood Lead Surveillance System**

The Department of Health also oversees the Lead Poisoning Prevention Blood Lead Surveillance System. The surveillance activities protect the health of the public and promote awareness of lead issues by:

- Monitoring lead testing activities and tracking the occurrence of elevated blood lead cases in the state,
- Maintaining a high-quality database of information that can be used to effectively manage the risks associated with lead exposure, and
- Providing the basis for strategies designed to reduce the occurrence of lead-related disease, conducted collaboratively with local, state and federal partners.

In Minnesota, healthcare providers test for lead poisoning in children and adults by drawing blood and submitting the specimen to a laboratory for analysis. Laboratories conducting the blood lead analysis are required by state statute to report the lead level and additional demographic information to the Minnesota Department of Health Blood Lead Surveillance System. Public health staff then works with identified families on the hazards of lead in their home environment and to help lower their blood lead levels. Analysis of the data on an aggregate level is used to identify areas throughout the state where children may be at higher risk for lead poisoning, as well as the development of state screening guidelines.

### **Childhood Lead Elimination Plan**

The MDH Environmental Health Division oversees comprehensive lead poisoning prevention efforts statewide and implements the Childhood Lead Poisoning Prevention Program (CLPPP) cooperative agreement from the U.S. Center for Disease Control and Prevention (CDC), which contributes to the elimination of childhood lead poisoning as a public health problem. The Lead Program provides lead poisoning prevention education, support to individuals exposed to lead, and assistance to contractors and property owners in addressing lead issues.

In 2003, the CDC directed childhood lead poisoning prevention program (CLPPP) grantees to develop a state plan to eliminate childhood lead poisoning by 2010. Although lead poisoning is preventable and rates are declining in Minnesota, children living in substandard (as defined by building codes), pre-1950 housing continue to be disproportionately affected

by lead. In response, the MDH Childhood Lead Poisoning Prevention Program (CLPPP), in collaboration with a wide range of partners, coordinated the development of a plan to eliminate statewide childhood lead poisoning by 2010. The “State of Minnesota Childhood Lead Poisoning Elimination Plan” contributed to meeting the national goal established by the U.S. CDC of eliminating childhood lead poisoning as a public health problem by 2010.

The original Plan was released in 2004. Members of the Minnesota Collaborative Lead Education and Assessment Network (MCLEAN) met routinely to evaluate ongoing efforts in the Plan. The MCLEAN meetings also provided an opportunity for sharing information, form collaborations, and learn about current lead issues. Attendees at MCLEAN meetings include federal, state, and local government; community-based organizations; health care providers; housing, real estate, landlord, and tenant organizations; and other disciplines. All members listed as “Childhood Lead Poisoning Elimination Plan Advisory Members” participate in MCLEAN meetings. In addition, key staff from the MDH Lead Program, which includes the Environmental Impact Analysis Unit (EIA) and the Asbestos/Lead Compliance Unit (ALCU), provided feedback on the Plan. Historically, MDH has been involved in efforts to enhance the early identification of children who have been exposed to lead, and to increase and improve the follow-up services these children need. Although these secondary prevention activities will retain a vital role in the 2010 Elimination Plan, the main focus of the plan is primarily prevention of preventing children from ever being exposed to lead. This will be accomplished through the reduction or elimination of sources of lead in the childhood environment. The 2010 version of the Plan addresses the transition to Healthy Homes approaches.

The Environmental Health Department also notes that there has been tremendous progress in lowering exposure to lead, both nationally and in Minnesota, a 65 percent reduction in EBLLs since 1995. While the CDC has issued the “Healthy People 2020” objective to eliminate elevated blood lead levels in children, there is ongoing discussion in the lead community regarding what constitutes “elimination” at the national level. Commentators on the proposed Healthy People 2020 objective noted that the definition of elimination should be qualified by adding “as a public health problem,” which recognizes the impracticality of attaining zero lead exposure. CDC has also discussed in informal meetings, using the National Health and Nutrition Examination Survey (NHANES) data to establish a national statistical threshold that would constitute no observed cases, or “elimination.”

During the creation of the plan in 2004 there was extensive discussion that Minnesota should strive for “zero percent of at-risk children” as a goal while recognizing that lead is a common contaminant in the environment. Discussions held with the Advisory Members in 2010 confirmed that the plan should retain the established definition of elimination. The plan contains background on lead exposure in Minnesota, an assessment of risk factors for lead, and an overview of modifications to the Plan proposed by Advisory Members. The 2010 version of the Plan updates the most recent version, which was released in September 2008.<sup>16</sup>

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<sup>16</sup> A copy of the 2010 version of the Plan can be found at <http://www.health.state.mn.us/divs/eh/lead/reports/2010planfinal.pdf>

**H. PUBLIC AND ASSISTED HOUSING**

Public or assisted housing can exist in several forms including housing units offered by public agencies and leased to low-income households, low-income housing projects owned by non-profit entities, housing voucher programs and supportive housing.

Public and assisted housing units comprise a portion of the housing stock located throughout Minnesota. Minnesota Housing does not operate public housing and therefore, has not developed a plan related to public housing or public housing initiatives. However, HUD and Minnesota Housing are concerned about the number of public housing units and their underlying contracts that are at risk of expiring.

There are three key programs for public housing in Minnesota. The Section 8 voucher program allows renters to utilize vouchers for housing assistance. Persons apply to become Section 8 recipients, and restrictions exist based on income and other factors. The Low Income Housing Tax Credit (LIHTC) program serves as a means of providing housing options that focus on affordability. The LIHTC exists as an indirect federal subsidy that is used to support the development of rental housing that is affordable for low-income households. Supportive housing is the third housing initiative. These units include long-term and temporary housing for youth, families, victims of domestic violence, and housing for persons with limitations due to HIV/AIDS, re-entry, homelessness, or substance abuse.

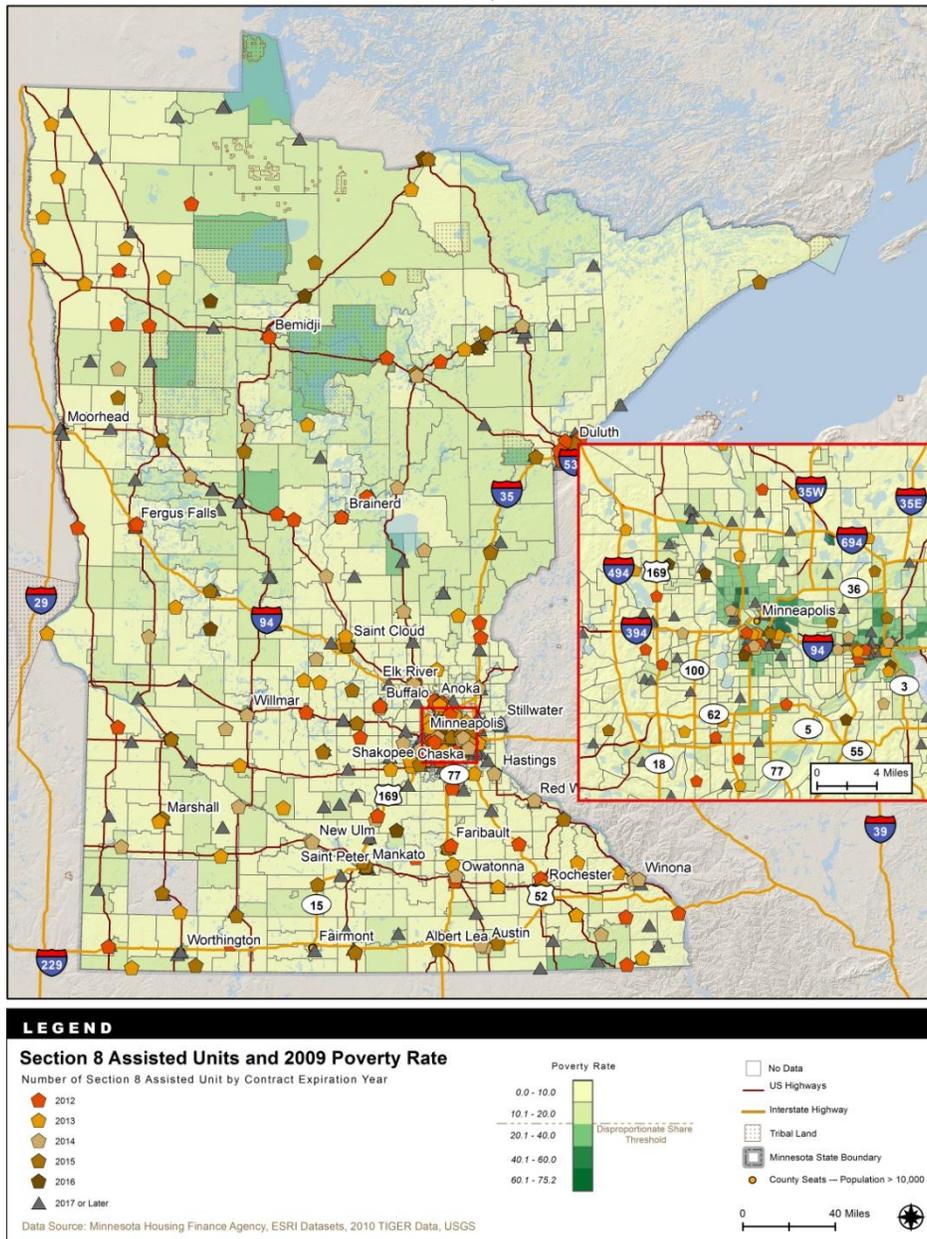
Minnesota Housing provides funding for approximately half of the Section 8 vouchers in Minnesota. If contracts were to expire as the contracts allow, in the five-year period from 2012 to 2016 10,142 assisted housing units in the state will be eliminated from the affordable housing stock. There are an additional 14,893 that will expire after 2017 for a total of 25,035 units as indicated in Table IV.18, below.

<b>Year Contract Expires</b>	<b>Number of Contracts</b>	<b>Units at risk</b>
2012	54	2,068
2013	58	2,074
2014	55	3,558
2015	42	1,799
2016	12	643
2017+	224	14,893
<b>Total</b>	<b>445</b>	<b>25,035</b>

**IV. Housing Market Analysis**

Map IV.3, below, presents the location of Section 8 voucher properties as compared to the concentration of poverty in the state as well as the anticipated contract expiration. As shown, the Section 8 units were scattered throughout the state. The properties were somewhat concentrated in higher poverty tracts in the Minneapolis area but were almost entirely absent in the northern tribal lands. Many of the Section 8 units in rural areas had less than 50 units, while the more urban properties tended to have up to several hundred units.

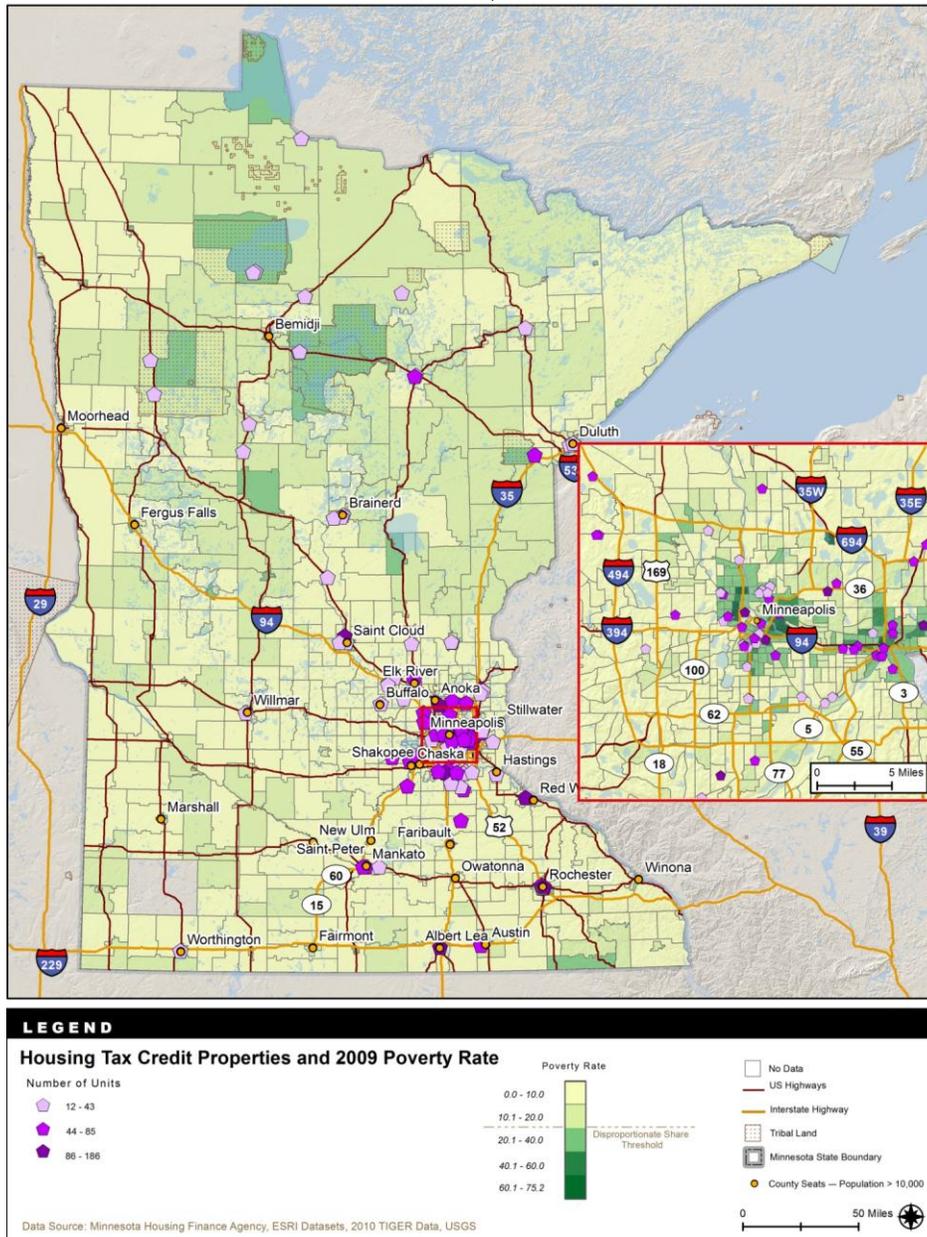
**Map IV.3**  
**Expiring Section 8 Contracts by Year**  
 State of Minnesota  
 HUD Data, 2011



**IV. Housing Market Analysis**

Map IV.4, below, presents the location of LIHTC properties and the concentration of poverty and shows that the majority of LIHTC units are concentrated in the Twin Cities metro region, where many units are located in areas with higher levels of poverty. There are few housing tax credit properties located in rural areas of the state, however, and many of these have less than 43 units.

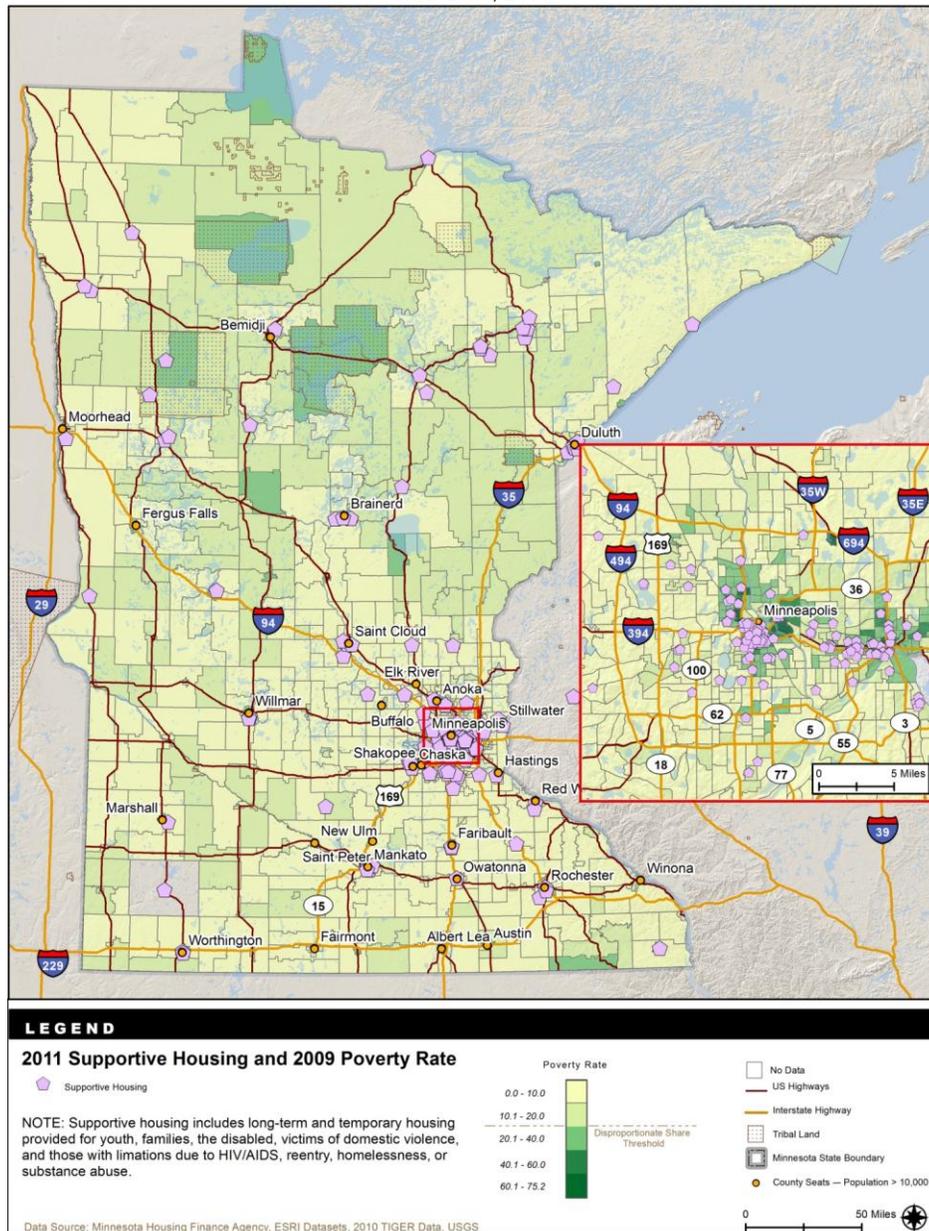
**Map IV.4**  
**Properties with Housing Tax Credits**  
 State of Minnesota  
 HUD Data, 2011



**IV. Housing Market Analysis**

Map IV.5, below, presents the location of supportive housing units in the state. As shown, supportive housing in Minnesota was predominantly located in the Twin Cities metro region and often within areas with higher poverty levels. There were very few supportive housing facilities in the rest of the state, with a few in Duluth, Rochester, Saint Cloud, Mankato, and other larger cities, but the majority of the state was not served with housing for these in-need populations.

**Map IV.5**  
**Supportive Housing**  
 State of Minnesota  
 HUD Data, 2011



## **I. INSTITUTIONAL BARRIERS TO AFFORDABLE HOUSING**

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### **OVERVIEW**

The State aims to increase the availability of affordable housing, and as such wishes that its own policies do not negatively affect the provision of such housing. Obstacles that affect the availability of affordable housing can include tax policies, local land use controls, financial challenges, land availability, lack of coordination of resources, and lack of accessibility. Many of these problems can be adversely affected by regulatory controls implemented by state or local governments. Public policies such as zoning codes, building codes, development fees, and growth limitations, and those affecting return on residential investment can unwittingly serve as barriers to the provision of affordable housing. The following section explores selected regulatory barriers found in Minnesota and possible solutions that will be undertaken by the State in the following five years. It also addresses other affordable housing challenges that have been identified in the state.

Identification of regulatory and other barriers in Minnesota was aided by the 2011 Housing and Community Development Survey done as part of the 2012 to 2016 Consolidated Plan development process. The following brief analysis addresses several key factors negatively affecting the provision of affordable housing.

Near the start of the survey, respondents were asked to select from a list which barriers they saw to the development or preservation of affordable housing in Minnesota. They were also asked to describe the barriers they selected, as well as how they thought they should be overcome. A closing question in the survey asked respondents to share any other comments they had about housing and community development needs or barriers.

The responses to these questions varied widely across the 542 respondents, and 113 of these respondents provided a more detailed narrative when asked to discuss barriers and needs for housing. From those responses, several common themes were identified. The barriers the more descriptive respondents identified, whether regulatory or non-policy-based, are addressed in detail in the following section.

### **REGULATORY AND POLICY-BASED BARRIERS**

#### **Land Use and Development Policies**

Many participants in the 2011 Housing and Community Development Survey identified local government requirements as barriers to the production of affordable housing, such as high permit fees, zoning limitations, lack of tax incentive tools, challenges for brownfield development, and costly infrastructure development. Some respondents also mentioned that local governments impose limiting policies that discourage affordable housing on principle.

Minnesota state law provides extensive power and control to local governments to control the use of land within their area of jurisdiction and to develop processes for application of local standards<sup>17</sup>.

Minnesota also has a system of regional planning that is designed to provide cooperation and communication among regional partners in solving some problems, but not in controlling the local use of land. For example, in the seven-county metropolitan area, the Metropolitan Council is the regional governance body authorized to exercise certain powers for regulation of the use of metro-wide service systems and policies, such as Minnesota Statute 473.851, which requires local governments to update their comprehensive plans. The Metropolitan Council reviews them for consistency with regional plans.<sup>18</sup> The Metropolitan Council Housing and Redevelopment Authority also serve the region by assisting low-income seniors, singles, families, and persons with disabilities obtain affordable housing.

Local restrictive policies were mentioned by respondents of the 2011 Housing and Community Development Survey conducted as part of the 2012 to 2016 Consolidated Plan. Some cities have designed their local land use contract so that it is difficult to locate low- and moderate-income housing in some areas, other communities may overlook fair housing law, and others may create extra environmental or permitting requirements for affordable projects. These kinds of policies can discourage affordable housing.

### Zoning Tools

Some land use policies can be considered “exclusionary” zoning regulations because they make development of affordable housing more difficult, relegated to certain sections of town, or have special building requirements. These may be unwitting or completely deliberate. Conversely, “inclusionary” zoning attempts to overcome these challenges.

Inclusionary zoning has become a commonly used tool. In one variation, it classifies affordable housing for the area by a percentage of the area median income, and includes incentives for projects that meet the quota. It is often combined with density bonuses, wherein developers can build more units than usually allowed by zoning, or reduced requirements such as parking, lot setbacks, or permitting fees. It can also include development fee waivers or tax credits—which could, in part, be funded within the State’s existing housing infrastructure.

Minimum lot sizes, setback requirements, parking requirements, accessory dwelling restrictions, and other local development codes can also keep developers from building housing that is affordable to people of low and moderate incomes. The State does not have control over many of these factors, however it could educate and encourage local jurisdictions to evaluate their codebooks for these policies, as found in the Model Zoning Technical Advisory Group (MZTAG) Report.

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<sup>17</sup> 2007-2011 Minnesota Consolidated Plan, 91.310(d) Barriers to Affordable Housing

<sup>18</sup> Metropolitan Council overview (10/4/11), <http://www.metrocouncil.org/about/LCMGOct42011.pdf>

## Application and Permit Processes

Many respondents to the 2011 Housing and Community Development Survey mentioned that the application and permitting process is a long, complicated, and expensive one that discourages developers from building affordable housing. For many developers, the time spent waiting for a permit approval can be prohibitively expensive, as every day not collecting income represents a loss. So when a city's application, permitting, and building requirements are complicated or time-consuming, many developers will choose to build elsewhere. A streamlined, easy, expedient approval process will make building housing easier and more profitable for developers.

Respondents to the survey also mentioned segregation and unequal access to affordable housing as issues in Minnesota. Often when funding or incentives are provided for affordable housing, units can become concentrated in a few (generally lower-income) areas, contributing to segregation. Rather than separate affordable from other housing, policies like inclusionary zoning work to incorporate affordable units into more expensive housing developments, creating areas with a mix of incomes.

## State and Local Tax Policies

Tax rates and policies, including a deficiency in tax incentives to developers and cities, were mentioned as barriers to the production of affordable housing in the 2011 Housing and Community Development Survey. Some respondents looked to tax breaks and credits, as well as credits for individual developers and projects, and others referenced possible incentives directed at cities that encourage more affordable housing. There is evidence that says these problems are real and exist.

Minnesota's previous Consolidated Plan conceded that the State's rental property tax rate is often mentioned as a barrier to affordable rental housing, both for developers and for landlords who provide affordable rental units. The tax reportedly has adverse impacts on the maintenance of existing rental housing, the development of new housing, and the efficient use of the existing housing stock. Property tax rebates for lower-income households help to mitigate some of the taxes that are passed on to renters. The State has addressed this issue with its 4d affordable rental housing property tax, a special class tax rate for affordable housing developments that represents a class rate reduction of 75 percent for rent-restricted properties.<sup>19</sup>

Minnesota employs a "fee simple" approach to assessment, in which any rent restrictions are unaccounted for and properties are assessed at their market value. Under this system, affordable housing providers are assessed higher property taxes, yet are constrained in their ability to raise the revenue necessary to responsibly run the development due to the rent and income restrictions of their funding sources.

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<sup>19</sup> Source: HousingMinnesota, *Report on 2005 Legislative Achievements*, July 2005.  
[http://www.housingminnesota.org/downloads/2005\\_Legislative\\_agenda\\_Final\\_Report.pdf](http://www.housingminnesota.org/downloads/2005_Legislative_agenda_Final_Report.pdf)

One practical problem for developers and landlords who want to offer affordable housing, especially in recent years, is the cost of building or renovating new units. While public policy cannot make materials or labor cheaper, it can help reduce the costs of the development process. At the local level, jurisdictions can lower impact and development fees, reduce minimum lot sizes, and provide local tax relief for affordable housing. However, in this era of already shrinking tax revenues, such actions become much less likely.

### **Structure and Delivery of Services**

In the 2011 Housing and Community Development Survey, many complaints about the structure and methods of service delivery were mentioned as needs and barriers in Minnesota. Specific complaints about the funding application and distribution process included comments about the lengthy paper processing period, a lack of on-the-ground visits and needs assessments, lack of coordination and meetings, an overabundance of meetings, and a need for more local control over funding. Problems with the actual distribution of funds included need for a stronger focus on housing rehabilitation, uneven rental assistance distribution, need to better prioritize funding recipients, unfair eligibility requirements, and abuse of assistance by some recipients of lower priority.

Many of these problems are not easily solvable, however there are options for making the structure of affordable housing funding delivery easier and more effective.

Lack of coordination among entities of government may create a barrier to affordable housing if it has the effect of delaying funding, promoting conflicting priorities and adding time to administrative processes. Increasing coordination among agencies by making greater use of technology and streamlining operations will help reduce costs and confusion for developers of affordable housing, as well as building owners and tenants.

Some of the comments about a need for local control reveal that the statewide nature of the funding process can act as a barrier for some communities. Local communities have the most intimate knowledge of what their citizens and neighborhoods need, but may not have enough chances to work with the state agency that administers the funding they need. Some respondents wished for more on-the-ground attention from state agencies, as well as more regional meetings. While funding constraints limit the staff time that can be spent on all the cities across the state, the State could structure its staff to focus regionally, perhaps assigning one point of contact to all the cities in the region. This way, at least one staff member would be knowledgeable about the needs of the area and could help local governments apply for all the funding they might qualify for.

Respondents also saw problems with how funding is prioritized. Some comments emphasized that there are many families who have great need for subsidized affordable housing and have been on waiting lists for a long time, but sometimes funding goes to other groups. Some assistance recipients could pay more for their housing but continue to “take advantage” of discounted rents. Increasing access for minorities and struggling communities could be ensured with a standardized priority and ranking system created by the State and used in communities statewide.

The application process itself can be a deterrent for those seeking affordable housing or looking for funding for affordable housing. Policy tools can prevent the application process from acting as a barrier by making it more straightforward.

Some states have created joint applications between their state housing agencies and corporations, so developers can fill out one application to apply for multiple funding tools.<sup>20</sup> Enabling applicants to complete the entire application process online also saves them and the State time and money for processing. Minnesota has implemented an RFP process that uses a consolidated application that is considered by multiple nonprofit funders, the Minnesota Housing and DEED who then coordinate their funding to best address each application.

### CHALLENGES

#### Lack of Sufficient Resources

A lack of adequate housing and community development funding has been a challenge for states for many years, and there is every reason to believe that it will become more of a challenge in the near future. Although Minnesota provides a range of valuable and helpful programs to communities and families in need, there remains an unmet demand for these programs. This barrier is difficult to overcome, as the amount of resources is finite and the need for increased housing funding must compete with other important public funding priorities.

Federal funding sources do not cover the growing need for assistance, especially for programs such as CDBG and HOME, which help construct and rehabilitate affordable housing for low-income Minnesotans. Assisted housing voucher programs such as Section 8 are also in extremely high demand, and it is often difficult for sensitive populations and tenants with very low incomes to find affordable rental housing.

These problems cannot be solved easily. However, priorities identified in the 2011 Housing and Community Development Survey can help the State direct its efforts and resources most effectively.

One area of great need mentioned in the survey was the need for more supportive housing options. Human Services and Minnesota Housing have supportive housing programs that include assistance for emergency shelter, transitional housing, shelter for homeless persons, shelter for households at risk of becoming homeless, and permanent supportive housing for residents with multiple barriers to obtaining and maintaining housing, such as mental illness, substance abuse disorders, and/or HIV/AIDS.<sup>21</sup> Seniors and protected populations also often require special needs or supportive housing.

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<sup>20</sup> 2011: State of New York Consolidated Plan, <http://www.dhcr.state.ny.us/Publications/ConsolidatedPlan/ConsolidatedPlan2011.pdf>

<sup>21</sup> [http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa\\_006359.pdf](http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa_006359.pdf)

Many respondents in the survey commented that they see individuals recently released from jail or prison with very few options for safe, stable housing. Public funding assistance for re-entry programs, as well as more collaboration between the Department of Corrections, DHS, and Minnesota Housing, could work to alleviate this problem. Disabled persons were also mentioned in the survey as needing more supportive housing options. Some comments mentioned that all sensitive populations that require supportive services need more help toward permanent, rather than temporary shelter, housing assistance. Evaluating the strengths and needs of the current supportive housing options and potentially redirecting funds can help use the available funding resources most efficiently.

Funding shortages were also mentioned in the 2011 survey for very small, rural communities and communities on reservations. While funding through the SCDP program does serve small communities, there are many communities in Minnesota that do not have the capacity to apply for or administer such assistance. DEED provides technical assistance to all communities interested in applying. Respondents suggested that a regional or statewide approach to allocating funding to these communities without the legwork required on their part would help distribute resources toward some of the state's poorest areas

A lack of funding was cited as the challenge causing many more specific problems throughout Minnesota in the 2011 survey. Deferred road maintenance, energy efficiency needs, lack of lending opportunities, need for services other than rent assistance, and lack of health care were mentioned as problems that need more resources. Though some of these areas are not strictly housing-related, these concerns are all highly relevant to the need for affordable housing in Minnesota.

### **First-Time Homebuyers**

A lack of education and access for first-time homebuyers was cited in the survey as a challenge. In ensuring that housing is fair and affordable to residents across the state, it is essential that minorities, young potential homeowners, and persons with incomes below average incomes have access to purchasing homes. Education about the home-buying process can greatly increase and improve the ability of many residents to buy homes, and an increase in home sales would help Minnesota's economy, as well. There are programs in the state, including those from Minnesota Housing, that help first-time homebuyers with the purchase of a home.<sup>22</sup>

In addition to the mortgage loan programs through Minnesota Housing, the Emerging Markets Homeownership Initiative (EMHI), a collaborative public-private partnership, was launched in 2004 with the goal of "significantly and dramatically" increasing homeownership in communities of color throughout the state by 2010. The three conveners of the initiative are Fannie Mae, the Federal Reserve Bank of Minneapolis, and Minnesota Housing<sup>23</sup>.

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<sup>22</sup> <http://www.mnhousing.gov/consumers/home-buyers/index.aspx>

<sup>23</sup> Information on EMHI's vision, approach, and actions can be found online at: <http://www.mhfa.state.mn.us/homes/EMHI.htm>.

## **OTHER OBSTACLES**

### **NIMBYism**

Community attitudes, often referred to as “Not in My Backyard” or “NIMBYism,” are frequently identified as an obstacle to increasing the availability of affordable housing. However, local government policies can also be described as creating a NIMBY atmosphere for affordable housing.

In the survey, some respondents described neighborhood resistance, or NIMBY attitudes, as a barrier to affordable housing. In many communities, affordable housing is perceived as undesirable, and as a source of disruptive or unsafe neighbors. Neighbors can protest low- or moderate-income housing and persuade local leaders not to allow such projects. For the provision of affordable housing in existing rental units, a general community attitude of mistrust for and aversion to lower-income neighbors can keep landlords from considering allowing assisted-rent tenants.

Education is the way to overcome this obstacle in towns in Minnesota. Community outreach about the importance of affordable and fair housing for all residents can alleviate worries and negative attitudes toward housing for a range of incomes. Public service campaigns such as the one done in Minnesota from 1999 to 2006 can educate the public about the need for affordable housing in their communities.

### **Energy Conservation**

The need for more energy-efficient homes was mentioned in the comments in the 2011 Housing and Community Development Survey.

Minnesota Housing has developed and implemented Green (sustainable) Housing Standards to promote cost-effective energy efficiency measures which are applicable to the majority of projects receiving Minnesota Housing assistance involving rehabilitation and/or new construction. These standards adopt Mandatory Enterprise National Green Communities Criteria as amended by a Minnesota Overlay which exceeds model energy code requirements.

Minnesota Housing also encourages optimizing the use of cost-effective, renewable resources and energy, minimizing damage and impact to the environment, and maximizing the use of natural amenities such as (solar, wind, climate, and orientation) of the development’s site.

**J. SUMMARY**

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In 2000, the State of Minnesota had 2.1 million total housing units, and the 2010 census count showed that the total housing stock increased to 2.3 million units. Of the housing stock counted in the 2000 census and reported in the 2009 ACS estimates, roughly 75 percent were single-family homes, followed by apartments at around 17 percent; the remaining units comprised duplexes, tri-or four-plexes, mobile homes or other housing types. Most housing units in Minnesota, around 90 percent in both the 2000 census and 2010 censuses, were counted as occupied units, with just under 75 percent of these units existing as owner-occupied housing and 25 percent as renter-occupied housing. However, homeownership declined from 74.5 percent in 2000 to 73 percent in 2010. The number of vacant units in the state increased from 2000 to 2010 by 52.2 percent, with the rental vacancy rate reaching nearly 7.9 percent in 2010. The number of “other vacant” housing units, or those vacant units that are unavailable to the marketplace, increased by nearly 155 percent. The construction value of single-family dwellings generally increased from 1980 through 2010, with the 2010 value ending at \$216,953. Both homeowner and rental housing prices were higher in the urban areas of the state. Lead-based paint issues continue to be a problem in the state, but the number of children testing positive for unsafe levels of lead has continued to decrease over time. An evaluation of public housing in the state showed that assisted and supportive housing units are primarily available in the urban areas of Minnesota. There were 418,263 owner households and 255,287 renter households with an unmet housing need in 2010, such as a cost burden or overcrowding problem, and a disproportionate need exists for many minority racial and ethnic households. By 2016, there are expected to be roughly 610,023 owner and 271,832 renter households with housing problems in the state.

## V. HOUSING AND HOMELESS NEEDS ASSESSMENT

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### A. INTRODUCTION

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This section addresses housing and homeless needs in Minnesota. Specific needs and the priority level of these needs were determined based on data from the housing and community development survey, focus groups, public input meetings, a forecast of households anticipated to have problems in 2016, and from consultation with representatives of various state and local agencies throughout Minnesota.

### B. HOUSING NEEDS ASSESSMENT

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The housing and community development needs survey was conducted as part of the process of evaluating housing needs in Minnesota. A total of 541 responses were received from stakeholders throughout the state. One of the first survey questions asked respondents to identify how they would choose to allocate housing and community development resources across the state. Table V.1, below, shows that respondents felt that nearly 25 percent of funds should be directed toward housing, followed by 24 percent to human services, 21.1 percent to economic development, 17.4 percent to infrastructure, 11.4 percent to public facilities and 1.2 percent to all other.

<b>Area</b>	<b>Percentage Allocated</b>
Housing	24.9%
Economic Development	21.1%
Infrastructure	17.4%
Public Facilities	11.4%
Human Services	24.0%
All Other	1.2%
<b>Total</b>	<b>100.0%</b>

For each sector presented in the table above, respondents were asked to rate the need for a variety of activities within each sector. Using the same rating scale as that needed for the Consolidated Plan, respondents were asked to rank the needs as low, medium, high or no need. A discussion of the ranking of needs related to the housing sector is presented below.

### EXPRESSED HOUSING NEEDS

Table V.2, on the following page, shows the ranking for several housing activities. Rental assistance, rental housing for very low-income persons, and preservation of federally subsidized housing were selected as activities with the highest need for funds. These activities were closely followed by construction of affordable rental housing and rental housing rehabilitation. This finding suggests that there is a high need for support for affordable housing options within the rental markets and that a higher need is perceived for funding of activities in the rental markets rather than the homeowner markets.

**V. Housing and Homeless Needs Assessment**

Several other housing activities, including supportive housing, homeowner housing rehabilitation, and energy efficient retrofits, received a moderate to high indication of need.

A medium need rating was assigned to activities such as first-time homebuyer assistance, mixed income housing, senior-friendly housing, retrofitting of housing to meet seniors' needs, and homeownership in communities of color, while a low need rating was seen for the activities of housing demolition, downtown housing, construction of affordable for-sale housing, and mixed use housing.

<b>Table V.2</b>						
<b>Minnesota Housing and Community Development Survey</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for housing in your community</b>						
Rental assistance	16	33	117	253	122	541
Rental Housing for very low-income households	13	47	107	253	121	541
Preservation of federal subsidized housing	17	57	94	245	128	541
Construction of affordable rental housing	24	50	114	231	122	541
Rental housing rehabilitation	4	57	148	206	126	541
Supportive housing	14	81	142	176	128	541
Energy efficient retrofits	9	58	179	167	128	541
Homeowner housing rehabilitation	11	63	171	167	129	541
First-time homebuyer assistance	20	68	185	146	122	541
Retrofitting existing housing to meet seniors' needs	12	96	166	138	129	541
Senior-friendly housing	21	97	166	133	124	541
Homeownership in communities of color	39	112	142	117	131	541
Mixed income housing	28	122	171	90	130	541
Mixed use housing	46	154	149	59	133	541
Construction of affordable for-sale housing	58	162	140	58	123	541
Housing demolition	48	197	114	48	134	541
Other	11	3	8	46	473	541
Downtown housing	75	175	116	42	133	541

**EXPRESSED BARRIERS TO AFFORDABLE HOUSING**

The 2011 Housing and Community Development Survey provided respondents with a list of a number of possible barriers to affordable housing and asked participants to select any barriers that they felt existed in Minnesota. The results are presented on the following page in Table V.3.

<b>Table V.3</b>	
<b>Cited Barriers to Affordable Housing</b>	
State of Minnesota	
2011 Housing and Community Development Survey Data	
<b>Barriers</b>	<b>Total</b>

## V. Housing and Homeless Needs Assessment

The most commonly cited barrier to the provision of affordable housing in the state was the “Not in My Back Yard” or “NIMBY” mentality. This term refers to the resistance that persons may express toward development in their neighborhoods or communities, particularly toward specific development such as group homes or public housing facilities.

The cost of land or lots, the cost of materials, and the cost of labor were the next most frequently cited barriers among the survey respondents.

A significant number of respondents also selected a lack of affordable housing development policies as a barrier to affordable housing in the State of Minnesota.

Not In My Back Yard (NIMBY) mentality	265
Cost of land or lot	207
Cost of materials	199
Cost of labor	190
Lack of affordable housing development policies	120
Construction fees	101
Density or other zoning requirements	85
Permitting fees	75
Permitting process	72
Building codes	51
Lack of other infrastructure	46
Impact fees	46
Lack of water/sewer systems	45
Lack of available land	45
Lot size	28
ADA codes	27
Lack of qualified contractors or builders	24
<b>Total</b>	<b>1,626</b>

### HOUSING NEEDS NOTED AT THE FOCUS GROUPS

Three focus groups were held in September 2011 in St. Paul. The purpose of the focus group meetings was to gain deeper insight from housing and community development stakeholders in Minnesota regarding topic areas such as homelessness and housing preservation. Comments gathered from the focus groups are summarized as follows:

- Current funding uncertainty means that it may be difficult for federally-assisted affordable housing to remaining available and affordable.
- There is a need for larger and more encompassing housing rehabilitation projects.
- Tax credit housing projects in the state are aging and may need rehabilitation work to continue to be useful.
- Providing short- or long-term housing options for homeless persons can be more beneficial and less expensive than traditional shelter options.

### HOUSING NEEDS NOTED AT THE PUBLIC INPUT MEETING

Five regional forums were held throughout the state in St. Cloud, Duluth, Marshall, Grand Rapids, and St. Paul in October 2011. The purpose of the meetings was to gain feedback on the preliminary findings of the Consolidated Plan. Attendees were invited to review a presentation of early survey results and offer suggestions and feedback regarding the Consolidated Plan. Comments related to the following:

- There is a need for more affordable rental housing largely due to decreasing rental vacancy rates and a higher demand.
- Transitional housing is needed, but especially for certain special needs groups such as persons recently released from prison.
- There is a high need for rental rehabilitation, but owners are showing a lack of interest in participating in rental rehabilitation programs.
- Housing voucher programs are ineffective because there is such a high need paired with such a low number of properties willing to accept subsidies.
- In rural parts of the state, there is a higher need for demolition of unusable vacant housing.

## C. HOMELESS NEEDS ASSESSMENT

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### HOMELESS OVERVIEW

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. It was during the early 1980s that the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD defines the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary night time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations,
- An institution that provides a temporary residence for individuals intended to be institutionalized, or
- A public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings.<sup>24</sup>

Therefore, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space—an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

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<sup>24</sup> The term “homeless individual” does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law (42 U.S.C. § 11302(c)). HUD also considers individuals and families living in overcrowded conditions to be “at risk” for homelessness.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans.

Reversing declines in personal incomes, losing jobs, reducing the lack of affordable housing for precariously-housed families and individuals who may be only a paycheck or two away from eviction, increasing and promoting help available from welfare agencies are all significant policy challenges today. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk of homelessness. Deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support only propagates more people in search of affordable housing. Personal vulnerabilities also have increased, with more people facing substance abuse problems, diminished job prospects because of poor education or health difficulties while lacking medical coverage.

Satisfying the needs of the homeless population therefore represents both a significant public policy challenge and a complex problem due to the range of physical, emotional and mental service needs required to sustain residence in permanent housing. The following narrative helps to characterize the nature and extent of homelessness in Minnesota.

## **HEARTH Act**

On May 20, 2009, President Obama signed into law a bill to reauthorize HUD's McKinney-Vento Homeless Assistance Programs. The McKinney-Vento reauthorization provisions are identical to the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) Act. The HEARTH act was included by amendment to the Helping Families Save Their Homes Act.

Due to the HEARTH Act, HUD's homeless assistance programs now place greater emphasis on homeless prevention and rapid re-housing, especially for homeless families and continued emphasis on creating permanent supporting housing for people experiencing chronic homelessness. Additionally, rural communities now have the option to apply for funding under different guidelines, which offer more flexibility.

Situations where a person is at imminent risk of homelessness or where a family or unaccompanied youth is living unstably were added to HUD's definition of homelessness through the HEARTH Act. HUD previously defined homelessness as people living in places not meant for human habitation, living in an emergency shelter or transitional housing facility, and those facing the loss of housing within the next seven days with no other place to go and no resources or support networks to obtain housing. Imminent risk of homelessness now includes situations where a person must leave his or her current housing within the next 14 days, with no other place to go and no resources or support networks to obtain housing.

Substantial changes to the Emergency Shelter Grant (ESG) regarding the amount of funding available and how the funding can be used is outlined in the HEARTH Act. The Emergency Shelter Grant is now known as the Emergency Solutions Grant (ESG),

signifying the grants ability to fund homeless prevention and re-housing programs, as well as traditional emergency shelters. Programs such as short- or medium-term rental assistance, legal services, credit repair, final month's rental assistance, moving or relocation activities, and stabilization services may now be funded using ESG funds. At least 40 percent of ESG funds now must be dedicated to prevention and re-housing activities, although grantees do not have to reduce financial support for traditional shelter and outreach services previously using ESG funds.<sup>25</sup>

### **Homeless Prevention and Rapid Re-housing Program**

The American Recovery and Reinvestment Act of 2009 was signed into law by President Obama on February 17, 2009. It included \$1.5 billion for a Homeless Prevention Fund called the Homeless Prevention and Rapid Re-housing Program (HPRP). Allocation of HPRP funds are based on the same formula used to allocate the Emergency Shelter Grants (ESG) program. HPRP is intended to provide financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housing and stabilized. HRPR is not a mortgage assistance program and the funds may not be used to pay for any mortgage costs or other fees associated with retaining homeownership. The funds are intended to pay for costs such as utilities, moving costs, security deposits or storage fees that directly aid in stabilization of those who are homeless or at serious risk of becoming homeless. All payments must be made to a third party; no program recipients may receive funds directly.

HUD expects grantees to develop strategies to identify eligible program participants, review existing models for prevention and rapid re-housing programs, and create a plan that utilizes all available resources through the Recovery Act in order to provide a comprehensive menu of services to assist eligible program participants.<sup>26</sup> The services and plan to aid the homeless or those at risk of becoming homeless should extend beyond the scope and timeframe that HPRP funds are available.<sup>27</sup>

### **MINNESOTA CONTINUUMS OF CARE**

In 1994, HUD refocused national homeless efforts through advocacy of Continuum of Care programs for homeless needs. According to HUD, a Continuum of Care (CoC) exists to serve the needs of homeless persons on city, county, or regional levels. The main goals of CoCs are to offer housing assistance, support programs and shelter services to homeless persons and to ultimately break the cycle of homelessness. CoCs collaborate with different community organizations and local homeless advocate groups to identify homeless needs on a community level and in turn develop the best means of addressing these issues.<sup>28</sup> For example, a CoC in one area may identify a high number of homeless persons with HIV/AIDS who have no access to support programs. The CoC could then tailor their efforts to offer programs that would benefit this group.

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<sup>25</sup> National Alliance to End Homelessness, [www.endhomelessness.org](http://www.endhomelessness.org)

<sup>26</sup> <http://www.hudhre.info/hprp/>

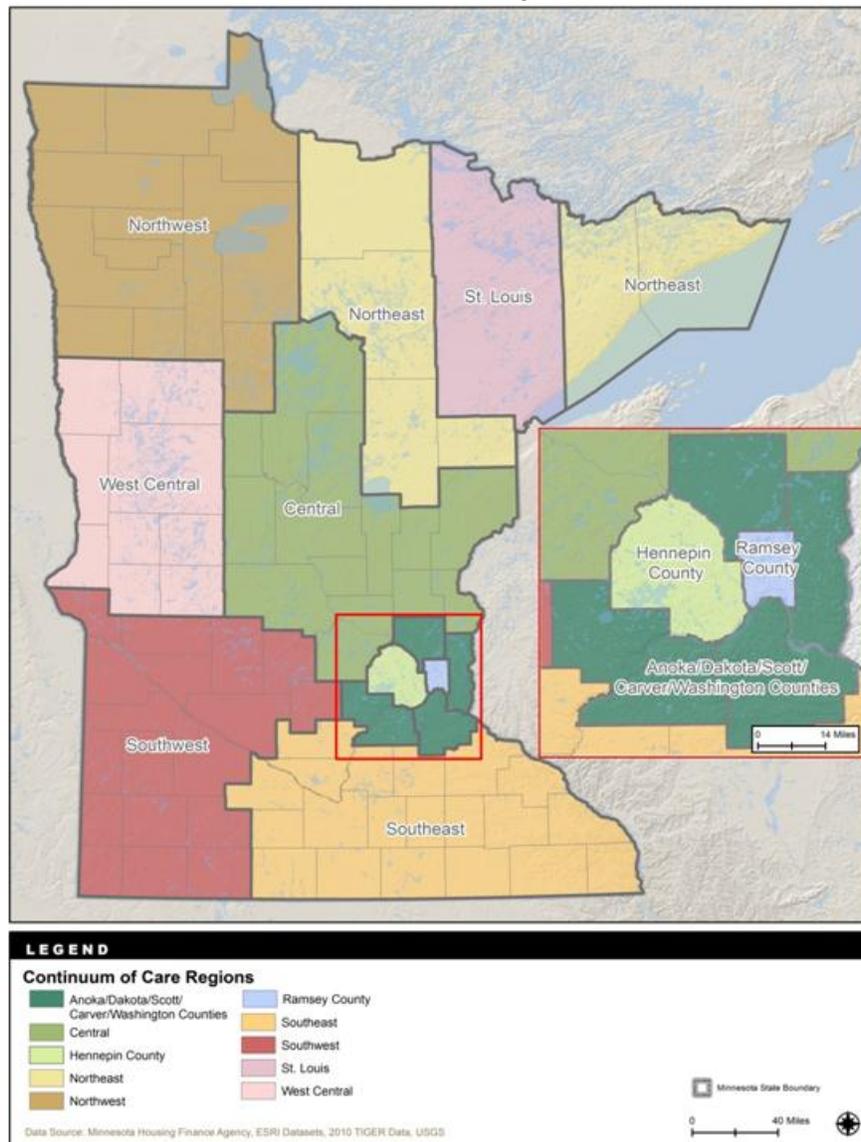
<sup>27</sup> The state of Minnesota received \$33.5 million for HPRP in 2009.

<sup>28</sup> <http://www.hud.gov/offices/cpd/homeless/library/coc/cocguide/intro.pdf>

## V. Housing and Homeless Needs Assessment

In Minnesota, 10 CoCs address homeless needs in different regions of the state. These regions are depicted geographically in Map V.1, below. The regions cover the metropolitan areas as well as greater Minnesota. The metro region programs consist of the Hennepin County CoC; the Ramsey County CoC; and the Anoka, Carver, Dakota, Scott, and Washington counties CoC. Greater Minnesota CoCs consist of the Northwest, Northeast, St. Louis, West Central, Central, Southwest and Southeast regions.

**Map V.1**  
**Regions Served by Continuums of Care**  
State of Minnesota  
Minnesota Housing



As shown in Table V.4, below, the majority of the state’s population falls under the Metropolitan CoCs of Anoka, Dakota, Scott, Carver and Washington, Hennepin, and Ramsey Counties. However, greater Minnesota CoCs represent more than 46 percent of Minnesota’s population.

<b>Continuum of Care</b>	<b>Population served</b>
Anoka/ Carver/Dakota/Scott/Washington Counties	1,188,502
Hennepin County	1,152,425
Ramsey County	508,640
Central	729,084
Northeast	125,999
Northwest	169,114
St. Louis County	200,226
Southeast	725,986
Southwest	282,261
West Central	221,688
<b>Total</b>	<b>5,303,925</b>

### Minnesota Housing and the Minnesota Interagency Council on Homelessness

Minnesota Housing, through the Minnesota Interagency Council on Homelessness (MICH), assists with planning in the ten CoC regions. The purpose of the MICH is to educate and inform communities, stakeholders, legislators, and public policy advocates on what works to end homelessness. More specifically, the MICH supports each CoC to:

- Successfully complete Exhibit 1 of the McKinney Vento CoC Homeless Assistance Application at a level that enables all projects to be fully funded,
- Commit to project applications to access the regions full pro rata share and maximum eligible bonus, and
- Develop a region-wide plan to end long-term homelessness in coordination with Minnesota's Business Plan to End Long-Term Homelessness.<sup>29</sup>

MICH developed a “Roadmap for Ending Homelessness” to educate leaders on the importance of ending homelessness and provides communities on preventing and ending homelessness. The map provides five objectives that are the heart of all strategies, which are to:

- Increase access to stable housing,
- Reach out to people who are homeless and at risk of homelessness,
- Improve well-being, and
- Transform the housing crisis response system.<sup>30</sup>

<sup>29</sup> <http://www.headinghomeminnesota.org/home/about>

Minnesota Housing provides affordable housing opportunities for low- to moderate-income Minnesotans in order to enhance quality of life and foster strong communities. Since its establishment in 1971, Minnesota Housing has invested more than \$8.7 billion and assisted more than 750,000 households. The Agency is a leader in an alliance of government, private sector, non-profit and faith-based community interests working to make housing more affordable in the state of Minnesota. According to their website, Minnesota Housing's five strategic priorities are to:

- Finance new affordable housing opportunities,
- Preserve existing affordable housing,
- End long-term homelessness,
- Increase emerging market homeownership, and
- Address foreclosure.<sup>31</sup>

Beyond financing prevention efforts, supportive housing units, and rental assistance, Minnesota Housing provides funding to support the Homeless Management Information System (HMIS), which is a tracking system to capture the results of this work. Minnesota Housing also helps fund the Wilder Center Survey of Homelessness in Minnesota, which occurs every three years. Overall, Minnesota Housing estimates that it will commit about \$35 million to preventing and ending long-term homelessness.<sup>32</sup>

### POPULATION

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. The most common method used to count homeless persons is a point-in-time count. Point-in-time counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers. The ten CoCs in Minnesota rely on point-in-time surveys to document the number of homeless individuals and families in the state.

Although CoCs are only required to conduct a one-day point-in-time count every two years, HUD strongly encourages CoCs to conduct a point-in-time count annually. The National Coalition for the Homeless has pointed out that because point-in-time studies give just a "snapshot" picture of homelessness, they may miss people who are homeless at other times during the year. Other people may be missed because they are not in places researchers can easily find. These unsheltered or "hidden" homeless may be living in automobiles or campgrounds or doubling up temporarily with relatives, friends, or others.

Despite these limitations, the point-in-time counts done by each CoC provide a helpful estimation of the homeless population. In Minnesota, the methods in which these counts are collected vary by CoC. In their 2011 Exhibit 1 Continuum of Care Applications, each CoC cited ways in which they collected data each year. They consist of:

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<sup>30</sup> [http://www.mnhousing.gov/idc/groups/public/documents/webcontent/mhfa\\_010374.pdf](http://www.mnhousing.gov/idc/groups/public/documents/webcontent/mhfa_010374.pdf)

<sup>31</sup> <http://www.mnhousing.gov/>

<sup>32</sup> Information provided by Minnesota Housing.

V. Housing and Homeless Needs Assessment

- Mailing a paper survey,
- Administering an online survey form,
- Conducting telephone follow ups for survey assistance,
- Offering training on survey completion,
- Conducting telephone follow ups for non-responders,
- Comparing data to the 2009 Statewide Homeless Survey conducted by the Wilder Research Center,
- Compiling data and searching for duplicate cases,
- Verifying totals with HMIS data,
- Verifying totals with service providers (provider expertise method), and
- Using quarterly data from the Department of Human Services.

Combining the counts provided by the ten CoCs, it was estimated that 8,113 persons were homeless in the state in January 2011, as shown below in Table V.5. The counts also identified 1,509 homeless families with children. According to a focus group of homelessness advocates held in association with the Consolidated Plan, any improvements seen in the homeless counts in the mid 2000s were deleted after the onset of the recent recession.

<b>Table V.5</b>					
<b>Homeless Population</b>					
State of Minnesota					
Minnesota Continuum of Care 2011 Point in Time Count					
<b>Homeless Population</b>	<b>Sheltered</b>			<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>	<b>Safe Haven</b>		
Individuals	2,024	969	14	656	3,663
Persons in Families with Children	1,744	2,424	0	282	4,450
<b>Total</b>	<b>3,768</b>	<b>3,393</b>	<b>14</b>	<b>938</b>	<b>8,113</b>
Families with Children	500	899	0	110	1,509

Table V.6, below, shows the number of rural homeless persons provided by the counts in the CoCs of greater Minnesota. There were 363 persons, or more than 55 percent, of persons unsheltered and 211, or nearly 75 percent, of persons in families with children who were unsheltered counted in greater Minnesota.

<b>Table V.6</b>					
<b>Homeless Population</b>					
State of Minnesota					
Minnesota Continuum of Care 2011 Point in Time Count					
<b>Homeless Population</b>	<b>Sheltered</b>			<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>	<b>Safe Haven</b>		
Individuals	364	202	4	363	933
Persons in Families with Children	386	754	0	211	1,351
<b>Total</b>	<b>750</b>	<b>956</b>	<b>4</b>	<b>574</b>	<b>2,284</b>
Families with Children	132	245	0	83	460

Minnesota CoCs also reported the number of homeless households in the 2011 count. There were a total of 742 homeless households where the head of household was under

the age of 21. This includes 111 households headed by someone seventeen years of age or younger. This information is presented in Table V.7, below.

<b>Table V.7</b>	
<b>Characteristics of Minnesota Homeless Households, By Age</b>	
State of Minnesota	
Minnesota Continuum of Care 2011 Point in Time Count Data	
<b>Age</b>	<b>Youth Headed Households</b>
0-17	111
18-21	631
<b>Total</b>	<b>742</b>

According to a 2009 Minnesota homeless study titled “Homeless Children and Their Families,” in a given year nearly 19,000 children in Minnesota may be homeless. This figure was based on a survey of homeless families with children living in shelters and was conducted by Wilder Research in October 2009. The survey found that an estimated 3,900 children may be homeless with their parents in the state on any given night and an additional 550 children may be homeless and on their own. During a year, more than 14,000 children could be homeless with their parents and nearly 5,000 could be homeless on their own. Homeless families with children represent the fastest growing segment of the homeless population, and children who are homeless tend to be under the age of 5, especially outside of metro areas of the state. Many homeless children, perhaps as high as 15 percent, face some kind of serious health problem. Long term homelessness, defined as lasting more than one year, has increased by nearly 30 percent since the early 1990s and is more common for homeless parents in metro parts of the state. Many homeless parents reported being homeless at least once before, and nearly 30 percent of homeless adults report being homeless at some point in their childhood; these findings support the idea that homelessness can be both cyclical and generational.<sup>33</sup>

The point in time counts gathered additional data on the gender of the adult head of household for each homeless person counted. As seen below in Table V.8, the largest percentage of the homeless population in Minnesota was male adult headed households without children. The next largest group was female adult headed households with children.

<b>Table V.8</b>		
<b>Characteristics of Minnesota Homeless Population, by Gender</b>		
State of Minnesota		
Minnesota Continuum of Care 2011 Point in Time Count Data		
<b>Gender</b>	<b>Adult Headed Households WITHOUT Children</b>	<b>Adult Headed Households WITH Children</b>
Male	1820	319
Female	742	1072
Transgender	2	2
<b>Total</b>	<b>2564</b>	<b>1,393</b>
Children	n/a	2,315

<sup>33</sup> <http://www.wilder.org/download.0.html?report=2399>

Table V.9, below, shows the race and ethnicity of persons served in federal fiscal year 2010 according to Wilder Research by housing type and family. Black persons made up 45 percent of families served in emergency shelter, 36 percent in transitional housing and 47 percent in permanent supportive housing. Black families that were served in emergency shelter and permanent supportive housing were almost double the amount of white families being served.

Race/Ethnicity	Persons in Families in Emergency Shelter	Individuals in Emergency Shelter	Persons in Families in Transitional Housing	Individuals in Transitional Housing	Persons in Families in Permanent Housing	Individuals in Permanent Housing
White, non-Hispanic/Latino	23%	45%	34%	46%	26%	49%
Hispanic/Latino, any race	10%	8%	7%	8%	6%	4%
Black or African-American	45%	28%	36%	34%	47%	31%
Asian, Native Hawaiian/Pacific Islander	2%	1%	2%	1%	2%	1%
American Indian or Alaska Native	13%	10%	9%	8%	11%	11%
Several races	10%	6%	14%	9%	10%	6%
Unknown/Other	1%	7%	1%	0%	1%	0%

The CoCs also collected information on unsheltered persons who were turned away from shelters. There were approximately 3,681 unsheltered persons who were turned away or placed on a wait list in 2011. Of these, 699 adults, 1,405 dependent children and 90 unaccompanied youth were turned away and 1,487 persons were placed on a wait list. This data was parallel to the discussion in the homelessness focus group that suggested that numerous persons are turned away from services because available services and facilities are not adequate or because of policies that do not allow persons from out of the county to have access to shelter. This data is provided in Table V.10, below.

Homeless Population	Unsheltered
Persons Turned Away	2194
Adults	699
Dependent Children	1,405
Unaccompanied Youth	90
Persons on Wait List	1,487
<b>Total</b>	<b>3,681</b>
Households Turned Away	973

<sup>34</sup> These statistics represent only those who participate in Minnesota’s HMIS program.

**V. Housing and Homeless Needs Assessment**

Each CoC is required to submit an annual CoC plan and application for funding. The application includes a Housing Gap Analysis Chart, which identifies housing and supportive service needs for each region's homeless and homeless special needs populations. Table 1A, below, provides a summary of the information provided by the individual CoCs. The information is separated into two sections: homeless individuals and people who are homeless in families with children. The focus group of homelessness stakeholders also revealed that the numbers shown may vastly under represent the number of homeless persons that truly exist in Minnesota.

**Table 1A<sup>35</sup>**  
**Housing Gap Analysis Chart**  
 State of Minnesota  
 Aggregated Continuum of Care Data, 2011

		Current Inventory	Under Development	Unmet Need/ Gap <sup>36</sup>
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>100</b>	<b>40</b>	<b>26</b>
<b>Beds</b>	Emergency Shelter	1,356	0	136
	Transitional Housing	444	3	447
	Permanent Supportive Housing	3,275	181	989
	<b>Total</b>	<b>5,075</b>	<b>184</b>	<b>2,657</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	2,245	38	98
	Transitional Housing	2,770	3	946
	Permanent Supportive Housing	5,316	223	2,244
	<b>Total</b>	<b>10,331</b>	<b>264</b>	<b>3,288</b>

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>	
	<b>Emergency</b>	<b>Transitional</b>			
Number of Families with Children (Family Households):	500	899	110	1,509	
1. Number of Persons in Families with Children	1,744	2,424	282	4,450	
2. Number of Single Individuals and Persons in Households without children	2,024	969	656	3,663	
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>3,768</b>	<b>3,393</b>	<b>938</b>	<b>8,113</b>	
<b>Part 2: Homeless Subpopulations<sup>37</sup></b>	<b>Sheltered</b>			<b>Total</b>	
a. Chronically Homeless	1,083			252	1,335
b. Severely Mentally Ill	1,478				
c. Chronic Substance Abuse	1,337				
d. Veterans	396				
e. Persons with HIV/AIDS	106				
f. Victims of Domestic Violence	1,199				
g. Unaccompanied Youth (Under 18)	127				

<sup>35</sup> The numbers provided in this table are those provided by each Continuum of Care's (CoCs) 2011 Housing Inventory Charts.

<sup>36</sup> The Unmet Needs were calculated using the CoC gap analysis worksheet provided by HUD. A formula of 10 percent emergency shelter, 25 percent transitional housing, and 65 percent permanent housing to determine the unmet need was used as cited in Minnesota's 2010 Exhibit 1 CoC Application.

<sup>37</sup> Homeless subpopulation data is from the 2011 point in time counts.

As shown on the previous page in Table 1A, Minnesota has a significant shortage of transitional housing and especially permanent supportive housing for individuals. More than 400 transitional housing units and almost 1,000 permanent housing units are needed for individuals, while emergency shelter has less of a projected need, with a gap of only 136 units. A total of more than 3,288 additional beds are needed for people in families with children, with the most pressing need being an additional 2,244 beds for family permanent supportive housing.

Table 1A also shows the information that the ten CoCs collected regarding six homeless subpopulations:

- Chronically homeless,
- Severely mentally ill,
- Chronic substance abuse,
- Veterans,
- Persons with HIV/AIDS,
- Victims of domestic violence, and
- Unaccompanied youth under the age of 18.

As shown earlier in Table 1A, the number of people in the state who were sheltered homeless in each subcategory ranged from 1,478 for persons with severe mental illness to 106 persons with HIV/AIDS. As discussed previously, these totals resulted from point-in-time counts and are likely much lower than the actual number of people who are homeless in each subcategory.

#### **AVAILABLE SERVICES**

There are currently a plethora of organizations in the state of Minnesota that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A list of the organizations providing services to the homeless population is provided in the Technical Appendix. Services to aid homeless individuals, homeless families with children, sheltered and unsheltered individuals and homeless subpopulations include: advocacy and support, employment assistance, families and youth programs and services, food assistance, income assistance, and personal needs, such as bathing and grooming.

#### **AVAILABLE FACILITIES**

According to information from the CoCs, there are a number of facilities within the state that offer shelter and facilities to homeless persons in Minnesota, including single individuals, those under age 18, families and persons seeking transitional housing. Organizations offering shelter facilities to homeless persons are listed in the Technical Appendix.

**NEED FOR SERVICES AND FACILITIES**

The 2011 Housing and Community Development Survey asked stakeholder respondents in Minnesota to rate the need of services and facilities currently available to homeless persons. Responses for some questions were separated for persons addressing need in the non-entitlement or rural areas of the state versus those addressing needs in the entitlement or urban parts of the state.

Table V.11, below, shows the reported need for services and facilities for homeless persons in the state as derived from the Housing and Community Development Survey. Overall, a medium to high need for services and facilities for this group was indicated.

<b>Table V.11</b>						
<b>Reported Needs of Homeless Persons</b>						
State of Minnesota 2011 Housing and Community Development Survey Data						
	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Need for service and facilities for special needs group</b>						
Homeless Persons	13	67	148	153	160	541

Table V.12, below, shows that the majority of respondents in the non-entitlement areas of the state rated the need for services and facilities for homeless persons in their communities as high need, with emergency shelters receiving the most high need responses, followed by transitional housing, permanent supportive housing and shelters for youth. These findings suggest that while services and facilities are available, there is still a gap in what is needed to meet the needs of this population.

<b>Table V.12</b>						
<b>Reported Needs of Homeless Persons</b>						
Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for the following housing types for special needs populations</b>						
Emergency shelters	8	34	55	87	64	248
Transitional housing	6	40	56	83	63	248
Shelters for youth	7	47	55	74	65	248
Permanent supportive housing	4	32	69	80	63	248

Table V.13, on the following page, shows the responses for persons who addressed the entitlement areas of state. Respondents ranked the categories of shelter options similarly to persons in the non-entitlement areas of the state, with all types of shelter clearly receiving a high need ranking. However, in the entitlement areas of the state, a greater need was indicated for permanent supportive housing.

<b>Table V.13</b>						
<b>Reported Needs of Homeless Persons</b>						
Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for the following housing types for special needs populations</b>						
Emergency shelters	4	38	50	108	93	293
Transitional housing	.	32	59	110	92	293
Shelters for youth	4	27	49	117	96	293
Permanent supportive housing	2	20	54	125	92	293

It is also important to note that when respondents were asked to rate the need for housing for a number of special needs groups, 57.2 percent of respondents in the state who answered the question rated homeless persons as having a high need for housing, and this was the most frequently rated high need group of all of the special needs populations. Furthermore, the focus group of homelessness stakeholders revealed that the cycle of homelessness is easier to break when more long-term housing solutions are offered. The group also stated that it is cheaper to house than to provide shelter, which provides further support for programs that aim to meet this goal such as rapid re-housing.

**PERSONS AT RISK OF HOMELESSNESS**

Low-income individuals and families with children may be more likely to face the threat of homelessness; homelessness and poverty are inextricably linked. Those in poverty are frequently unable to pay for housing, food, childcare, health care, and education, and choices must be made when limited resources cover only some of these necessities. Housing absorbs a high proportion of income, thus living without a home is often only the choice that can be made. The National Coalition for the Homeless states that individuals living in poverty may be just an illness, an accident, or a paycheck away from living on the streets.<sup>38</sup>

Table V.14, on the following page, illustrates the number of individual households and households with children with a cost burden and severe cost burden as of the 2006 to 2008 CHAS data. There were 384,705 households with a cost burden and 248,505 households with a severe cost burden, including 45,970 total elderly families and 55,690 total large families. Those who are the greatest risk for homelessness are persons who have a severe cost burden and have an income that is 30.0 percent Housing Urban Development Area Median Family Income (HAMFI) or less which represented a total of 140,375 households in the state.

<sup>38</sup> <http://www.nationalhomeless.org/factsheets/why.html>

<b>Table V.14</b>						
<b>Households by Cost Burden by Income and Family Status</b>						
State of Minnesota						
HUD CHAS Data, 2006-2008						
<b>Income</b>	<b>Elderly Family</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Elderly Non-Family</b>	<b>Other Household</b>	<b>Total</b>
<b>No Cost Burden</b>						
30% HAMFI or less	3,430	7,610	1,705	19,560	11,765	44,070
30.1-50% HAMFI	19,290	17,560	5,145	30,000	19,980	91,975
50.1-80% HAMFI	41,755	62,795	14,770	31,130	67,290	217,740
80.1% HAMFI and above	137,950	601,725	91,860	45,975	197,545	1,075,055
<b>Total</b>	<b>202,425</b>	<b>689,690</b>	<b>113,480</b>	<b>126,665</b>	<b>296,580</b>	<b>1,428,840</b>
<b>Cost Burden</b>						
30% HAMFI or less	3,790	9,580	2,270	17,315	13,150	46,105
30.1-50% HAMFI	6,920	23,550	5,685	16,065	29,395	81,615
50.1-80% HAMFI	7,760	42,195	13,200	10,020	32,330	105,505
80.1% HAMFI and above	11,195	81,040	16,110	5,445	37,690	151,480
<b>Total</b>	<b>29,665</b>	<b>156,365</b>	<b>37,265</b>	<b>48,845</b>	<b>112,565</b>	<b>384,705</b>
<b>Severe Cost Burden</b>						
30% HAMFI or less	6,060	38,950	8,840	31,820	54,705	140,375
30.1-50% HAMFI	4,790	18,055	4,985	11,395	15,435	54,660
50.1-80% HAMFI	3,495	14,585	3,080	4,070	10,365	35,595
80.1% HAMFI and above	1,960	8,685	1,520	1,325	4,385	17,875
<b>Total</b>	<b>16,305</b>	<b>80,275</b>	<b>18,425</b>	<b>48,610</b>	<b>84,890</b>	<b>248,505</b>
<b>Cost Burden Not Computed</b>						
30% HAMFI or less	450	2,150	340	1,855	5,490	10,285
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI and above	0	0	0	0	0	0
<b>Total</b>	<b>450</b>	<b>2,150</b>	<b>340</b>	<b>1,855</b>	<b>5,490</b>	<b>10,285</b>
<b>Total</b>						
30% HAMFI or less	13,730	58,290	13,155	70,550	85,110	240,835
30.1-50% HAMFI	31,000	59,165	15,815	57,460	64,810	228,250
50.1-80% HAMFI	53,010	119,575	31,050	45,220	109,985	358,840
80.1% HAMFI and above	151,105	691,450	109,490	52,745	239,620	1,244,410
<b>Total</b>	<b>248,845</b>	<b>928,480</b>	<b>169,510</b>	<b>225,975</b>	<b>499,525</b>	<b>2,072,335</b>

## PREVENTING AND ENDING LONG-TERM HOMELESSNESS

Preventing and ending long-term homelessness is one of Minnesota's strategic priorities. On the prevention side, Minnesota Housing funds programs such as Family Homeless Prevention and Assistance Program, which provides short-term assistance for services and housing payments to prevent homelessness. Minnesota Housing, the Department of Human Services, Department of Corrections, and the Department of Employment and Economic Development, as well as the state and regional Heading Home organizations are implementing the state's Business Plan to End Long-Term Homelessness. The plan is the foundation of Heading Home Minnesota, a coordinated public-private partnership to end homelessness.

Minnesota Housing uses multiple strategies to implement the business plan. These include providing funds to develop new rental housing, rehabilitate existing rental housing, support tenant-based and project-based rental assistance, and provide operating subsidies.

These efforts are funded through the Housing Trust Fund, Housing Tax Credit, Low and Moderate Income Rental, and Economic Development and Housing/Challenge, and Bridges programs. Additional resources include Pool 3 funds allocated to the Ending Long-Term Homelessness Fund.

Originally, the plan called for the funding of 4,000 new housing opportunities by 2010 for people experiencing long-term homelessness. In 2010, the plan was recalibrated with the goal of reaching 4,000 deferred to 2015 due to difficult economic environment and challenges of securing funding. Although the state did not reach the original goal of 4,000 new housing opportunities by 2010, it is ahead of the recalibrated goal for 2015.

There are also local plans that complement the state-wide plan. These initiatives take a broader approach to ending homelessness and incorporate prevention strategies. The Heading Home Minnesota Steering Committee, which is comprised of county and regional plans, is a group of leaders committed to the plan, including philanthropic, business and faith community members along with the regional coordinators and public sector representatives. Those counties with plans include Hennepin, Ramsey, St. Louis, Anoka, Olmsted, Scott/Carver, Steele, and regional plans include Southeast, Central, Southwest, Northwest, Northeast and West Central.

## **D. NON-HOMELESS SPECIAL NEEDS ASSESSMENT**

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According to HUD, special needs populations are “not homeless but require supportive housing and include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.”<sup>39</sup> Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

### **ELDERLY AND FRAIL ELDERLY PERSONS**

HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions that constrain activities of daily living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care and include tasks such as eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual’s quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one’s church are examples of advanced ADLs. “Frail elderly” is defined as persons who are unable to perform three or more activities of daily living.<sup>40</sup>

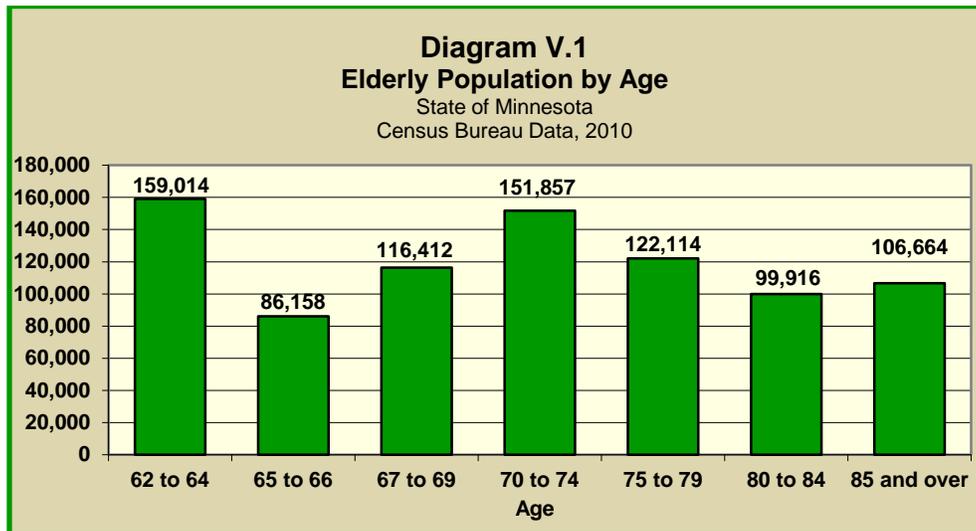
### **Size and Characteristics**

According to Census Bureau data for 2010, 842,135 residents in the State of Minnesota were age 62 or older, which equated to about 15.9 percent of the total population. Diagram V.1, on the following page, presents a breakdown of the elderly population by age in Minnesota at the time of the 2010 census.

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<sup>39</sup> *Consolidated Plan Final Rule 24 CFR Part 91*. United States Department of Housing and Urban Development. Community Planning and Development. 1995. 14.

<sup>40</sup> <http://law.justia.com/us/cfr/title24/24-4.0.2.1.12.2.3.2.html>



HUD also releases data describing elderly and extra-elderly populations by housing problem and income. While HUD defines “elderly” as persons over the age of 62, “extra elderly” persons are defined as those over the age of 75. Residents in Minnesota defined as “extra-elderly” comprised 6.2 percent of the population.

As seen in Table V.15, on the following page, there were an estimated 156,140 elderly households with a housing problem in the State of Minnesota from 2006 to 2008. This data source also shows that there were an estimated 103,875 owner-occupied elderly households with a housing problem. Renter-occupied elderly households with a housing problem accounted for the remaining 52,265 households. An estimated 61,160 elderly and extra-elderly households with a housing problem had incomes of 30 percent or less of the median income. These extremely low income elderly households with an existing housing problem are of particular concern because these persons are at a serious risk of homelessness.

<b>Table V.15</b> <b>Elderly Households with Housing Problems</b> <b>by Income by Tenure</b> State of Minnesota HUD, CHAS Data, 2006-2008				
Income	Elderly	Extra-elderly	Non-elderly	Total
<b>Owner</b>				
30% HAMFI or less	15,520	19,970	36,290	71,780
30.1-50% HAMFI	13,355	13,270	42,625	69,250
50.1-80% HAMFI	14,770	5,815	95,050	115,635
80.1-100% HAMFI	7,180	1,825	59,550	68,555
100.1% HAMFI and above	10,220	1,950	90,775	102,945
<b>Total</b>	<b>61,045</b>	<b>42,830</b>	<b>324,290</b>	<b>428,165</b>
<b>Renter</b>				
30% HAMFI or less	9,370	16,300	91,605	117,275
30.1-50% HAMFI	4,880	10,415	55,720	71,015
50.1-80% HAMFI	1,915	6,065	25,225	33,205
80.1-100% HAMFI	310	1,270	4,235	5,815
100.1% HAMFI and above	290	1,450	3,155	4,895
<b>Total</b>	<b>16,765</b>	<b>35,500</b>	<b>179,940</b>	<b>232,205</b>
<b>Total</b>				
30% AMI or less	24,890	36,270	127,895	189,055
30.1-50% AMI	18,235	23,685	98,345	140,265
50.1-80% AMI	16,685	11,880	120,275	148,840
80.1-95% AMI	7,490	3,095	63,785	74,370
95.1% AMI and above	10,510	3,400	93,930	107,840
<b>Total</b>	<b>77,810</b>	<b>78,330</b>	<b>504,230</b>	<b>660,370</b>

### Services and Housing Currently Provided

The Older Americans Act of 1965 has been the main instrument for delivering social services to senior citizens in the U.S. This Act established the federal Administration on Aging (AoA) and related state agencies to specifically address the many needs of the elderly U.S. population. Despite limited resources and funding, the mission of the Older Americans Act is broad: “to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly.”<sup>41</sup>

The Minnesota Board on Aging (MBA) administers funds from the Older Americans Act in Minnesota. MBA is one of the pioneers in the field of aging policy, information and assistance. Their goals include listening to senior concerns, researching solutions and proposing policy to address senior needs. Appointed by the governor, board members work closely with its area agencies on aging in order to provide services for seniors. Among the services provided is Senior LinkAge Line. This is a free statewide information and

<sup>41</sup> [http://www.nhpf.org/pdfs\\_basics/Basics\\_OlderAmericansAct\\_04-21-08.pdf](http://www.nhpf.org/pdfs_basics/Basics_OlderAmericansAct_04-21-08.pdf)

assistance service line provided by six area agencies on aging that cover all 87 counties of Minnesota. The Senior LinkAge Line has expertise in the areas of:

- Medicare,
- Prescription drug expense assistance for Minnesotans of all ages,
- Health insurance counseling,
- Forms assistance, including help applying for medical assistance and Medicare options,
- Long-term care insurance and planning options,
- Caregiver planning and support, and
- Grandparents raising grandchildren.

This resource also connects citizens with:

- Financial assistance,
- Home care,
- Housekeeping and chore services,
- Indian elder program,
- Legal assistance,
- Long-term care ombudsman,
- Meal delivery and nutrition,
- Transitional consultation, and
- Transportation.<sup>42</sup>

### Services and Housing Needed

According to “Housing for Minnesota’s Aging Population,” a report released by Minnesota Housing’s Research and Evaluation Unit in 2010, adults who are at least age 65 will be increasing from 12 percent to 20 percent of the state’s population in the near future. As such, the availability of services and housing in the state must be expanded to meet this need.<sup>43</sup>

A 2010 Baby Boomer Survey<sup>44</sup> reported that nearly 75 percent of respondents have lived in their current home for more than 10 years, and 39 percent have lived in their home for 20 years or more. Over half of these individuals have lived in the same community for more than 20 years and plan to stay. Many stated that they would also remain in their own home. Roughly 1 in every 3 boomers is considering moving within the next 10 years, with more than two thirds indicating they would look for a one story home and about one in four state that they are planning to move into a townhome or condominium.

It was also discovered that if faced with a health change that compromised their ability to live independently, over a third of boomers would seek assistance from family, friends or a home-based agency to remain independent. Only 28 percent indicated that they would

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<sup>42</sup> <http://www.mnaging.org/advisor/SLL.htm>

<sup>43</sup> [http://www.mnhousing.gov/idc/groups/secure/documents/admin/mhfa\\_010262.pdf](http://www.mnhousing.gov/idc/groups/secure/documents/admin/mhfa_010262.pdf)

<sup>44</sup> <http://www.mnlifetimecommunities.org>

move to an assisted living or nursing facility and roughly the same portion of boomers were unsure what they would do.

The implications of this survey show that most boomers have intentions of remaining in their current community. Due to the high number of people who make up this population, local infrastructure and services to assist the aging population will be required. Communities that are successful with these changes may attract boomers on the move. This is important to consider since most boomers are homeowners and they will likely be invested in the health of their neighborhood and city.

A known obstacle for seniors to stay in their current home is that few houses are built specifically for seniors. Therefore, an increase in home maintenance and chore programs will be important, as will grants and low-interest loans for home modifications or improvements.<sup>45</sup> Local policies must also be responsive to nonconventional living arrangements some boomers might desire.<sup>46</sup>

Communities for a Lifetime states that housing does not have to be designed exclusively for seniors.<sup>47</sup> Rather, new housing options should offer single-level living, proximity to services and amenities and low-maintenance features. These features are desirable for people of all ages and build and strengthen neighborhoods and informal social networks.

According to the Minnesota Board on Aging, Minnesota has made significant progress in reducing reliance on nursing homes and expanding the supply of home and community-based services, but the current policies and public programs in place will not be fiscally viable or well suited for the next generation of older Minnesotans.<sup>48</sup> The Minnesota Board on Aging (MBA) and Minnesota Department of Human Services are striving together to improve quality and build mechanisms for ongoing sustainability. These two organizations are partners in the project Transform 2010, a program geared to foster communities for a lifetime. According to Transform 2010, building communities for a lifetime requires leadership and civic investment in four major aspects of community:

- Assessment and planning,
- Improvements to physical infrastructure,
- Improvements to social infrastructure, and
- Improvements to service infrastructure.

In the Housing and Community Development Survey, respondents were asked to rate the need for housing in specific areas. Table V.16, on the following page, illustrates that services and facilities for seniors was mostly seen as a medium to high need in the state, with a slightly higher need ranking for frail elderly persons. In terms of housing that might be needed for elderly and frail elderly persons, senior friendly housing was given a mostly medium need, and the same ranking was allotted to retrofitting existing housing to meet

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<sup>45</sup> <http://www.gmhchousing.org>

<sup>46</sup> <http://www.nationalsharedhousing.org>

<sup>47</sup> <http://www.mnlifetimecommunities.org/>

<sup>48</sup> [http://www.mnaging.org/pdf/MBA\\_Legislative\\_Priorities\\_2011.pdf](http://www.mnaging.org/pdf/MBA_Legislative_Priorities_2011.pdf)

seniors' need. Senior centers were mostly ranked as a medium need, along with senior services and senior housing, such as nursing homes or assisted living facilities.

<b>Table V.16</b>						
<b>Reported Needs of the Elderly and Frail Elderly Populations</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Responses</b>						
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	<b>Total</b>
<b>Need for services and facilities special needs groups</b>						
The elderly	10	70	179	122	160	541
The frail elderly	10	56	149	165	161	541
<b>Need for housing types for special needs populations</b>						
Senior friendly housing	21	97	166	133	124	541
Retrofitting existing housing to meet seniors' needs	12	96	166	138	129	541
<b>Need for community and public facilities</b>						
Senior centers	14	112	170	81	164	541
<b>Need for public and related human services</b>						
Senior services	6	61	167	151	156	541
<b>Need for housing types for special needs populations</b>						
Senior housing, such as nursing homes or assisted living facilities	14	100	165	104	158	541

## PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

According to HUD, physical or mental disabilities include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.”<sup>49</sup> HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: “a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.”

Many persons with disabilities require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a person with a mental disability may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a person with a physical disability.

Many people with disabilities live on fixed incomes and thus face financial and housing challenges similar to those of the elderly. Without a stable, affordable housing situation, persons with disabilities can find daily life challenging. Likewise, patients from psychiatric hospitals and structured residential programs have a hard time transitioning back in to

<sup>49</sup> <http://www.hud.gov/offices/ftheo/disabilities/inhousing.cfm>

mainstream society without a reasonably priced and supportive living situation. The U.S. Conference of Mayors 2007 Hunger and Homeless Survey found that a mental health disability was the most often cited (65 percent of respondents) cause of homelessness among singles and unaccompanied youth. Likewise, they reported that 22.4 percent of sheltered singles and unaccompanied youth had a mental illness.<sup>50</sup>

### Size and Characteristics

Data from the 2010 ACS for Minnesota showed the total population of persons with disabilities over the age of 5 to be 954,575, with an overall disability rate of 10 percent. Table V.17, below, presents a tally of disabilities by age and disability type. For persons aged 5 to 17, the most common disability types were mental disability, self-care disability and hearing disability in that respective order. For persons aged 18 through 64, mental disability was also the most common, followed by ambulatory disability and independent living disability. As for persons 65 or older, the most prevalent disability type was ambulatory disability, followed by hearing disability and independent living disability.

Disability Type	5 to 17	18 to 64	65 +	Total
Hearing disability	5,858	66,243	98,423	170,524
Vision disability	4,515	30,509	31,587	66,611
Mental disability	35,853	126,064	43,162	205,079
Ambulatory disability	5,141	110,490	121,392	237,023
Self-care disability	9,675	45,515	45,418	100,608
Independent living disability	.	94,907	79,823	174,730
<b>Total</b>	<b>61,042</b>	<b>473,728</b>	<b>419,805</b>	<b>954,575</b>

### Services and Housing Currently Provided

The Department of Health offers services through the Disability Services Division. This Division manages publicly-funded programs that support people with a variety of disabilities, including developmental disabilities, chronic medical conditions, acquired or traumatic brain injuries and physical disabilities. Their website indicates that over the past two decades, Minnesota has successfully transitioned from high use of institutional services to providing flexible, cost effective home and community-based services.

Currently, both DHS and Minnesota Housing administer the Bridges program. Bridges provides a rental subsidy for persons with serious mental illness who may or may not also be long-term homeless. Participants must be eligible to receive a Section 8 Housing Choice Voucher subsidy or currently be on Section 8 waiting lists. The Bridges program is administered to participants by the local housing agency in communities where eligible applicants live. Referral to the program must be made by a mental health professional.

<sup>50</sup> <http://www.usmayors.org/HHSurvey2007/hhsurvey07.pdf>

Similar to Senior LinkAge Line, Minnesota offers its citizens the Disability Linkage Line (DLL). This free, statewide information and referral resource provides Minnesotans with disabilities and chronic illnesses a single access point for all disability related questions. DLL provides service to the entire state. A trained resource specialist is available during regular business hours to provide one-to-one assistance to help others learn about options and connect with the supports and services needed. This includes requests for information and referrals on disability benefits programs, home modifications, assistive technology, personal assistance services, transition services, accessible housing, employment, social activities and disability rights. Minnesota Housing, Disability Minnesota, and MinnesotaInfo.org all provide resources on housing for persons with disabilities as well.

Minnesota Housing currently offers Fix-Up Fund Accessibility loans to homeowners in order to make improvements to their homes so that they may continue to live in them. They also offer the Rehabilitation Loan Program that assists homeowners in financing basic home improvements that directly affect the safety, habitability, energy efficiency or accessibility of an individual's home.<sup>51</sup>

The Minnesota State Council on Disability (MSCOD) is an agency that collaborates, advocates, advises and provides information to expand opportunities, increase the quality of life and empower all persons with disabilities. The MSCOD website provides user friendly guidance and answers several frequently asked questions regarding these areas for persons with disabilities.<sup>52</sup>

### **Services and Facilities Needed**

Staff at the Lifetime Home Project noted that disability needs in the future will largely be dictated by the aging boomer generation and that many of whom will try to age in their current houses. However, their health and mobility needs cannot be based on their parents' generation because of better health care, more exercise and lifestyle management. These factors combined with bad trends of obesity and diabetes makes it difficult to calculate the future demand. The Project, based in Minneapolis, also stated that it is almost impossible to precisely estimate demand because it all depends on the needs of a particular person relative to a home's unique layout and features, and what requires changing for that person. Having so many generations of housing styles complicates this as well.

The area of multifamily housing is equally complicated because various federal and state laws have required that a certain number of units with a set of standardized accessibility features have had to be included when new buildings have been constructed. Minnesota does not have any registry or a way of tracking how many of these units exist, their bedroom size and where they are located around the state, according to the Lifetime Home Project.

The second challenge is that landlords rent their disability accessible units to anyone if they are available, even if the new tenant household does not have a disabled member seeking it. Minnesota does not have any system that requires landlords to do outreach in this regard. The result is that there is no way to precisely identify how much of it is occupied by

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<sup>51</sup> <http://www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx>

<sup>52</sup> <http://www.state.mn.us/portal/mn/jsp/home.do?agency=MSCOD>

target households and how much is not and potentially could be made available. The other great challenge is that the laws requiring construction of a certain number of accessible units were not connected with market demand, although there are blanket requirements when new construction occurs. This means there may be units in many locations where there is little demand and the areas with a high need may fall short.

The Project believes that work needs to be done to track these concerns in order to see if the current stock is adequate, if more units are needed and where, and that there is a need to seek some legislation to put certain mechanisms in place. This would give a better handle on knowing if the demand is justified enough to develop additional stock.

The “Housing for Minnesota’s Aging Population” report describes that there is a 60 percent probability that a newly built home will house at least one resident with a physical disability, and the current stock of housing will not meet the needs of the aging baby boomers without some intervention. Thus, the need for universally designed houses is on the rise.

Results from the Housing and Community Development Survey, seen below in Table V.18, show that respondents view persons with disabilities as having a high need for services and facilities, with persons with severe mental illness receiving the highest noted need, followed by persons with developmental disabilities and then persons with physical disabilities. Retrofitting existing housing to meet seniors’ needs and housing designed for persons with disabilities was seen as having a medium need. This is at odds with other survey results that state that current senior and boomer populations predominantly own their homes and are planning to remain in those homes although they are not designed for people with disabilities.

<b>Table V.18</b>						
<b>Reported Needs of Persons with Disabilities</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Responses</b>						
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	<b>Total</b>
<b>Need for services and facilities special needs groups</b>						
Persons with severe mental illness	4	48	114	220	155	541
Persons with developmental disabilities	7	73	188	113	160	541
Persons with physical disabilities	5	61	206	111	158	541
<b>Need for housing types for special needs populations</b>						
Housing designed for persons with disabilities	5	67	193	117	159	541

## PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTIONS

According to the National Coalition for the Homeless, “for those just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.”<sup>53</sup> For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing while suffering from addiction can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions.

### Size and Characteristics

The 2011 Minnesota State Epidemiological Profile of Substance Use was developed to help the state and local communities determine substance abuse prevention based on available data and related outcomes. Key findings of this profile showed that:

- Daily alcohol and binge drinking among adults is higher in Minnesota than nationally,
- Men are almost three times as likely as women to drive while intoxicated,
- Daily alcohol use among youth has decreased from 35.0 percent since 1998,
- Binge drinking among youth has decreased 38.0 percent,
- Driving while impaired among youth has declined,
- Marijuana use is higher than the national average and is increasing, and
- Use of other illicit drugs has remained consistently lower than the national average but is not decreasing.<sup>54</sup>

Although these statistics sound promising, Minnesota’s population continues to face significant addiction problems. According to 2008 to 2009 National Survey Drug Use Health data, approximately 100,000 Minnesota citizens reported that they needed but did not receive treatment for illicit drug use within the past year, and 405,000 needed but did not receive alcohol abuse treatment. During 2009, there were 47,776 addiction treatment admissions to alcohol and drug rehab programs and 50,830 admissions in 2010.<sup>55</sup>

### Services and Housing Currently Provided

Minnesota is divided into seven alcohol, tobacco and other drug prevention regions. The Minnesota Prevention Region Coordinators (RPCs) support communities in their efforts to prevent substance abuse. The RPCs aid in building regional relationships to enhance prevention efforts by identifying and providing training opportunities and providing technical assistance.<sup>56</sup>

The Alcohol and Drug Abuse Division (ADAD) of the Minnesota Department of Human Services aims to develop and maintain an effective chemical health service system in

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<sup>53</sup> <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

<sup>54</sup> <http://docs.sumn.org/2011/2011%20Minnesota%20State%20Epidemiological%20Profile%20Final.pdf>

<sup>55</sup> <http://www.addictionwatch.com/minnesota/>

<sup>56</sup> <http://www.rpcmn.org/>

Minnesota as well as to encourage and support research-informed practices, expand the use of successful model and systematically monitor outcomes.

The ADAD reports that 1.2 million Minnesotans receive primary prevention services annually through presentations, school-based curricula, public service announcements and other media. In addition, 20,000 Minnesotans annually receive public funding for addiction treatment services. On their website, the ADAD states that in administering \$130 million annually from all public sources they:

- Inform and educate the general public on alcohol and other drug dependency and abuse problems and the effectiveness of prevention, treatment, and rehabilitation;
- Provide funding for the treatment of income-eligible individuals assessed to be in need of chemical dependency treatment and promulgate and administer rules for chemical dependency treatment and care;
- Coordinate activities of various state agencies as they relate to alcohol and other drug dependency and abuse problems; and
- Convene an American Indian Advisory Council and an Alcohol and Other Drug Abuse Advisory Council to advise regarding the problems of alcohol and drug dependency and abuse.

According to the Substance Abuse and Mental Health Administration, there are 283 drug addiction treatment or alcohol rehab centers in the state. Most of these centers offer outpatient drug rehabilitation or alcohol treatment services, and there are a few Minnesota drug treatment facilities that provide a mix of outpatient drug rehabilitation and inpatient drug treatment.<sup>57</sup>

### **Services and Housing Needed**

From the survey discussed earlier, roughly 500,000 Minnesotans who needed treatment for an alcohol or drug addiction were unable to obtain services. This shows a significant gap in the availability of rehabilitation services.

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses.<sup>58</sup> Programs designed to meet these needs would help fill the gap of service availability.

Results from the Housing and Community Development Survey indicated that there is a moderate to high need for services and facilities for persons with substance abuse problems. A high need was indicated for mental health or chemical dependency services and a medium need was seen was residential treatment centers in Minnesota. This information is presented below in Table V.19.

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<sup>57</sup> <http://www.addictionwatch.com/minnesota/>

<sup>58</sup> <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

<b>Table V.19</b>						
<b>Reported Needs of Persons with Alcohol or Other Addictions</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Need for service and facilities for special needs group</b>						
Persons with substance abuse addictions	13	67	148	153	160	541
<b>Need for public and related human services and public services</b>						
Mental health/chemical dependency services	17	52	133	183	156	541
<b>Need for service and facilities for special needs groups</b>						
Residential treatment centers	19	108	159	89	166	541

## VICTIMS OF DOMESTIC VIOLENCE

Domestic violence describes behaviors that are used by one person in a relationship to control the other. This aggressive conduct is often criminal, including physical assault, sexual abuse and stalking. Victims can be of all races, ages, genders, religions, cultures, education levels and marital statuses. Victims of domestic violence are at risk of becoming homeless due to an unstable living environment. If domestic violence victims flee the home, they are often faced with finding emergency shelter and services for themselves and their children. Victims of domestic violence are predominantly women, although children can also be affected as either victims of abuse or as witnesses to abuse.

### Size and Characteristics

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the numbers of cases that are reported to law enforcement. According to the National Coalition Against Domestic Violence, there were 12,067 orders of protection filings in Minnesota in 2006. In 2004, 2,681 domestic assault cases and 113 felony charges were brought against the offender. Approximately 37,010 women and children in Minnesota were served by battered women community advocacy programs in 2006.<sup>59</sup>

According to Wilder Research’s 2009 Statewide Homeless Survey, 29 percent of adult homeless women were fleeing domestic violence situations in Minnesota and 48 percent of women reported that they stayed in an abusive relationship because they had nowhere else to live.

### Services and Housing Currently Provided

There are currently 27 shelters and 32 hotel, motel and safe home programs funded by the Minnesota Office of Justice. In fiscal year 2010, state-funded emergency domestic violence

<sup>59</sup> <http://www.ncadv.org/files/Minnesota%20revised%202.09.pdf>

shelters sheltered 4,271 women and 4,721 children or a total of 8,922 persons. The hotel, motel and safe home programs provided services for 1,147 victims.<sup>60</sup>

The Minnesota Coalition for Battered Women is a statewide membership organization dedicated to “serving as a unifying voice for battered women and linking battered women’s programs in Minnesota with the common goal of ending domestic violence.” The organization is made up of local, regional and statewide programs advocating on behalf of battered women and their children.<sup>61</sup>

The Minnesota Coalition Against Sexual Assault acts as a voice for victims, survivors, sexual assault programs, and allies committed to ending sexual violence. These services are designed to assist local programs, include membership services and outreach, prevention, training, and the Sexual Violence Justice Institute, which encourages effective and victim-centered investigation and prosecution of sexual assault cases.<sup>62</sup>

Minnesota provides a statewide domestic violence crisis line called Day One. The line was developed in 1995 through a partnership between Allina Health System Foundation, the Twin Cities United Way and Minnesota battered women’s shelters. Day One has become a statewide program of Cornerstone and expanded its network to include 56 domestic violence and sexual assault programs throughout the Minnesota area. This program works to connect domestic violence victims to safety and services in one phone call and to build stronger relationships, coordinated responses to barriers and the development of effective best practices.<sup>63</sup>

Services for victims of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services. A partial list of domestic violence service providers is shown in the Technical Appenix.

### Services and Housing Needed

The Cornerstone Day One program reports that the average length of stay at emergency shelters has increased 33 percent, transportation vouchers for families relocating to shelters outside their area due to safety and lack of beds increased 42 percent, and calls to the statewide domestic violence crisis line increased 65 percent from 2003 to 2010. In a survey of programs, 84 percent of respondents indicated that this increase was attributed to families being unable to transition from emergency shelter due to a lack of affordable housing.<sup>64</sup>

Cornerstone confirms that domestic violence is a significant contributor to homelessness. In addition to emergency safe housing, there are few resources geared towards this

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<sup>60</sup> 2011 Wilder Research Report Homeless service use in Minnesota.

<sup>61</sup> [www.mcbw.org](http://www.mcbw.org)

<sup>62</sup> [www.mncasa.org](http://www.mncasa.org)

<sup>63</sup> <http://www.dayoneservices.org/>

<sup>64</sup> <http://www.cornerstonemn.org/dayone.php>

population. This population has many barriers to affordable housing related to their experiencing domestic violence, including evictions related to the domestic violence, as well as poor credit and unresolved identity theft, resulting from an abuser's economic abuse. Further, many of the individuals and families served receive some kind of public assistance and they need on-going financial assistance to maintain their housing, or a program such as transitional housing, but often financial assistance is unavailable and transitional programs often do not have available units.

Cornerstone also states that there is not a need for more domestic violence shelters in the metropolitan area, but a need for more affordable housing options. Often individuals and families served by a domestic violence shelter or community program must relocate to safe and affordable housing, yet programs serving this population do not have the same access to services that other shelters may have. For example, Hennepin County has a rapid exit program for families who are in a Hennepin County-funded shelter. Domestic violence shelters cannot access this program. Further, there is no central resource which identifies all housing resources. Minnesota Help Info has some information and United Way's 211 directory has other information, as well as other information portals. It is said that domestic violence providers often learn about new housing resources by word of mouth.

According to the Minnesota Coalition for Battered Woman, deaths related to domestic violence will improve when all system responses make batterer lethality assessment institutionalized as the norm rather than the exception. There are many assessment tools in existence that include a routine, direct inquiries or a review of public records. Criminal proceedings do not represent the sole opportunity to assess batterer lethality. When battered women seek protection orders, are involved in family court proceedings, or seek services from community advocacy programs, an active, routine inquiry as to the potential lethality of batterers is needed.

The Coalition also notes that effective intervention in all domestic violence cases and improved identification of offenders is not effective in itself. Prevention efforts to stop the violence are critical. Suggestions to achieve this include creating an environment that does not tolerate domestic violence. Law enforcement, the courts, and battered women's advocacy programs currently struggle to meet the public safety needs due to limited resources and needed legislative changes for domestic violence.<sup>65</sup>

Respondents to the 2011 Housing and Community Development Survey indicated that victims of domestic violence have a medium to high need for services and facilities in the state. These results are presented on the following page in Table V.20.

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<sup>65</sup> [http://www.mcbw.org/files/images/2010\\_Femicide\\_Report\\_FINAL.pdf](http://www.mcbw.org/files/images/2010_Femicide_Report_FINAL.pdf)

<b>Table V.20</b> <b>Reported Needs for Domestic Violence Victims</b> State of Minnesota 2011 Housing and Community Development Survey Data						
Questions	Responses					
	No Need	Low Need	Medium Need	High Need	Missing	Total
<b>Please rate the need in your community for services and facilities for each of the special needs groups identified</b>						
Victims of domestic violence	6	67	159	153	156	541

## PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs.

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National AIDS Housing Coalition reports that as of 2011, there are 1.1 million people currently living with HIV/AIDS in the U.S., with 56,000 persons newly infected each year.<sup>66</sup> The number of households currently served by the federal Housing Opportunities for Persons with Aids (HOPWA) program is less than 60,000. In addition, more than 140,000 households with HIV currently lack stable housing and have an unmet need for housing assistance. Research shows that at least half of all people living with HIV/AIDS experience homelessness or housing instability. Low-income people with HIV/AIDS who receive housing assistance have better access to health care services, their physical and mental health improves, and they live longer. Over time, stable housing can significantly reduce avoidable emergency and hospital care and the savings in health care costs can offset the cost of housing interventions.<sup>67</sup>

### Size and Characteristics

According to information gathered from the Minnesota Department of Health, a total of 3,195 persons were living with AIDS in Minnesota as of December 31, 2010, and an additional 3,619 persons were living with HIV. Thus, a total of 9,814 persons were living with HIV or AIDS in Minnesota at that time. Of all persons living with HIV/AIDS in the state, 77 percent were male and 23 percent were female. The majority of this special needs group was white at 3,586 persons and American Indian/Alaskan native was the smallest group at 118 persons, as shown in Table V.21.

<b>Table V.21</b> <b>Characteristics of Persons with HIV/AIDS</b> State of Minnesota Minnesota Department of Health Data, 2010	
Race	Individuals
White	3,586
Black/African American	1,476
Black/African-born	866
Hispanic	565
Asian/Pacific Islander	119
American Indian/Alaskan native	118
Other	84

<sup>67</sup> <http://www.nationalaidshousing.org/PDF/Factsheets-Homelessness.pdf>

Additionally, most persons living with HIV/AIDS in Minnesota were between the ages of 40 and 49. The Department of Health also provides data on those living with HIV/AIDS by county of residence. According to this data source, about 40 percent of those living with HIV/AIDS live in the City of Minneapolis. Nearly 85 percent of persons living with HIV/AIDS resided in the seven-county metro area, with the greatest percentage living in Hennepin County followed by Ramsey County.<sup>68</sup>

### Services and Housing Currently Provided

A combination of private non-profit providers and the Department of Health provide HIV/AIDS services in Minnesota. As part of the effort to combat HIV in the state, the Department of Health provides planning, funding, coordination and evaluation of HIV prevention activities for at-risk populations across Minnesota. As part of this effort, the Department offers a variety of different administrative and oversight functions. These include:

- HIV fact sheets, testing sites in Minnesota and Minnesota statute language on HIV;
- HIV surveillance program information, statistics and reports;
- World AIDS Day facts, planning tip sheets, funding opportunities and news releases;
- Listing of HIV testing sites and recommendation in Minnesota;
- Instructions for clinicians on how to report a case of HIV to the MDH;
- Upcoming training opportunities in HIV/AIDS prevention and testing;
- Community-based HIV prevention programs receiving MDH funding;
- Information on prenatal HIV testing, transmission of HIV from mother to infant, checklists for providers on reducing the risk of transmission;
- Health notices regarding the syphilis outbreak in Minnesota and its connection with HIV; and
- Community Cooperative Council on HIV/AIDS Prevention meeting agendas, minutes, rosters, reports and statewide plans.

Founded in 1983 as a statewide nonprofit agency, the Minnesota AIDS Project's mission is to lead Minnesota's fight to stop HIV through prevention, advocacy, awareness and services. In 2010, the organization provided services in partnership with over 1,000 organizations to more than half of the 6,800 Minnesotans living with HIV. The Minnesota AIDS Project also reaches thousands of people with HIV prevention messages through community and outreach efforts. The Minnesota AIDS Project oversees the AIDSLine, a statewide, toll-free information and referral service that can answer questions about HIV and connect individuals to resources.<sup>69</sup>

The AIDS Project website contains an HIV Resource Guide that locates programs and resources involving HIV and AIDS. This web portal also provides a Resource Quick list of the most commonly used programs and services. A list of service providers is presented in the Technical Appendix.

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<sup>68</sup> <http://www.health.state.mn.us/divs/idepc/diseases/hiv/stats/pm2010.pdf>

<sup>69</sup> <http://www.mnaidsproject.org/>

## Services and Housing Needed

As established earlier, increased funding for housing for persons living with HIV/AIDS is one of the greatest needs of the HIV/AIDS support programs. For example, there is generally a high need for increased scattered site housing availability because traditional assisted housing options that involve grouping funding recipients in one site or complex are ineffective in that they can endanger the confidentiality of residents. Additionally, program recipients have a need for longer-term housing options. As the treatment of AIDS has advanced, people are living longer with the disease. Thus, longer-term housing options are needed. However, the funding of these long-term housing options can be expensive.

Evidenced-based HIV/AIDS housing policy is needed to make safe, affordable housing available to all persons living with HIV, make housing assistance a top HIV prevention priority, include housing as a key component of HIV health care, and continue to collect the data needed to inform HIV housing policy.

The 2011 Housing and Community Development Survey indicated that there is a low to medium need for services and facilities for persons with HIV/AIDS. Healthcare services were perceived as having a medium to high need and healthcare facilities were seen as having a medium need. These data are presented below in Table V.22.

<b>Table V.22</b>						
<b>Reported Needs of Persons Living with HIV/AIDS</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need in your community for services and facilities for each of the special needs groups identified</b>						
Persons with HIV/AIDS	27	135	144	40	165	541
<b>Please rate the need for the following community and public facilities in your community</b>						
Healthcare services	6	61	152	166	156	541
<b>Please rate the need for public and related human services and public services in your community</b>						
Healthcare facilities	21	102	158	98	162	541

## VETERANS

A veteran is defined as someone who has served on active duty in the Armed Forces of the United States for 180 days or more. This does not include inactive military reserves or the National Guard unless the person was called for active duty. According to the National Coalition for Homeless Veterans, veterans are at risk of homelessness for a variety of reasons: problems in transition to civilian life, chronic conditions such as post-traumatic stress disorder or loss of limbs, and difficulty finding long-term employment. Homelessness is a common problem for veterans; the Coalition reports that one-third of all homeless persons may have been in service at one time.<sup>70</sup> Beyond housing, many veterans need

<sup>70</sup> [Http://www.nchv.org/background.cfm#facts](http://www.nchv.org/background.cfm#facts)

support services, such as counseling, support networks, physical therapy, low cost medical visits or drug rehabilitation.

### Size and Characteristics

The 2010 Census reports that there are 377,976 civilian veterans in Minnesota. Of these, approximately 7.4 percent were veterans of the Gulf War from 2001 or later, 11.5 percent from the Gulf War from 1990 to 2001, 35.5 percent from the Vietnam era, 13.0 percent from the Korean War and 10.3 percent from World War II. Nearly 45 percent of veterans were 65 years of age or older, 7.8 percent had less than a high school degree, 5.8 percent were reported to be in poverty and 24.4 percent were living with a disability, which was double the rate of the civilian population. The combination of these factors places this population in several special needs groups in addition to their veteran status.

### Services and Housing Currently Provided

The Minnesota Department of Veterans Affairs is dedicated to serving veterans and their families in the state. The department offers a variety of programs to help veterans meet their needs. A list of these programs is presented in the Technical Appendix.

The Minnesota Assistance Council for Veterans (MACV) is a nonprofit organization that provides comprehensive support services to homeless veterans and those in danger of becoming homeless, in housing, employment and civil legal concerns. Through offices in Minneapolis, Duluth and Mankato, MACV provides services for persons in need throughout Minnesota.<sup>71</sup> Disabled American Veterans is dedicated to providing assistance in obtaining benefits and services earned through military service specifically for veterans with a disability.<sup>72</sup>

### Services and Housing Needed

The 2011 Housing and Community Development Survey showed a high need for services and facilities for veterans, which suggests that a gap may exist in the need and current availability of resources for this population. This information is presented below in Table V.23.

Table V.23 Reported Needs of Veterans State of Minnesota 2011 Housing and Community Development Survey Data						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
Please rate the need in your community for services and facilities for each of the special needs groups identified						
Veterans	8	53	143	175	162	541

### PERSONS RECENTLY RELEASED FROM PRISON

<sup>71</sup> <http://www.mac-v.org/aboutus.html>

<sup>72</sup> [http://www.davmn.org/about\\_us/index.html](http://www.davmn.org/about_us/index.html)

Persons who are released from prison face an immediate need for housing. Former prisoners may face challenges finding stable housing or employment options, and these persons may not be able to benefit from solid family or community attachments. Unfortunately, a large percentage of these individuals may commit crimes in order to support themselves and may ultimately risk returning to the prison system. Approximately two out of three released prisoners are re-incarcerated. Thus, programs and services exist to aid persons recently released from prison in securing employment and housing; these types of intervention can help this population avoid recidivism.

### **Size and Characteristics**

The Minnesota Department of Corrections (DOC) states that from 2002 to 2008 there was a 33 percent increase in the prison population. A projected increase of 2 percent is expected to occur in the prison population each year through 2013. Approximately 95 percent of incarcerated offenders return to their prior community, and there were 7,796 ex-prisoners estimated to be living in Minnesota in 2007. The Central Minnesota Re-Entry Project estimated that about 500 prisoners were released in 2009,<sup>73</sup> but a 36 percent reconviction rate within three years is said to exist for persons released from prison.

### **Services and Housing Currently Provided**

In 2008, the Minnesota Department of Corrections (DOC), in collaboration with five counties, implemented what is called the Minnesota Comprehensive Offender Reentry Plan (MCORP) pilot project to reduce recidivism. As described in DOC's 2010 report, an experimental design was conducted in order to assess the effectiveness of the pilot. The results of the study were promising. MCORP lowered the risk of re-arrest by 37 percent, decreased reconviction by 43 percent and re-incarceration for a new felony by 57 percent. In addition, MCORP increased employment opportunities in the first six months by 91 percent and offenders were 80 percent less likely to be homeless than those in the control group.<sup>74</sup>

Minnesota offers several other re-entry programs aimed to help with employment, education, housing, substance abuse treatment, and mentoring. A list of selected organizations is listed in the Technical Appendix.

The DOC re-entry services unit compiled a detailed directory of housing options available to offenders re-entering the community and the public at large. The directory lists over 200 programs and facilities that are accessible to percents recently released from prison.

### **Services and Housing Needed**

The 2011 Housing and Community Survey demonstrated a high need for services and facilities for persons recently released from prison. This finding shows that there may be a gap in the available resources provided and needed. These results are presented on the following page in Table V.24.

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<sup>73</sup> <http://www.cmnrp.org/>

<sup>74</sup> <http://www.doc.state.mn.us/publications/documents/02-10MCORPPhase1EvaluationReport.pdf>

<b>Table V.24</b> <b>Reported Needs of Persons Recently Released from Prison</b> State of Minnesota 2011 Housing and Community Development Survey Data						
Questions	Responses					
	No Need	Low Need	Medium Need	High Need	Missing	Total
<b>Please rate the need in your community for service and facilities for each of the special needs groups identified</b>						
Persons recently released from prison	24	74	95	188	160	541

### E. PRIORITY HOUSING NEEDS RANKINGS

HUD requires jurisdictions to complete Consolidated Plan Table 2A, presented on the following page, which estimates the unmet needs by income group and household type, prioritizes needs, and sets goals for meeting these needs. In establishing its five-year priorities and assigning priority need levels, the state considered both of the following:

- Categories of lower- and moderate-income households most in need of housing,
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

- **High Priority:** Activities to address this need will be funded during the five-year period. Identified by use of an ‘H.’
- **Medium Priority:** If funds are available, activities to address this need may be funded during the five-year period. Also, other actions may be taken to help other entities locate other sources of funds. Identified by use of an ‘M.’
- **Low Priority:** Will not directly be funded during the five-year period, but other entities’ applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit program monies to a Low Priority activity, the Consolidated Plan would have to be amended through the formal process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an ‘L.’
- **No Such Need:** There is no need or this need is already substantially addressed. Applications for federal assistance for activities where no need has been identified will not be funded. Shown by use of an ‘N.’

### PRIORITY NEEDS ANALYSIS AND STRATEGIES

Rankings have been assigned to each of the required categories for the HUD Housing Priority Needs Table 2A, on the following page. The size of each group having unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the 2011 Housing and Community Development Survey, guided the ranking process for the State.

V. Housing and Homeless Needs Assessment

**Table 2A**  
**Priority Housing Needs**  
 State of Minnesota

PRIORITY HOUSING NEEDS (Households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	39,534
		31-50%	H	24,081
		51-80%	M	11,057
	Large Related	0-30%	H	9,424
		31-50%	H	5,853
		51-80%	M	3,834
	Elderly	0-30%	H	2,464
		31-50%	H	2,400
		51-80%	M	1,785
	All Other	0-30%	H	85,864
		31-50%	H	50,801
		51-80%	M	22,196
Owner	Small Related	0-30%	M	21,720
		31-50%	M	30,960
		51-80%	H	70,881
	Large Related	0-30%	M	5,827
		31-50%	M	11,555
		51-80%	H	24,413
	Elderly	0-30%	M	11,077
		31-50%	M	13,998
		51-80%	H	13,991
	All Other	0-30%	M	63,643
		31-50%	M	42,151
		51-80%	H	55,472
Non-Homeless Special Needs	Elderly <sup>75</sup>	0-80%	M	59,810
	Frail Elderly <sup>76</sup>	0-80%	M	71,835
	Severe Mental Illness <sup>77</sup>	0-80%	H	33,037
	Physical Disability <sup>78</sup>	0-80%	M	38,183
	Developmental Disability <sup>79</sup>	0-80%	M	44,356
	Alcohol/Drug Abuse	0-80%	M	8,188
	HIV/AIDS	0-80%	H	1,581
Victims of Domestic Violence	0-80%	H	5,962	

<sup>75</sup> 2006 – 2008 CHAS Data

<sup>76</sup> Ibid

<sup>77</sup> State of Minnesota, 2010 American Community Survey data, population with mental disability

<sup>78</sup> Ibid, population with ambulatory disability

<sup>79</sup> Ibid, population with self-care and ambulatory disabilities

## F. SUMMARY

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Results from the 2011 Housing and Community Development Survey showed that the highest housing needs were indicated for activities in the rental housing market, such as rental assistance, construction of affordable rental housing, and rental housing rehabilitation. A medium need was seen for homeowner activities such as first-time homebuyer assistance and homeowner housing rehabilitation.

Homeless needs throughout the state are handled by ten different Continuum of Care organizations. A count of the homeless population in the state showed that more than 8,113 persons were homeless in Minnesota in 2011, including 1,509 homeless families with children and 1,083 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, persons living with HIV and their families, persons recently released from prison and veterans. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. For example, the elderly population is expected to swell in the near future and will require increased access to home services as well as assisted living and nursing home facilities.

# VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

## A. INTRODUCTION

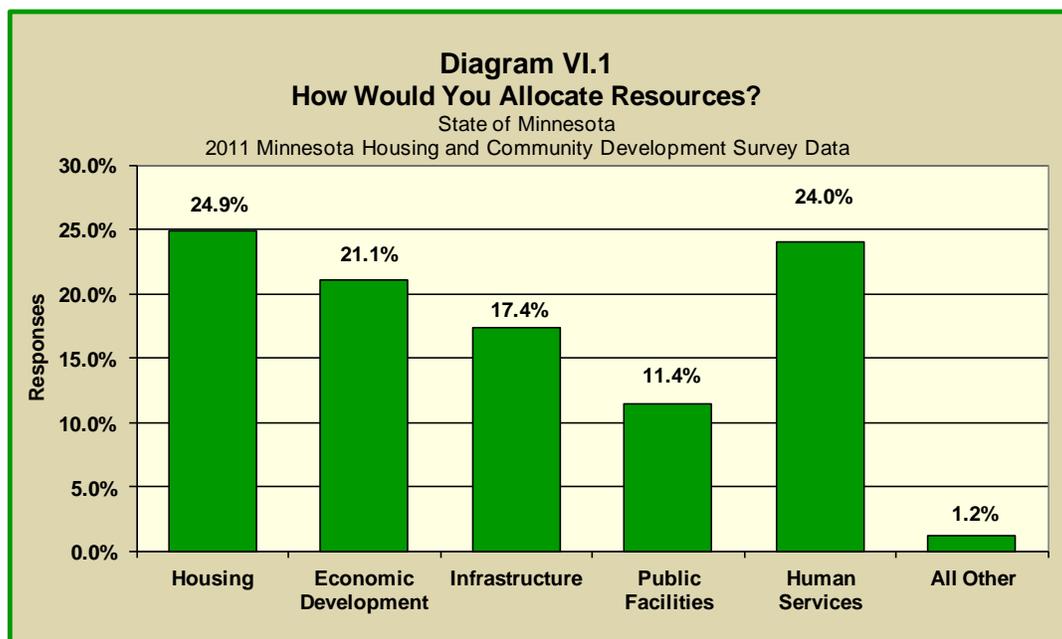
The community development needs for the State of Minnesota were determined based on research gathered from the Housing and Community Development Survey.

## B. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

### 2011 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

As part of the process of evaluating community development needs in Minnesota, the 2011 Housing and Community Development Survey was distributed to stakeholders throughout the state. A total of 541 survey responses were received.

One of the initial questions required that survey participants identify to which funding areas they would allocate hypothetical resources. These results are presented in Diagram VI.1, below, and show that most respondents would prioritize resources to housing, followed by human services, then economic development, infrastructure, public facilities and other.



Respondents were also asked to rate the need for specific funding categories within each funding sector. The results for rating of need for categories within the economic development, infrastructure, public facilities and human services sectors are presented below. Responses are shown for both the entitlement as well as for the non-entitlement areas of the state to allow for a better understanding of the differences in the needs in the urban versus rural areas of Minnesota. Persons in the entitlement and non-entitlement areas of the state provided very similar allocation suggestions as presented above.

## VI. Community Development Needs Assessment

Tables VI.1 and VI.2, below, show the need for funding for selected business and economic development activities in the entitlement and non-entitlement areas of the state. In both cases, retention of existing businesses was seen as the highest need followed by attraction of new businesses, expansion of existing businesses and fostering businesses with higher paying jobs. In the entitlement areas, provision of job training was seen as a high need, but in the entitlement areas this was ranked more as a medium need.

<b>Table VI.1</b>						
<b>Need for Business and Economic Development Activities</b>						
Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for business and economic development in your community</b>						
Retention of existing businesses	2	12	56	132	91	293
Attraction of new businesses	2	19	76	105	91	293
Expansion of existing businesses	2	13	84	102	92	293
Foster businesses with higher paying jobs	7	26	61	102	97	293
Provision of job training	1	22	82	98	90	293
Provision of working capital for businesses	7	41	94	52	99	293
Enhancement of businesses infrastructure	6	56	88	46	97	293
Provision of venture capital	11	53	86	44	99	293
Provision of technical assistance for businesses	5	62	90	40	96	293
Investment as equity partners	11	53	89	39	101	293
Development of business incubators	13	61	80	35	104	293
Development of business parks	32	97	48	15	101	293
Other	2	2	2	11	276	293

<b>Table VI.2</b>						
<b>Need for Business and Economic Development Activities</b>						
Non-Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for business and economic development in your community</b>						
Retention of existing businesses		4	49	138	57	248
Attraction of new businesses		9	67	114	58	248
Expansion of existing businesses		21	57	112	58	248
Foster businesses with higher paying jobs	3	19	52	105	69	248
Provision of working capital for businesses	2	29	76	75	66	248
Provision of job training		28	90	69	61	248
Enhancement of businesses infrastructure	3	51	87	44	63	248
Provision of venture capital	2	42	81	54	69	248
Provision of technical assistance for businesses	3	43	92	43	67	248
Investment as equity partners	3	53	81	43	68	248
Development of business incubators	12	58	75	35	68	248
Development of business parks	22	84	53	22	67	248
Other	2	1	4	9	232	248

**VI. Community Development Needs Assessment**

Tables VI.3 and VI.4, presented below, show the reported need for funding of activities in the entitlement and non-entitlement areas of Minnesota. In the entitlement areas of the state, a moderate to high need was seen for street and road improvements and a medium or low need was seen for all other activities. In the non-entitlement areas of the state, a strongly medium need was indicated for street and road improvements and all other funding activities, with the exception of bicycle and walking paths which received a low to moderate need ranking.

<b>Table VI.3</b>						
<b>Need for Infrastructure Activities</b>						
Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for infrastructure in your community</b>						
Street and road improvements	.	27	83	92	91	293
Bridge improvements	2	42	83	71	95	293
Bicycle and walking paths	18	68	63	50	94	293
Sidewalk improvements	4	68	80	48	93	293
Flood drainage improvements	8	66	85	35	99	293
Storm sewer system improvements	8	62	89	33	101	293
Sewer system improvements	6	74	85	31	97	293
Water system improvements	6	76	84	30	97	293
Solid waste facility improvements	6	81	80	26	100	293
Other	2	1	5	8	277	293

<b>Table VI.4</b>						
<b>Need for Infrastructure Activities</b>						
Non-Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for infrastructure in your community</b>						
Street and road improvements	2	22	90	69	65	248
Sewer system improvements	6	47	76	51	68	248
Bicycle and walking paths	18	56	59	46	69	248
Bridge improvements	10	51	76	44	67	248
Water system improvements	7	50	80	43	68	248
Storm sewer system improvements	7	53	78	42	68	248
Flood drainage improvements	12	50	76	42	68	248
Sidewalk improvements	8	61	77	37	65	248
Solid waste facility improvements	13	62	75	30	68	248
Other	5	1	1	6	235	248

## VI. Community Development Needs Assessment

The need for community and public facilities is explored in Tables VI.5 and VI.6, below. The need for community and public facilities in the state in the entitlement areas was indicated most strongly for childcare facilities, with a high need ranking, followed by youth centers, with a moderate to high ranking. The remaining activities received predominantly medium need rankings. In the non-entitlement areas of the state, a moderate to high need was indicated for youth centers, and all remaining activities showed a medium need ranking except for public building with improved accessibility, which was seen as a low need.

<b>Table VI.5</b>						
<b>Need for Community and Public Facilities</b>						
Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for the following community and public facilities in your community</b>						
Childcare facilities	4	34	67	92	96	293
Youth centers	4	27	82	86	94	293
Community centers	7	42	82	66	96	293
Healthcare facilities	5	55	80	56	97	293
Senior centers	3	57	87	46	100	293
Parks and recreational centers	6	58	89	45	95	293
Residential treatment centers	8	55	84	46	100	293
Public buildings with improved accessibility	14	60	71	34	114	293

<b>Table VI.6</b>						
<b>Need for Community and Public Facilities</b>						
Non-Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for the following community and public facilities in your community</b>						
Youth centers	10	40	67	67	64	248
Childcare facilities	6	36	83	58	65	248
Community centers	14	44	73	53	64	248
Residential treatment centers	11	53	75	43	66	248
Healthcare facilities	16	47	78	42	65	248
Senior centers	11	55	83	35	64	248
Parks and recreational centers	11	59	80	31	67	248
Public buildings with improved accessibility	10	69	61	27	81	248
Other	2	1	.	5	240	248

**VI. Community Development Needs Assessment**

Tables VI.7 and VI.8, below, present the identified need ranking for human and public facilities. In the entitlement areas, a clear high need was seen for youth, employment, transportation childcare, and mental health/chemical dependency services. In the non-entitlement areas of the state, only transportation and employment services were seen as obvious high needs.

<b>Table VI.7</b>						
<b>Need for Human and Public Services</b>						
Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for public and related human services and public services in your community</b>						
Youth services	3	17	56	123	94	293
Employment services	5	18	57	123	90	293
Transportation services	2	20	59	122	90	293
Mental health/chemical dependency services	7	27	61	107	91	293
Childcare services	4	24	69	105	91	293
Healthcare services	1	33	76	92	91	293
Senior services	2	34	85	80	92	293
Tenant/Landlord counseling	8	50	67	74	94	293
Fair housing education	8	48	71	72	94	293
Fair housing activities	9	51	68	71	94	293
Homebuyer education	6	49	78	65	95	293
Crime awareness education	7	60	87	44	95	293
Mitigation of lead-based paint hazards	17	95	61	27	93	293
Mitigation of radon hazards	15	98	57	28	95	293
Mitigation of asbestos hazards	17	87	65	28	96	293
Other	3	.	1	9	280	293

<b>Table VI.8</b>						
<b>Need for Human and Public Services</b>						
Non-Entitlement Areas of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					<b>Total</b>
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	
<b>Please rate the need for public and related human services and public services in your community</b>						
Youth services	4	28	73	80	63	248
Senior services	4	27	82	71	64	248
Transportation services	5	18	60	101	64	248
Healthcare services	5	28	76	74	65	248
Childcare services	7	23	85	70	63	248
Fair housing activities	11	59	72	41	65	248
Fair housing education	12	57	73	42	64	248
Tenant/Landlord counseling	10	56	75	43	64	248
Homebuyer education	10	40	83	49	66	248
Crime awareness education	16	68	69	28	67	248
Mitigation of lead-based paint hazards	22	73	70	16	67	248
Mitigation of radon hazards	21	77	70	13	67	248
Mitigation of asbestos hazards	21	75	68	16	68	248
Employment services	7	17	65	94	65	248
Mental health/chemical dependency services	10	25	72	76	65	248
Other	2	1	.	5	240	248

### **COMMUNITY DEVELOPMENT NEEDS NOTED AT THE FOCUS GROUPS**

Three focus groups were held in September 2011, two in St. Paul and one in Duluth. The purpose of the focus group meetings was to gain deeper insight from housing and community development stakeholders in Minnesota regarding topic areas such as homelessness and housing preservation. Non-housing comments gathered from the focus groups are summarized as follows:

- Infrastructure projects are needed throughout the state, but they are cost prohibitive in many cases.
- Schools and senior facilities are being placed on the edges of towns and cities which creates problems in regard to traffic congestion and increased infrastructure costs.

### **COMMUNITY DEVELOPMENT NEEDS NOTED AT THE PUBLIC INPUT MEETING**

Five regional forums were held throughout the state in St. Cloud, Detroit Lakes, Marshall, Grand Rapids, and St. Paul in October 2011. The purpose of the meetings was to gain feedback on the preliminary findings of the Consolidated Plan. Attendees were invited to review a presentation of early survey results and offer suggestions and feedback regarding the Consolidated Plan. Non-housing comments related to the following:

- There is a high need for transportation services in rural areas of the state.
- Road maintenance is more highly needed in the non-entitlement areas of the state.
- In some cities, there are not enough workers available for the jobs at hand, which can be due to the lagging housing market or other community development factors.

### **C. SUMMARY**

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The 2011 Housing and Community Development Survey provided data on perceived community development needs. Some differences were seen in the perceived needs in the entitlement versus non-entitlement areas of the state. Business retention and attraction of new businesses were seen as high ranked needs in business and economic development activities, while street and road improvements received the highest need ranking in regard to infrastructure. In the entitlement areas of the state, childcare facilities and youth centers were seen as the highest need among community and public facilities but these needs were not ranked as high in the non-entitlement areas of the state. Rankings for human and public services showed that transportation and employment services were viewed as a high need across the state.

## VII. STRATEGIC PLAN

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### A. OVERVIEW OF CONSOLIDATED PLAN NATIONAL GOALS

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The goals of the Minnesota Consolidated Plan are to provide decent housing, provide a suitable living environment and expand economic opportunities for its low- and moderate-income residents. The DEED, Minnesota Housing and DHS strive to accomplish these goals by affectively maximizing and utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the individual and neighborhood levels, these agencies hope to improve the quality of life for residents. These goals are further explained as follows:

- *Provide decent housing* by helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Provide a suitable living environment* by improving the safety and livability of neighborhoods; increasing access to quality facilities and services and infrastructure; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expand economic opportunities* by creating jobs accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.

### B. CONTEXT IN WHICH ACTIVITIES WILL BE CONDUCTED

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#### PRINCIPLES GUIDING THE STRATEGIC PLAN

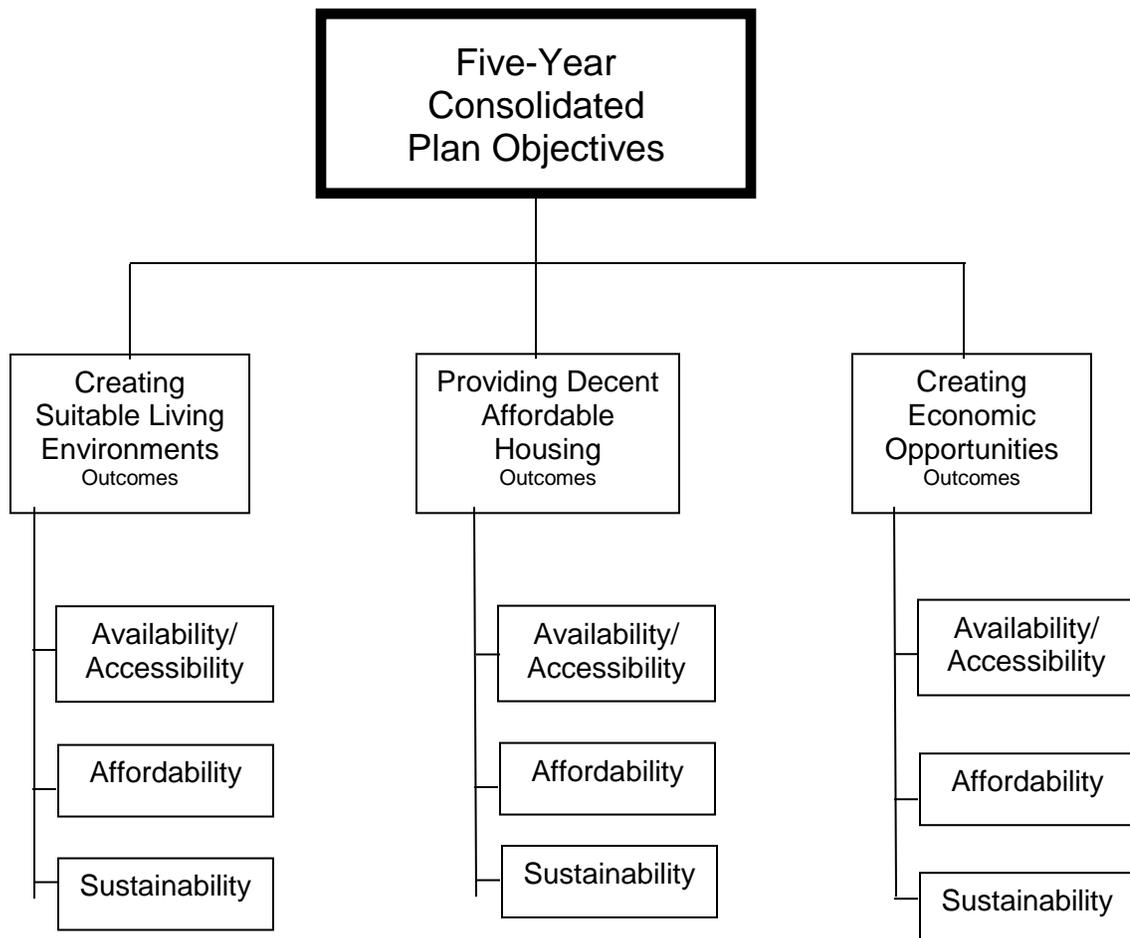
The State of Minnesota utilizes several guiding principles for its five-year strategic plan. These principles are as follows:

1. Concentrate efforts on a limited number of areas and activities, so that those resources that are utilized will have the greatest lasting and noticeable effect;
2. Support activities that build upon existing housing and community development infrastructure and provide for on-going maintenance;
3. Implement strategies with sustainable long-term impacts, such as cost-effective rehabilitation and redevelopment that complements surrounding properties;
4. Seek opportunities to form partnerships with other agencies within the state, generating beneficial activities for the entire state;

5. Explore opportunities to leverage resources with other private, nonprofit, and government agencies so the state's limited resources have the greatest possible net effect.

### PERFORMANCE MEASUREMENT CRITERIA

The results of the state's resource expenditures will be in terms that are quantifiable; in terms that are measurable; and that were originally cited as a goal. These objectives, and their outcomes, are best illustrated in the following diagram:



### C. FIVE-YEAR HOUSING AND COMMUNITY DEVELOPMENT GOALS, OBJECTIVES AND STRATEGIES

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The following list presents the overriding goals, objectives and strategies of the 2012 – 2016 Minnesota Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

## HOUSING

**Goal:** Enhance affordable housing opportunities

**Objective 1:** Finance new opportunities for affordable housing

**Strategy 1.1:** Continue to provide entry-cost assistance to increase the ability of eligible borrowers to qualify for a mortgage loan

**Performance Measurement:** Number of homebuyers provided entry-cost assistance

**Objective 2:** Mitigate foreclosure impacts through prevention and remediation

**Strategy 2.1:** Provide entry-cost assistance to first-time homebuyers of foreclosed properties or properties in high foreclosure areas

**Performance Measurement:** Number of homebuyers provided entry-cost assistance to purchase homes in high foreclosure areas

**Objective 3:** Preserve existing affordable housing stock

**Strategy 3.1:** Provide financing to preserve affordable rental housing through rehabilitation and/or purchase/rehabilitation.

**Performance Measurement:** Number of Units Preserved

**Strategy 3.2:** Provide financing to rehabilitate owner-occupied housing

**Performance Measurement:** Number of rehabilitated homeowner units

**Strategy 3.3:** Provide funding in disaster situations when all other public and private funds have been exhausted

**Performance Measurement:** The measurement for the disaster activity which meets a federal objective

**Objective 4:** Increase the availability of affordable rental housing

**Strategy 4.1:** Finance affordable rental housing units through new construction

**Performance Measurement:** Number of new units awarded funds

**Strategy 4.2:** Finance adaptive re-use of non-residential structures to rental uses

**Performance Measurement:** Number of non-residential structures converted to rental use

## NON-HOUSING COMMUNITY DEVELOPMENT

**Goal:** Promote economic development and satisfy public facility needs throughout the non-entitlement areas of Minnesota, as administered through the Small Cities Development Program

**Objective 1:** Improve existing businesses through rehabilitation

**Strategy 1.1:** Improve existing commercial business through rehabilitation

**Performance Measurement:** Number of businesses rehabbed

**Objective 2:** Enhance the economic climate of local communities

**Strategy: 2.1:** Assist small communities through enhancement and expansion of existing business firms

**Performance Measurement:** Number of jobs created for low- to moderate-income persons

**Strategy: 2.2:** Assist small communities through attracting start up businesses

**Performance Measurement:** Number of jobs created for low- to moderate-income persons

**Objective 3:** Address community needs through improvements to public facilities and infrastructure throughout the non-entitlement communities of Minnesota

**Strategy: 3.1:** Assist small communities through enhancement of public facilities

**Performance Measurement:** Number of persons benefitting

**Objective 4:** Provide funding in disaster situations when all other public and private funds have been exhausted

**Strategy: 4.1:** Eligible funding and activities will be available through SCDP funds

**Performance Measurement:** The measurement for the disaster activity which meets a federal objective

## HOMELESS AND SPECIAL NEEDS POPULATIONS

**Goal:** Facilitate housing and services to prevent and end chronic homelessness, transition homeless families and individuals into more stable, long-term housing situations, and support special needs populations

**Objective 1:** Provide for homeless services and prevent and end homelessness

**Strategy 1.1:** Provide emergency homeowner and renter assistance

**Performance Measurement:** The number of families assisted

**Strategy 1.2:** Continue providing services and operation funding to selection of existing homeless facilities

**Performance Measurement:** The number of persons assisted with existing facilities

**Strategy 1.3:** Provide **tenant based rental** assistance for supportive housing when authorized by the Minnesota Housing Board

**Performance Measurement:** Number of households assisted

**Objective 2:** Incorporate capacity of new Emergency Solutions Grant (ESG) program, when funding and administrative procedures are established by HUD

**Strategy 2.1:** Incorporate additional new ESG procedures and funding

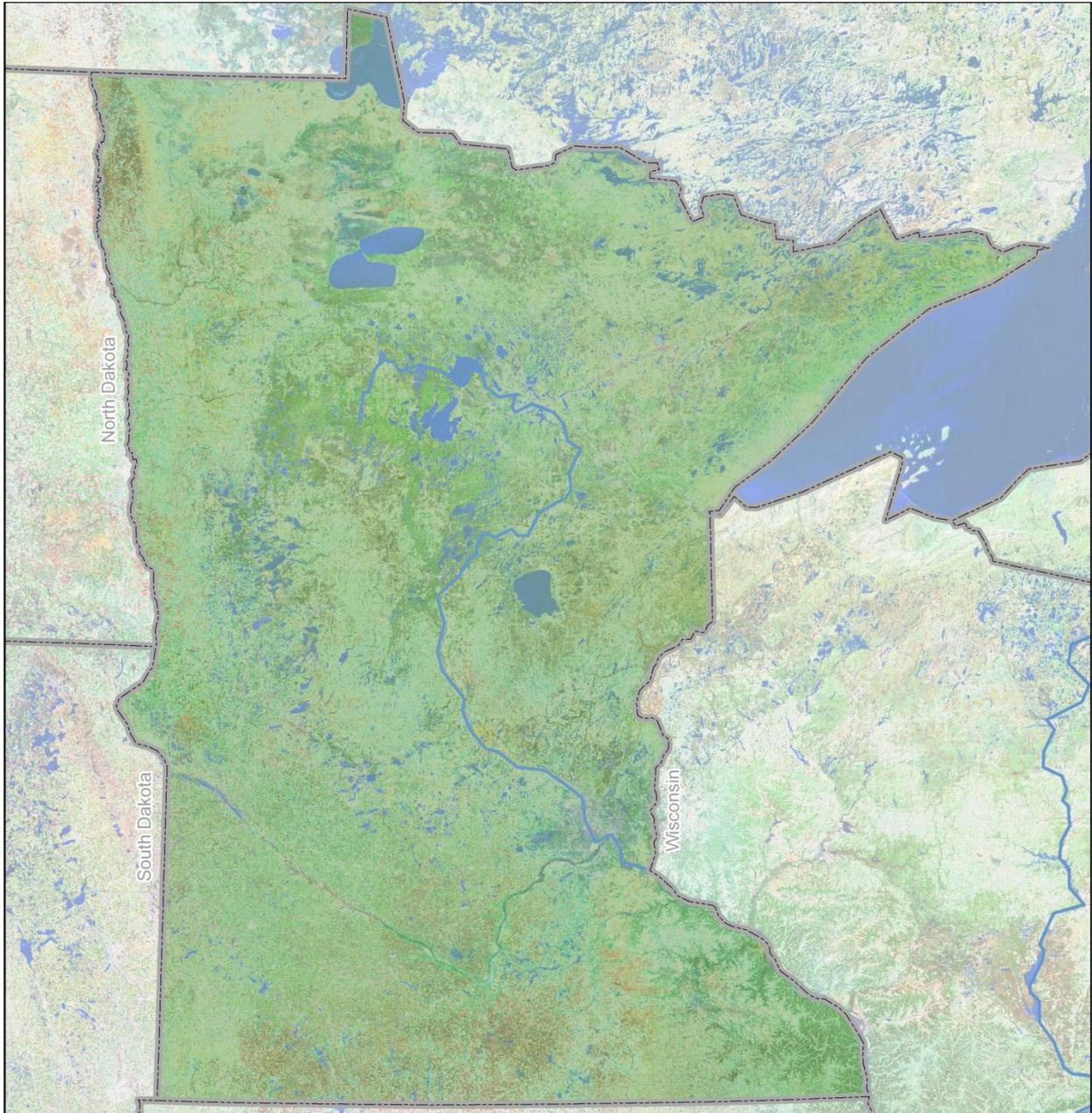
**Performance Measurement:** Distribute funding for rapid re-housing activities

**Objective 3:** Support special needs populations

**Strategy 3.1:** Continue to fund programs that provide housing and services to special needs populations

**Performance Measurement:** The number of persons with special needs assisted

# MINNESOTA CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT 2012 – 2016 VOLUME II: TECHNICAL APPENDIX



DRAFT REPORT FOR PUBLIC REVIEW  
NOVEMBER 30, 2011



# MINNESOTA CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT 2012 – 2016 VOLUME II: TECHNICAL APPENDIX

**Draft Report for Public Review  
November 30, 2011**

Prepared for  
Minnesota Department of Employment and Economic Development,  
Minnesota Housing Finance Agency and  
Minnesota Department of Human Services

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# TABLE OF CONTENTS

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<b>APPENDIX A: CITIZEN PARTICIPATION PLAN .....</b>	<b>1</b>
<b>APPENDIX B: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE .....</b>	<b>11</b>
<b>APPENDIX C: ADDITIONAL PLAN DATA.....</b>	<b>16</b>
<b>APPENDIX D: PUBLIC INVOLVEMENT PROCESS .....</b>	<b>50</b>
<b>APPENDIX E: GLOSSARY .....</b>	<b>149</b>

**Table of Contents**

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## **APPENDIX A: CITIZEN PARTICIPATION PLAN**

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# **STATE OF MINNESOTA CITIZEN PARTICIPATION PLAN**

## **Consolidated Plan for Housing and Community Development**

### **INTRODUCTION**

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In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes of four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities.

Provision of decent housing may involve assisting homeless persons in obtaining appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination or increasing supportive housing to assist persons with special needs. Providing a suitable living environment might entail improving the safety and livability of neighborhoods, including the provision of adequate public facilities; deconcentrating housing opportunities and revitalizing neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; and conserving energy resources. Expanding economic opportunities can involve creation of accessible jobs, providing access resources for community development, and assisting low-income persons in achieving self-sufficiency.

The Consolidated Plan is actually a three-part planning process required by HUD. It comprises developing a five-year strategic plan, preparing annual action plans and submitting annual performance reports. These three parts are intended to furnish the framework whereby Minnesota can identify its housing, homeless, community, and economic development needs, identify resources that will be tapped and actions to be taken that will address the needs, as well as look back and evaluate the State's progress toward achieving its strategic goals. Completing these documents on time and in a manner that is acceptable to HUD ensures program funding.

The precursor to the Consolidated Plan is the Citizen Participation Plan (CPP). The objectives of the CPP are to ensure that the citizens of Minnesota, particularly persons of low and moderate income, persons living in slum and blight areas, units of local government, housing agencies and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan and the Annual Performance Report. In doing so, the CPP sets forth general policies and procedures for implementing and carrying out the Consolidated Planning Process, such as how the Consolidated Plan will be developed, dates and milestones along which the process will proceed, and methods for citizens to offer the State assistance and guidance in the formulation of the Plan. Furthermore, the provisions of the CPP fulfill statutory and regulatory requirements for citizen participation specified in the U.S. Department of Housing and Urban Development's rules for the

Consolidated Plan, the HOME, CDBG, ESG and HOPWA programs. In Minnesota, the participation process will be developed and monitored by a Consolidated Plan Coordinating Committee consisting of representatives from the Department of Employment and Economic Development (DEED), the Minnesota Housing Finance Agency (Minnesota Housing), and the Minnesota Department of Human Services (DHS).

## **PURPOSE OF THE CITIZEN PARTICIPATION PLAN**

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In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, the State of Minnesota will follow the standards set forth in this Citizen Participation Plan during development of its Consolidated Plan.

The Citizen Participation Plan also provides citizens an opportunity to evaluate and comment on the State's performance, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER).

## **RELEVANT AREAS**

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The term "entitlement areas" refers to cities and counties that qualify to receive one or more formula grants. These areas must complete a Consolidated Plan separately from the State's to receive funding. For purposes of this Citizen Participation Plan, "non-entitlement" refers to cities and towns that do not file Consolidated Plans individually or as part of a consortium and are not eligible to receive formula funding from HUD directly. Entitlement areas include: the cities of Bloomington, Coon Rapids, Duluth, Eden Prairie, Mankato, Minneapolis, Minnetonka, Fargo/Moorhead, North Mankato, Plymouth, Rochester, St. Cloud, St. Paul, Woodbury, and the counties of Hennepin, Anoka, Dakota, Ramsey, Washington, St. Louis, Cook, Koochiching, Lake and Itasca. Individuals wishing to contribute to the Consolidated Planning process in these areas should contact housing and community development specialists in these cities/counties.

## **ENCOURAGING CITIZEN INVOLVEMENT**

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### **PUBLIC NOTICE AND OUTREACH**

An informed citizenry is critical to effective and responsive housing and community development programs. Efforts to educate residents and empower participation are an ongoing element of the Consolidated Planning process.

As the fundamental means of notifying interested citizens about the Consolidated Plan and related activities, such as the Annual Action Plan or the Consolidated Annual Performance and Evaluation Report, the State will utilize display advertisement notices in newspapers of general circulation. Such notices will be published at least 14 calendar days prior to public hearings. All notices will be written in plain, simple language and will direct efforts will be undertaken to publish and/or post information at locations that will elicit maximum low- and moderate-income and minority participation.

Public education and outreach will be facilitated through the use of public advertisements that describe the Consolidated Planning process, opportunities for citizen participation and available funding through the CDBG, ESG, HOME and HOPWA programs. The State's Consolidated Plan mailing list will likely include social service organizations, local jurisdictions, low-income housing consumers, neighborhood groups, previous participants and commentators, and others expected to desire input on the Plan.

The Consolidated Plan will offer many other opportunities for citizen participation. The State will particularly encourage participation of persons with special needs and/or persons who are often underrepresented in public process (low-income, persons of color, non-English speaking persons, persons with disabilities, persons who are homeless). The State will also encourage the participation of statewide and regional institutions and organizations that are involved or affected by the formula grants in the process of developing and implementing the Consolidated Plan. Participation will be solicited and encouraged through the following activities:

### **PUBLIC HEARINGS AND INPUT MEETINGS**

At least two public input meetings will be held before the publication of the final Consolidated Plan. The primary purpose of the first public hearing is to gather citizen input on housing and community development needs and the proposed Consolidated Plan before it is published for comment. The second public hearing will be held during the Consolidated Plan 30-day public comment period and will be for review and comment on the Consolidated Plan draft. The public hearings will be announced at least two weeks prior to being held. Announcements may be made through DEED and Minnesota Housing websites and at least one newspaper of statewide circulation.

The public hearings will take place in locations identified in the announcement of the public hearings that are accessible to persons with disabilities. The dates, times and locations for public hearings will be convenient to potential and actual beneficiaries. Non-English speaking persons and those with disabilities will be encouraged to attend. Where a significant number of non-English speaking residents are expected to participate, the State will provide translators when notified of this need prior to the public meetings. Contact information will be provided in all public announcements.

### **REGIONAL AND INTEREST AREA FORUMS AND FOCUS GROUPS**

In addition to the public hearings, DEED, Minnesota Housing, and DHS may solicit input on housing and community development issues and needs of the homeless population at regional or interest area forums or focus groups.

If these types of meetings are conducted, agencies, advocates, statewide and regional institutions and organizations, and community residents will be informed of the meetings through state agency websites, personal contact, media releases, and other methods that the State believes may be productive. All sites selected for the forums or focus groups will be accessible to the physically disabled. The State will work with advocacy groups to

determine the need for special accommodations (beyond physical accessibility) of special needs groups and non-English speaking attendees.

The forums will be conducted with the intention of providing Minnesota residents the opportunity to voice their opinions and provide insight into the issues prevalent in their communities. The forums will also provide an opportunity for citizens and interested parties to obtain information about state housing and community development programs, the administering agencies, and funding requirements.

### **PUBLICATION OF CONSOLIDATED PLAN DOCUMENTS**

The State will publish its draft Consolidated Plan documents for public review in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and submit comments.

The draft Consolidated Plan documents will be available at selected depositories for the full public comment period. A list of the depositories appears at the end of this Citizen Participation Plan. The draft Consolidated Plan documents will also be available for viewing on Minnesota Housing's website (<http://www.mnhousing.gov>) and DEED's website <http://www.positivelyminnesota.com>, or DHS' website <http://www.dhs.state.mn.us>. Although interested parties will be encouraged to use the depositories' copies or view the Consolidated Plan on the Internet, a reasonable number of hard copies of the proposed Consolidated Plan will also be available from DEED and Minnesota Housing during the public comment period.

Citizens or groups that have attended any of the forums or public hearings will be notified by mail or e-mail of the Consolidated Plan's availability for comment.

The draft Consolidated Plan will describe the amount of assistance the State expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income and the plans to minimize displacement of persons and to assist any persons displaced.

The State will openly consider any comments of individuals or groups received verbally or in writing, including e-mail, during the Consolidated Planning process or at public hearings. A summary of the written and public hearing comments will be included in the final Consolidated Plan, along with the State's response to the comments.

## **PUBLIC COMMENT ON THE CONSOLIDATED PLAN DOCUMENTS**

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Prior to the adoption of the Consolidated Plan, the State will make available to interested parties the draft Consolidated Plan and Executive Summary for a comment period of no less than 30 days. Notification of the availability of the proposed Consolidated Plan will appear in at least one newspaper that is circulated throughout the state.

Before the State submits a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD, the State will make available to interested parties the proposed CAPER for a comment period of no less than 15 days. Citizens will be notified of the CAPER's availability through newspaper notification.

The CAPER will be available on Minnesota Housing's and DEED's websites for the full public comment period. Hard copies of the CAPER will be available upon request from DEED and Minnesota Housing during the public comment period. The State will consider any comments of individuals or groups received verbally or in writing, including e-mails, or at public hearings. A summary of the written and public hearing comments and the State's responses will be included in the final CAPER.

## **PUBLIC ACCESS TO RECORDS**

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The State will provide all interested parties with access to information and records related to the State's Consolidated Plan and the State's use of assistance under all programs covered by the Consolidated Plan during the preceding five years. The public will be provided with reasonable access to housing assistance records, subject to laws regarding privacy and obligations of confidentiality.

## **CONSULTATION WITH ORGANIZATIONS AND STATE AGENCIES**

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When preparing the Consolidated Plan, the State will actively consult with public and private agencies that provide housing, health and social services in order to ensure that the interests and needs of all groups are being adequately addressed. This consultation may occur through regional and interest area forums, interviews conducted with such organizations (especially those that provide services to special needs populations), and incorporation of data and reports produced by such organizations into the Consolidated Plan.

## **AMENDMENTS TO THE CONSOLIDATED PLAN**

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Pursuant to HUD regulations, an amendment to the Consolidated Plan is required whenever the jurisdiction determines to:

- Substantially change the allocation priorities or its method of distributing HUD formula grant funds;
- Utilize formula grant funds (including program income) to carry out an activity not previously described in the action plan; or
- Change the purpose, scope, location or beneficiaries of an activity.

Such changes, prior to their implementation, are reviewed under various federal or local requirements, particularly rules on procurement and/or policies on the allocation of public resources. Substantial amendments to the Consolidated Plan are, in addition, subject to a formal citizen participation process. Notice and the opportunity to comment will be given to citizens through public notices in local newspapers and other appropriate means, such as direct mail or public meetings. A public comment period of not less than 30 days will be provided prior to implementing any substantial amendment to the Consolidated Plan. State staff will prepare a summary of all comments received in writing and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the substantial amendment, which will be available to the public and submitted to HUD.

### **SUBSTANTIAL AMENDMENTS**

Occasionally, public comments or events warrant an amendment to the Consolidated Plan. The criteria for whether to amend are referred to by HUD as Substantial Amendment Criteria.

The State's Substantial Amendment Criterion is a change in the described method of distributing funds to local governments or nonprofit organization subrecipients to carry out activities. Elements of a "method of distribution" are:

- A. Application process for subrecipients, and
- B. Criteria for selecting subrecipients.

### **CITIZEN PARTICIPATION IN THE EVENT OF A SUBSTANTIAL AMENDMENT**

In the event of a substantial amendment to the Consolidated Plan, the State will comply with the following citizen participation process:

1. The State will notify citizens of the availability of the draft substantial amendments, a minimum 30-day comment period, and, if in the State's judgment a public hearing is desirable, the time and location of the public hearing through a newspaper of statewide circulation.
2. Depending on which of the formula grant programs is affected, the substantially amended sections of the Consolidated Plan will be made available on either Minnesota Housing's website (<http://www.mnhousing.gov>), DEED's website, <http://www.positivelyminnesota.com/>, or DHS' website, <http://www.dhs.state.mn.us> and hard copies will also be available from the affected state department for the full duration of the public comment period.

## **CONSIDERATION OF PUBLIC COMMENTS ON THE SUBSTANTIALLY AMENDED PLAN**

In the event of substantial amendments to the Consolidated Plan, the State will openly consider any comments on the substantially amended Consolidated Plan from individuals or groups. Comments must be received in writing, including e-mail, or at public hearings if hearings are conducted. A summary of the comments received on the substantial amendments will be included in the final substantially amended Consolidated Plan. Also included in the final substantially amended Consolidated Plan will be a summary of all comments not accepted and their reasons for dismissal.

## **CHANGES IN FEDERAL FUNDING LEVEL**

Any changes in federal funding level after the Consolidated Plan's draft comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

## **STANDARD AMENDMENTS**

"Standard amendments" are those that are not considered substantial in nature and pertain chiefly to minor administrative modifications of the programs. Thus they do not require in-depth citizen participation.

## **COMPLAINTS AND GRIEVANCES**

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Citizens, administering agencies and other interested parties may submit complaints regarding violations of this Citizen Participation Plan or federal regulations regarding the preparation of the consolidated plan, amendments to the consolidated plan, or performance reports.

Citizens may also present complaints and grievances orally or in writing at the community meetings, and/or public hearing. All public comments, including complaints and grievances, made either orally or in writing within the 30-day public comment period, will be included in the final Consolidated Plan, subject to such limitations of the Minnesota Government Data Practices Act that may apply. Such complaints or grievances shall be directed to the Consolidated Plan representative, Ms. Christine Schieber of DEED, at 332 Minnesota St, Ste. E200, St. Paul, MN 55101, or her successor.

## **TIMELY RESPONSE TO COMPLAINTS OR GRIEVANCES**

Within 15 calendar days of receiving the complaint, the program manager shall discuss the matter with the department manager and respond to the complainant in writing. A copy of the State's response from the Consolidated Plan representative will be transmitted, concurrently, to the complainant and to DEED Director. If, due to unusual circumstances, the Consolidated Plan representative finds that it is unable to meet the prescribed time limit, the limit may be extended by written notice to the complainant. The Consolidated Plan representative's notice must include the reason for the extension and the date on which a

response is expected to be generated, which may be based on the nature and complexity of the complaint.

Public review materials and performance reports will include data, as appropriate under confidentiality regulations, on any written complaints received and how each was resolved.

## **CITIZEN PARTICIPATION REQUIREMENTS FOR LOCAL GOVERNMENTS RECEIVING CDBG (SMALL CITIES DEVELOPMENT PROGRAM) FUNDS FROM THE STATE**

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Units of general local government must provide for and encourage citizen participation as prescribed at 24 CFR 570.486. All Small Cities Program applicants for CDBG funds are required to provide citizen notification and involvement in planning and implementation of the proposed projects through one or more public hearings and other informational efforts. Public hearings must be held at times and in places that are convenient to all community residents, particularly those who will be affected by implementation of the project(s). The needs of persons with disabilities and non-English speaking persons should be considered for the dissemination of information and the location of public hearings and meetings must be accessible to persons with disabilities. In addition, applicants are required to conduct a community development survey to allow for citizen input on the housing and community needs of the jurisdiction.

## **AVAILABILITY OF THE CITIZEN PARTICIPATION PLAN**

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Copies of the CPP may be obtained by contacting the Minnesota Housing website (<http://www.mhfa.state.mn.us>) or DEED website at (<http://www.deed.state.mn.us>). Upon request, the State will make the Plan available in an alternative format accessible to persons with disabilities.

## **DEPOSITORIES**

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### **LIBRARIES**

Arrowhead Library System, 5528 Emerald Avenue, Mount Iron  
Bemidji Public Library, 509 American Avenue Northwest, Bemidji  
Duluth Public Library, 520 West Superior Street, Duluth  
East Central Regional Library, 244 South Birch Street, Cambridge  
Grand Marais Public Library, Post Office Box 280, Grand Marais  
Great River Regional Library, 1300 West St. Germain Street, St. Cloud  
Lake Agassiz Regional Library, Post Office Box 900, Moorhead  
Marshall-Lyon County Library, 3201 West Lyon Street, Marshall  
Minneapolis Public Library, 250 Marquette Avenue, Minneapolis  
Minnesota Valley Regional Library, 100 East Main Street, Mankato  
Nobles County Library, Post Office Box 99, Worthington  
Northwest Regional Library, 210 LaBree Avenue North, Thief River Falls  
Owatonna/Steele County Library, 105 North Elm Avenue, Owatonna  
Red Wing Public Library, 225 East Avenue, Red Wing

Rochester Public Library, 101 Second Street Southeast, Rochester  
St. Paul Public Library, 90 West 4th Street, St. Paul  
Willmar Public Library System, 410 West 5th Street Southwest, Willmar  
Winona Public Library, 151 West 5th Street, Winona

### **Regional Development Commissions**

Arrowhead RDC, 221 West 1st Street, Duluth  
East Central RDC, 100 South Park Street, Mora  
Headwaters RDC, P.O. Box 906, Bemidji  
Metro Council, 390 North Robert Street, St. Paul  
Mid-Minnesota Development Commission, 333 West Sixth Street, Ste. 2, Willmar  
Northwest RDC, 115 South Main Avenue, Ste. 1, Warren  
Region Five Development Commission, 611 Iowa Avenue, Staples  
Region Nine Development Commission, P.O. Box 3367, Mankato  
South West RDC, 2401 Broadway Avenue, Ste. 1, Slayton  
Upper Minnesota Valley RDC, 323 West Schlieman Street, Appleton

### **HOUSING PARTNERSHIP'S REGIONAL NETWORK PROJECT OFFICES**

Central Minnesota Housing Partnership, 810 West St. Germain Street, Ste. 303, St. Cloud  
Minnesota Housing Partnership, 1821 University Avenue, Ste. 137, St. Paul  
Southeast Minnesota Housing Network, 1414 North Star Drive, Zumbrota  
Southwestern MN Housing Partnership, 2401 Broadway Avenue, Ste. 4, Slayton  
Tri-Valley Opportunity Council, P.O. Box 607, Crookston  
West Central Minnesota Housing Partnership, 1500 North Union Avenue, Fergus Falls

### **MINNESOTA INITIATIVE OFFICES**

Initiative Fund, 405 First Street Southeast, Little Falls  
Northland Foundation, 202 West Superior Street, Ste. 610, Duluth  
Northwest MN Initiative Fund, 722 Paul Bunyan Drive Northwest, Bemidji  
Southern Minnesota Initiative Foundation, 525 Florence Avenue, Box 695, Owatonna  
Southwest MN Foundation, 15 3rd Avenue Northwest, Hutchinson  
West Central MN Initiative Fund, 1000 Western Avenue, Fergus Falls

### **COUNCILS, ASSOCIATIONS, AND OTHER LOCATIONS**

American Indian Housing Group, 1508 East Franklin Avenue, Minneapolis  
Asian Pacific Minnesotans, 658 Cedar Street, 1st Floor, St. Paul  
Central Cultural Chicano, 1915 Chicago Avenue South, Minneapolis  
CLUES, 220 S. Robert Street, Ste. 103, St. Paul  
Council on Black Minnesotans, 2233 University Avenue, Wright Building, Ste. 426, St. Paul  
Minnesota Coalition for the Homeless, 122 West Franklin Street, Ste. 5, Minneapolis  
Chicano Latino Affairs Council, 555 Park Street, Ste. 210, St. Paul  
Upper Midwest American Indian Center, 1912 Emerson Avenue Northwest, Minneapolis  
Arrowhead Economic Opportunity Agency, 702 3rd Avenue South, Virginia

MICAH, 122 West Franklin Avenue, Ste. 310, Minneapolis

# APPENDIX B: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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## SUMMARY

The State of Minnesota is required to submit to HUD certification that it is affirmatively furthering fair housing. This certification has three elements, which require the state to:

1. Complete an analysis of impediments to fair housing choice (AI),
2. Take actions to overcome the effects of any impediments identified through the analysis, and
3. Maintain records reflecting the analysis and actions taken.

The Minnesota Department of Employment and Economic Development (DEED) is the lead agency for HUD housing and community development for the State of Minnesota and is therefore the agency responsible for conducting the AI. The AI was also conducted in association with Minnesota Housing and the Department of Human Services (DHS).

HUD defines impediments to fair housing choice in terms of their applicability to federal law as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin, which restrict housing choices or the availability of housing choice. These classes are considered the protected classes or basis.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

The AI is a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system, and housing transactions affecting people who are protected under fair housing law. AI sources include census and home mortgage industry data, surveys of housing industry experts and stakeholders, and public fair housing forums.

This AI was created through an active and involved public input and review process, via direct contact with stake holders, mass distribution of announcements about opportunities for public involvement, public forums to collect input from citizens, distribution of draft reports for citizen review, and a formal presentation of findings. The DEED continually availed itself to receive perspective, commentary, and input from all walks of life and citizens throughout Minnesota.

## IMPEDIMENTS TO FAIR HOUSING CHOICE

### Private Sector Impediments, Actions and Measurable Objectives

*Impediment 1:* Lack of understanding of fair housing and affirmatively furthering fair housing

*Action 1.1:* Direct outreach and education efforts to private sector housing providers through webinars, seminars and other activities

*Measurable Objective 1.1:* Number of outreach and education activities conducted

*Action 1.2:* Distribute flyers and education materials at annual conferences, other public venues including outreach and education activities

*Measurable Objective 1.2:* Number of materials distributed

*Action 1.3:* Open dialogue with the Minnesota Multihousing Association to explore possibilities for training multifamily property owners and managers

*Measurable Objective 1.3:* Collect notes and minutes from all meetings conducted with the Association

*Action 1.4:* Support Housing Link's efforts to educate owners and tenant on fair housing

*Measurable Objective 1.4:* Provide funding to Housing Link

*Action 1.5:* Implement the Sustainable Communities grant to develop best practices and fair housing resources for metro area rental owners

*Measurable Objective 1.5:* Grant work product is available

*Impediment 2:* Discriminatory terms and conditions in rental markets

*Action 2.1:* Conduct outreach and education activities for housing providers

*Measurable Objective 2.1:* Number of outreach and education activities conducted

*Action 2.2:* Support Housing Link's efforts to educate owners and tenant on fair housing

*Measurable Objective 2.2:* Provide funding to Housing Link

*Impediment 3:* Failure to make reasonable accommodation or modification

*Action 3.1:* Conduct outreach and education activities for housing providers

*Measurable Objective 3.1:* Number of outreach and education activities conducted

*Action 3.2:* Support Housing Link's efforts to educate owners and tenant on fair housing issues, including reasonable accommodation

*Measurable Objective 3.2:* Provide funding to Housing Link

*Impediment 4:* Discriminatory refusal to rent

*Action 4.1:* Conduct outreach and education activities for housing providers

*Measurable Objective 4.1:* Number of outreach and education activities conducted

*Action 4.2:* Periodically review occupancy of Tax Credit developments and evaluate whether households of color and disabled persons are under-represented and consult with owners.

*Measurable Objective 4.2:* Number of consultations with owners

*Impediment 5:* Failure to comply with ADA standards

*Action 5.1:* Conduct outreach and education activities for housing providers

*Measurable Objective 5.1:* Number of outreach and education activities conducted

*Action 5.2:* Ensure that multifamily developments that are provided financing by Minnesota Housing comply with current building codes and accessibility standards

*Measurable Objective 5.2:* Number of financed developments that are found to be compliant

*Action 5.3:* Ensure that new multifamily developments financed by Minnesota Housing comply with current building codes and accessibility and visitability standards

*Measurable Objective 5.3:* Number of financed developments that are found to be compliant

*Impediment 6:* Steering in the home purchase and rental markets

*Action 6.1:* Support the Emerging Markets Homeownership Initiative

*Measurable Objective 6.1(a):* Number of advisory council meetings attended

*Measurable Objective 6.1(b):* Funding support for the Minnesota Home Ownership Center

*Action 6.2:* Provide funding for mortgages and downpayment assistance targeted to households of color

*Measurable Objective 6.2:* Number of loans made or purchased to households of color

*Impediment 7:* Denial of home purchase loans

*Action 7.1:* Enhance homebuyer understanding of real estate transactions, establishing and keeping good credit through courses and seminars

*Measurable Objective 7.1:* Number of attendees of homeownership training

*Impediment 8:* Predatory-style lending activities

*Action 8.1:* Enhance homebuyer understanding of real estate transactions, establishing and keeping good credit through courses and seminars

*Measurable Objective 8.1:* Number of attendees of homeownership training

## Public Sector Impediments, Actions and Measurable Objectives

*Impediment 1:* Insufficient fair housing outreach and education efforts

*Action 1.1:* Enhance outreach and education efforts to public sector housing providers through webinars, seminars and other outreach activities

*Measurable Objective 1.1:* Number of outreach and education activities conducted

*Action 1.2:* Distribute fair housing flyers and education materials at annual conferences and other public venues

*Measurable Objective 1.2:* Number of materials distributed

*Impediment 2:* Lack of sufficient fair housing testing and enforcement activities

*Action 2.1:* Discuss with the Human Rights Commission the process of testing and enforcement and how it can be supported by DEED, DHS, and Minnesota Housing

*Measurable Objective 2.1:* Determine the type of support that DEED, Minnesota Housing, or DHS are able to provide Human Rights

*Impediment 3:* Zoning decisions that affect placement of multifamily housing

*Action 3.1:* Continue to encourage local communities to reevaluate decisions that may adversely affect housing place

*Measurable Objective 3.1:* Number of developments requesting funding through the Minnesota Housing consolidated RFP that are awarded points for zoning flexibility

*Impediment 4:* NIMBYism (Not in My Backyard) tendencies affect housing availability

*Action 4.1:* Encourage planning decisions by CDBG sub-recipient communities and communities in which Minnesota Housing will provide housing development funds that work to decrease segregation and increase integration of populations

*Measurable Objective 4.1(a):* Number of communities that have been encouraged

*Measurable Objective 4.1(b):* Number of Minnesota Housing developments that are awarded selection points for economic integration

## **COMMITMENT TO FAIR HOUSING**

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the DEED certifies that it will affirmatively further fair housing. This means that the DEED has conducted an AI within the state, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard. While the DEED takes seriously the responsibility for the above, the agency currently lacks the authority to solve all these problems alone. The task of eliminating the impediments to fair housing rests on many shoulders and the DEED, Minnesota Housing and DHS will help to facilitate these responsibilities for all residents of Minnesota.

## APPENDIX C: ADDITIONAL PLAN DATA

### HOMELESS SERVICES

<b>Table C.1</b>	
<b>Advocacy Services for Homeless Persons</b>	
State of Minnesota MinnesotaHelp.info Data, 2011	
<b>Homeless Service Organization</b>	<b>Location</b>
<b>Advocacy Groups</b>	
American Indian Community Housing Organization	Duluth
Ascension Place, Inc.	Minneapolis
Catholic Charities Advocacy	St. Paul
CHUM - Duluth	Duluth
CHUM - Duluth	Duluth
Families Moving Forward (FMF)	Minneapolis
Hearth Connection	Minneapolis
Hennepin County Human Services and Public Health Department	Minneapolis
Hennepin County Human Services and Public Health Department	Minneapolis
HOPE Coalition	Red Wing
Kootasca Community Action Partnership (CAP)	Grand Rapids
Kootasca Community Action Partnership (CAP)	International Falls
People Incorporated	St. Paul
Semcac	Winona
Semcac	Austin
Semcac	Owatonna
Semcac	Kasson
Semcac	Rushford
Semcac	Albert Lea
Semcac	Caledonia
Semcac	Preston
Trinity Mission	St. Paul
Wilder Foundation	St. Paul
Zion Originated Outreach Ministry	Minneapolis
<b>Veterans Groups</b>	
American Legion - Minnesota	St. Paul
Association of the United States Army (AUSA)	St. Paul
Blue Star Mothers of Minnesota	Sauk Centre
Brooklyn Park Vet Center	Brooklyn Park
Disabled American Veterans - Chapter 10 Mankato	Mankato
Duluth Vet Center	Duluth
Hiawatha Valley Mental Health Center (HVMHC)	Winona
Project New Hope	Crosslake
St. Cloud Veterans Affairs Medical Center (VA Medical Center)	St. Cloud
St. Cloud Veterans Affairs Medical Center (VA Medical Center)	Montevideo
St. Cloud Veterans Affairs Medical Center (VA Medical Center)	Alexandria
St. Paul Veterans Resource Center	New Brighton

<b>Table C.2</b>	
<b>Job and Training Assistance for Homeless Persons</b>	
State of Minnesota MinnesotaHelp.info Data, 2011	
Homeless Service Organization	Location
Job Training	
AchieveMpls	Minneapolis
Adult Basic Education Consortium - Wadena	Wadena
Adult Training & Habilitation Center	Hutchinson
Adult Training & Habilitation Center	Watertown
Adult Training & Habilitation Center	Winsted
AEOA (Arrowhead Economic Opportunity Agency)	Grand Rapids
AEOA (Arrowhead Economic Opportunity Agency)	Virginia
Area Learning Center - St. Cloud	St. Cloud
Bemidji Community Education - ISD #31	Bemidji
Bi-County Community Action Programs, Inc.	Walker
Bi-County Community Action Programs, Inc.	Bemidji
Blue Earth County Department of Human Services	Mankato
Brain Injury Association of Minnesota	Minneapolis
Buffalo Public Schools #877	Buffalo
Cedar Branch Services	Austin
Cedar Valley Services, Inc.	Austin
Cedar Valley Services, Inc.	Albert Lea
Cedar Valley Services, Inc.	Owatonna
Community Design Center of Minnesota	St. Paul
Connections of Moorhead	Moorhead
Division of Indian Work	Minneapolis
East Suburban Resources, Inc.	Forest Lake
East Suburban Resources, Inc.	Stillwater
East Suburban Resources, Inc.	Cottage Grove
East Suburban Resources, Inc.	Stillwater
EMERGE	Minneapolis
Employment Action Center - A Division of RESOURCE	Minneapolis
Employment Action Center - A Division of RESOURCE	St. Paul
Employment Action Center - A Division of RESOURCE	Bloomington
Employment Action Center - A Division of RESOURCE	St. Louis Park
Frazee-Vergas School District #23	Frazee
Freeport West, Inc.	St. Paul
Freeport West, Inc.	Minneapolis
Hands Across The World	St. Cloud
Hennepin Technical College	Brooklyn Park
Hennepin Technical College	Eden Prairie
HIRED	Brooklyn Park,
HIRED	St. Paul
HIRED	Minneapolis
HIRED	West St. Paul
HIRED	Burnsville
HIRED	Bloomington
Hutchinson Area Health Care	Hutchinson
Industries, Inc.	Cambridge
Industries, Inc.	Mora
INROADS/Minneapolis - St Paul, Inc.	St. Paul
International Institute of Minnesota	St. Paul
Jewish Family and Children's Service of Minneapolis (JFCS)	Minnetonka
KCQ, Inc.	Faribault
Leech Lake Band of Ojibwe	Cass Lake
Lifetrack Resources	St. Paul
Lifetrack Resources	Minneapolis
Mille Lacs Band of Ojibwe	Onamia
Minneapolis Public Housing Authority	Minneapolis
Minneapolis Urban League	Minneapolis
Minnesota Academy of Science	Golden Valley
Minnesota Court System	St. Paul
Minnesota Department of Employment and Economic Development (DEED)	St. Paul
Minnesota Department of Labor and Industry	St. Paul
Minnesota Department of Labor and Industry	Duluth
Minnesota Department of Labor and Industry	St. Cloud

**Appendix C: Additional Plan Data**

Minnesota Department of Labor and Industry	Bemidji
Minnesota Department of Labor and Industry	Mankato
Minnesota Department of Labor and Industry	Rochester
Minnesota Department of Labor and Industry	Fergus Falls
Minnesota Department of Labor and Industry	Hibbing
Minnesota Precision Manufacturing Association (MPMA)	Minneapolis
Minnesota Workforce Center - Litchfield	Litchfield
Minnesota WorkForce Center - Mora	Mora
Minnesota Workforce Center - Thief River Falls	Thief River Falls
Minnesota Workforce Center - Willmar	Willmar
Minnesota Workforce Center - Winona	Winona
Mounds View Public Schools (District #621)	Shoreview
Mower Council for the Handicapped, Inc.	Austin
MRC - Minnesota Resource Center, A Division of RESOURCE, Inc.	St. Cloud
MRC - Minnesota Resource Center, A Division of RESOURCE, Inc.	Duluth
MRC - Minnesota Resource Center, A Division of RESOURCE, Inc.	Burnsville
MRC - Minnesota Resource Center, A Division of RESOURCE, Inc.	St. Paul
MRC - Minnesota Resource Center, A Division of RESOURCE, Inc.	Minneapolis
Murray County Developmental Achievement Center	Slayton
New Life Church of Foley	Foley
Normandale Community College	Bloomington
Northeast Minnesota Office of Job Training	Grand Rapids
Northeast Minnesota Office of Job Training	International Falls
Northeast Minnesota Office of Job Training	Cloquet
Northeast Minnesota Office of Job Training	Duluth
Northeast Minnesota Office of Job Training	Aitkin
Northeast Minnesota Office of Job Training	Hibbing
Northeast Minnesota Office of Job Training	Virginia
Northern Cass Developmental Achievement Center	Walker
Northwest Private Industry Council (NWPIC)	Crookston
Oak Center General Store	Lake City
Opportunity Services	Blaine
Opportunity Services	Rochester
Opportunity Services	Rochester
Opportunity Services	Kasson
Opportunity Services	Woodbury
Opportunity Services	Red Wing
Opportunity Services	Coon Rapids
Opportunity Services	Shakopee
Partnership Resources Inc.	St. Louis Park
Partnership Resources Inc.	Minneapolis
Pine Habilitation & Supported Employment, Inc. (PHASE)	Sandstone
Pinnacle Services	Minneapolis
Productive Alternatives, Inc. (PAI)	Fergus Falls
Project for Pride in Living (PPL)	Minneapolis
Ramsey County Workforce Solutions	North St Paul
Red Lake Band of Chippewa Indians	Red Lake
Rising Phoenix	Wadena
RS EDEN	St. Paul
Senior Service America	Silver Spring
SHIFT	Minneapolis
SOAR Career Solutions	Duluth
Southeast Asian Refugee Community Home (SEARCH)	Minneapolis
Southeastern Minnesota Multi-County Housing And Redevelopment Authority	Wabasha
St. Cloud Public Schools #742	Waite Park
St. Stephen's Human Services, Inc.	Minneapolis
Summit Academy OIC	Minneapolis
Tasks Unlimited Inc.	Minneapolis
Technology Plus of Mankato, Inc.	Mankato
Tree Trust	Minneapolis
Tri-CAP, Inc.	Waite Park
Union Gospel Mission - St. Paul	St. Paul
United Migrant Opportunity Services, Inc. - St. Cloud	St. Cloud
University of Minnesota - College of Continuing Education (CCE)	St. Paul
Urban Homeworks	Minneapolis
Watonwan County Employment and Training	St. James
White Earth Reservation Tribal Council	Naytahwaush
Winona ORC Industries, Inc.	Winona

**Appendix C: Additional Plan Data**

Workforce Development, Inc. (WDI)	Red Wing
Workforce Development, Inc. (WDI)	Albert Lea
Workforce Development, Inc. (WDI)	Wabasha
Workforce Development, Inc. (WDI)	Preston
Workforce Development, Inc. (WDI)	Caledonia
Workforce Development, Inc. (WDI)	Rochester
Workforce Development, Inc. (WDI)	Austin
Workforce Development, Inc. (WDI)	Dodge Center
Workforce Development, Inc. (WDI)	Owatonna
Workforce Development, Inc. (WDI)	Faribault
Youth Express	St. Paul
<b>Work Programs</b>	
American Indian Opportunities Industrialization Center (AIOIC)	Minneapolis
Employment Action Center - A Division of RESOURCE	St. Louis Park
Employment Action Center - A Division of RESOURCE	Minneapolis
Employment Action Center - A Division of RESOURCE	St. Paul
HIRED	Brooklyn Park,
HIRED	Hopkins
HIRED	West St. Paul
HIRED	St. Paul
HIRED	Minneapolis
HIRED	Burnsville
HIRED	Bloomington
Minneapolis American Indian Center	Minneapolis
Minneapolis Employment and Training Program	Minneapolis
Minneapolis Urban League	Minneapolis
Minnesota Department of Employment and Economic Development (DEED)	St. Paul
Minnesota Workforce Center - Albert Lea	Albert Lea
Minnesota Workforce Center - Alexandria	Alexandria
Minnesota WorkForce Center - Anoka County	Blaine
Minnesota Workforce Center - Austin	Austin
Minnesota Workforce Center - Bemidji	Bemidji
Minnesota Workforce Center - Brainerd	Brainerd
Minnesota WorkForce Center - Cambridge	Cambridge
Minnesota Workforce Center - Cloquet	Cloquet
Minnesota Workforce Center - Crookston	Crookston
Minnesota Workforce Center - Dakota County (Burnsville)	Burnsville
Minnesota Workforce Center - Dakota County (West St. Paul)	West St. Paul
Minnesota WorkForce Center - Detroit Lakes	Detroit Lakes
Minnesota Workforce Center - Duluth	Duluth
Minnesota Workforce Center - Fairmont	Fairmont
Minnesota WorkForce Center - Faribault	Faribault
Minnesota Workforce Center - Fergus Falls	Fergus Falls
Minnesota Workforce Center - Grand Rapids	Grand Rapids
Minnesota WorkForce Center - Hennepin North	Brooklyn Park
Minnesota WorkForce Center - Hennepin South	Minneapolis
Minnesota Workforce Center - Hibbing	Hibbing
Minnesota WorkForce Center - Hutchinson	Hutchinson
Minnesota WorkForce Center - International Falls	International Falls
Minnesota Workforce Center - Litchfield	Litchfield
Minnesota Workforce Center - Little Falls	Little Falls
Minnesota Workforce Center - Mankato	Mankato
Minnesota WorkForce Center - Marshall	Marshall
Minnesota WorkForce Center - Minneapolis North	Minneapolis
Minnesota WorkForce Center - Minneapolis South	Minneapolis
Minnesota WorkForce Center - Montevideo	Montevideo
Minnesota WorkForce Center - Monticello	Monticello
Minnesota Workforce Center - Moorhead	Moorhead
Minnesota WorkForce Center - Mora	Mora
Minnesota Workforce Center - New Ulm	New Ulm
Minnesota Workforce Center - Owatonna	Owatonna
Minnesota WorkForce Center - Ramsey County North St. Paul	North St. Paul
Minnesota WorkForce Center - Ramsey County St. Paul	St. Paul
Minnesota WorkForce Center - Red Wing	Red Wing
Minnesota Workforce Center - Rochester	Rochester
Minnesota WorkForce Center - Scott County	Shakopee
Minnesota WorkForce Center - St. Cloud	St. Cloud

**Appendix C: Additional Plan Data**

Minnesota Workforce Center - Thief River Falls	Thief River Falls
Minnesota Workforce Center - Virginia	Virginia
Minnesota WorkForce Center - Wadena	Wadena
Minnesota WorkForce Center - Washington County (Cottage Grove)	Cottage Grove
Minnesota WorkForce Center - Washington County (Forest Lake)	Forest Lake
Minnesota WorkForce Center - Washington County (Woodbury)	Woodbury
Minnesota Workforce Center - Willmar	Willmar
Minnesota Workforce Center - Winona	Winona
Minnesota Workforce Center - Worthington	Worthington
Northeast Minnesota Office of Job Training	Grand Rapids
Northeast Minnesota Office of Job Training	International Falls
Northeast Minnesota Office of Job Training	Aitkin
Northeast Minnesota Office of Job Training	Duluth
Northeast Minnesota Office of Job Training	Hibbing
Northeast Minnesota Office of Job Training	Cloquet
Northeast Minnesota Office of Job Training	Virginia
Quality Career Services	St. Paul
Ramsey County Workforce Solutions	North St Paul
Ramsey County Workforce Solutions	St. Paul
Southwest Minnesota Private Industry Council, Inc.	Marshall
Southwest Minnesota Private Industry Council, Inc.	Montevideo
Southwest Minnesota Private Industry Council, Inc.	Worthington
Southwest Minnesota Private Industry Council, Inc.	Marshall
Tree Trust	Minneapolis

<b>Table C.3</b>	
<b>Food Assistance Services for Homeless Persons</b>	
State of Minnesota MinnesotaHelp.info Data, 2011	
<b>Homeless Service Organization</b>	<b>Location</b>
<b>Child and Adult Food Service Programs</b>	
Child Care and Nutrition, Inc. (CCNI) - Ivanhoe	Ivanhoe
Child Care Choices, Inc. - St. Cloud	St. Cloud
Child Care Resource And Referral, Inc. - Rochester	Rochester
Lakes and Prairies Community Action Partnership, Inc.	Moorhead
<b>Food Banks</b>	
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Channel One Food Bank & Food Shelf	Rochester
CHUM - Duluth	Duluth
Common Cup Ministry	Glencoe
Common Cup Ministry	Hutchinson
Emergency Foodshelf Network, Inc. - EFN	Minneapolis
Greater Lake Country Food Bank Inc.	Minneapolis
Leech Lake Band of Ojibwe	Crookston
Oasis Church	Rochester
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Canby
RS EDEN	Minneapolis
Ruby's Pantry	North Branch
Second Harvest Heartland	St. Paul
Second Harvest Heartland	Minneapolis
Second Harvest North Central Food Bank	Grand Rapids
Second Harvest Northern Lakes Food Bank	Duluth
<b>Food Stamps</b>	
Aitkin County Health & Human Services	Aitkin
Anoka County Health and Human Services	Anoka
Becker County Human Services	Detroit Lakes
Beltrami County Health & Human Services	Bemidji
Beltrami County Health & Human Services	Redby
Benton County Human Services	Foley
Big Stone County Family Service Center	Ortonville
Blue Earth County Department of Human Services	Mankato
Brown County Family Service	New Ulm
CAP Agency	Shakopee
Carlton County Public Health and Human Services	Moose Lake
Carlton County Public Health and Human Services	Cloquet

**Appendix C: Additional Plan Data**

Carver County Social Services	Chaska
Cass County Health, Human Services, and Veterans Services	Walker
Chippewa County Family Services	Montevideo
Chisago County Health and Human Services	Center City
Clay County Department of Social Services	Moorhead
Clearwater County Department of Human Services	Bagley
Community Action Partnership of Suburban Hennepin (CAPSH)	St. Louis Park
Cook County Public Health and Human Services	Grand Marais
Cottonwood County Family Service Agency	Windom
Crow Wing County Community Services	Brainerd
Dakota County Community Services Division	West St. Paul
Dodge County Department of Human Services	Mantorville
Douglas County Department of Social Services	Alexandria
Fillmore County Department Of Social Services	Preston
Freeborn County Human Services	Albert Lea
Goodhue County Health and Human Services	Red Wing
Grant County Department of Social Services	Elbow Lake
Hennepin County Human Services and Public Health Department	Minneapolis
Houston County Department of Human Services	Caledonia
Hubbard County Department of Social Services	Park Rapids
Human Services of Faribault & Martin Counties	Fairmont
Human Services of Faribault & Martin Counties	Blue Earth
Isanti County Family Services	Cambridge
Itasca County Health and Human Services Department	Grand Rapids
Jackson County Department of Human Services	Jackson
Kanabec County Health and Human Services	Mora
Kandiyohi County Family Services	Willmar
Kittson County Social Services	Hallock
Koochiching County Community Services	International Falls
Lac qui Parle County Family Service Center	Madison
Lake County Human Services	Two Harbors
Lake of the Woods County Department of Social Services	Baudette
Le Sueur County Department of Human Services	Le Center
Mahnomen County Human Services	Mahnomen
Marshall County Social Services	Warren
McLeod Social Services Center	Glencoe
Meeker County Social Services	Litchfield
Mille Lacs County Community & Veterans Services	Milaca
Minnesota Department of Human Services (DHS)	St. Paul
Morrison County Social Services	Little Falls
Mower County Department of Human Services	Austin
Nicollet County Department of Social Services	St. Peter
Nicollet County Department of Social Services	North Mankato
Nobles County Family Service Agency	Worthington
Norman County Social Services	Ada
Northwest Community Action, Inc.	Badger
Olmsted County Community Services	Rochester
Olmsted County Community Services	Rochester
Otter Tail County Department of Human Services	New York Mills
Otter Tail County Department of Human Services	Fergus Falls
Pennington County Human Services	Thief River Falls
Pine County Health and Human Services	Pine City
Pipestone County Family Service Agency	Pipestone
Polk County Social Services	Crookston
Polk County Social Services	East Grand Forks
Polk County Social Services	Fosston
Pope County Human Services	Glenwood
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Benson
Prairie Five Community Action Council, Inc.	Canby
Ramsey County Health and Human Services	St. Paul
Ramsey County Health and Human Services	St. Paul
Red Lake County Social Service Center	Red Lake Falls
Redwood County Human Service Department	Redwood Falls
Renville County Human Services	Olivia
Rice County Social Services	Faribault
Rock County Family Service Agency	Luverne
Roseau County Social Services	Roseau

**Appendix C: Additional Plan Data**

Scott County Health and Human Services	Shakopee
Second Harvest Heartland	St. Paul
Sherburne County Health & Human Services	Elk River
Sibley County Department of Human Services	Gaylord
Southern Anoka County Neighborhood Center	Columbia Heights
Southwest Health and Human Services	Pipestone
Southwest Health and Human Services	Ivanhoe
Southwest Health and Human Services	Slayton
Southwest Health and Human Services	Marshall
St. Louis County Public Health and Human Services	Duluth
St. Louis County Public Health and Human Services	Virginia
St. Louis County Public Health and Human Services	Ely
St. Louis County Public Health and Human Services	Hibbing
Stearns County Human Services	St. Cloud
Steele County Human Services	Owatonna
Stevens County Human Services	Morris
Swift County Human Services	Benson
Todd County Social Services	Long Prairie
Todd County Social Services	Staples
Traverse County Social Services Department	Wheaton
Vikingland Community Support Program	Alexandria
Wabasha County Department of Social Services	Wabasha
Wadena County Human Services	Wadena
Waseca County Department of Human Services	Waseca
Washington County Community Services	Cottage Grove
Washington County Community Services	Forest Lake
Washington County Community Services	Stillwater
Watsonwan County Department of Human Services	St. James
Wilkin County Family Service Agency	Breckenridge
Winona County Department Of Human Services	Winona
Wright County Human Services	Buffalo
Yellow Medicine County Family Service Center	Granite Falls
<b>Lunch and Dinners</b>	
Community Food Response	Rochester
FreedomWorks Post-Prison Outreach	Minneapolis
Jesus Delivers Food Ministry	St. Paul
Jesus Delivers Food Ministry	St. Paul
Mobile Loaves and Fishes	Minneapolis
New Life Center	Fargo
Second Harvest North Central Food Bank	Grand Rapids
United Way of Bemidji Area	Bemidji

<b>Table C.4</b>	
<b>Income Assistance Services for Homeless Persons</b>	
State of Minnesota MinnesotaHelp.info Data, 2011	
<b>Homeless Service Organization</b>	<b>Location</b>
<b>General Relief</b>	
Aitkin County Health & Human Services	Aitkin
Anoka County Health and Human Services	Anoka
Becker County Human Services	Detroit Lakes
Beltrami County Health & Human Services	Redby
Beltrami County Health & Human Services	Bemidji
Benton County Human Services	Foley
Big Stone County Family Service Center	Ortonville
Blue Earth County Department of Human Services	Mankato
Brown County Family Service	New Ulm
Carlton County Public Health and Human Services	Cloquet
Carlton County Public Health and Human Services	Moose Lake
Carver County Social Services	Chaska
Cass County Health, Human Services, and Veterans Services	Walker
Chippewa County Family Services	Montevideo
Chisago County Health and Human Services	Center City
Clay County Department of Social Services	Moorhead
Clearwater County Department of Human Services	Bagley
Cook County Public Health and Human Services	Grand Marais

**Appendix C: Additional Plan Data**

Cottonwood County Family Service Agency	Windom
Crow Wing County Community Services	Brainerd
Dakota County Community Services Division	West St. Paul
Dodge County Department of Human Services	Mantorville
Douglas County Department of Social Services	Alexandria
Fillmore County Department Of Social Services	Preston
Freeborn County Family Services Collaborative	Albert Lea
Goodhue County Health and Human Services	Red Wing
Grant County Department of Social Services	Elbow Lake
Hennepin County Human Services and Public Health Department	Minneapolis
Houston County Department of Human Services	Caledonia
Hubbard County Department of Social Services	Park Rapids
Human Services of Faribault & Martin Counties	Fairmont
Human Services of Faribault & Martin Counties	Blue Earth
Isanti County Family Services	Cambridge
Itasca County Health and Human Services Department	Grand Rapids
Jackson County Department of Human Services	Jackson
Kanabec County Health and Human Services	Mora
Kandiyohi County Family Services	Willmar
Kittson County Social Services	Hallock
Koochiching County Community Services	International Falls
Lac qui Parle County Family Service Center	Madison
Lake County Human Services	Two Harbors
Lake of the Woods County Department of Social Services	Baudette
Le Sueur County Department of Human Services	Le Center
Mahnomen County Human Services	Mahnomen
Marshall County Social Services	Warren
McLeod Social Services Center	Glencoe
Meeker County Social Services	Litchfield
Mille Lacs County Community & Veterans Services	Milaca
Minnesota Department of Human Services (DHS)	St. Paul
Morrison County Social Services	Little Falls
Mower County Department of Human Services	Austin
Nicollet County Department of Social Services	North Mankato
Nicollet County Department of Social Services	St. Peter
Nobles County Family Service Agency	Worthington
Norman County Social Services	Ada
Olmsted County Community Services	Rochester
Otter Tail County Department of Human Services	Fergus Falls
Otter Tail County Department of Human Services	New York Mills
Pennington County Human Services	Thief River Falls
Pine County Health and Human Services	Pine City
Pipestone County Family Service Agency	Pipestone
Polk County Social Services	East Grand Forks
Polk County Social Services	Crookston
Polk County Social Services	Fosston
Pope County Human Services	Glenwood
Ramsey County Health and Human Services	St. Paul
Red Lake County Social Service Center	Red Lake Falls
Redwood County Human Service Department	Redwood Falls
Renville County Human Services	Olivia
Rice County Social Services	Faribault
Rock County Family Service Agency	Luverne
Roseau County Social Services	Roseau
Scott County Health and Human Services	Shakopee
Sherburne County Health & Human Services	Elk River
Sibley County Department of Human Services	Gaylord
Southwest Health and Human Services	Pipestone
Southwest Health and Human Services	Ivanhoe
Southwest Health and Human Services	Marshall
Southwest Health and Human Services	Slayton
St. Louis County Public Health and Human Services	Duluth
St. Louis County Public Health and Human Services	Virginia
St. Louis County Public Health and Human Services	Hibbing
St. Louis County Public Health and Human Services	Ely
Stearns County Human Services	St. Cloud
Steele County Human Services	Owatonna
Stevens County Human Services	Morris

**Appendix C: Additional Plan Data**

Swift County Human Services	Benson
Todd County Social Services	Long Prairie
Todd County Social Services	Staples
Traverse County Social Services Department	Wheaton
Vikingland Community Support Program	Alexandria
Wabasha County Department of Social Services	Wabasha
Wadena County Human Services	Wadena
Waseca County Department of Human Services	Waseca
Washington County Community Services	Cottage Grove
Washington County Community Services	Forest Lake
Washington County Community Services	Stillwater
Watonwan County Department of Human Services	St. James
Wilkin County Family Service Agency	Breckenridge
Winona County Department Of Human Services	Winona
Wright County Human Services	Buffalo
Yellow Medicine County Family Service Center	Granite Falls
<b>General Relief Appeals/ Complaints</b>	
Itasca County Health and Human Services Department	Grand Rapids
Minnesota Department of Human Services (DHS)	St. Paul
<b>General Relief Applications</b>	
Aitkin County Health & Human Services	Aitkin
Anoka County Health and Human Services	Anoka
Becker County Human Services	Detroit Lakes
Beltrami County Health & Human Services	Redby
Beltrami County Health & Human Services	Bemidji
Benton County Human Services	Foley
Big Stone County Family Service Center	Ortonville
Blue Earth County Department of Human Services	Mankato
Brown County Family Service	New Ulm
Carlton County Public Health and Human Services	Cloquet
Carlton County Public Health and Human Services	Moose Lake
Carver County Social Services	Chaska
Cass County Health, Human Services, and Veterans Services	Walker
Chippewa County Family Services	Montevideo
Chisago County Health and Human Services	Center City
Clay County Department of Social Services	Moorhead
Clearwater County Department of Human Services	Bagley
Cook County Public Health and Human Services	Grand Marais
Cottonwood County Family Service Agency	Windom
Crow Wing County Community Services	Brainerd
Dakota County Community Services Division	West St. Paul
Dodge County Department of Human Services	Mantorville
Douglas County Department of Social Services	Alexandria
Fillmore County Department Of Social Services	Preston
Freeborn County Human Services	Albert Lea
Goodhue County Health and Human Services	Red Wing
Grant County Department of Social Services	Elbow Lake
Hennepin County Human Services and Public Health Department	Minneapolis
Houston County Department of Human Services	Caledonia
Hubbard County Department of Social Services	Park Rapids
Human Services of Faribault & Martin Counties	Fairmont
Human Services of Faribault & Martin Counties	Blue Earth
Isanti County Family Services	Cambridge
Itasca County Health and Human Services Department	Grand Rapids
Jackson County Department of Human Services	Jackson
Kanabec County Health and Human Services	Mora
Kandiyohi County Family Services	Willmar
Kittson County Social Services	Hallock
Koochiching County Community Services	International Falls
Lac qui Parle County Family Service Center	Madison
Lake County Human Services	Two Harbors
Lake of the Woods County Department of Social Services	Baudette
Le Sueur County Department of Human Services	Le Center
Mahnomen County Human Services	Mahnomen
Marshall County Social Services	Warren
McLeod Social Services Center	Glencoe
Meeker County Social Services	Litchfield

**Appendix C: Additional Plan Data**

Mille Lacs County Community & Veterans Services	Milaca
Morrison County Social Services	Little Falls
Mower County Department of Human Services	Austin
Nicollet County Department of Social Services	North Mankato
Nicollet County Department of Social Services	St. Peter
Nobles County Family Service Agency	Worthington
Norman County Social Services	Ada
Olmsted County Community Services	Rochester
Otter Tail County Department of Human Services	Fergus Falls
Otter Tail County Department of Human Services	New York Mills
Pennington County Human Services	Thief River Falls
Pine County Health and Human Services	Pine City
Pipestone County Family Service Agency	Pipestone
Polk County Social Services	East Grand Forks
Polk County Social Services	Crookston
Polk County Social Services	Fosston
Pope County Human Services	Glenwood
Ramsey County Health and Human Services	St. Paul
Red Lake County Social Service Center	Red Lake Falls
Redwood County Human Service Department	Redwood Falls
Renville County Human Services	Olivia
Rice County Social Services	Faribault
Rock County Family Service Agency	Luverne
Roseau County Social Services	Roseau
Scott County Health and Human Services	Shakopee
Sherburne County Health & Human Services	Elk River
Sibley County Department of Human Services	Gaylord
Southwest Health and Human Services	Pipestone
Southwest Health and Human Services	Ivanhoe
Southwest Health and Human Services	Marshall
Southwest Health and Human Services	Slayton
St. Louis County Public Health and Human Services	Duluth
St. Louis County Public Health and Human Services	Virginia
St. Louis County Public Health and Human Services	Hibbing
St. Louis County Public Health and Human Services	Ely
Stearns County Human Services	St. Cloud
Steele County Human Services	Owatonna
Stevens County Human Services	Morris
Swift County Human Services	Benson
Todd County Social Services	Long Prairie
Todd County Social Services	Staples
Traverse County Social Services Department	Wheaton
Wabasha County Department of Social Services	Wabasha
Wadena County Human Services	Wadena
Waseca County Department of Human Services	Waseca
Washington County Community Services	Cottage Grove
Washington County Community Services	Forest Lake
Washington County Community Services	Stillwater
Watonwan County Department of Human Services	St. James
Wilkin County Family Service Agency	Breckenridge
Winona County Department Of Human Services	Winona
Wright County Human Services	Buffalo
Yellow Medicine County Family Service Center	Granite Falls
<b>Homeless Financial Assistance Programs</b>	
AEOA (Arrowhead Economic Opportunity Agency)	Virginia
Anoka County Health and Human Services	Anoka
Bi-County Community Action Programs, Inc.	Walker
Bi-County Community Action Programs, Inc.	Bemidji
Care and Share, Inc.	Crookston
Carver County Social Services	Chaska
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Heartland Community Action Agency, Inc.	Willmar
Heartland Community Action Agency, Inc.	Olivia
Heartland Community Action Agency, Inc.	Litchfield
Heartland Community Action Agency, Inc.	Hutchinson
Hennepin County Human Services and Public Health Department	Minneapolis
HOPE Coalition	Red Wing
Kootasca Community Action Partnership (CAP)	Grand Rapids

**Appendix C: Additional Plan Data**

Kootasca Community Action Partnership (CAP)	International Falls
Lakes and Pines Community Action Council, Inc.	Mora
Lakes and Prairies Community Action Partnership, Inc.	Moorhead
Life House, Inc. - Duluth	Duluth
Lutheran Social Service - Brainerd	Brainerd
Mahube Community Council, Inc.	Detroit Lakes
Minnesota Assistance Council for Veterans (MACV)	Duluth
Minnesota Assistance Council for Veterans (MACV)	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	Mankato
Minnesota Housing Finance Agency	St. Paul
Minnesota Valley Action Council (MVAC)	Blue Earth
Minnesota Valley Action Council (MVAC)	St. James
Minnesota Valley Action Council (MVAC)	St. Peter
Minnesota Valley Action Council (MVAC)	Gaylord
Minnesota Valley Action Council (MVAC)	Le Center
Minnesota Valley Action Council (MVAC)	Mankato
Minnesota Valley Action Council (MVAC)	Fairmont
Minnesota Valley Action Council (MVAC)	New Ulm
Minnesota Valley Action Council (MVAC)	Waseca
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Madison
Prairie Five Community Action Council, Inc.	Canby
Prairie Five Community Action Council, Inc.	Clinton
Prairie Five Community Action Council, Inc.	Benson
Ramsey County Health and Human Services	St. Paul
St. Louis County Public Health and Human Services	Duluth
Three Rivers Community Action, Inc.	Wabasha
Three Rivers Community Action, Inc.	Faribault
Three Rivers Community Action, Inc.	Zumbrota
Tri-CAP, Inc.	Waite Park
Tri-Valley Opportunity Council, Inc.	Crookston
Washington County Community Services	Stillwater
West Central Minnesota Communities Action, Inc.	Elbow Lake
Western Community Action, Inc.	Marshall

<b>Table C.5</b>	
<b>Personal Needs Services for Homeless Persons</b>	
State of Minnesota	
MinnesotaHelp.info Data, 2011	
<b>Homeless Service Organization</b>	<b>Location</b>
<b>Bathing and Grooming</b>	
Alliance of the Streets	Minneapolis
American Cancer Society - Minnesota	Mendota Heights
American Cell Phone Drive	Edmond
American Red Cross - Mower County	Austin
Anywhere Hair	Blaine
Arlington Hills Lutheran Church	St. Paul
Catholic Charities Housing & Emergency Services	Minneapolis
Catholic Charities Housing & Emergency Services	St. Paul
Cell Phones For Soldiers	Norwell
Century College	White Bear Lake
Chocolate City Hair Designs, Inc.	Minneapolis
Churches United for the Homeless, Inc.	Moorhead
Elim Evangelical Lutheran Church in America - Scandia	Scandia
Free Store	Annandale
Freedom Health Care Inc.	Bloomington
Hope Presbyterian Church	Richfield
Integrity Health Care	Minneapolis
Josef's School of Hair Design	Grand Forks
Kanabec County Environmental Service Department	Mora
Listening House of St. Paul	St. Paul
Manna Food Pantry, Inc.	Worthington
Martha's Closet	St. Paul
Metropolitan Health Plan (MHP)	Minneapolis
Minnesota School of Barbering	Minneapolis
Olmsted County Community Action Program	Rochester

**Appendix C: Additional Plan Data**

Open Access Connections	St. Paul
Park Avenue United Methodist Church	Minneapolis
Peace Church	Eagan
Pine Island Sharing Shelves	Pine Island
Prairieland Solid Waste Coordinator	Fairmont
Redeeming Love Church	Maplewood
Safe Haven Shelter for Battered Women	Duluth
Salvation Army - Austin	AUSTIN
Salvation Army Divisional Headquarters	Coon Rapids
Salvation Army Divisional Headquarters	Woodbury
Salvation Army Divisional Headquarters	Minneapolis
Salvation Army Divisional Headquarters	Minneapolis
Salvation Army Divisional Headquarters	Minneapolis
Salvation Army Divisional Headquarters	Brooklyn Park
Salvation Army Divisional Headquarters	Minneapolis
Sharing and Caring Hands	Minneapolis
Sharing Korner	St. Paul
St. Stephen's Human Services, Inc.	Minneapolis
Winona Catholic Worker	Winona
<b>Baggage Check Facilities</b>	
Catholic Charities Housing & Emergency Services	Minneapolis
Community Voicemail	
Alliance of the Streets	Minneapolis
Olmsted County Community Action Program	Rochester
Open Access Connections	St. Paul
St. Stephen's Human Services, Inc.	Minneapolis
<b>Laundry Facilities</b>	
Catholic Charities Housing & Emergency Services	Minneapolis
Catholic Charities Housing & Emergency Services	St. Paul
Hope Presbyterian Church	Richfield
Winona Catholic Worker	Winona
Telephone Facilities	
American Cell Phone Drive	Edmond
Cell Phones For Soldiers	Norwell
Metropolitan Health Plan (MHP)	Minneapolis
Prairieland Solid Waste Coordinator	Fairmont
Safe Haven Shelter for Battered Women	Duluth
<b>Temporary Mailing Address</b>	
Catholic Charities Housing & Emergency Services	St. Paul
Kanabec County Environmental Service Department	Mora

<b>Table C.6</b>	
<b>Family and Youth Program Services for Homeless Persons</b>	
State of Minnesota MinnesotaHelp.info Data, 2011	
<b>Homeless Service Organization</b>	<b>Location</b>
<b>Economic Self Sufficient Programs</b>	
AEOA (Arrowhead Economic Opportunity Agency)	Grand Rapids
AEOA (Arrowhead Economic Opportunity Agency)	Virginia
African Assistance Program (AAP)	Brooklyn Center
CAP Agency	Rosemount
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Centre for Asians and Pacific Islanders (CAPI)	Minneapolis
Community Action of Minneapolis	Minneapolis
Community Action Partnership of Ramsey & Washington Counties	Saint Paul
Division of Indian Work	Minneapolis
Employment Action Center - A Division of RESOURCE	St. Louis Park
Episcopal Community Services (ECS)	Minneapolis
Headway Emotional Health Services	Richfield
Hmong American Partnership (HAP)	St. Paul
Hmong American Partnership (HAP)	Minneapolis
Interfaith Outreach & Community Partners (IOCP)	Wayzata
Jeremiah Program	St. Paul
Jeremiah Program	Minneapolis

**Appendix C: Additional Plan Data**

Lakes and Prairies Community Action Partnership, Inc.	Moorhead
Lutheran Social Service of Minnesota	Minneapolis
Mahube Community Council, Inc.	Detroit Lakes
Mahube Community Council, Inc.	Mahnomen
Mahube Community Council, Inc.	Park Rapids
Mahube Community Council, Inc.	Detroit Lakes
Minneapolis Public Housing Authority	Minneapolis
Minnesota African Women's Association (MAWA)	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	Duluth
Minnesota Assistance Council for Veterans (MACV)	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	Mankato
Model Cities of St. Paul, Inc.	St. Paul
Northern Connections, Inc.	Perham
Olmsted County Community Action Program	Rochester
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Madison
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Clinton
Prairie Five Community Action Council, Inc.	Canby
Randolph-Sheppard Vendors of America (RSVA)	Marrero
Salvation Army Divisional Headquarters	Roseville
Salvation Army Divisional Headquarters	Minneapolis
Southeastern Minnesota Multi-County Housing And Redevelopment Authority	Wabasha
Suburban Ramsey Family Collaborative (SRFC)	Roseville
Theresa Living Center	St. Paul
Tri-CAP, Inc.	Waite Park
Tubman	Minneapolis
Tubman	Minneapolis
Vietnamese Social Services of Minnesota	St. Paul
Western Community Action, Inc.	Jackson
Western Community Action, Inc.	Marshall
<b>Family Based Service</b>	
360 Communities, formerly Community Action Council	Burnsville
AEOA (Arrowhead Economic Opportunity Agency)	Grand Rapids
AEOA (Arrowhead Economic Opportunity Agency)	Virginia
African American Family Services (AAFS)	Minneapolis
African American Family Services (AAFS)	St. Paul
African Assistance Program (AAP)	Brooklyn Center
Ain Dah Yung (Our Home) Center	St. Paul
Aitkin County Health & Human Services	Aitkin
American Indian Family Center	St. Paul
Braham School District #314	Braham
Brown County Family Service	New Ulm
Brown County Interagency Early Intervention Committee (IEIC)	New Ulm
Cambridge - Isanti School District #911	Cambridge
Cambridge Economic Development Authority	Cambridge
CAP Agency	Rosemount
Carver-Scott Educational Cooperative	Chaska
Carver-Scott Educational Cooperative	Chaska
Cass County Health, Human Services, and Veterans Services	Walker
Catholic Charities Family Services	St. Paul
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Centre for Asians and Pacific Islanders (CAPI)	Minneapolis
Clay County Collaborative	Moorhead
Clearwater County Interagency Early Intervention Committee	Bagley
Columbia Heights Public Schools District 13	Columbia Heights
Community Action of Minneapolis	Minneapolis
Community Action Partnership of Ramsey & Washington Counties	Saint Paul
Community Partnership with Youth and Families	North Branch
Cornerstone Advocacy Service	Minneapolis
Countryside Public Health Department	Granite Falls
Countryside Public Health Department	Montevideo
Countryside Public Health Department	Benson
Countryside Public Health Department	Ortonville
Countryside Public Health Department	Madison
Division of Indian Work	Minneapolis
Duluth Independent School District #709	Duluth

**Appendix C: Additional Plan Data**

Early Childhood Family Center	Bloomington
Edina Public Schools District #273	Edina
Elizabeth House	Mountain Lake
Employment Action Center - A Division of RESOURCE	St. Louis Park
Episcopal Community Services (ECS)	Fairmont
Episcopal Community Services (ECS)	Minneapolis
Fairmont Medical Center - Mayo Health System	Fairmont
Family Focus, Inc.	Austin
Family Focus, Inc.	Minneapolis
Family Focus, Inc.	Rochester
Family Focus, Inc.	Duluth
Family Networks Inc.	Brooklyn Park
Family Networks Inc.	Golden Valley
Family Prospective Resources, Inc.	Big Lake
Family Services Collaborative of Faribault & Martin Counties	Fairmont
Family Services Collaboratives - St. Louis County	Virginia
Family Services Network of Jackson County	Jackson
Farmington Public School District #192	Farmington
Fillmore County Department Of Social Services	Preston
Fond Du Lac - Min No Aya Win, Human Service Center	Cloquet
Forest Lake Area Schools District #831	Forest Lake
Goodwill/Easter Seals Minnesota	Minneapolis
Greater Minneapolis Crisis Nursery	Golden Valley
Greater Minnesota Family Services	Willmar
Greenbush Women of Today	Greenbush
Greenleafton Reformed Church in America	Preston
Headway Emotional Health Services	Richfield
Health Providers, Inc.	Montevideo
Hennepin County Human Services and Public Health Department	Minneapolis
Hiawatha Valley Mental Health Center (HVMHC)	Winona
Hiawatha Valley Mental Health Center (HVMHC)	Winona
Hmong American Mutual Assistance Association, Inc. (HAMAA)	Minneapolis
Hmong American Partnership (HAP)	St. Paul
Hmong American Partnership (HAP)	Minneapolis
HOPE Coalition	Red Wing
Houston County Family Services Collaborative	Caledonia
Hubbard County Community Health Department	Park Rapids
Human Services of Faribault & Martin Counties	Fairmont
Human Services of Faribault & Martin Counties	Blue Earth
Interagency Early Intervention Committee - Nicollet County	Mankato
Interagency Early Intervention Committee - Sibley County	New Ulm
Interagency Early Intervention Committee - Waseca County	Waseca
Interfaith Outreach & Community Partners (IOCP)	Wayzata
Itasca County Public Health Division	Grand Rapids
Jeremiah Program	St. Paul
Jeremiah Program	Minneapolis
Lake County Human Services	Two Harbors
Lakes and Prairies Community Action Partnership, Inc.	Moorhead
Le Sueur - Henderson Independent School District #2397	Le Sueur
Le Sueur County Department of Human Services	Le Center
Leech Lake Band of Ojibwe	Cass Lake
Leech Lake Band of Ojibwe	Cass Lake
Lutheran Social Service - St Cloud	St. Cloud
Lutheran Social Service - West Central	Moorhead
Lutheran Social Service - Willmar	Willmar
Lutheran Social Service of Minnesta	Minneapolis
Mahube Community Council, Inc.	Detroit Lakes
Mahube Community Council, Inc.	Mahnomen
Mahube Community Council, Inc.	Park Rapids
Minneapolis Public Housing Authority	Minneapolis
Minneapolis Urban League	Minneapolis
Minnesota African Women's Association (MAWA)	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	Duluth
Minnesota Assistance Council for Veterans (MACV)	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	Mankato
Minnesota Department of Education	Roseville
Minnesota Indian Women's Resource Center (MIWRC)	Minneapolis
Minnesota Valley Education District	St. Peter

**Appendix C: Additional Plan Data**

Model Cities of St. Paul, Inc.	St. Paul
My Home, Inc.	Minneapolis
My Home, Inc.	St. Paul
Nicollet County Family Services Collaborative	North Mankato
North Homes Children and Family Services	Bemidji
North Homes Children and Family Services	Grand Rapids
Northern Connections, Inc.	Perham
Northwoods Coalition For Family Safety	Bemidji
Olmsted County Community Action Program	Rochester
Onamia School District #480	Onamia
Otter Tail Family Services Collaborative	Fergus Falls
PACER Center	Bloomington
PACT for Families Collaborative - Willmar	Willmar
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Brooklyn Park
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Golden Valley
Parents In Community Action, Inc.	Minneapolis
PATH MN Inc. (Professional Association of Treatment Homes)	Waite Park
PATH MN Inc. (Professional Association of Treatment Homes)	Fergus Falls
People Incorporated	Richfield
Pillsbury United Communities	Minneapolis
Plymouth Christian Youth Center - PCYC	Minneapolis
Polk County Collaborative	Crookston
Pope County Family Collaborative	Glenwood
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Madison
Prairie Five Community Action Council, Inc.	Canby
Prairie Five Community Action Council, Inc.	Montevideo
Prairie Five Community Action Council, Inc.	Clinton
Prairie Island Indian Community	Welch
Project Intercept	Jackson
Randolph-Sheppard Vendors of America (RSVA)	Marrero
Reach-Up Inc. - Central Minnesota	St. Cloud
Redwood County Collaborative	Redwood Falls
ResourceWest	Hopkins
Robbinsdale Area Schools District #281	New Hope
Rural Enrichment and Counseling Headquarters (REACH)	Hawley
Saint Paul - Ramsey County Public Health	St. Paul
Saint Paul Public Schools Community Education	St. Paul
Salvation Army - Duluth	Duluth
Salvation Army Divisional Headquarters	Roseville
Salvation Army Divisional Headquarters	Minneapolis
Sibley County Department of Human Services	Gaylord
Sioux Trails Mental Health Center	New Ulm
Southeastern Minnesota Multi-County Housing And Redevelopment Authority	Wabasha
Southern Anoka County Neighborhood Center	Columbia Heights
Southside Family Nurturing Center	Minneapolis
St. David's Child Development and Family Services	Minnetonka
St. Elizabeth Ann Seton Roman Catholic - Hastings	Hastings
St. Louis County Public Health and Human Services	Duluth
Stearns County Human Services	St. Cloud
Suburban Ramsey Family Collaborative (SRFC)	Roseville
Thad Wilderson and Associates, P.A.	St. Paul
The Family Partnership	Minneapolis
Therapeutic Services Agency	Pine City
Therapeutic Services Agency	Coon Rapids
Therapeutic Services Agency	St. Paul
Theresa Living Center	St. Paul
Todd County Family Services Collaborative	Staples
Tri-CAP, Inc.	Waite Park

**Appendix C: Additional Plan Data**

Tubman	Minneapolis
Tubman	Minneapolis
United Cambodian Association of Minnesota (UCAM)	St. Paul
Upper Midwest American Indian Center	Minneapolis
Upper Mississippi Mental Health Center, Inc.	Park Rapids
Upper Mississippi Mental Health Center, Inc.	Bemidji
Veterans of Foreign Wars (VFW) - National Home for Children	Eaton Rapids
Vietnamese Social Services of Minnesota	St. Paul
Village Family Service Center	Alexandria
Village Family Service Center	Moorhead
Village Family Service Center	St. Cloud
Volunteers of America of Minnesota	Minneapolis
Volunteers of America of Minnesota	Golden Valley
Volunteers of America of Minnesota	Anoka
Wabasha County Department of Social Services	Wabasha
Waseca County Collaborative for Families	Waseca
Washburn Center for Children	Minnnetonka
Washburn Center for Children	Minneapolis
Washburn Center for Children	Brooklyn Park
Watsonwan County Department of Human Services	St. James
Way to Grow	Minneapolis
West Seventh Community Center, Inc.	St. Paul
Western Community Action, Inc.	Jackson
Western Community Action, Inc.	Marshall
Western Mental Health Center	Marshall
White Bear Lake Area Community Counseling Center	White Bear Lake
Wilkin County Family Service Agency	Breckenridge
Winona County Collaborative	Winona
Woodland Centers	Litchfield
Woodland Centers	Dawson
Woodland Centers	Montevideo
Woodland Centers	Olivia
Woodland Centers	Willmar
Woodland Centers	Benson
Wright County Family Services Collaborative (WCFSC)	Howard Lake
Wright County Family Services Collaborative (WCFSC)	Delano
Wright County Family Services Collaborative (WCFSC)	Rockford
Wright County Family Services Collaborative (WCFSC)	Annandale
Wright County Family Services Collaborative (WCFSC)	Buffalo
Wright County Family Services Collaborative (WCFSC)	Maple Lake
Wright County Family Services Collaborative (WCFSC)	St. Michael
YMCA of Metropolitan Minneapolis	New Hope
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Minnnetonka
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Burnsville
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Edina
YWCA of St. Paul	St. Paul
Family Preservation Programs	
African American Family Services (AAFS)	Minneapolis
African American Family Services (AAFS)	St. Paul
Ain Dah Yung (Our Home) Center	St. Paul
Aitkin County Health & Human Services	Aitkin
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Clay County Collaborative	Moorhead
Family Networks Inc.	Brooklyn
Family Networks Inc.	Golden Valley
Fillmore County Department Of Social Services	Preston
Fond Du Lac - Min No Aya Win, Human Service Center	Cloquet
Greater Minneapolis Crisis Nursery	Golden Valley
Greater Minnesota Family Services	Willmar
Headway Emotional Health Services	Richfield
Hmong American Mutual Assistance Association, Inc. (HAMAA)	Minneapolis
HOPE Coalition	Red Wing
Human Services of Faribault & Martin Counties	Fairmont
Human Services of Faribault & Martin Counties	Blue Earth

**Appendix C: Additional Plan Data**

Lake County Human Services	Two Harbors
Lakes and Prairies Community Action Partnership, Inc.	Moorhead
Le Sueur County Department of Human Services	Le Center
Leech Lake Band of Ojibwe	Cass Lake
Lutheran Social Service - St Cloud	St. Cloud
Lutheran Social Service - West Central	Moorhead
Lutheran Social Service - Willmar	Willmar
Mahube Community Council, Inc.	Detroit Lakes
Mahube Community Council, Inc.	Mahnomen
Mahube Community Council, Inc.	Park Rapids
Minnesota Indian Women's Resource Center (MIWRC)	Minneapolis
North Homes Children and Family Services	Bemidji
North Homes Children and Family Services	Grand Rapids
Olmsted County Community Services	Rochester
PACT for Families Collaborative - Willmar	Willmar
PATH MN Inc. (Professional Association of Treatment Homes)	Waite Park
PATH MN Inc. (Professional Association of Treatment Homes)	Fergus Falls
Sibley County Department of Human Services	Gaylord
Sioux Trails Mental Health Center	New Ulm
Southern Anoka County Neighborhood Center	Columbia Heights
Southside Family Nurturing Center	Minneapolis
St. Louis County Public Health and Human Services	Duluth
Stearns County Human Services	St. Cloud
Thad Wilderson and Associates, P.A.	St. Paul
Therapeutic Services Agency	Coon Rapids
Therapeutic Services Agency	Pine City
Therapeutic Services Agency	St. Paul
Village Family Service Center	Alexandria
Village Family Service Center	Moorhead
Village Family Service Center	St. Cloud
Washburn Center for Children	Minnnetonka
Washburn Center for Children	Minneapolis
Washburn Center for Children	Brooklyn Park
Western Mental Health Center	Marshall
White Bear Lake Area Community Counseling Center	White Bear Lake
Winona County Collaborative	Winona
Woodland Centers	Litchfield
Woodland Centers	Dawson
Woodland Centers	Montevideo
Woodland Centers	Olivia
Woodland Centers	Willmar
Woodland Centers	Benson
Wright County Family Services Collaborative (WCFSC)	Howard Lake
Wright County Family Services Collaborative (WCFSC)	Delano
Wright County Family Services Collaborative (WCFSC)	Rockford
Wright County Family Services Collaborative (WCFSC)	Annandale
Wright County Family Services Collaborative (WCFSC)	Buffalo
Wright County Family Services Collaborative (WCFSC)	Maple Lake
Wright County Family Services Collaborative (WCFSC)	St. Michael
<b>Family Support Centers and Outreach</b>	
360 Communities, formerly Community Action Council	Burnsville
88th Regional Support Command (RRC)	Fort McCoy
Aitkin County Health & Human Services	Aitkin
American Indian Family Center	St. Paul
Brown County Family Service	New Ulm
Brown County Public Health Department	New Ulm
Carver-Scott Educational Cooperative	Chaska
Carver-Scott Educational Cooperative	Chaska
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Centre for Asians and Pacific Islanders (CAPI)	Minneapolis
Clay County Collaborative	Moorhead
Clearwater County Interagency Early Intervention Committee	Bagley
Columbia Heights Public Schools District 13	Columbia
Community Partnership with Youth and Families	North Branch
Countryside Public Health Department	Granite Falls
Countryside Public Health Department	Montevideo
Countryside Public Health Department	Benson
Countryside Public Health Department	Ortonville

**Appendix C: Additional Plan Data**

Countryside Public Health Department	Madison
Division of Indian Work	Minneapolis
Early Childhood Family Center	Bloomington
Edina Public Schools District #273	Edina
Elizabeth House	Mountain Lake
Episcopal Community Services (ECS)	Fairmont
Family Prospective Resources, Inc.	Big Lake
Family Services Collaborative of Faribault & Martin Counties	Fairmont
Family Services Collaboratives - St. Louis County	Virginia
Farmington Public School District #192	Farmington
Goodwill/Easter Seals Minnesota	Minneapolis,
Greater Minneapolis Crisis Nursery	Golden Valley
Greenbush Women of Today	Greenbush
Hennepin County Human Services and Public Health Department	Minneapolis
Hiawatha Valley Mental Health Center (HVMHC)	Winona
Hiawatha Valley Mental Health Center (HVMHC)	Winona
Hmong American Mutual Assistance Association, Inc. (HAMAA)	Minneapolis
Itasca County Public Health Division	Grand Rapids
Leech Lake Band of Ojibwe	Cass Lake
Mahube Community Council, Inc.	Detroit Lakes
Mahube Community Council, Inc.	Mahnomen
Mahube Community Council, Inc.	Park Rapids
Minneapolis Urban League	Minneapolis
Minnesota Valley Education District	St. Peter
Model Cities of St. Paul, Inc.	St. Paul
Nicollet County Family Services Collaborative	North Mankato
Northwoods Coalition For Family Safety	Bemidji
PACER Center	Bloomington
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Brooklyn Park
Parents In Community Action, Inc.	Minneapolis
Parents In Community Action, Inc.	Golden Valley
Pillsbury United Communities	Minneapolis
Polk County Collaborative	Crookston
Prairie Island Indian Community	Welch
Project Intercept	Jackson
Robbinsdale Area Schools District #281	New Hope
Rural Enrichment and Counseling Headquarters (REACH)	Hawley
Saint Paul Public Schools Community Education	St. Paul
Salvation Army - Duluth	Duluth
Sioux Trails Mental Health Center	New Ulm
St. David's Child Development and Family Services	Minnnetonka
Suburban Ramsey Family Collaborative (SRFC)	Roseville
Todd County Family Services Collaborative	Staples
United Cambodian Association of Minnesota (UCAM)	St. Paul
Upper Mississippi Mental Health Center, Inc.	Park Rapids
Upper Mississippi Mental Health Center, Inc.	Bemidji
Veterans of Foreign Wars (VFW) - National Home for Children	Eaton Rapids
Waseca County Collaborative for Families	Waseca
Way to Grow	Minneapolis
West Seventh Community Center, Inc.	St. Paul
Western Mental Health Center	Marshall
Winona County Collaborative	Winona
Wright County Family Services Collaborative (WCFSC)	Howard Lake
Wright County Family Services Collaborative (WCFSC)	Delano
Wright County Family Services Collaborative (WCFSC)	Rockford
Wright County Family Services Collaborative (WCFSC)	Annandale
Wright County Family Services Collaborative (WCFSC)	Buffalo
Wright County Family Services Collaborative (WCFSC)	Maple Lake
Wright County Family Services Collaborative (WCFSC)	St. Michael
YMCA of Metropolitan Minneapolis	New Hope

**Appendix C: Additional Plan Data**

YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Minnetonka
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Burnsville
YMCA of Metropolitan Minneapolis	Minneapolis
YMCA of Metropolitan Minneapolis	Edina
<b>Intensive Family Reunification Services</b>	
Aitkin County Health & Human Services	Aitkin
Catholic Charities of the Diocese of St. Cloud	St. Cloud
Clay County Collaborative	Moorhead
Lutheran Social Service - Willmar	Willmar
Minnesota Indian Women's Resource Center (MIWRC)	Minneapolis
My Home, Inc.	Minneapolis
My Home, Inc.	St. Paul
Thad Wilderson and Associates, P.A.	St. Paul
The Family Partnership	Minneapolis
Therapeutic Services Agency	Pine City
Upper Midwest American Indian Center	Minneapolis
<b>Medication Management</b>	
Carver County Mental Health Program - First Street Center	Waconia
Carver County Mental Health Program - First Street Center	Chaska
enter For Effective Living, Ltd.	La Crosse
Choice Home Care, Inc.	Rochester
Community Options	Fridley
Community Options	St. Paul
FamilyMeans	Stillwater
Guild Incorporated	St. Paul
Hiawatha Valley Mental Health Center (HVMHC)	Winona
Hiawatha Valley Mental Health Center (HVMHC)	Caledonia
Hofmeister's Adult Foster Home	Solway
Hope House/ Community Support Systems, Inc. - Bemidji	Bemidji
Human Services of Faribault & Martin Counties	Fairmont
Human Services of Faribault & Martin Counties	Blue Earth
Lutheran Social Service - St Cloud	St. Cloud
Lutheran Social Service - St Cloud	Buffalo
Lutheran Social Service - St Cloud	Big Lake
Lutheran Social Service - West Central	Moorhead
Lutheran Social Service - West Central	Detroit Lakes
Lutheran Social Service - West Central	Fergus Falls
MN Extended Treatment Options	Cambridge
North Suburban Counseling Center	Coon Rapids
Northwestern Mental Health Center, Inc.	Crookston
Northwestern Mental Health Center, Inc.	East Grand Forks
Olmsted County Public Health Services	Rochester
Park House	Minneapolis
People Incorporated	Coon Rapids
Range Mental Health Center	Virginia
Regions Hospital	St. Paul
Regions Hospital	Maplewood
Regions Hospital	Woodbury
Regions Hospital	Stillwater
Rice Memorial Hospital	Willmar
Spectrum Community Mental Health - A Division of RESOURCE, Inc.	Bloomington
Spectrum Community Mental Health - A Division of RESOURCE, Inc.	Minneapolis
St. Anthony Mental Health Clinic	Roseville
Stevens Community Medical Center	Morris
The Jonas Center	Burnsville
The Jonas Center	Glencoe
The Jonas Center	Litchfield
The Jonas Center	Belle Plaine
The Jonas Center	Cologne
Trout Lake Senior Care Lodge	Bovey
Upper Mississippi Mental Health Center, Inc.	Park Rapids
Upper Mississippi Mental Health Center, Inc.	Bemidji
Vikingland Community Support Program	Alexandria
Wabasha County Public Health Services	Wabasha

**Appendix C: Additional Plan Data**

Western Mental Health Center	Marshall
<b>School Based Integrated Services</b>	
360 Communities, formerly Community Action Council	Burnsville
Braham School District #314	Braham
Cambridge - Isanti School District #911	Cambridge
Catholic Charities Family Services	St. Paul
Clay County Collaborative	Moorhead
Duluth Independent School District #709	Duluth
Family Services Collaboratives - St. Louis County	Virginia
Forest Lake Area Schools District #831	Forest Lake
Houston County Family Services Collaborative	Caledonia
Onamia School District #480	Onamia
PACT for Families Collaborative - Willmar	Willmar
Plymouth Christian Youth Center - PCYC	Minneapolis
Reach-Up Inc. - Central Minnesota	St. Cloud
Redwood County Collaborative	Redwood Falls
Volunteers of America of Minnesota	Golden Valley
Volunteers of America of Minnesota	Anoka

**HOMELESS FACILITIES**

<b>Table C.7</b>			
<b>Homeless Shelters and Emergency Housing</b>			
Hennepin County Continuum of Care Minnesota Housing, 2011			
<b>Organization Name</b>	<b>Program Type</b>	<b>Program Name</b>	<b>Location</b>
Aeon	PSH	1822 Park Ave.	Minneapolis
Aeon	PSH	Alliance Apartments (SHP)	Minneapolis
Aeon	PSH	Alliance Apts (SRO units only)	Minneapolis
Aeon	PSH	Alliance Apts- Addition	Minneapolis
Aeon	PSH	Opportunity Housing	Minneapolis
Aeon	PSH	Ripley Gardens	Minneapolis
Aeon	PSH	St. Barnabus Youth Housing	Minneapolis
Aeon	PSH	The Heritage (Sec 8/SRO units only)	Minneapolis
Aeon	TH	Youth Housing/ Archdale (SHP)	Minneapolis
Aeon	PSH	Youth Housing/Archdale (SRO)	Minneapolis
Agape Homes	PSH	Agape Dos	Minneapolis
Agape Homes	PSH	Agape Homes	Minneapolis
Alliance Housing Inc.	PSH	Alliance Housing Inc. (Scattered Site)	Minneapolis
Alliance Housing Inc.	PSH	Central Avenue Apartments	Minneapolis
Anishinabe Wakiagun	PSH	Anishinabe Wakiagun	Minneapolis
Ascension Place	ES	St. Anne's Shelter	Minneapolis
Ascension Place	TH	Transitional Housing	Minneapolis
Avenues for Youth	TH	GLBT Host Home Program	Minneapolis
Avenues for Youth	ES	North House	Minneapolis
Cabrini Partnership	TH	Cabrini House IV	Minneapolis
Cabrini Partnership	PSH	Cabrini Van Cleve West	Minneapolis
Catholic Charities	TH	Exodus Residence Transitional Program	Minneapolis
Catholic Charities	PSH	Higher Ground	Minneapolis
Catholic Charities	ES	Hope Street Shelter	Minneapolis
Catholic Charities	TG	Hope Street Transition House	Minneapolis
Catholic Charities	PSH	Long Term Homeless Rental Subsidy	Minneapolis
Catholic Charities	ES	Safe Waiting/Pay to Stay	Minneapolis
Catholic Charities	PSH	The Evergreen	Minneapolis
Catholic Charities	PSH	The Glenwood Level IV	Minneapolis
Christian Restoration Services	PSH	Penn Avenue Apartments	Minneapolis
Clare Housing	PSH	Clare Apartments	Minneapolis
Clare Housing	PSH	Clare Midtown Apts	Minneapolis
Clare Housing	PSH	Project Cornerstone (vouchers)	Minneapolis
Com. Action for Suburban Hennepin	TH	Transitional Housing Program	Minneapolis
Community Involvement Programs	PSH	Clear Spring Road	Minnetonka
Community Involvement Programs	PSH	Home Share	Hennepin County
Community Involvement Programs	PSH	Kelley Apartments	Hennepin County
Community Involvement Programs	PSH	Shared Housing	Hennepin County
Community Involvement Programs	PSH	Shelter Plus Care	Hennepin County

**Appendix C: Additional Plan Data**

Community Involvement Programs	PSH	Westbrooke/Orchard	Hennepin County
Cornerstone	PSH	Permanent Supportive Housing	Bloomington
Cornerstone Advocacy Service	ES	Emergency Housing	Bloomington
Cornerstone Advocacy Service	TH	Transitional Housing	Bloomington
Division of Indian Work	PSH	Anpa Waste Numpa	Minneapolis
Division of Indian Work	TH	Anpa Waste Transitional Housing	Minneapolis
Drake Hotel	ES	Drake Hotel -DUP09 B	Minneapolis
Elim Transitional Housing	PSH	Housing Trust Fund	Minneapolis
Elim Transitional Housing	PSH	Long Term Homeless Rental Subsidy	Minneapolis
Elim Transitional Housing	PSH	Long-term rental subsidy	Minneapolis
Elim Transitional Housing	PSH	Permanent Supportive Housing	Minneapolis
Elim Transitional Housing	TH	Transitional Housing	Hennepin County
Emerge	PSH	Camden Apartments	Minneapolis
Emerge	TH	FACT	Minneapolis
Emerge	PSH	Step Forward	Minneapolis
Emma B.Howe/YMCA	ES	Point NW- 24-7 Youth Overnight Prog	Hennepin County
Families Moving Forward	ES	Families Moving Forward	Hennepin County
Freeport West	TH	Transitional Living Program (TLP)	Bloomington
Hearth Connection/ELTH Vouchers	PSH	Cabrini Housing First	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	COHR	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	COHR	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	COHR	Bloomington
Hearth Connection/ ELTH Vouchers	PSH	Delancey Street	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Delancey Street Hospital to Home	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Elliot Park Supportive Housing	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Family Roots Alliance	Bloomington
Hearth Connection/ ELTH Vouchers	PSH	Family Roots Alliance	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Family Roots Alliance	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	Lighthouse RAO	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Lighthouse RAO	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	MHR RAO	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	MHR RAO	Bloomington
Hearth Connection/ ELTH Vouchers	PSH	Project Homeward	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Project Quest	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	Project Quest	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Project Quest III	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Project SAIL	Bloomington
Hearth Connection/ ELTH Vouchers	PSH	Project SAIL	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Spectrum RAO	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	St Stephens RAO	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	St Stephens RAO	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	WHP II RAO	Bloomington
Hearth Connection/ ELTH Vouchers	PSH	WHP II RAO	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	WHP II RAO	Hennepin County
Hearth Connection/ ELTH Vouchers	PSH	Youth Mobile Team	Minneapolis
Hearth Connection/ ELTH Vouchers	PSH	Youth Mobile Team	Hennepin County
Hennepin County	PSH	Hennepin/Hearth Connection S+C program	Minneapolis
Hennepin County	PSH	Hennepin/Hearth Connection V (fy09)	Minneapolis
Hennepin County	HPRP	HPRP- Catholic Charities	Minneapolis
Hennepin County	HPRP	HPRP- Hennepin South Services Col.	Bloomington
Hennepin County	HPRP	HPRP- Mn Council of Churches	Minneapolis
Hennepin County	HPRP	HPRP- St. Stephen's Human Services	Minneapolis
Hennepin County	HPRP	HPRP- The Salvation Army	Minneapolis
Hennepin County	PSH	Project Connect	Minneapolis
Hennepin County Human Services	PSH	Housing First- Group Residential Housing	Minneapolis
Hope Communities	PSH	Children's Village Center	Minneapolis
Hope Communities	PSH	Dundry House	Minneapolis
Hope Communities	PSH	Franklin Steele Commons	Minneapolis
Hope Communities	PSH	The Wellstone	Minneapolis
House of Charity	TH	Transitional Housing Program	Minneapolis
Indigenous People's Task Force	PSH	Maynidoowahdak Odena	Minneapolis
IOCP	TH	Project Success	Plymouth
IOCP	PSH	Vicksburg Commons	Plymouth
IOCP	PSH	Wayzata Supportive Housing	Hennepin County
Living Works Ventures	PSH	Crystal Lodge	Hennepin County
Living Works Ventures	PSH	Crystal Lodge II	Minneapolis
Lowry Apartments LLC	PSH	Audubon Crossing	Minneapolis
Lutheran Social Service	TH	Family Transitional Housing	Minneapolis

**Appendix C: Additional Plan Data**

Lutheran Social Service	PSH	It's All About the Kids (S+C)	Minneapolis
Lutheran Social Service	PSH	Journey Homes	Minneapolis
Lutheran Social Service	PSH	Park Avenue Apartments	Minneapolis
Mental Health Resources	PSH	Stevens Community SHP	Minneapolis
Metropolitan Council HRA	PSH	Hennepin S+C Consolidated	Hennepin County
Metropolitan Council HRA	PSH	Shelter Plus Care III	Hennepin County
Minneapolis Public Housing Authority	PSH	VASH Vouchers	Minneapolis
Minnesota AIDS Project	TH	Transitional Housing Program	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	TH	Healthcare for Homeless Veterans	Minneapolis
Minnesota Assistance Council for Veterans (MACV)	TH	Structured Independent Living	Minneapolis
Mission, Inc	ES	Home Free Shelter	Plymouth
Our Saviour's Housing	TH	Normandale (Families)	Minneapolis
Our Saviour's Housing	ES	Our Saviour's Shelter	Minneapolis
Our Saviour's Housing	TH	St. Stephen Residence (Men)	Minneapolis
Our Saviour's Housing	TH	Westwood House (Women and Children)	Minneapolis
Parents in Community Action	TH	Transitional Housing	Minneapolis
People Serving People Inc.	ES	PSP	Minneapolis
People Serving People, Inc	PSH	Permanent Supportive Housing	Minneapolis
Perspectives Inc.	PSH	Perspectives Shelter + Care	Hennepin County
Perspectives Inc.	PSH	Perspectives Supportive Housing	Hennepin County
Perspectives Inc.	TH	Perspectives Transitional Housing	Minneapolis
Plymouth Church Neighborhood Foundation	PSH	Abbott View	Minneapolis
Plymouth Church Neighborhood Foundation	PSH	Lydia Apartments	Minneapolis
Plymouth Church Neighborhood Foundation	PSH	Nicollet Youth Housing	Minneapolis
Project for Pride for Living	PSH	Collaborative Village	Minneapolis
Project for Pride for Living	PSH	Louisiana Court	Hennepin County
Project for Pride for Living	PSH	Near North Community Housing	Minneapolis
Project for Pride for Living	PSH	Restart Program	Minneapolis
ReEntry House	PSH	GRH Demo	Minneapolis
Resources Inc. Spectrum Housing	PSH	Spectrum - Housing First rent assistance	Minneapolis
RS Eden	PSH	Dillon Apartments	Minneapolis
RS Eden	PSH	Portland Village	Minneapolis
RS Eden/The Link	PSH	Lindquist Apartments	Minneapolis
Salvation Army	PSH	Hope Harbor	Minneapolis
Salvation Army Harbor Light Center	ES	Emergency Shelter	Minneapolis
Salvation Army Harbor Light Center	ES	Safe Bay	Minneapolis
Salvation Army Harbor Light Center	ES	Sally's Place- women	Minneapolis
Sharing and Caring Hands	ES	Sharing and Caring Hands	Minneapolis
Simpson Housing Services	PSH	Elliot Park	Minneapolis
Simpson Housing Services	PSH	Housing First	Minneapolis
Simpson Housing Services	PSH	Long Term Homeless Rental Subsidy	Minneapolis
Simpson Housing Services	PSH	Mel's Place	Minneapolis
Simpson Housing Services	TH	Passage	Minneapolis
Simpson Housing Services	ES	Simpson Men's Shelter	Minneapolis
Simpson Housing Services	TH	Simpson Transitional Housing	Minneapolis
Simpson Housing Services	PSH	Third Avenue Townhomes	Minneapolis
Simpson Housing Services	ES	Women's Shelter	Minneapolis
Sojourner	ES	Sojourner	Hennepin County
St. Anne's CDC	PSH	St. Anne's Senior Housing	Minneapolis
St. Stephen's	TH	Kateri Transitional Housing Level IV	Minneapolis
St. Stephen's	ES	St. Stephen's Shelter	Minneapolis
The Bridge for Homeless Youth	TH	The Bridge Transitional Housing	Minneapolis
The Bridge for Homeless Youth	ES	The Bridge- Emergency Shelter	Minneapolis
The Bridge for Homeless Youth	PSH	The Bridge- Supportive Housing	Minneapolis
The Salvation Army Harbor Light Center	TH	Transitional Housing Program	Minneapolis
Tubman Family Alliance	ES	Harriet Tubman Center	Minneapolis
Tubman Family Alliance	TH	Harriet Tubman Center	Minneapolis
Vail Place	TH	Transitional Housing	Minneapolis
Vail Place	PSH	Vail Place	Hennepin County
Wayside House	TH	Incarnation House	Minneapolis
ZOOM	TH	ZOOM House	Minneapolis

**Table C.8**  
**Homeless Shelters and Emergency Housing**  
 Ramsey County Continuum of Care  
 Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
Aeon	PSH	Crane Ordway	St. Paul
Aeon	PSH	Renaissance Box	St. Paul
Aeon	PSH	Sienna Green Phase I	Ramsey County
Aeon	PSH	Sienna Green Phase II	Ramsey County
Ain Dah Yung	ES	Ain Dah Yung	St. Paul
Ain Dah Yung	TH	Beverly Benjamin Youth Lodge	St. Paul
Amherst H. Wilder Foundation	TH	ROOF Project	St. Paul
Amherst H. Wilder Foundation	PSH	St. Phillips Gardens	St. Paul
Amherst. H. Wilder Foundation	PSH	Jackson Street Village	St. Paul
Amherst. H. Wilder Foundation	PSH	Minnesota Place	St. Paul
Amherst. H. Wilder Foundation	PSH	ROOF Housing Voucher Project	St. Paul
BDC Management	PSH	Redeemers Arms	St. Paul
Breaking Free	PSH	The Village Place	St. Paul
Breaking Free	TH	Transitional Housing Program	St. Paul
Casa de Esperanza	ES	Casa de Esperanza	St. Paul
Catholic Charities	PSH	Dorothy Day 2nd Floor	St. Paul
Catholic Charities	ES	Dorothy Day 2nd Floor Women's Program	St. Paul
Catholic Charities	ES	Dorothy Day EHP	St. Paul
Catholic Charities	ES	Family Services Center	Ramsey County
Catholic Charities	HPRP	Family Services Center - New Beds	Ramsey County
Catholic Charities	PSH	Housing Crisis Response Rapid Rehousing	St. Paul
Catholic Charities	TH	Housing Trust Fund	St. Paul
Catholic Charities	ES	Mary Hall	St. Paul
Catholic Charities	PSH	Mary Hall Men's Shelter	St. Paul
Catholic Charities	PSH	Mary Hall SRO	St. Paul
Catholic Charities	PSH	St. Anthony Residence	St. Paul
Catholic Charities	PSH	St. Cristopher Place	St. Paul
Catholic Charities	PSH	St. Paul Residence	St. Paul
Christian Restoration Services	PSH	Grotto Apartments	St. Paul
CommonBond Communities	PSH	Commerce Building	St. Paul
CommonBond Communities	PSH	Commerce Building Phase II	St. Paul
CommonBond Communities	PSH	Lexington Commons	St. Paul
CommonBond Communities	PSH	Trails Edge Apartments	Ramsey County
East Metro Women's Council	TH	East Metro Place	Ramsey County
East Metro Women's Council	PSH	East Metro Place II	Ramsey County
Emma Norton Services	TH	Dual Diagnosis Program	St. Paul
Emma Norton Services	PSH	Emma's Place	Ramsey County
Ethel Gordon Community Care	TH	Transitional Housing Program	St. Paul
Face To Face	TH	Safezone Transitional Program	St. Paul
Hearth Connection	PSH	Delancey Apartments	St. Paul
Hearth Connection	PSH	Delancey Street	St. Paul
Hearth Connection	PSH	Delancey Street	Ramsey County
Hearth Connection	PSH	Delancey Street Hospital To Home	St. Paul
Hearth Connection	PSH	Delancey Street Hospital to Home II	St. Paul
Hearth Connection	PSH	Family Roots Alliance	St. Paul
Hearth Connection	PSH	Family Roots Alliance	Ramsey County
Hearth Connection	PSH	Guild Incorporated (RAO)	St. Paul
Hearth Connection	PSH	Guild Incorporated (RAO)	Ramsey County
Hearth Connection	PSH	Jackson Street Village	St. Paul
Hearth Connection	PSH	MHR RAO	St. Paul
Hearth Connection	PSH	MHR RAO	Ramsey County
Hearth Connection	PSH	Project Homeward	St. Paul
Hearth Connection	PSH	Project Homeward	Ramsey County
Hearth Connection	PSH	Project Quest	St. Paul
Hearth Connection	PSH	Project Quest	Ramsey County
Hearth Connection	PSH	Project Quest II	St. Paul
Hearth Connection	PSH	Project SAIL	St. Paul
Hearth Connection	PSH	Project SAIL	Ramsey County
Hearth Connection	PSH	St. Stephens RAO	St. Paul
Hearth Connection	PSH	Youth Mobile Team	St. Paul
Jeremiah Project	PSH	St. Paul Campus	St. Paul

**Appendix C: Additional Plan Data**

Lutheran Social Services	TH	LifeHaven	St. Paul
Lutheran Social Services	TH	Rezek House	St. Paul
Lutheran Social Services	ES	SafeHouse	St. Paul
Lutheran Social Services	TH	Youth Transitional Living Program	St. Paul
Mental Health Resources	PSH	Mental Health Housing	St. Paul
Mental Health Resources	TH	MHR TRAF Program	St. Paul
Mental Health Resources	PSH	Police Provider Homeless Outreach Project	St. Paul
Metro HRA	PSH	Ramsey County Shelter Plus Care	St. Paul
Minnesota Council of Churches	HPRP	Refugee Housing Services	St. Paul
Model Cities	PSH	Families First	St. Paul
Model Cities	PSH	Sankofa Apartments	St. Paul
Neighborhood House	HPRP	Eastside Family Center	St. Paul
New Foundations	PSH	Crestview Community	St. Paul
People Incorporated	PSH	Housing First	St. Paul
People Incorporated	SH	Ramsey County Safe Haven	St. Paul
Peta Wakan Tipi	TH	Sacred Fire Lodge	St. Paul
Plymouth Church Neighborhood Fo.	PSH	American House	St. Paul
Plymouth Church Neighborhood Fo.	PSH	Kimball Court	St. Paul
Project for Pride in Living	PSH	Delancey Apartments	St. Paul
Project for Pride in Living	PSH	PPL West 7th Housing	St. Paul
RS Eden	PSH	Seventh Landiing	St. Paul
Salvation Army	TH	Booth Brown Foyer	St. Paul
Salvation Army	PSH	Booth Brown Foyer	St. Paul
ShelterCorp	PSH	Cedarview Commons	Ramsey County
ShelterCorp	PSH	Rivertown Commons	St. Paul
St. Paul Area Council of Churchs	ES	Project HOME	St. Paul
St. Paul Public Housing Agency	PSH	VASH	St. Paul
St. Paul Urban League	PSH	MLK Court	St. Paul
The Dwelling Place	ES	The Dwelling Place	St. Paul
Theresa Living Center	TH	Caroline Family Services	St. Paul
Theresa Living Center	TH	Theresa Living Center	St. Paul
Tubman Family Alliance	ES	Hill Home	Ramsey County
Twin Cities Housing Development Corporation	PSH	Eastside Commons I	St. Paul
Twin Cities Housing Development Corporation	PSH	Eastside Commons II	St. Paul
Union Gospel Mission	TH	Naomi Family Center	St. Paul
Union Gospel Mission	ES	Union Gospel Mission	St. Paul
Women of Nations	ES	Eagle's Nest	St. Paul
Women's Advocates	ES	Women's Advocates	St. Paul
YWCA of St. Paul	PSH	Cleveland/Saunders	St. Paul
YWCA of St. Paul	PSH	Family Intervention Trust Fund	St. Paul
YWCA of St. Paul	HPRP	Housing Crisis Response Rapid Rehousing	St. Paul
YWCA of St. Paul	TH	Transitional Living Program	St. Paul
YWCA of St. Paul	PSH	University/Dale Apts.	St. Paul
YWCA of St. Paul	PSH	Winnipeg Apartments	St. Paul
YWCA of St. Paul	PSH	Permanent Housing With Support Services	St. Paul

<b>Table C.9</b>			
<b>Homeless Shelters and Emergency Housing</b>			
Anoka, Dakota, Scott, Carver and Washington Counties Continuum of Care			
Minnesota Housing, 2011			
<b>Organization Name</b>	<b>Program Type</b>	<b>Program Name</b>	<b>Location</b>
360 Communities	ES	Lewis House Eagan & Hastings	Dakota County
ACCAP	HPRP	HPRP	Anoka County
ACCAP	TH	SHP Anoka West Apartments	Anoka County
Alexandra House	ES	Alexandra House	Anoka County
CAP Agency/People Inc.	PSH	Duplex 13404 shared	Dakota County
Carver County HRA	PSH	Shelter Plus Care	Carver County
Chancellor Manor	PSH	Project Based Section 8 LTH	Dakota County
Christian Restoration Services (CRS)	TH	Transitional Housing	Anoka County
Cochran	ES	Cochran	Dakota County
Cochran	ES	Cochran	Dakota County
Dakota County	ES	Emergency Foster Care	Dakota County
Dakota County	ES	Emergency Foster Care	Dakota County
Dakota County	HPRP	HPRP	Dakota County

**Appendix C: Additional Plan Data**

Dakota County (TH5)	TH	HUD Transitional Subsidies	Dakota County
Dakota County Community Dev. Ag.	PSH	Lincoln Place Apartments	Dakota County
Dakota County Community Dev. Ag.	PSH	Scattered site rental subsidies Bridges LTH	Dakota County
Dakota County Community Dev. Ag.	PSH	Shelter Plus Care 3	Dakota County
Dakota County Supportive Housing	ES	Local motels	Dakota County
Dakota Woodlands	ES	Dakota Woodlands	Dakota County
East Metro Women's Council	ES	Home Again Emergency Shelter	Washington County
East Metro Women's Council	TH	Home Again Transitional Housing	Washington County
Elim Transitional Housing	PSH	Anoka Permanent Supportive Housing	Anoka County
Elim Transitional Housing	PSH	Anoka/Dakota SHP Samaritan	Anoka County
Elim Transitional Housing	TH	DHS TH	Anoka County
Elim Transitional Housing	TH	HOME Program (scattered site)	Anoka County
Elim Transitional Housing	PSH	People Experiencing Chronic Homelessness	Anoka County
Elim Transitional Housing	TH	THP 1	Anoka County
Family Promise of Anoka County	ES	Emergency Shelter for Families	Anoka County
Guild Inc.	PSH	Guild Inc. PH	Dakota County
Hearth Connection - Anoka	PSH	Anoka Chronic PSH - COHR	Anoka County
Hearth Connection - Anoka	PSH	Anoka Family Roots Alliance	Anoka County
Hearth Connection - Anoka	PSH	Project SAIL	Anoka County
Hearth Connection - Anoka	PSH	WHP II RAO	Anoka County
Hearth Connection - Dakota	PSH	Dakota Delancey Street	Dakota County
Hearth Connection - Dakota	PSH	Dakota Guild RAO	Dakota County
Hearth Connection - Dakota	PSH	Dakota Quest	Dakota County
Hearth Connection - Dakota	PSH	Dakota SAIL	Dakota County
Hearth Connection - Dakota	PSH	Dakota Youth Mobile	Dakota County
Hearth Connection - Dakota	PSH	Hearth Dakota Homeward	Dakota County
Hearth Connection - Dakota	PSH	St. Stephens RAO	Dakota County
Hearth Connection - Scott Carver	PSH	South Central Supportive Housing Initiative	Scott County
Hearth Connection - Washington	PSH	Delancey Street	Washington County
Hearth Connection - Washington	PSH	Family Roots Alliance	Washington County
Hearth Connection - Washington	PSH	MHR RAO	Washington County
Hearth Connection - Washington	PSH	Supportive Housing Program	Washington County
Human Services Inc.	TH	Family Transitional Housing	Washington County
Human Services Inc.	PSH	Home Free	Washington County
Human Services Inc.	TH	Men's Transitional Housing	Washington County
Human Services Inc.	PSH	Mosaic Homes	Washington County
Human Services Inc.	PSH	SHARE Apartments	Washington County
Human Services Inc.	TH	Women's Transitional Housing	Washington County
Mental Health Resources	PSH	Haralson Apartments	Dakota County
Mental Health Resources	PSH	Project Restore	Dakota County
Mental Health Resources	PSH	Project Restore	Dakota County
Metropolitan Council	PSH	Anoka I and II	Anoka County
People Inc.	PSH	ARCH	Anoka County
People Inc.	PSH	Housing with Supportive Services (Anoka)	Anoka County
RISE Inc.	PSH	Blaine Women	Anoka County
RISE Inc.	TH	City View	Anoka County
RISE Inc.	TH	Fair Oaks	Anoka County
RISE Inc.	ES	motels vouchers	Anoka County
RISE Inc.	TH	Pines	Anoka County
RISE Inc.	TH	Towerview - North	Anoka County
RISE Inc.	TH	Towerview - South	Anoka County
RISE Inc.	TH	Wlydwood	Anoka County
Safe Haven for Youth	TH	Safe Haven for Youth	Dakota County
Safe Haven for Youth	PSH	Welcome Center Apartments	Scott County
Salvation Army	TH	Fridley Homeless Veterans Housing	Anoka County
Salvation Army	TH	Gould Street	Anoka County
Salvation Army	PSH	Harvest Hills	Anoka County
SCOTT & CARVER COUNTIES	HPRP	HPRP	Carver County
Scott Carver Dakota CAP Agency Inc.	TH	HUD transitional	Scott County
Scott Carver Dakota CAP Agency Inc.	TH	Scattered Sites II 2008	Scott County
Scott Carver Dakota CAP Agency Inc.	PSH	Scott Carver Pro Rata	Carver County
Scott Carver Dakota CAP Agency Inc.	TH	Human Services Transitional Housing	Scott County
Scott Carver Dakota CAP Agency, Inc	PSH	Chronic homeless 2008	Washington County
Scott Carver Dakota CAP Agency, Inc	PSH	Scott Carver Bonus Leasing	Carver County
Scott Carver Dakota CAP Agency, Inc.	PSH	Airport 541 Apartments	Dakota County
Scott Carver Dakota CAP Agency, Inc.	PSH	Bryant Apartments	Dakota County
Scott Carver Dakota CAP Agency, Inc.	TH	CAP Transitional Housing/Apple Valley-Eagan	Dakota County
Scott Carver Dakota CAP Agency, Inc.	PSH	Chronic Voucher transfer 2010	Carver County

**Appendix C: Additional Plan Data**

Scott Carver Dakota CAP Agency, Inc.	TH	Iberia	Dakota County
Scott Carver Dakota CAP Agency, Inc.	ES	Motel/hotel vouchers	Scott County
Scott Carver Dakota CAP Agency, Inc.	PSH	Savage Project	Scott County
Scott Carver Dakota CAP Agency, Inc.	PSH	Scott-Caver Permanent Housing -Chronic	Carver County
Scott County Human Services	PSH	Shelter Plus Care 1 Combined	Scott County
South St. Paul HRA	PSH	Scattered site rental subsidies HTF	Dakota County
South St. Paul HRA	PSH	Scattered site rental subsidies LTH	Dakota County
Stepping Stone Emergency	ES	Stepping Stone	Anoka County
Tubman Family Alliance	ES	Anne Pierce Rodgers Home	Washington County
WASHINGTON COUNTY	HPRP	HPRP	Washington County
Washington County Community Service	ES	Housing Unit Hotel/Motel Voucher	Washington County

**Table C.10**  
**Homeless Shelters and Emergency Housing**  
 Central Continuum of Care  
 Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
Anna Marie's Alliance	ES	Anna Marie's	St. Cloud
Anna Marie's Alliance	TH	Anna Marie's Transitional	St. Cloud
Bi-CAP	HPRP	HPRP	Cass County
Bi-CAP	TH	Transitional Housing	Cass County
Cass County HRA	TH	Transitional Housing	Cass County
Catholic Charities	PSH	Al Loehr Housing	St. Cloud
Catholic Charities	TH	Domus Transitional Housing	St. Cloud
Catholic Charities	HPRP	HPRP	St. Cloud
Catholic Charities	TH	Supported Housing for Youth (SHY)	St. Cloud
Center City Housing Corp.	PSH	River Crest Apartments	St. Cloud
Central MN Mental Health	ES	Crisis Bed	St. Cloud
Dream Center of St. Cloud	TH	Dream Center	St. Cloud
Elim Transitional Housing	PSH	The Depot at Elk River Station	Sherburne County
L.I.F.E. In Recovery	TH	Transitional Housing	Morrison County
L.I.F.E. In Recovery (D.W. Jones)	PSH	River Rock Townhomes	Morrison County
Lakes and Pines	ES	Hotel/Motel vouchers	Kanabec County
Lakes and Pines	HPRP	HPRP	Kanabec County
Lutheran Social Services	HPRP	HPRP	Crow Wing County
Lutheran Social Services	TH	Journey Transitional Living Program	Crow Wing County
Lutheran Social Services	ES	Lakes Area Runaway and Homeless Youth	Crow Wing County
Lutheran Social Services	TH	Transitional Housing	Crow Wing County
Lutheran Social Services (Central MN Housing Partnership)	PSH	Grand Oaks Court Townhomes of Baxter	Crow Wing County
Lutheran Social Services	PSH	College Drive	Crow Wing County
Mid-MN Women's Center	ES	Women's Center	Crow Wing County
Mille Lacs Band Womens Project	ES	Shelter Program	Mille Lacs County
New Pathways Inc. (MetroPlains)	PSH	Normandy Townhomes	Isanti County
New Pathways Interfaith Hospitality Network	ES	Brainerd Site	Crow Wing County
New Pathways Interfaith Hospitality Network	ES	Cambridge Site	Isanti County
PEARL Crisis Center	TH	Safe Home	Mille Lacs County
Place of Hope	ES	Church of the Week	Stearns County
Place of Hope	PSH	Hope on Ninth	St. Cloud
Place of Hope	TH	St. Raphael's	St. Cloud
Rum River Health Services	PSH	Belle Haven Townhomes	Sherburne County
Salvation Army	ES	Emergency Shelter	St. Cloud
Salvation Army	TH	Transitional Housing	St. Cloud
Salvation Army (Brainerd)	ES	Hotel/Motel vouchers	Crow Wing County
St. Cloud HRA	PSH	Shelter Plus Care 1-6	St. Cloud
St. Cloud HRA	PSH	VASH Vouchers	St. Cloud
The Refuge Network	ES	Emergency Shelter	Kanabec County
The Salvation Army (Duffy Development Corp.)	PSH	The Crossing at Big Lake Station	Sherburne County
VA Medical Center Catholic Charities MAC-V	TH	VA Transitional Housing	St. Cloud
Volunteers of America	PSH	Our HOME	Mille Lacs County
Wright County Community Action	HPRP	HPRP	Wright County

**Appendix C: Additional Plan Data**

Wright County Community Action    TH    Transitional Housing Program    Wright County

**Table C.11**  
**Homeless Shelters and Emergency Housing**

Northeast Continuum of Care  
Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
Advocates Against Domestic Abuse	PSH	Aitkin Supportive Housing	Aitkin County
Advocates Against Domestic Abuse	ES	Hotel/Motel Voucher	Aitkin County
Advocates for Family Peace	TH	Advocates for Family Peace TH	Itasca County
AICHO	PSH	Fond Du Lac Supportive Housing	Carlton County
Arrowhead Economic Opportunity Agency	HPRP	HPRP	Itasca County
Arrowhead Economic Opportunity Agency	TH	Lake/Cook County Transitional Housing	Lake County
Arrowhead Economic Opportunity Agency	TH	LIFE Program	Itasca County
Fond du Lac Social Services	PSH	LTH Supportive Housing	Carlton County
GRACE House Shelter	ES	Shelter	Itasca County
Grand Portage Human Services	ES	Emergency Shelter Voucher Program	Cook County
Hearth Connection	PSH	NE Project - Carlton	Carlton County
Hearth Connection	PSH	North Shore Horizons	Lake County
Hearth Connection	PSH	SA Range	Itasca County
Human Development Center	PSH	Outreach Center Permanent Housing	Carlton County
Itasca HRA	PSH	Itasca County Shelter Plus Care	Itasca County
Kooch Community Services	ES	Servants of Shelter Emergency Shelter	Koochiching County
Kootasca Community Action	HPRP	HPRP	Itasca County
Kootasca Community Action	TH	Itasca Transitional Housing	Itasca County
Kootasca Community Action	TH	Koochiching Transitional Housing	Koochiching County
Kootasca Community Action	ES	Shelter	Itasca County
Kootasca Community Action	ES	Shelter	Koochiching County
Minnesota Assistance Council for Veterans	TH	Transitional Housing for Homeless Veteran	Itasca County
North Shore Horizons	ES	Emergency Shelter Vouchers	Lake County
North Shore Horizons	PSH	New Beginnings Supportive Housing	Lake County
Northland Counseling	PSH	Midway Villa	Itasca County

**Table C.12**  
**Homeless Shelters and Emergency Housing**

Northwest Continuum of Care  
Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
Beltrami County HRA	PSH	Conifer Avenue PSH	Beltrami County
Bi-County CAP	PSH	Beltrami County Chronic PSH	Beltrami County
Bi-County CAP	PSH	Beltrami County PSH 2	Beltrami County
Bi-County CAP	TH	Bi-Cap Transitional Housing	Beltrami County
Bi-County CAP	PSH	Bi-County CAP PSH	Beltrami County
Bi-County CAP	TH	Conifer Avenue Transitional Housing	Beltrami County
Bi-County CAP	HPRP	HPRP	Beltrami County
Bi-County CAP	PSH	Homeless Housing Trust Fund Vouchers	Beltrami County
Care and Share	ES	Care and Share	Polk County
Care and Share	TH	Care and Share Transitional Housing	Polk County
Center of Human Environment	PSH	Center of Human Environment	Mahnomen County
Crookston HRA	PSH	Polk County S+C	Polk County
Crookston HRA	PSH	Polk County S+C Chronic Homeless	Polk County
Evergreen House	ES	Evergreen Shelter	Beltrami County
Evergreen House	PSH	Evergreen Youth Supportive Housing	Beltrami County
Evergreen House	TH	Scattered Site Transitional Housing	Beltrami County
Headwaters Intervention Center	TH	Park Rapids Transitional Housing	Hubbard County
HRA of Bemidji	PSH	Beltrami County S+C	Beltrami County
HRA of Bemidji	PSH	Beltrami County S+C Chronic Homeless	Beltrami County
Hubbard County HRA	TH	Cornerstone	Hubbard County
Hubbard County HRA	PSH	Northwoods Supportive	Hubbard County
Inter-County Community Council	HPRP	HPRP	Red Lake County
Inter-County Community Council	PSH	Scattered Site Permanent Supportive Housing	Red Lake County
Inter-County Community Council	TH	Scattered Site Transitional Housing	Red Lake County
Lake of the Woods	ES	Motel Vouchers	Lake of the Woods County
MAHUBE	HPRP	HPRP	Mahnomen County
MAHUBE	PSH	Homeless Housing Trust Fund Vouchers	Hubbard County

**Appendix C: Additional Plan Data**

MAHUBE Community Council	TH	Scattered Site Transitional Housing	Mahnomen County
Northwest Community Action	TH	Transitional Housing	Roseau County
Northwoods Coalition for Family Safety	ES	Northwoods Coalition for Family Safety	Beltrami County
People's Church	SH	People's Church	Beltrami County
Red Lake Homeless Shelter	HPRP	HPRP	Beltrami County
Red Lake Homeless Shelter	PSH	Homeless Housing Trust Fund Vouchers	Beltrami County
Red Lake Homeless Shelter	ES	Red Lake Homeless Shelter	Beltrami County
Red Lake Homeless Shelter	TH	Scattered Site Transitional Housing	Beltrami County
Red Lake Homeless Shelter	PSH	Section 811 Designated Homeless	Beltrami County
Red Lake Reservation	ES	Equay Wiigamig	Beltrami County
Servants of Shelter	ES	Servants of Shelter	Beltrami County
Tri-Valley Opportunity Council	HPRP	HPRP	Polk County
Village of Hope	ES	Village of Hope	Beltrami County
Violence Intervention Project	ES	Violence Intervention Project Shelter	Pennington County
Violence Intervention Project	TH	VIP Transitional Housing	Pennington County

**Table C.13**  
**Homeless Shelters and Emergency Housing**  
 Southeast Continuum of Care  
 Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
Albert Lea Salvation Army	ES	Emergency Shelter motel vouchers	Freeborn County
Austin Salvation Army	ES	Emergency Shelter motel vouchers	Mower County
Bluff Country Family Resources	TH	Emergency Shelter motel vouchers	Houston County
Bluff County Family Resources	ES	June Kjome Place	Houston County
Brown County Human Services	PSH	Emergency Shelter Motel Vouchers	Brown County
Com. Against Domestic Abuse	TH	CADA	Blue Earth County
Common Bond	ES	Maple Hills	Goodhue County
Crime Victims Resource Center	PSH	Transitional Housing	Mower County
Dorothy Day Hospitality House	PSH	Dorothy Day Hospitality House	Rochester
Hearth Connection	PSH	Olmsted/Zumbro Homeless Services Team	Rochester
Hearth Connection	PSH	Olmsted/Zumbro Homeless Services Team	Olmsted County
Hearth Connection	PSH	Project Home	Dodge County
Hearth Connection	PSH	Project Home	Freeborn County
Hearth Connection	PSH	Project Home	Rice County
Hearth Connection	PSH	Project Home	Steele County
Hearth Connection	PSH	Project Home	Waseca County
Hearth Connection	PSH	South Central Supportive Housing Initiative	Blue Earth County
Hearth Connection	PSH	South Central Supportive Housing Initiative	Le Sueur County
Hearth Connection	PSH	South Central Supportive Housing Initiative	Nicollet County
Hearth Connection	PSH	South Central Supportive Housing Initiative	Fillmore County
Hearth Connection	PSH	South Central Supportive Housing Initiative	Goodhue County
Hearth Connection	PSH	South Central Supportive Housing Initiative	Winona County
Hope Coalition	ES	Haven of Hope DV Shelter	Goodhue County
Hope Coalition	HPRP	Rapid Re-Housing	Goodhue County
Hope Coalition	TH	Transitional Housing Program	Goodhue County
Hospitality House of Owatonna	ES	Hospitality House	Steele County
Interfaith Hospitality Network of Greater Rochester	ES	Interfaith Hospitality Network of Greater Rochester	Rochester
Lily Sparrow House	ES	Lilly Sparrow House	Steele County
Mankato Salvation Army	PSH	Maxfield Place	Blue Earth County
Mankato Salvation Army	ES	Salvation Army Shelter	Blue Earth County
MN Assistance Council for Veterans	ES	Emergency Shelter motel vouchers	Blue Earth County
MN Assistance Council for Veterans	PSH	Radichel Townhomes	Blue Earth County
Northfield Community Action Center	ES	Northfield CAC Shelter	Rice County
Olmsted County Community Svcs	PSH	Housing Options and Right to Recovery	Rochester
Olmsted County HRA	PSH	Francis Apartments	Rochester
Partners for Affordable Housing	ES	Partners for Aff. Housing Welcome Inn	Blue Earth County
Partners for Affordable Housing	PSH	Rivertown Homes	Blue Earth County
Partners for Affordable Housing	TH	Welcome Home	Blue Earth County
Rice County HRA (Northfield Community Action)	PSH	Marilyn's Place at Maple Hills	Rice County
Rochester Salvation Army	PSH	Castleview	Rochester
Rochester Salvation Army	ES	Emergency Shelter Motel Vouchers	Rochester
Rochester Salvation Army	HPRP	Rapid Re-Housing	Rochester
Rochester Salvation Army	TH	Transitional Living & Counseling	Rochester

**Appendix C: Additional Plan Data**

Rochester Women's Shelter	ES	International Women's Shelter	Rochester
Rochester Women's Shelter	TH	Transitional Housing	Rochester
Rochester Women's Shelter	ES	Women's Shelter	Rochester
Ruth's House of Hope	ES	Emergency Shelter	Rice County
Ruth's House of Hope	PSH	Permanent Supportive Housing	Rice County
Ruth's House of Hope	TH	Ruth's House Transitional Housing	Rice County
SEMCAC	ES	Emergency Shelter Vouchers	Mower County
SEMCAC	ES	Freeborn County Shelter	Freeborn County
SEMCAC	HPRP	Rapid Re-Housing	Dodge County
SEMCAC	HPRP	Rapid Re-Housing	Mower County
Steele County HRA	PSH	Bridges and Bridges-Like	Steele County
Steele County Transitional Housing	TH	Progress Program	Steele County
Three Rivers Community Action, Inc.	TH	Chamomile Transitional Housing	Rice County
Three Rivers Community Action, Inc.	HPRP	Goodhue County Rapid Re-Housing	Goodhue County
Three Rivers Community Action, Inc.	HPRP	Rice County Rapid Re-Housing	Rice County
Three Rivers Community Action, Inc.	HPRP	Rice County Rapid Re-Housing	Wabasha County
Winona Catholic Worker	ES	Bethany House	Winona County

**Table C.14**  
**Homeless Shelters and Emergency Housing**  
 Southwest Continuum of Care  
 Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
Heartland Community Action Agency Inc.	ES	ES Vouchers	Kandiyohi County
Heartland Community Action Agency Inc.	TH	HUD Transitional Housing Program	Kandiyohi County
Heartland Community Action Agency Inc.	TH	SW MN Transitional Housing Program	Kandiyohi County
Lutheran Social Services	TH	Healthy Transitions	Kandiyohi County
Lutheran Social Services	HPRP	LSS Willmar HPRP	Kandiyohi County
Lutheran Social Services	TH	Transitional Housing	Kandiyohi County
Prairie Five	HPRP	Prairie Five HPRP	Chippewa County
Renville County Human Services	ES	ES Vouchers	Renville County
Salvation Army - Extension	PSH	Housing Services of SWMinnesota	Meeker County
Salvation Army of Kandiyohi County	ES	ES Vouchers	Kandiyohi County
Salvation Army of Kandiyohi County	PSH	Housing Services of Kandiyohi County	Kandiyohi County
Shelter House	ES	Shelter House	Kandiyohi County
Southwest Minnesota Housing Partnership	PSH	Homeless Voucher Program	Murray County
Southwest Minnesota Housing Partnership	PSH	New Castle Townhomes	Nobles County
Southwest Minnesota Housing Partnership	PSH	Viking Terrace Apartments	Nobles County
Southwest Minnesota Housing Partnership	PSH	Westwind Townhomes	Kandiyohi County
SW Minnesota Opportunity Council	ES	ES Vouchers	Nobles County
SW Minnesota Opportunity Council	TH	Transitional Housing Program	Brown County
Western Community Action Agency	ES	ES Vouchers	Lyon County
Western Community Action Agency	HPRP	HPRP Vouchers	Lyon County
Western Community Action Agency	TH	HUD Transitional Housing Program	Lyon County
Western Community Action Agency	PSH	Permanent Supportive Housing	Lyon County
Western Community Action Agency	ES	The Refuge- A fresh start	Lyon County
Willmar HRA	PSH	Country View Place	Nobles County
Willmar HRA	PSH	Shelter + Care - Rural Homeless Project	Kandiyohi County
Willmar HRA	PSH	Shelter Plus Care 2	Kandiyohi County

**Table C.15**  
**Homeless Shelters and Emergency Housing**  
 St. Louis Continuum of Care  
 Minnesota Housing, 2011

Organization Name	Program Type	Program Name	Location
American Indian Community Housing	TH	Oshki Odaadiziwini Waakalgan	Duluth
American Indian Community Housing Org.	ES	Daabinoo 'Igan Domestic Violence Shelter	Duluth
American Indian Community Housing Org.	PSH	Gimaajii Mino Bimaadiziyaan	Duluth
Arrowhead Economic Opportunity Agency	PSH	Youth Foyer	St. Louis County
Arrowhead Economic Opportunity Agency	ES	Bill's House	St. Louis County
Arrowhead Economic Opportunity Agency	TH	Bill's House	St. Louis County
Arrowhead Economic Opportunity Agency	HPRP	HPRP	St. Louis County
Arrowhead Economic Opportunity Agency	ES	Tomassoni Apartments	St. Louis County
Center City Housing	TH	Transitional Housing	Duluth
Churches United in Ministry	ES	CHUM Shelter	Duluth

**Appendix C: Additional Plan Data**

Churches United in Ministry	HPRP	HPRP - City of Duluth	Duluth
Duluth HRA	PSH	Shelter Plus Care	Duluth
Duluth HRA SRO Vouchers	PSH	Center City- Memorial Park	Duluth
Duluth HRA SRO Vouchers	PSH	Center City- San Marco	Duluth
Duluth HRA SRO Vouchers	PSH	Union Gospel Mission	Duluth
Duluth HRA SRO Vouchers	PSH	Women's Transitional Housing	Duluth
Hearth Connection	PSH	Bois Forte	St. Louis County
Hearth Connection	PSH	Bois Forte RAO	Duluth
Hearth Connection	PSH	Bois Forte RAO	St. Louis County
Hearth Connection	PSH	Carlton County	Duluth
Hearth Connection	PSH	Fond du Lac Mobile Team	Duluth
Hearth Connection	PSH	Fond du Lac RAO	Duluth
Hearth Connection	PSH	Giiwe Mobile Team	Duluth
Hearth Connection	PSH	Giiwe Mobile Team	St. Louis County
Hearth Connection	PSH	Range Mental Health RAO	St. Louis County
Hearth Connection	PSH	Range Mobile Team	St. Louis County
Hearth Connection	PSH	Scattered Site	Duluth
Hearth Connection	PSH	Shelter Plus Care	Duluth
Hearth Connection	PSH	WCDO	Duluth
Hearth Connection	PSH	WCDO	Duluth
Life House	TH	Harbor House Leasing	Duluth
Life House	PSH	House of Phoenix	Duluth
Life House	TH	Weekend Activities vouchers	Duluth
Loaves and Fishes	ES	Dorothy Day House	Duluth
Loaves and Fishes	ES	Olive Branch House	Duluth
Lutheran Social Services	ES	Bethany Crisis Shelter Runaway Program	Duluth
Lutheran Social Services	TH	Renaissance Program	Duluth
MN Assistance Council for Veterans	TH	Duluth Veterans Place	Duluth
MN Assistance Council for Veterans	PSH	Permanent Housing	Duluth
MN Assistance Council for Veterans	HPRP	State HPRP	Duluth
Range Mental Health Center	PSH	Perpich Apartments	St. Louis County
Range Mental Health Center	TH	Rental Assistance (youth outreach program)	St. Louis County
Range Transitional Housing	PSH	Permanent Housing	St. Louis County
Range Transitional Housing	PSH	Permanent Housing-chronic	St. Louis County
Range Transitional Housing	TH	Scattered Site Hibbing	St. Louis County
Range Transitional Housing	TH	Virginia HRA Transitional Housing	St. Louis County
Range Women's Advocates	ES	Safe Houses	St. Louis County
Safe Haven Shelter for Battered Women	ES	Safe Haven Shelter for Battered Women	Duluth
Salvation Army	TH	Scattered Site	Duluth
Union Gospel Mission	ES	Shelter	St. Louis County
Virginia HRA	PSH	Shelter Plus Care	St. Louis County
YWCA of Duluth	PSH	West Duluth Center (Spirit Valley)	Duluth

<b>Table C.16</b>			
<b>Homeless Shelters and Emergency Housing</b>			
West Central Continuum of Care Minnesota Housing, 2011			
Organization Name		Program Name	Location
Becker County EDA	PSH	West River Townhomes	Becker County
Churches United For the Homeless	ES	Churches United for the Homeless - Emergency Shelter	Moorhead
Clay County HRA	PSH	CCHRA Family Long-Term Homeless	Moorhead
Clay County HRA	PSH	Clay County Shelter + Care	Moorhead
Clay County HRA	PSH	Gateway Gardens	Moorhead
Clay County HRA	PSH	Homeless to Housed	Moorhead
Clay County HRA	PSH	HRA Cares	Moorhead
Clay County HRA	PSH	Prairie Horizons Townhomes	Moorhead
Dorothy Day House of Hospitality Inc.	ES	Dorothy Day House	Moorhead
Grant County Social Services	PSH	H.E.L.P. + H.E.L.P. Expansion	Grant County
Lakes & Prairie Comm. Partnership	TH	Lakes & Prairie Transitional Housing*	Moorhead
Lakes & Prairie Comm. Partnership	HPRP	Lakes & Prairies Comm. Partnership - HPRP	Clay County
Lakes & Prairie Comm. Partnership	PSH	Lakes & Prairies Comm. Partnership - PSH	Clay County

**Appendix C: Additional Plan Data**

Lakes & Prairie Comm. Partnership	PSH	Lakes & Prairies Comm. Partnership - PSH	Clay County
Lakes & Prairie Comm. Partnership	TH	Lakes & Prairies HUD Transitional Housing	Moorhead
MAHUBE Community Action	TH	MAHBUE Transitional Housing	Becker County
MAHUBE Community Action	HPRP	MAHUBE CAA - HPRP	Becker County
MAHUBE Community Action	PSH	MAHUBE ELF Vouchers	Becker County
Otter Tail CA	ES	Emergency Motel Vouchers	Becker County
Otter Tail CA	HPRP	Otter Tail-Wadena HPRP	Otter Tail County
Someplace Safe	ES	Safe House	Otter Tail County
West Central MN Community Action	TH	WC MN CA Transitional Housing	Traverse County
West Central MN Community Action	HPRP	West Central CAA - HPRP	Grant County
WINGS	PSH	WINGS Permanent Supportive Housing	Douglass County
WINGS	TH	WINGS Transitional Housing	Douglass County

**DOMESTIC VIOLENCE VICTIM SERVICES AND FACILITIES**

<b>Table C.17</b> <b>Domestic Violence Service Providers</b> State of Minnesota Day One Data, 2011	
Homeless Service Organization	Location
Norman County Victim Assistance Program	Ada
Family Crisis Center (Headwaters Intervention Center)	Bagley
Southern Valley Alliance for Battered Women	Belle Plaine
Northwoods Coalition For Family Safety	Bemidji
Alexandra House, Inc.	Blaine
Cornerstone	Bloomington
Women's Center of Mid-MN, Inc.	Brainerd
Little Falls & Long Prairie: Hands of Hope Resource Center	Brainerd
The Refuge Network	Cambridge
Rural Women's Advocates	Carlton
The Refuge Network	Center City
Polk County Coordinated Victim Services	Crookston
Lakes Crisis & Resource Center	Detroit Lakes
Dabinoo'Igan	Duluth
Safe Haven Shelter for Battered Women	Duluth
Lewis House (360 Communities)	Eagan
HOPE Center	Faribault
Ruth's House	Faribault
YWCA Emergency Shelter	Fargo-Moorhead
Someplace Safe	Fergus Falls
Women's Rural Advocacy Program (WRAP)	Granite Falls
Kittson County Victim Services	Hallock
Lewis House (360 Communities)	Hastings
WINDOW	Hinckley
Bluff County Family Resources	Hokah
Sojourner	Hopkins
Women's Rural Advocacy Program (WRAP)	Ivanhoe
Southwest Crisis Center	Jackson
Hill Home (Tubman)	Lake Elmo
Southwest Crisis Center	Luverne
CADA (Committee Against Domestic Abuse)	Mankato
Women's Rural Advocacy Program (WRAP)	Marshall
PEARL Crisis Center	Milaca
Asian Women House of Peace	Minneapolis
Domestic Abuse Project	Minneapolis
Domestic Abuse Service Center	Minneapolis
Harriet Tubman	Minneapolis
Indigenous Women's Life Net Program	Minneapolis
The Refuge Network	Mora
DOVE (Down on Violence Everyday)	Naytahwaush
Crime Victims Services	New Ulm
Mille Lacs Band Women's Project Shelter	Onamia
Crisis Resource Center of Steele County	Owatonna
Headwaters Intervention Center	Park Rapids

**Appendix C: Additional Plan Data**

Southwest Crisis Center	Pipestone
Home Free (Missions, Inc.)	Plymouth
Equay Wiigamig	Red Lake
HOPE Coalition	Red Wing
Women's Rural Advocacy Program (WRAP)	Redwood Falls
Women's Shelter, Inc.	Rochester
Roseau County Victim Services	Roseau
Anna Marie's Alliance	St. Cloud
Bridges to Safety	St. Paul
Casa de Esperanza	St. Paul
CSD of Minnesota	St. Paul
St. Paul Domestic Violence Intervention Project	St. Paul
Eagles Nest (Women of Nations)	St. Paul
Women's Advocates	St. Paul
Anne Pierce Rogers	St. Paul Park
Violence Intervention Project	Thief River Falls
Range Women's Advocates	Virginia
Marshall County Victim Services	Warren
Shelter House, Inc.	Willmar
Southwest Crisis Center	Windom
Southwest Crisis Center	Worthington

**SERVICES AND FACILITIES FOR PERSONS LIVING WITH HIV/AIDS**

<b>Table C.18</b> <b>HIV/AIDS Service Providers</b> State of Minnesota AIDS Project Resource Quick List, 2011	
<b>HIV/AIDS Service Organization</b>	<b>Location</b>
Abbott Northwestern Infectious Disease International Travel Clinic	Minneapolis
African American AIDS Task Force	Minneapolis
Aliveness Project	Minneapolis
Clare Housing	Minneapolis
Delaware Street Clinic-University of Minnesota Medical Center	Minneapolis
Duluth Clinic Infectious Disease Unit	Duluth
Ford House	Minneapolis
HealthPartners Specialty Center Infectious Disease Clinic	St. Paul
Hennepin County Medical Center Positive Care Center	Minneapolis
Hennepin County Public Health Clinic Red Door Services	Minneapolis
Indigenous Peoples Task Force	Minneapolis
Infectious Diseases Minneapolis Ltd	Robbinsdale
Intermed Consultants	Edina
Lydia Apartments	Minneapolis
Mayo Clinic HIV Clinic and Social Services	Rochester
Midwest Infectious Disease Consultants	Minneapolis
Minneapolis Urban League Social Wellness Cluster	Minneapolis
Minnesota AIDS Project	Minneapolis
North Point Health and Wellness Center	Minneapolis
Park Nicollet Infectious Disease Clinic	St. Louis, Park
St. Paul Infectious Disease Associates	St. Paul
St. Paul Urban League	St. Paul
Sub-Saharan African Youth and Family Services in Minnesota	St. Paul
Transitional Housing Program	Minneapolis
West Side Community Health Services La Clinica Medical Clinic	St. Paul
Veterans Administration (VA) Medical Center HIV Clinic	Minneapolis
Youth and AIDS Project	Minneapolis
YouthLink Project OffStreets	Minneapolis

**SERVICES AND FACILITIES FOR VETERANS**

<b>Table C.19</b> <b>Veteran Service Providers</b> State of Minnesota Department of Veterans Affairs Programs, 2011	
Veterans Organizations	Description
Bronze Star Markers	Veteran Grave Markers
Claims and Outreach Assistance	Assist with USDVA benefits
State Soldier's Assistance Program (SSAP)	Educational benefits and financial assistance
Minnesota State Approving Agency (SAA) G.I. Bill	Education and training programs
Higher Education Veterans Assistance Program	Public and private higher education assistance
Minnesota G.I. Bill	Post secondary educational assistance
Veterans Linkage Line (LinkVet)	Customer service line for services and resources
Military Funeral Honor	Congressionally chartered veterans service organization stipend for funeral honor
Minnesota Service C. O. R. E.	Community-based services
State Veterans Cemetery	Burial services
Tribal Veteran Service Officer (TVSO)	Services for Native American Reservations
Veterans Homes	Health care
Veterans Preference in Employment	Minnesota Veterans Preference Act grants preference in hiring and promotion for most public employment positions
Women Veterans Program	Ensure equitable access to benefits and services

**SERVICES AND FACILITIES FOR PERSONS RECENTLY RELEASED FROM PRISON**

<b>Table C.20</b> <b>Prisoner Re-Entry Services and Housing</b> State of Minnesota Internet Search, 2011	
Re-entry program	Location
180 Degrees, Inc.	Minneapolis
Central Minnesota Re-Entry Project	St. Cloud
Goodwill-Easter Seals Minnesota	St. Paul
Minnesota Department of Employment and Economic Development (DEED)	St. Paul
RS Eden	St. Paul, Minneapolis
Criminal Record Repository	St. Paul
DOC MINNCOR Industries	St. Paul
DOC Community and Juvenile Services Division	St. Paul
State Public Offender	Minneapolis
Workforce Center	St. Paul
Grace Prison Ministry	Eden Prairie
AMICUS, Inc.	Minneapolis
Minneapolis American Indian Center	Minneapolis
Project for Pride in Living, Inc.	Minneapolis
Families and Offender United Project	Minneapolis
Project Re-entry	Minneapolis
Wilder Foundation	St. Paul
iSeek Solutions	Minneapolis



## APPENDIX D: PUBLIC INVOLVEMENT PROCESS

The public involvement process followed the requirements specified in the Citizen Participation Plan, as noted in Appendix A. However, this section presents a list of consultations, results from the 2011 Housing and Community Development Survey, and minutes from the focus groups and regional forums.

### CONSULTATIONS

<b>Table D.1</b>	
<b>Consultation Activities</b>	
State of Minnesota 2011	
2009 ARRA Awardees	Minnesota Department of Health Environmental Health Division Minnesota Department of Health Environmental Impacts Analysis Unit
2009 BDPI Awardees	Minnesota Department of Human Rights
2009 SCDP Awardees	Minnesota Department of Human Rights
2010 SCDP Awardees	Minnesota Department of Human Services
2011 Small Cities List	Minnesota Indian Affairs Council
Advocates Against Domestic Abuse	Minnesota Federal Reserve Bank
Advocates for Family Peace	Minnesota Housing eNews List
Ain Dah Yung	Minnesota Multihousing Association
Aitkin County Health & Human Services	Minnesota State Council on Disability
Alexandra House	Missions, Inc.
American Indian Community Housing Organization	Morrison County Sheriff Department
Amherst H. Wilder Foundation	Mower County Human Services
Anoka County Community Action Program	New Pathways, Inc.-Brainerd Site
Anoka County Human Services	New Pathways, Inc.-Cambridge Site
Arrowhead Economic Opportunity Agency-Grand Rapids	Nicollet County Social Services
Arrowhead Economic Opportunity Agency-Virginia	Nobles County Family Service Agency
Ascension Place	Norman County Social Service Center
Asian Women United of MN	North Shore Horizons
Avenues for Homeless Youth	Northfield Community Action Agency
Benton County Human Service Agency	Northwest Community Action
Bi-County Community Action Program-Central	Northwest Community Action Inc.
Bi-County Community Action Program-Northwest	Otter Tail-Wadena Community Action Council
Big Stone County Family Services	Our Saviour's Housing
Bluff Country Family Resources-Caledonia	Overcomers Intl Fellowship
Bluff Country Family Resources-Hokah	Parents In Community Action
Breaking Free	Partners for Affordable Housing.
Brown County Family Services	Partners for Affordable Housing.
Cabrini Partnership	PEARL Crisis Center
Care and Share Center	Perspectives Inc.
Carlton County Sexual & Domestic Abuse Program	Peta Wakan Tipi
Carver County Community Social Services	Pine County Health and Human Services
Casa De Esperanza	Pipestone County Family Services
Cass County Health, Human and Veterans Services	Polk County Social Services
Catholic Charities-Maplewood	Ramsey County Community Human Services
Catholic Charities-Minneapolis	Range Transitional Housing-Hibbing
Catholic Charities-St. Cloud	Range Transitional Housing-Virginia
Catholic Charities-St. Paul	
Catholic charities of St Cloud Domus transitional housing,	
Northwest Hennepin Human Services Council	Red Lake Co. Social Services
Catholic Charities-The Family Place-Maplewood Family Service Center	Red Lake County Social Service Center
Center City Housing Corp.	Red Lake Homeless Shelter
Central Minnesota Housing Partnership	Red Lake Transitional Housing
Central Minnesota Task Force on Battered Women	Redwood County Human Services
Chicano/Latino Affairs Council	Renville County Human Services
Christian Restoration Services	Rice County Social Services
Churches United for the Homeless	Rise Housing Services
Churches United in Ministry	Rochester Family Y
City of Duluth Human Rights Office	Rochester Salvation Army

**Appendix D. Public Involvement Process**

Clay County Social Service Center	Rock County Family Service Agency
Clear Waters Life Center	Roseau County Social Services
Committee Against Domestic Abuse Inc.	Ruth's House of Hope
Community Action Center of Northfield	Safe Haven
Community Action Partnership for Suburban Hennepin (CAPSH)	Safe Haven for Youth
Community Emergency Services Program (CEAP)	Safe Haven Shelter for Battered Women
Cook County Public Health & Human Services	Salvation Army -Pennington
Cornerstone	Salvation Army (Albert Lea
Cornerstone Advocacy Service	Salvation Army-Anoka
Council on Asian-Pacific Minnesotans	Salvation Army-Booth Brown, St. Paul
Council on Black Minnesotans	Salvation Army-Brainerd
Crisis Resource Center of Steele County	Salvation Army-Carlton
Crow Wing County Social Service Center	Salvation Army-Duluth
Dakota County Adult Services	Salvation Army-Duluth
Dakota County Supportive Housing Unit-Dakota County	Salvation Army-Fergus Falls
Dakota County Supportive Housing Unit-West St. Paul	Salvation Army-Hibbing
Dakota County-SHU Unit	Salvation Army-Le Seur
Dakota Woodlands	Salvation Army-Litchfield
Division of Indian Work	Salvation Army-Owatona
Dodge County Human Services	Salvation Army-Rice
Dorothy Day House of Hospitality - Moorhead	Salvation Army-Rochester
Drake Hotel	Salvation Army-St. Cloud
East Metro Women's Council-Cottage Grove	Salvation Army -Minneapolis
East Metro Women's Council-Whiote Bear Lake	Save Avenues
Elim Transitional Housing-Columbia Heights	Scott Carver Community Action Agency
Elim Transitional Housing-Minneapolis	Scott County Human Services
Emerge	Scott-Carver-Dakota CAP Agency-Rosemount
Emma B Howe	Scott-Carver-Dakota CAP Agency-Shakopee
Emma Norton Residence	Semcac-Albert Lea
Evergreen	Semcac-Austin
Evergreen House	Semcac-Caledonia
Face to Face	Semcac-Dodge County
Families Moving Forward	Semcac-Fillmore County
Family Promise of Anoka County	Semcac-Freeborn County
Fillmore County Social Services	Semcac-Houston County
Fillmore Family Resources	Semcac-Kasson
Freeborn County Crime Victim's Cr Ctr	Semcac-Main Office
Freeborn County Human Services	Semcac-Mower County
Freeport West	Semcac-Owatonna
Goodhue County Social Service Center	Semcac-Preston
GRACE House	Semcac-Winona
Grand Portage Domestic Violence Program	Sharing and Caring Hands
Grant County Social Services	Sherburne County Health & Human Services
Hands of Hope Resource Center	Sibley County Human Services
Headwaters Intervention Center	Simpson Housing Services
Heartland Community Action Agency-Hutchinson	Sojourner Project
Heartland Community Action Agency-Olivia	Someplace Safe
Heartland Community Action Agency-Willmar	South Central Human Relations Center
Hennepin South Services Collaborative	Southwest Crisis Center
Home Free	Southwest Crisis Center - Peace Agency
HOPE Coalition	Southwestern Minnesota Opportunity Council
Hospitality House	St. Cloud VA Health Care System
House of Charity	St. Louis County Public Health and Human Services
Hubbard County HRA	St. Paul Human Rights and Equal Economic Opportunity
Human Services Inc.	St. Stephen's Human Services
Human Services of Faribault & Martin Cities.	Steele County Human Services
Inter-County Community CAP	Steele County Transitional Housing
Inter-County Community Council	Stevens County Human Services Department
Interfaith Hospitality Network of Greater Rochester	Swift County Human Services
Interfaith Outreach & Community Partners	The Bridge for Runaway Youth
Jackson County Human Services	The Dwelling Place
Kanabec County Family Services	The Refuge Network
Kandiyohi County Family Services	The Salvation Army
Kittson County Social Services	The Salvation Army-Duluth
Koochiching County Community Services	The Salvation Army-Washington County
Kootasca Community Action, Inc.	The Wayside House
KOOTASCA Community Action-Grand Rapids	Theresa Living Center

**Appendix D. Public Involvement Process**

KOOTASCA Community Action-International Falls	Theresa Living Center-Caroline Family Services
Labor Standards Project Directors List	Three Rivers Community Action-Faribault
L.I.F.E In Recovery South	Three Rivers Community Action-Wabasha
Lac Qui Parle County Family Services	Three Rivers Community Action-Zumbrota
Lake of the Woods Social Services	Todd County Social Services
Lakes & Prairies CAP	Traverse County Social Services
Lakes & Prairies Community Action Partnership	Tri-Valley Opportunity Council
Lakes and Pines Community Action-Central	Tubman-Lake Elmo
Lakes and Pines Community Action Council	Tubman-Minneapolis
Lakes and Pines Community Action Council-Northeast	Tubman-St. Paul Park
Lakes Crisis and Resource Center	Twin Cities Housing Discrimination Law Project
LeSueur County Dept. of Human Services	Union Gospel-Naomi Family Residence
Lewis House Eagan	Union Gospel Mission-Duluth
Life House	Union Gospel Mission-St. Paul
Life House, Inc.	Violence Intervention Project
Lily Sparrow House	Wabasha County Social Services
Loaves & Fishes-Duluth	Wadena County Human Services
Lutheran Social Services-Brainerd	Washington County Community Services
Lutheran Social Services-Duluth	Watonwan County Human Services Center
Lutheran Social Services-Mankato	West Central Minnesota Communities Action
Lutheran Social Services-Minneapolis	Western Community Action
Lutheran Social Services-Range YS	Western Community Action-Cottonwood, Jackson, Lincoln, Lyon, and Redwood
Lutheran Social Services-St. Paul	Western Community Action-Marshall
Lutheran Social Services-Willmar	White Earth Reservation Tribal Council
Mahube Community Council-Northwest	Wings Family Supportive Services, Inc.
Mahube Community Council-West Central	Winona Catholic Worker
Mahube Community Council- Hubbard County HRA	Winona County Human Services
Meeker County Social Services	Winona Volunteer Services
Mending the Sacred Hoop-statistics	Women of Nations
Mid-Minnesota Women's Center	Women's Advocates, Inc.
Minneapolis Life Home Project	Women's Resource Center
Minnesota AIDS Coalition	Women's Rural Advocacy Program
Minnesota AIDS Project	Women's Shelter
Minnesota Assistance Council for Veterans	Wright County Community Action
Minnesota Assistance Council for Veterans-Duluth	Yellow Medicine County Family Services
Minnesota Assistance Council for Veterans-Lake & Cook	Youthlink/Aeon
Minnesota Assistance Council for Veterans-Minneapolis	YWCA of Duluth
Minnesota Association of Realtors	YWCA of St. Paul
Minnesota Coalition for Battered Women	YWCA St. Paul
Minnesota Department of Health Childhood Lead Poisoning Prevention Program	Zoom House

**2011 HOUSING AND COMMUNITY DEVELOPMENT SURVEY**

The 2011 Minnesota Housing and Community Development Survey was used to gain input regarding the perceptions of housing and community development needs and reactions to proposed activities in Minnesota. The survey was conducted online and was sent to stakeholders across the state. Nearly 550 completed surveys were received.

State of Minnesota Responses

<b>Table D.2</b> <b>How would allocate your resources among these areas?</b> State of Minnesota 2011 Housing and Community Development Survey Data	
Area	Percentage Allocated
Housing	24.9%
Economic Development	21.1%
Infrastructure	17.4%
Public Facilities	11.4%
Human Services	24.0%
All Other	1.2%
<b>Total</b>	<b>100.0%</b>

<b>Table D.3</b> <b>Cited Barriers to Affordable Housing</b> State of Minnesota 2011 Housing and Community Development Survey Data	
Barriers	Observations
Not In My Back Yard (NIMBY) mentality	265
Cost of land or lot	207
Cost of materials	199
Cost of labor	190
Lack of affordable housing development policies	120
Construction fees	101
Density or other zoning requirements	85
Permitting fees	75
Permitting process	72
Building codes	51
Lack of other infrastructure	46
Impact fees	46
Lack of water/sewer systems	45
Lack of available land	45
Lot size	28
ADA codes	27
Lack of qualified contractors or builders	24
<b>Total</b>	<b>1,626</b>

**Table D.4**  
**Minnesota Housing and Community Development Survey**  
 State of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for housing in your community</b>						
Construction of affordable for-sale housing	58	162	140	58	123	541
Construction of affordable rental housing	24	50	114	231	122	541
First-time homebuyer assistance	20	68	185	146	122	541
Rental assistance	16	33	117	253	122	541
Homeowner housing rehabilitation	11	63	171	167	129	541
Rental housing rehabilitation	4	57	148	206	126	541
Energy efficient retrofits	9	58	179	167	128	541
Housing demolition	48	197	114	48	134	541
Downtown housing	75	175	116	42	133	541
Mixed use housing	46	154	149	59	133	541
Mixed income housing	28	122	171	90	130	541
Senior-friendly housing	21	97	166	133	124	541
Retrofitting existing housing to meet seniors' needs	12	96	166	138	129	541
Preservation of federal subsidized housing	17	57	94	245	128	541
Homeownership in communities of color	39	112	142	117	131	541
Supportive housing	14	81	142	176	128	541
Rental Housing for very low-income households	13	47	107	253	121	541
Other	11	3	8	46	473	541
<b>Please rate the need for business and economic development in your community</b>						
Attraction of new businesses	2	28	143	219	149	541
Retention of existing businesses	2	16	105	270	148	541
Expansion of existing businesses	2	34	141	214	150	541
Provision of job training	1	50	172	167	151	541
Enhancement of businesses infrastructure	9	107	175	90	160	541
Provision of working capital for businesses	9	70	170	127	165	541
Provision of technical assistance for businesses	8	105	182	83	163	541
Investment as equity partners	14	106	170	82	169	541
Provision of venture capital	13	95	167	98	168	541
Development of business incubators	25	119	155	70	172	541
Development of business parks	54	181	101	37	168	541
Foster businesses with higher paying jobs	10	45	113	207	166	541
Other	4	3	6	20	508	541

**Table D.5**  
**Minnesota Housing and Community Development Survey**  
 State of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for infrastructure in your community</b>						
Street and road improvements	2	49	173	161	156	541
Sidewalk improvements	12	129	157	85	158	541
Water system improvements	13	126	164	73	165	541
Sewer system improvements	12	121	161	82	165	541
Solid waste facility improvements	19	143	155	56	168	541
Storm sewer system improvements	15	115	167	75	169	541
Flood drainage improvements	20	116	161	77	167	541
Bridge improvements	12	93	159	115	162	541
Bicycle and walking paths	36	124	122	96	163	541
Other	7	2	6	14	512	541
<b>Please rate the need for the following community and public facilities in your community</b>						
Youth centers	14	67	149	153	158	541
Community centers	21	86	155	119	160	541
Childcare facilities	10	70	150	150	161	541
Parks and recreational centers	17	117	169	76	162	541
Senior centers	14	112	170	81	164	541
Healthcare facilities	21	102	158	98	162	541
Residential treatment centers	19	108	159	89	166	541
Public buildings with improved accessibility	24	129	132	61	195	541
<b>Please rate the need for public and related human services and public services in your community</b>						
Youth services	7	45	129	203	157	541
Senior services	6	61	167	151	156	541
Transportation services	7	38	119	223	154	541
Healthcare services	6	61	152	166	156	541
Childcare services	11	47	154	175	154	541
Fair housing activities	20	110	140	112	159	541
Fair housing education	20	105	144	114	158	541
Tenant/Landlord counseling	18	106	142	117	158	541
Homebuyer education	16	89	161	114	161	541
Crime awareness education	23	128	156	72	162	541
Mitigation of lead-based paint hazards	39	168	131	43	160	541
Mitigation of radon hazards	36	175	127	41	162	541
Mitigation of asbestos hazards	38	162	133	44	164	541
Employment services	12	35	122	217	155	541
Mental health/chemical dependency services	17	52	133	183	156	541
Other	5	1	1	14	520	541

<b>Table D.6</b>						
<b>Minnesota Housing and Community Development Survey</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	<b>Total</b>
<b>Please rate the need for the following housing types for special needs populations</b>						
Emergency shelters	12	72	105	195	157	541
Transitional housing	6	72	115	193	155	541
Shelters for youth	11	74	104	191	161	541
Senior housing, such as nursing homes or assisted living facilities	14	100	165	104	158	541
Housing designed for persons with disabilities	5	67	193	117	159	541
Permanent supportive housing	6	52	123	205	155	541
Other	4	1	3	20	513	541

<b>Table D.7</b>						
<b>Minnesota Housing and Community Development Survey</b>						
State of Minnesota						
2011 Housing and Community Development Survey Data						
<b>Questions</b>	<b>Responses</b>					
	<b>No Need</b>	<b>Low Need</b>	<b>Medium Need</b>	<b>High Need</b>	<b>Missing</b>	<b>Total</b>
<b>Please rate the need in your community for service and facilities for each of the special needs groups identified</b>						
The elderly	10	70	179	122	160	541
The frail elderly	10	56	149	165	161	541
Persons with severe mental illness	4	48	114	220	155	541
Persons with physical disabilities	5	61	206	111	158	541
Persons with developmental disabilities	7	73	188	113	160	541
Persons with substance abuse addictions	13	67	148	153	160	541
Persons with HIV/AIDS	27	135	144	70	165	541
Victims of domestic violence	6	67	159	153	156	541
Veterans	8	53	143	175	162	541
Homeless persons	12	55	100	223	151	541
Persons recently released from prison	24	74	95	188	160	541
Other	2	2	4	10	523	541

## Entitlement Areas of Minnesota Responses

<b>Table D.8</b> <b>How would allocate your resources among these areas?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data	
Area	Percentage Allocated
Housing	25.7%
Economic Development	20.3%
Infrastructure	18.0%
Public Facilities	11.1%
Human Services	23.1%
All Other	1.6%
<b>Total</b>	<b>100.0%</b>

<b>Table D.9</b> <b>Please select the barriers or constraints to affirmatively furthering fair housing that appear in Minnesota</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data	
Barriers	Observations
Not In My Back Yard (NIMBY) mentality	159
Cost of land or lot	114
Cost of materials	98
Cost of labor	98
Lack of affordable housing development policies	67
Density or other zoning requirements	57
Construction fees	53
Permitting process	46
Permitting fees	44
Building codes	32
Impact fees	30
Lack of available land	24
Lack of other infrastructure	18
Lack of water/sewer systems	14
Lot size	14
ADA codes	14
Lack of qualified contractors or builders	13
<b>Total</b>	<b>895</b>

**Table D.10**  
**Minnesota Housing and Community Development Survey**  
 Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for housing in your community</b>						
Construction of affordable for-sale housing	36	98	62	28	69	293
Construction of affordable rental housing	11	28	63	123	68	293
First-time homebuyer assistance	12	49	88	76	68	293
Rental assistance	9	17	60	138	69	293
Homeowner housing rehabilitation	9	40	108	63	73	293
Rental housing rehabilitation	2	33	81	106	71	293
Energy efficient retrofits	5	39	95	83	71	293
Housing demolition	30	106	67	13	77	293
Downtown housing	41	94	59	25	74	293
Mixed use housing	23	82	76	37	75	293
Mixed income housing	13	68	86	54	72	293
Senior-friendly housing	9	53	90	72	69	293
Retrofitting existing housing to meet seniors' needs	6	59	87	71	70	293
Preservation of federal subsidized housing	8	27	50	139	69	293
Homeownership in communities of color	11	41	83	86	72	293
Supportive housing	8	31	72	112	70	293
Rental Housing for very low-income households	5	23	49	148	68	293
Other	8	3	.	27	255	293
<b>Please rate the need for business and economic development in your community</b>						
Attraction of new businesses	2	19	76	105	91	293
Retention of existing businesses	2	12	56	132	91	293
Expansion of existing businesses	2	13	84	102	92	293
Provision of job training	1	22	82	98	90	293
Enhancement of businesses infrastructure	6	56	88	46	97	293
Provision of working capital for businesses	7	41	94	52	99	293
Provision of technical assistance for businesses	5	62	90	40	96	293
Investment as equity partners	11	53	89	39	101	293
Provision of venture capital	11	53	86	44	99	293
Development of business incubators	13	61	80	35	104	293
Development of business parks	32	97	48	15	101	293
Foster businesses with higher paying jobs	7	26	61	102	97	293
Other	2	2	2	11	276	293

**Table D.11**  
**Minnesota Housing and Community Development Survey**  
 Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for infrastructure in your community</b>						
Street and road improvements	.	27	83	92	91	293
Sidewalk improvements	4	68	80	48	93	293
Water system improvements	6	76	84	30	97	293
Sewer system improvements	6	74	85	31	97	293
Solid waste facility improvements	6	81	80	26	100	293
Storm sewer system improvements	8	62	89	33	101	293
Flood drainage improvements	8	66	85	35	99	293
Bridge improvements	2	42	83	71	95	293
Bicycle and walking paths	18	68	63	50	94	293
Other	2	1	5	8	277	293
<b>Please rate the need for the following community and public facilities in your community</b>						
Youth centers	4	27	82	86	94	293
Community centers	7	42	82	66	96	293
Childcare facilities	4	34	67	92	96	293
Parks and recreational centers	6	58	89	45	95	293
Senior centers	3	57	87	46	100	293
Healthcare facilities	5	55	80	56	97	293
Residential treatment centers	8	55	84	46	100	293
Public buildings with improved accessibility	14	60	71	34	114	293
<b>Please rate the need for public and related human services and public services in your community</b>						
Youth services	3	17	56	123	94	293
Senior services	2	34	85	80	92	293
Transportation services	2	20	59	122	90	293
Healthcare services	1	33	76	92	91	293
Childcare services	4	24	69	105	91	293
Fair housing activities	9	51	68	71	94	293
Fair housing education	8	48	71	72	94	293
Tenant/Landlord counseling	8	50	67	74	94	293
Homebuyer education	6	49	78	65	95	293
Crime awareness education	7	60	87	44	95	293
Mitigation of lead-based paint hazards	17	95	61	27	93	293
Mitigation of radon hazards	15	98	57	28	95	293
Mitigation of asbestos hazards	17	87	65	28	96	293
Employment services	5	18	57	123	90	293
Mental health/chemical dependency services	7	27	61	107	91	293
Other	3	.	1	9	280	293

**Table D.12**  
**Minnesota Housing and Community Development Survey**  
 Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for the following housing types for special needs populations</b>						
Emergency shelters	4	38	50	108	93	293
Transitional housing	.	32	59	110	92	293
Shelters for youth	4	27	49	117	96	293
Senior housing, such as nursing homes or assisted living facilities	5	50	90	53	95	293
Housing designed for persons with disabilities	1	34	94	69	95	293
Permanent supportive housing	2	20	54	125	92	293
Other	2	.	2	11	278	293

**Table D.13**  
**Minnesota Housing and Community Development Survey**  
 Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need in your community for service and facilities for each of the special needs groups identified</b>						
The elderly	3	38	104	54	94	293
The frail elderly	2	24	84	88	95	293
Persons with severe mental illness	.	19	52	131	91	293
Persons with physical disabilities	1	31	101	66	94	293
Persons with developmental disabilities	.	39	92	67	95	293
Persons with substance abuse addictions	4	34	74	85	96	293
Persons with HIV/AIDS	9	57	82	47	98	293
Victimes of domestic violence	1	31	78	90	93	293
Veterans	5	24	67	101	96	293
Homeless persons	2	24	50	128	89	293
Persons recently released from prison	9	29	49	114	92	293
Other	2	1	3	7	280	293

<b>Table D.14</b> <b>What additional types of housing activities are you considering?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
<p>culturally-inclusive housing options where unit/bldg design accommodates varying cultural norms and preferences; housing for youth and very young families; transitional housing with subsidy and services for new immigrant individuals and families as they acculturate; alternative housing options for the homeless and those who prefer a more 'nomadic' lifestyle</p> <p>Felon-friendly housing/housing for poor credit history</p> <p>for-sale housing for very low-income households</p> <p>Four and five bedroom units for families</p> <p>Homeownership education classes for all individuals.</p> <p>Housing for homeless and unaccompanied youth.</p> <p>Housing for homeless youth</p> <p>Housing for the physically handicapped/special needs</p> <p>Housing options for unaccompanied youth</p> <p>land trust housing</p> <p>Lending rules have gone too far</p> <p>long term residential housing for exploited youth</p> <p>Make it easier for long term Minnesota residents to get housing, rather than new folks coming from all over the country</p> <p>Mixed income levels of housing in every community metro-wide.</p> <p>More section 8 vouchers available to people</p> <p>More shelters for the homeless, women, children &amp; men. A safe place for homeless teens to go.</p> <p>more supportive transitional housing</p> <p>permanently affordable housing</p> <p>Reentry coming out of jail</p> <p>Rental for large size families</p> <p>Safe affordable housing for large families. I work in Hibbing, MN and it is getting harder to find affordable housing for families with 3 or more children. Also, I am currently working with a family of 6 where the Mother is a full time student in her last year of school and can't get into subsidized housing, so any exception to HUD's full time student exclusion would certainly help.</p> <p>scattersites for families with barriers like criminal backgrounds and detainees</p> <p>support programs to allow small four plex investors to refinance building to lower rate to allow and keep rents affordable.</p> <p>supportive housing facilities for chronic alcoholics</p> <p>Supportive Housing for Homeless / At Risk Youth</p> <p>supportive housing for youth</p> <p>Tax credits or other incentives to promote the private sector to rehab existing housing for less cost than building new housing. This can also be done for less than the government agency doing it</p> <p>Transitional housing for rapid rehousing of homeless</p> <p>Transitional Housing for singles and families w/programming.</p> <p>transitional housing for those coming out of crisis</p> <p>Transitional Housing Supportive Services</p> <p>Youth supportive, youth friendly housing</p>

<p><b>Table D.15</b></p> <p><b>What additional items act as barriers to the development or preservation of affordable housing in Minnesota?</b></p> <p>Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data</p>
<p><b>Comments</b></p>
<p>"Upscale" neighborhoods are reluctant about building supportive housing developments in their neighborhoods.</p> <p>1 Water -Limits the development in rural areas 2. Infrastructure- impacts the ability to develop housing 3. Contractors - inability to build without being qualified 4. Land - increases the cost of housing and typically is not available to people with low incomes. 5. Cost of Land- increases the cost of the development 6. &amp; 7 Materials &amp; Labor - increases the cost of the development and impedes the ability to create affordable housing. 8., 9., 10. &amp; 11. - Permitting fees &amp; Process &amp; Fees &amp; Construction Fees- provides barriers for many developers in wanting to pursue a development in that community. 12. Lot size - depending upon the size of the lot- it creates a barrier as to the type of housing that can be created there and in the case of large lot sizes, it may make the development unaffordable. 13. Zoning - Limits the types of developments that can be placed in that community. 14. NIMBY - community attitudes that don't understand that they were renters at one time and don't have the right to decided if that rent in there community or to move into that community- they did not ask to move into that community - no one else should have to ask to move into that community either. 15. Building codes - while necessary to protect the health and safety of households, often communities use their codes to create to barriers to the development of affordable housing. 16. ADA- while we support the ADA there is not the funding or affordable housing always to meet all of the requirements- this should be subsidized by state and federal government to cover those costs. 17. Housing Dev. Policies - communities need to have an affirmative policy, affordable housing should be a part of every development a community approves and affordable housing development policies would help address many of the above barriers.</p> <p>A shelter built by volunteers(such as Habitat for Humanity), with one contractor/ supervisor on site. Community donations. It's nice to support the unions, but not at the expense of homeless individuals and families.</p> <p>Advocacy Increased funding for support services Community education</p> <p>Affordable housing can't be built without subsidies. That is the crucial element that is needed to facilitate new construction and substantial rehabilitation of rental and owner-occupied housing.</p> <p>All barriers can be reduced if decision makers understand the cost of not housing low income residents is so much higher and that a mixed community makes a stronger community.</p> <p>assorted costs: Streamline funding process; bringing more "purse string holders" to the table initially and in collaboration, rather than individual developers having to chase down individual funding sources. on NIMBY-ism: follow findings in HIMLE-Horner research: new ways to engage communities. Not by approaching them with solutions awaiting their approval, but by engaging them in finding solutions.</p> <p>Cities need to here from someone other than a developer that workforce housing is a good thing &amp; that NIMBY is a result of their ignorance.</p> <p>coaches who are committed to helping young families who need help getting credit score up and down payment assistance.</p> <p>Community knowledge and outreach about what is needed.</p> <p>Community opposition to rental housing is a problem. The solution is to require that each community do it's share of the State's need for rental housing, including a regional fair share of affordable housing. The community focus on low income ownership is actually a detriment to the community since the tendency is to build ugly boxes for large low income families, generally without any evidence of financial or maintenance ability, or any homeownership experience. The result is the deterioration of neighborhoods, often on busy thoroughfares where passing traffic may be exposed to only that view of the community. It would make more sense to have responsible rental property owners with who would house low income. Perhaps the answer to low income homeownership is more capital building and education that allows the household to pursue that avenue as a private effort with the benefit of training.</p> <p>Cost of land - availability as well.</p> <p>Cost of land and size of lots available make it prohibitive to build affordable housing. I'm not sure how to overcome this or NIMBY.</p> <p>cost or lack of land - use buildings in foreclosure to develop low income/affordable rental housing</p> <p>Cost-efficiency is critical. Instead of ignoring what spending will provide in terms of affordable housing, we should be looking at how to maximize dollars for new housing construction. Policies are old school. Why should people with disabilities be left with poor choices for housing. Are they not also deserving to live in the place of their choosing with supports as needed? Policy needs to rise up to the level of person-centered thinking and respect for what people want. Time is wasting and we have to do this now--not later, not after an election, not after a politician is heard from first. This is our real life, folks. We're tired of waiting!</p> <p>Density is a bad word, explain how density increases the supply of housing and ultimately can drop the price if we are construction more housing and uses less land and other resources making it greener.</p>

## Appendix D. Public Involvement Process

Despite constant media coverage of instability in the housing market, people still refuse to recognize the need for changes in the arena of affordable housing, a trend that is reflected in the realm of housing public policy. Too many homeowners are failing to secure adjusted mortgages, forcing them out of their homes. There is not enough affordable housing stock to serve all those who need it, and even 'affordable' housing is out of reach for many because of income, criminal history, and other barriers. Rental assistance is scarce and there are huge swaths of the population who are not served because of the limited pool and criteria for eligibility. The solution: Help legislators recognize the fundamental importance of housing in creating economic stability and self-sufficiency. Renovating and developing affordable housing options creates jobs with every project. Each housing unit is an opportunity for a family to gain stability that will lead to greater stability and progress in other areas. We must invest in housing if we want to build strong, successful communities. Our local and federal government must adopt the perspective that housing is a foundation we must stabilize and take action immediately to facilitate the expansion of affordable housing.

Don't allow permits when working with unlicensed or poor quality workmanship.

Education about who really is low income now and why there is a need.

Engaging our community in more conversations about the truth. In Duluth, homeless and at risk youth look no different than anyone else for the most part. I think that our community is not as aware of the issues our communities youth are facing as they could be.

For NIMBY, developers should be able to develop apartments on multi-family residentially zoned land regardless of the income mix I know communities are struggling to meet budgets, but penalizing new development will not help cities increase their tax base.

Get the Legislature more involved with issues of housing

Give incentives to the private sector rather than giving the money to inefficient government agencies

Greater incentives and stricter enforcement for developing affordable housing in metro-area cities/neighborhoods with low concentration of poverty.

Habitat for Humanity has been a wonderful program for families so any similar programs would help.

Helping landlords and home owners feel like they can get help with repairing or fixing items. Versus being afraid to ask for help because they don't want a housing inspection

I believe that our lack of good metro transit is a big issue. We have excellent commuter transit but transportation options for individuals with limited or no access to vehicles is sorely lacking.

I think that be it a private or non-profit developer, if state money is supporting all or part of the development, they should have to provide a percentage of units as affordable and percentage as subsidized.

If a community is lacking adequate water/sewer systems, obviously further housing construction/development will be impacted. Adequate funding is the answer. Lack of available land leads to cost of being high. In the urban areas is hard to land spacious enough to build a huge affordable housing complex. Maybe acquisition of dated apartment complex for demolition to build energy efficient affordable housing might be a solution. NIMBY mentality is a huge problem in the suburbs, especially the richer ones. They association low income/affordable housing with crime and loss of value to their properties/neighborhoods. Solution, strong affordable housing policies from federal to all levels states and local governments.

If there was grant money available for developers to off-set the cost of the construction, then the rent could be low.

In order build new structures, someone has to pay for the land and cost of building these structures. Often times, private builders are not going to build housing structures that are identified for low income families. However, public entities often are limited in their abilities to purchase and build new structures b/c of funding cuts across the board. Someone has to pay, and the costs are restrictive.

In regard to construction costs, being able to ameliorate fees/look at zoning and make other "allowables" to assist in construction burdens. With NIMBY...maybe focus on a blighted property in the first place like what Sands did with the property on Kellogg in St. Paul...although a Section 42, at least it was a creative way to "reconfigure" already existent space

In regards to the NIMBY mentality, the best and only way to overcome is through educating the public. At this point in time with poverty levels being at an all time high, people need to realize the affordable housing needs to be available to people like them and not just poor people of color. I think that peoples perceptions lead to the NIMBY mentality.

Increase federal funding of subsidized housing by taxing wealthy people and corporations that aren't paying their fair share.

it is way too easy for ut of state residents to come here and get housing. Many move here just to get the housing.

It takes a measured process to educate the NIMBY mentality, giving them a living face to the populations that need housing and evidence of successful integrations of other projects. Rising costs mean that either revenues must be procured or developers/owners need to design projects with smaller profit margins.

It would be wonderful if there was a way to capture some of the savings that supportive housing generates - such as reduced incarceration, reduced use of detox, of emergency room care - and funnel it back to the developments to help address their unique costs of operating.

Keeping neighbors informed should curb their fears.

## Appendix D. Public Involvement Process

Lack of other infrastructure. Put Minnesotans back to work through rebuilding infrastructure. Use this as an opportunity to teach young and unskilled workers a trade through creation apprenticeship programs. Connect housing with the rebuilding projects and the apprenticeship programs. In other words, look back at this nations history and how we made it through similar times when unemployment, housing and infrastructure needs were high in the past and how they were overcome!

Lack of water/sewer systems - Assist cities in funding these infrastructure projects. Cost of land/lot - Need to open more areas for development. Not in my back yard - Educate the public regarding the advantages of more housing in the community.

Land prices dictate where people live; wealthy push out affordability.

Legislate affordable housing development policies and then enforce.

Lending rules are out of line with reality. Big banks continue to rule the new laws when they got us in this trouble. Now appraisals are expensive and have problems, small loans are unattainable, underwriting has gone from dumb to dumber the pedulum has swung too far.

Less long term government programs as they tend to create dependent relationships with recipients. Short term support programs make sense but too many of the programs are geared towards long-term dependency rather than helping people get on their own two feet. Teach people to fish versus perpetually offering fish.

Loss of eminent domain powers limits abilities to put together a redevelopment sites that are large enough to support projects.

Lots of education!

make it easier and less costly to develop affordable housing for the working public

Many of the barriers to the development or preservation of affordable housing is related to funding. Working with the Met Council and local governments to put policies into place, and to ensure that such policies were utilized, that would optimize the funds available for affordable housing could help to ease this problem. Such policies could include inclusionary zoning, density bonuses and other similar policies.

Minnesota Housing could work with other state agencies to transform surplus government-owned land into housing development. Additionally, Minnesota Housing needs to revamp the LAAND program to make it more developer-friendly and cost-effective.

More education regarding the importance of affordable housing. I know that the rehab of a foreclosed home into an affordable unit is for the greater good but selfishness and preconceived ideas perpetually taint the discussion. Change the message - people don't like the word "affordable".

More money needs to be made available to developers for low income rental projects

more promise to provide affordable housing and develop a plan.

Need bus service in senior housing areas, low interest loans for construction, change attitudes in the community

need more regulations to restrict "slum-lording"

NIMBY - not only provide initial funding/resources for supportive housing projects, but also provide additional opportunities so that comprehensive services can be provided to those housed so that the surrounding community can feel assured that those moving into their community are not only "bad people".

NIMBY -- educating the public ADA Codes -- allow a certain % of housing not having to adhere to ADA Codes, but make sure they are up to fire and safety codes

NIMBY mentality impacts the development of affordable housing units in neighborhoods that have employment, services, resources already in place. One way to overcome it is with the research, we already count and track families that receive supportive services and see the positive impact for these individuals. In turn, it can show the positive impact for the community "back yard" can accommodate the diversity of housing options and enrich a community and not bring down the property values.

NIMBY- Community awareness. This can be done in numerous ways.

NIMBY- more education to the community about homelessness and low income households,

NIMBY-people need to be educated that affordable housing most often means housing for the workforce-police, construction workers, CNA's

Note that many of these were barriers in the past but our community has recently updated all of our codes and streamlined the process. One continuing barrier is the cost of land or housing that requires a substantial investment. Need expedited forfeiture process and affordable access to vacant blighted properties by affordable housing development. Also need a local community land bank.

Park Dedication, SAC/WAC Fees are extremely high and there should be some sort of regulation involved related to when building infill developments that the SAC/WAC and Parks already exist and there should not be fees imposed.

Permits and permit costs. Construction costs is expensive and quality work is not done according to the level of what they get paid. Also costs of materials has very much so increased making loans harder to get.

Policy/Education

Promote the successes of housing development in same sized communities.

## Appendix D. Public Involvement Process

Protect us from those who wish to do us harm and maintain the public infrastructure.

Provide incentives to cities to promote development of affordable housing that would also address NIMBY issues.

Public Awareness

Public education campaigns, developing projects in already developed areas thus reducing sprawl, and policies that benefit the renter not the landlord.

Public education on the need for affordable housing could help combat NIMBY mentality. Helping to fund high construction costs due to grade, rock, and other geological factors affecting the ability to develop available, undeveloped land would help make new construction more feasible.

Remain flexible in the labor rules you require for your projects. Many strategies are needed in the NIMBY area to overcome it. Each situation may need a different approach.

State or federal policies must trump local NIMBY policies in order to cut through the barriers

Target housing resources to provide subsidies with the local jurisdiction

That would be way outside of my expertise.

The city of Minneapolis needs to have storm drains in front of the buildings when they require separating storm and sewer drains. Also, they should have low interest rate loans available to have the work completed. The city currently offers low interest loans for exterior facade items only. This makes everything look nice, but the older buildings in the city need loans to replace heating, plumbing, and electrical systems which are inefficient, dangerous and outdated. It also causes people to move farther out of town for structures built to new code.

The funding has to return to levels that make the projects move forward. So many other social programs have been cut, that will push more people in to low income housing or homelessness.

The licensing/installation requirements and costs for ISTS seem disproportionate to their complexity. Need to reduce regulatory burden.

The Met Council should have more authority to impose density requirements along transit corridors.

The underwriting criteria for financing with Minnesota Housing is very difficult to work through. Forclosed land trust homes were lost because Minnesota Housing would not work with us on the mortgage and we were trying to save the home for the land trust. It was very disappointing.

There needs to be more funding for low income housing, and there needs to be more housing available. I have no idea how to address it. How about what both Governor Dayton and President Obama want to do? Tax the highest 2% of the population at the same rate as the rest of us. Has anyone even bothered to ask those people how they feel about this? Obviously, Warren Buffet doesn't have a problem. He took out an ad in the New York Times TELLING the government to tax him more. I also remember seeing a similar ad here in Minnesota a few years ago, and it was signed by a significant number of wealthy Minnesotans.

There's a strong sentiment that any housing that's "affordable", "rental", or "high density" is necessarily going to result in problematic tenants or low quality of life for neighboring properties. Particularly in today's market, the cost of materials/labor/land outstrips the end value to the improvements that are made on the housing. It will be important to continue funding value gap subsidies in order to ensure that housing is high quality, as well as affordable.

This is always an issue as it is believed it will bring the value of nearby homes down. Must be in an area where this is not a big issue. Rural?

This is an area I don't know a lot about but it seems to me we need to do more building and rehab in the inner cities and inner ring suburbs, focusing on high density, primarily rental units. That applies to all items I checked

TIF Tax Increment Financing for new construction for 1st time low income households, with requirement of staying in the home for 5+ years.

To minimize the costs entailed in building affordable housing, low cost loans or grants could be made available.

Too much piecing together funding for those projects. Lack of understanding in communities regarding certain populations. Some folks require case management even in affordable housing and there is never any service money

town hall education meetings

Unnecessary/unproductive complexity comes from too many partners and entities involved.

Vacant lots are popping up all the time. No one is building on them except non-profits, heavily subsidized, because it costs more to build than it is worth to sell. Repair/restoration is cheaper, and the quality better, but no one likes a vacant house or to deal with code-compliance (it's a nightmare). I have a non-conforming multi-unit I would LOVE to repair, but I cannot pull permits, despite neighborhood support. So, I am stuck with a vacant building CPED wants me to demo and build 2 duplexes instead, when no one is building on the vacant lots they have.

Waive impact fees for affordable housing. Density bonuses for affordable housing. Better public education about the benefits of stable affordable rental and ownership housing opportunities and how this saves on funding for other resources.

**Appendix D. Public Involvement Process**

we are becoming a society of have and have nots people should not need 3 jobs to survive  
 We could develop the necessary housing if we had construction financing available that converts to permanent financing. Traditional financing is too expensive and requires too much personal guaranty and equity.

We have become a society where the majority of renters think government is their only way to live in descent housing. If the government kept out of making so many rules and regulations that were for the benefit of only a few, the market would take over and provide the housing that the majority needs. There are so many superfluous laws and codes regarding rental property you have to almost be a masochist to want to be a landlord. Common sense has left the rental area.

We need to give tax breaks to the private sector real estate developers and owners to provide housing for very low income families as well as low income families. There is a tremendous need for affordable housing for the very low income families, which is obvious by the fact that the HRA office in St. Cloud is no longer accepting more applicants for their waiting list and the waiting list for HRA section 8 vouchers is now about 7 or 8 years.

Work to insure low interest/low down payments/etc are available to low income families. Work with banking/lending institutions to put more persons in affordable permanent housing (loans available/etc)

Zoning requirements and NIMBY require more community voices in the pre development phase and more outreach and education about benefits.

<b>Table D.16</b> <b>What additional business activities are you considering?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
A forum for current employers to let Employment Agencies and potential employees know what Employers need. Access to start-up funds and TA for small businesses;also subsidies or tax credits for employing low income workers Connection between education and the ability to get a high paying job Employers encouraging education in their field for employees. Work incentive contract in exchange for education fees waved between employer and employee. Employee/employer repayment contract. Better education, better employees. Funding to encourage businesses to intersect with the public sphere along commercial corridors: outside eating areas, landscaping, signage, or other storefront improvement/public realm improvements. Higher taxes for cOMPANIES that OUTSOURCE JOBS over seas job training for those with low-skill sets, educational attainment promote small businesses Significant investment in micro, small business, family-owned business and minority enterprises small business start up grants STOP CODDLING BUSINESSES Stop the tax loop holes, to balace budgets. Strong resources and mentorship for people who start their own businesses including low-cost or no-interest loans. As a small business owner it's amazing to me how you have to spend money to access resources such as Womenventure in order to make money. Small businesses fail because of undercapitalization. If we are committed to supporting small business development and growth, let's not put barriers in front of people who could use the support.

<b>Table D.17</b> <b>What additional infrastructure activities are you considering?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
bus or other transit Can we get the Lowry bridge back up yet? Communications infrastructure - more wireless internet projects flexible mass transit (busses) in suburbs & between/within suburbs and city centers Increased and improved public transportation: light rail especially More need for disabled & older into housing, streets, etc.

**Appendix D. Public Involvement Process**

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Safe routes to school and safer crossings for children and bikes/peds  
Safety  
Street lighting expansion for safety

**Table D.18**  
**What additional community and public facilities activities are you considering?**  
Entitlement Areas of Minnesota  
2011 Housing and Community Development Survey Data

**Comments**

Affordable centers noted above  
affordable child care assistance!!! young professional families can't afford to work and have childcare. We need a better system of childcare.  
Comment on health care facilities - this is provided by the many health management agencies in the twin cities. Instead of thinking of building, think of program access.  
drop in centers for those in need, resource centers  
Get jobs for people so government doesn't have to be the sole provider of any facilities.  
It's less about the facility and more about the PROGRAMMING!!!!  
Maintaining existing facilities  
Many of these public places need to be fully funded.

**Table D.19**  
**What additional human and public facilities service needs are you considering?**  
Entitlement Areas of Minnesota  
2011 Housing and Community Development Survey Data

**Comments**

affordable childcare options...Young families who are professionals don't qualify for assistance, but don't make enough to pay for exhorbitant child care rates higher than private school education.  
Can we extend residency requirement for those who came to MN for treatment, so that they don't simply drain our public service programs if they fail?  
career training  
Domestic Violence services to victims  
gender violence prevention and services  
In addition to welfare fraud overpayments, mandate community service for those that have been convicted of fraud. People in puboic housing that are not disabled and not working should have to do some community service to GIVE back to the state for what they are receiving.  
Legal Advocacy  
More affordable services listed above  
Regarding transportation, has anyone considered changing the configuration of transporation services from spokes to east/west and north/south grid allowing for easy access to more points? The original system was based on travel to downtown. Now the travel is from suburb to suburb. I'd love to take the bus but travel from New Hope to blaine takes about 2.25 hrs each way and involves standing at 3 bus stops.  
single adult housing  
To many cut have put them at risk.  
What do you REALLY want to know? This question is way too vague to be helpful to anyone.  
what does mitigation mean???

<b>Table D.20</b> <b>What additional housing activities for special needs populations are you considering?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
Affordable 1bdm housing for the homeless singles living on \$203./month Alternatives for homeless individuals who do not want to live in an apartment Continued support of subsidized multifamily housing Find permanent housing solutions, not shelters!!! Housing for convicted felons, but they should have to perform some type of work or community service to be in the programs IF they do not have a job. Housing for persons with chemical dependency and criminal background I don't differentiate between housing designed for people with disabilities and PSH. income-based rentals MN dropping the ban on increasing the number of nursing homes beds. Development of non-profit nursing homes. Moving adults with brain injuries out of nursing homes and into Group housing for small number of residents like 4-6.. residential treatment housing programs, long term residential housing for exploited youth (not shelter) Sober housing subsidized housing for seniors not nursing homes supportive housing facilities for chronic alcoholics Supportive housing for homeless youth Supportive housing for reentry coming out of jail. The housing problem for many individuals is based on behaviors that are unacceptable and too difficult for a landlord to deal with. Having an agency that rents from the landlord and manages the tenant relationships could be an answer - separate service from shelter. Youth shelters should be eliminated. The conditions in them are horrible and I don't understand how they're allowed to continue operating.

<b>Table D.21</b> <b>What additional special needs groups need access to services and facilities?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
"other barriers" housing. Being a veteran does not automatically lead to a housing crisis. A veteran would have to fall into one of the other categories to require extra help. emergency assistance for youth and young adults Homeless or at risk youth Homeless Youth, Very Young families People who come here from out of state with no job or no plan of where they will live or who they will live with should not be REWARDED with qualifying for all services immediately. Provide a course to make people responsible for their own actions. Sex offenders

<b>Table D.22</b> <b>Please describe other investment categories.</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
affordable rental property All other / contingency Analysis on in-state/out-of-state detractors undermining economic development and housing resources within the state. Ancillary options in other.... Education Education, we need money in schools I am unsure what the budget percentages are now. It is tough in these times I'm assuming "housing" includes rental assistance and operating subsidy. I also think we need public facilities but not as much as we need the services that happen in those and other locations. Locations, aids and needs for people with disabilities More community involvement from churches, individuals, & private businesses Not sure where education is in the budget but if not in Human Services will need to add more to other. Should be about 30% or more> Prevention activities - youth violence and victimization efforts; and education. things I wasn't aware of in "other" category on previous questions

<b>Table D.23</b> <b>Please share with us any comments you may have about housing and community development needs or barriers?</b> Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
2 biggest issues in rural Northern MN are: Lack of Affordable Housing and the Transportation needs. A huge barrier exists for transitional housing for persons released from prison. In conjunction with that, many of these folks need mental health and CD services - but have little or no resources. A large percentage of homeless people in MN are veterans and youths. Each county as an office for veterans. If veterans are not in good standing they have trouble receiving help. There needs to be housing for veterans with the options of supportive services. The growing instability in the economy along with other reasons is causing youth (16-26) to leave their parents household before they are stabilized creating a new generation of disenfranchised individuals that may not even have basic living skills...or a high school diploma. access to funds is time consuming and difficult After rehabbing several homes, it becomes evident that there needs to be a program to demolish and provide either a cost effective modular, double wide, building & trades built, post and frame built or commitment to serve built homes. Many times, good money is put into a bad investment for lack of the above option. Some form of reduced price housing combined with a low interest loan would be a very advantageous program for health's sake and energy efficiency as well as good investment. Barriers are mostly funding related. The needs are well in excess of funding available to address them. Lack of personal income limits the capacity of persons to provide and care for themself. This drives increasing demand for human services and subsidies for sustenance. Adding to the need for funding is aging public facilities, infrastructure and housing properties for which no sinking fund has been created to be used toward refurbishment or replacement. Cities not having the budgets to invest in their future. No overall state plan to bring all Department plans together to better prioritize needs. Community development should include all kinds of affordable housing-- from subsidized rentals, manufactured housing and single-family homeownership. Both subsidized and non-subsidized options. consistent program funding with administrative financial support to provide services and programs Cutting LGA has made it very difficult to keep up with community development projects and install utilities for any future housing projects.

## Appendix D. Public Involvement Process

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Development of or assistance with technical planning capacity is incredibly important to the sustainability of communities throughout the state. In small cities with limited and quickly shrinking resources, this lack of ability to plan and act further impedes access to quality housing and community development opportunities. The State needs to recognize and respond to these insipid and systemic barriers, not just those with an affected special population identified.

Emergency and transitional shelters are increasingly serving as the lynchpin for people in crisis and are vital to the effort to return people to stable housing. But decent affordable housing is in very short supply in rural Mn. The poorest are often living in substandard mobile homes where utilities costs keep them at constant risk of homelessness. Also, we are seeing increasing needs for permanent supportive housing for people with severe and persistent mental illness, including chemical addictions.

Ending homelessness saves money in other systems and is a good long-term investment in people. Please keep on track with plans to prevent and end homelessness

Greater Minnesota needs to revitalize its downtown areas and redevelop sites for both housing and light industry near the center of the towns. We have been following a suburban model of development for years and it doesn't make livable communities. Also, schools should be located in neighborhoods, not on the fringes of the towns (big mistake). Less emphasis on jails and law enforcement centers as well.

High number of families that cannot afford housing without rental assistance due to loss of jobs and/or low-paying jobs.

Housing improvements are needed for the lower income population

Housing is not affordable or comparable to the wages people make. When I see what some people are facing for rent/mortgage - I don't know how they can financially make it. The wages are low in rural MN.

Housing loans could be easier to obtain. But do not ever go down the path of giving loans to people that have real bad credit. Do not let people qualify for so much of a loan.

I stated before it is really hard for me to understand why people are losing their section 8 vouchers when landlords will not accept the vouchers. They state they do not want to deal with the inspections or the paperwork or having to be up to a certain standard. I have had numerous clients lose their section 8 vouchers as no landlord will work with them. I also have clients that are felons, or bad rental histories or bad credit histories that can not find housing. There needs to be housing available for these people as they have families and this affects every aspect of their life from truancy, jobs, health, nutrition abuse etc. etc.

I am concerned about density, increased traffic issues and the real possibility of increased criminal activity.

I believe housing development and economic development pickback each other. All housing activity is also economic development. For eg; the City of Crookston has a strong need for upper end housing which would free up mid and lower end housing from new residents. Keeping the real estate transition flowing creating a healthy housing market.

I feel the mental health population has been addressed and it is low income and middle class that need to have more help for everyday living. Why can't we give a little in a lot of areas and not have to be an all or nothing. I also feel that any person receiving assistance should have to earn it by going out and putting in a 40 hour work week doing some type of community service. This will give this person a sense of pride and accomplishment and the person being helped a need being met.

I personally don't believe the State of Minnesota should be involved with community development, housing and social services programs, period. The state's focus should be on helping businesses grow while attracting complementary new businesses. This involves making deep cuts in government spending and focusing resources to reduce state government regulations and make the state tax climate business-friendly. That's not happening at all under Governor Dayton's administration.

I see a need for low income housing for former inmates as being shut out of many programs. Most are low income to start with, and paying rents that take half of a monthly check, leaves them at the mercy of the small town establishments to provide their food and other needs. Usually, not much public transportation is available to help them secure goods at a more reasonable cost elsewhere. Many become virtual prisoners again in the area they live.

I work in homeless prevention but the greatest need of low income residents is to increase their income which means job development. Infrastructure has been ignored for too long and needs to be maintained on a regular schedule, thus providing some jobs. Affordable housing and shelter space is desperately needed but that is treating symptoms. We need to treat the disease of increasing poverty.

I would like to see everyone have a home and a case plan on how to manage it.

If we have a strong, robust economy with a wide variety of job opportunities, the need housing need and the human services need will be significantly lowered.

In small communities the knowing everyone factor makes it difficult to find jobs or housing. They leave so far away from resources it is difficult to find a job but housing in larger areas is too expensive so residents get stuck in small communities with no logical way out.

Include Indian Tribes in eligibility for HOME funds.

Individuals exiting prisons and jails experience significant barriers when attempting to secure affordable housing and obtain employment. Public safety is at risk if ex-offenders are unable to obtain either.

## Appendix D. Public Involvement Process

International Falls is an aging community that has to do more with less each year our LGA payment is decreased. Our housing stock in the city is in poor condition therefore our property tax base is low. We are working hard on economic development so we have more living wage jobs so people can afford buy homes and pay property taxes. We need infrastructure for our Foreign Trade Zone so we can attract business.

lack of affordable low income rental housing and new and troubled mortgage assistance= top priorities. Supportive housing for mentally or developmentally impaired, college and tech students, veterans, small business support and finance availability, infrastructure improvements for public health, clean water, especially

lack of assisted living in grand marais/cook county. it doesn't exist. elderly/senior population often has to move out of county resulting in loss of contributing community members. seniors are important to our economy, our culture, our society. we need to keep them here.

Less money on the federal & state basis for community/economic development. The future looks dismal for new funds.

LGA Cuts make it very difficult for any small city to make continuous and consistent improvements. The small cities are forced to survive on a bare bones budget with no room for saving, community enhancements, or tax reductions. Metro communities make ancillary income from visitors, conventions, and retail activity which in-turns PULLS much needed dollars for smaller communities.

More affordable housing needs to be developed for the working poor along with expansion of existing homeless shelters.

More mixed housing development with a variety of income levels would be a need in the community.

Most seems to fit for the rich, Where is center for the poor or low income. Those that need the facilities can not afford it such Community center for the mentally ill. Offer scholarships

None

Northern Minnesota industries need housing opportunities to attract and retain employees

One of the largest barriers developing recently are the extreme regulations on public funding for projects. I know there has to be oversight for projects but programs now seem to be micro managed from remote areas without concern for effective use of funding or consideration of what costs those efforts add to each project and how they reduce the overall amount of available funding.

Out state housing in smaller cities is in a large need of rehabilitation. Non government rental property is below standards in many unregulated communities.

People are always looking for new housing and to build but the way the economy is, it is too expensive to buy a lot and build and is much more affordable to buy an existing home.

Please get rid of thinking the State and its agencies know more about what we need than we do, introducing Green, Radon, Lead etc wastes money and is a disincentive to development.

Rental property in the Carlton and St. Louis county areas is very high and waiting lists for housing are long.

Rural areas have far fewer opportunities for private and corporate giving so to do any projects like these requires state or federal funds. Keep in mind how limited our resources are here in rural MN.

The amount of homeless, disadvantaged, unemployed, underemployed veterans is very high. It will continue to grow unbelievably in the very near future as they return from the wars. This population needs to be treated as a #1 priority by our State and by our Government. Additional funding to directly serve our Veterans is necessary. Returning Veterans are slipping through the cracks in Minnesota and all over America.,

The empty foreclosed homes will only be purchased once the unemployed can find living wage jobs. Therefore we need to work on creating more jobs, real jobs that people of all ages, backgrounds and educational levels can attain. However, it is apparent that not only is the current housing market saturated with foreclosures, but the homes are often in need of repair. Also, those that have escaped foreclosure are barely getting by so their homes are falling into disrepair because there is no way to save for updates. If we invest in housing, we'll create more jobs for the construction trades through rehab work, realtors and lenders through the purchases and sales of homes and our communities will prosper.

The one large barrier is over regulated. That has happened recently with Minnesota Housing Rehab program. There are so many hoops to jump through that most agencies are no longer able to do it.

The state has devised about the most expensive way of delivering affordable rental housing that I can think of. It needs to look for alternative ways of reducing the costs in order for more units to be created.

The state needs to also think about community and regional sustainability and equity... that is, how these functions (economic, housing, infrastructure, facilities) can best be integrated to create unique, viable places; and be equitable in the priority setting and opportunities created.

The storm sewer and sanitary sewer lines in small towns are old and need replacement.

There is a strong need for housing for people coming out of jail/prison and those who have criminal history. Many of these people are ineligible for public/subsidized housing or refused by the agency even if they would technically be eligible.

we are in high need of available affordable housing and transportation

**Appendix D. Public Involvement Process**

We have seen an increase of homeless people. But along with the homeless there also needs to be help and education to get them back on their feet and teach the need to be independant. Also the budget issue that comes along with the monthly budgets. I also think that the current process of senior villages is a good idea. To support and develop communities that keep seniors at home with a some assistance.

**Table D.24**  
**What are ways the State can better address housing and community development challenges?**  
 Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Comments
<p>1. If changes are to be made to the Qualified Allocation Plan, make them at least a year in advance of the funding cycle. That way projects can line up with the plan. Changing the plan three or four months prior to the funding applications doesn't allow time for project adjustment. 2. If cost per unit or cost per square foot is to be a criterion for selection of housing projects, make it part of the scoring system. 3. Align programs and funding cycles across agencies. 4. Spend more on education in general and pre-school education in particular.</p> <p>Approach it from a democratic standpoint. Educate people. Build few prisons.</p> <p>Area Median Income hides the depth of poverty in the metropolitan area. Look at city median incomes for housing projects.</p> <p>ask for input from Minnesota citizens no cuts in the housing or community development budgets better overall management of the budget -- eliminate wasteful spending</p> <p>Awareness, awareness, awareness!!!! How many times I would have liked to address the legislation during this last battle over tax increases to our richest 2% and make them understand what it is like not to have money. I used to be a middle class American, and, until I was in my 40's, I never went without basic necessities such as toilet paper, food, cleaning supplies, gas for my car. I had never given thought to that possibility in my life. Today, I have seen much and realize that people need to know how all these lay offs, foreclosures, and basic economy crash has affected us, and by us I mean thousands of Americans.</p> <p>Bring back eminent domain so that community developers can redevelop blighted properties that are costing the state and local governments millions of dollars.</p> <p>Build affordable infrastructure, educate childre,n get parents involved in their childrens education and in their communities.Create oportunites for people to climb upward. Government help should be geared towards infirm individuals and getting children educated. Do not give out disiability insurance too easily. a large percentage of people know are on it and most could do some type of work. Eliminate special taxing districs, tax hand outs to large non profit and for profit developers, get rid of special tax rates for second homes. This will leave a large pool of taxes to solve what the Government excells at. Education, Infrastructure, regulation, safety, transportation. Focus on the fundamentals; people will find their own inovative ways to take care of the details.</p> <p>Community forums q and a.</p> <p>Continue to address this through Counties' Community Services and allocate enough money to make needed changes.</p> <p>Continue to work with funding partners within the state - local counties, communities, and agencies. Thank you.</p> <p>Convince people to look at the bigger picture. Dollars invested now will save dollars and problems down the road. We are better off when all of us are better off. Just as early child development and intervention programs create healthier adults, so does it with appropriate housing and services for those with dependency and mental health issues.</p> <p>Develop capital grants to be used as "seed funding" to stimulate community financial support for expanding existing homeless shelter facilities.</p> <p>Educate the general public about the need for more affordable housing the homeless.</p> <p>Every metropolitan community should have housing reflecting the entire metropolitan area range of incomes (high, median, and low). If a community doesn't have the proper mixture of mixed income housing, they wouldn't qualify for state funds.</p> <p>expand permanent funding for long-term subsidized housing</p> <p>Fund local governments through LGA - they are closer to housing and development issues. The cuts to LGA in recent years have been devastating.</p> <p>Funds for public plazas and gathering spaces centered around business.</p> <p>Get some employees that are knowledgeable about the programs that are available and have one person go from start to finish. The "teams" don't work as no one knows what the other has done or is doing. Too long from start to finish. Either someone is eligible for assistance or they are not. Too many exceptions.</p> <p>Get some real loan officers on your commitees so someone may know what is really going on.</p>

## Appendix D. Public Involvement Process

Get the Legislatures involved in the daily activities of agencies that provide services to low to moderate persons

Help people become homeowners to stabilize communities and have people invest in their neighborhoods. Lots of young professionals who make enough to afford buying a house face barriers to becoming homeowners. They pay more in rent than if they were buying. These could be perfect neighborhood investors, but they are busy working and raising young kids. We need a strategic, well-structured, and aggressive campaign to get college-educated young professionals becoming homeowners.

Housing decisions are local government decisions. The State's role should be limited to two key areas: Education about the need for a mix of housing types in every community and providing more opportunities for the private sector to do the right thing (like encouraging low income housing tax credits rather than tenant subsidies).

I have participated in housing policy meetings, and it just seems like it gets nowhere. Instead of spending money on meetings and surveys, please start listening to the residents of this state who struggle, the social service agencies that support them, the educational system (birth-12) ought to give you a good idea of what to anticipate in terms of need, transportation issues. Most importantly, this state, all states, need to ramp up the policy thinking to recognize person-centered planning and thinking. People with disabilities are not some numbers in a queue. They are real people who want to live, love, work, play, learn, and pray just like any other human being. I am giving you my name because I want you to contact me if you need clarification of this very simple concept. Our back wheels are spinning. It's time to get out of the rut and move this forward so it actually does some real good.

Increase the # of Section 8 vouchers available to people.

Invest more in permanent supportive housing through the Long-Term Homeless Supportive Services Housing Fund and less in emergency responses like shelters that don't fix anything. Support permanent supportive housing in market rate rentals, not just in buildings.

Invest more public dollars in housing; create incentives for private investment in housing; facilitate partnerships to provide supportive housing and serve those most in need.

Less government involvement

Less regulations

Make housing a priority. It's also a way of creating jobs.

Make sure that the product fits the client. Not the other way around. If a person cannot afford the product don't force the issue. Financing a problem only adds to the problem it doesn't enable someone to be able to find legitimate means to afford a product.

MN left individuals and families victimized by domestic violence out of its plan to End Long Term Homelessness; in the first plan, THP programs were deemed sufficient to meet the needs of this population, but THP alone doesn't do it... there are few housing resources geared toward this population

More rental units with front desk staff to monitor site and encourage healthy use of property. Rather than cutting social services, increase or maintain the necessary services that assist people in retaining their homes vs. cycling through housing opportunities.

Often times one family receives help from many sources while others get nothing and struggle

On the job training. (Example: The City could pay an adult unemployed person a lower paying position for 6 months or so while being trained by a city employee.) Training and mentoring a person with very little knowledge of what it takes to keep the city running, clean and safe. ( Working in the water treatment plant, trimming trees, teaching them what it takes to keep the parks clean day after day, helping at the city front office desk. Mom's and Dad's receiving MFIP payments covers barely their rent, much less all their necessities, give them some training in return for their payment with the option of a job down the road. A certificate of training to show their accomplishment to other employers.

Prioritize sexual violence prevention as a long term strategy in prevention homelessness in women. Revamp MFIP regulations to reflect the reality of the poor. Invest in education for all ages - our children are our future.

Provide more affordable housing opportunities.

Provide more public housing and/or tax breaks for the private sector to provide subsidized housing.

Quit allowing people coming from out of state to get housing assistance as soon as they get here

Quit funding every intermediary that is created to skim money from non-profits actually doing work. Minnesota is getting farther behind due to the cronyism of the Agencies and their pet intermediaries and projects that the crisis we're currently in was largely self created.

Recognize the need for housing to support families who are suffering from poverty (temporary homeless). Many families in the suburbs are needing supportive services to maintain housing versus shelter living for 90 days and then kicked out. They need transitional housing from the shelters to home and support then to maintain. Unfortunately they do not qualify as Homeless in our State because they are not more than 2 years because of rules related to homeless.

## Appendix D. Public Involvement Process

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Reduce regulation to allow more time and energy to address property management issues.

reduce taxes and other housing related utilities fees.

Seek new sources of revenue to maintain and expand the Housing Trust Fund and the Challenge Fund which offer flexibility to address local needs. Create added rental rehabilitation, lease purchase and acq/demo resources to address the foreclosure crisis, rental housing affordability and an aging housing stock. Work to maintain federal funds for Housing and CD. Explore and support new senior friendly housing and develop new state housing bond funds for CLTS, public housing, foreclosure and supportive housing. Reward and support through multi-year funding strong community partnerships that address comprehensive community development needs.

show that the state can work together on issues and residents and programs will get behind a joint effort, divide only leads to lack of trust and follow through

Stabilize the housing market and continue to address the ongoing foreclosure crisis.

Stay out of their way.

Stop cutting programs that are essential to moving individuals and families towards self-sufficiency. In addition to companies who would be willing to partner with organizations for employment opportunities for housing participants.

Stop Tax loop holes.

Streamline processes and create a 'one-stop-shop' where people can learn about everything from housing programs to infrastructure needs to human service needs. You could categorize things as they have been categorized in your survey.

The State can provide technical and financial assistance and "expert seminars."

The State, likely Minnesota Housing, needs to start investing in affordable senior housing. Programs like Section 202 are being reduced at the federal level because of effective use of the 9% LIHTC tool for senior developments but Minnesota Housing won't allocate credits to these projects. This presents a very basic policy imbalance that needs to be righted as we approach 2020 and the bust of the baby-boomer bubble.

There is a strong need for more creative resources for small and start up businesses.

There should be more opportunities for education with regard to home ownership opportunities and responsibilities.

Think outside the box. These are tough economic times and poorer neighborhoods have gotten hit harder proportionately. In areas where new businesses have a hard time surviving (and thereby helping to revive a neighborhood), short-term tax relief and targeted marketing of specific types of businesses to establish themselves in a specific locale may help reshape those neighborhoods.

Where investors of new housing construction are non-existent, go softer on zoning restrictions for existing housing (yes, it's a plug to help revive my 11-unit complex, but I am hoping to use it as a segway to introduce fresh minds to neighborhood housing opportunities before they are all reduced to vacant lots and help reshape a community too). Don't just think rezoning a lot is the end answer - how will you fill that new zoned spot? End state tax subsidies for companies that moved departments out of state or lay off hundreds of people; the state burden they generated absolves them of entitlement to state tax relief. BRING BACK THE DOLLAR PROGRAM FOR HOUSING! With code-compliance in place, repairing a building with old-world quality construction is still better than building new (as the tornadoes and economic indicators have proven). It gets people into a home with the only requirement that they can afford the code-compliant repairs and agree to live in the building for 10 years...all for a single dollar. Given the cost a vacant lot brings to a neighborhood, I would think that would be worth the trade.

Thinking and planning across agencies as much as possible

We need support dollars so folks can be successful once in housing. We need more prevention funding so people are not entering the shelter system.

Work more closely with local jurisdictions and existing programs.

Work with nonprofits -- not attempt to circumvent into the private sector. There is less likelihood that non-profits will pull out of a service area after there is no longer a return (e.g. like what happened with Section 8).

## Non-Entitlement Areas of Minnesota Responses

<b>Table D.25</b> <b>How would allocate your resources among these areas?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data	
Area	Percentage Allocated
Housing	24.1%
Economic Development	21.9%
Infrastructure	16.7%
Public Facilities	11.7%
Human Services	24.9%
All Other	0.8%
<b>Total</b>	<b>100.0%</b>

<b>Table D.26</b> <b>Please select the barriers or constraints to affirmatively furthering fair housing that appear in Minnesota</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data	
Barriers	Observations
Not In My Back Yard (NIMBY) mentality	106
Cost of materials	101
Cost of land or lot	93
Cost of labor	92
Lack of affordable housing development policies	53
Construction fees	48
Lack of water/sewer systems	31
Permitting fees	31
Lack of other infrastructure	28
Density or other zoning requirements	28
Permitting process	26
Lack of available land	21
Building codes	19
Impact fees	16
Lot size	14
ADA codes	13
Lack of qualified contractors or builders	11
<b>Total</b>	<b>731</b>

**Table D.27**  
**Minnesota Housing and Community Development Survey**  
 Non-Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for housing in your community</b>						
Construction of affordable for-sale housing	22	64	78	30	54	248
Construction of affordable rental housing	13	22	51	108	54	248
First-time homebuyer assistance	8	19	97	70	54	248
Rental assistance	7	16	57	115	53	248
Homeowner housing rehabilitation	2	23	63	104	56	248
Rental housing rehabilitation	2	24	67	100	55	248
Energy efficient retrofits	4	19	84	84	57	248
Housing demolition	18	91	47	35	57	248
Downtown housing	34	81	57	17	59	248
Mixed use housing	23	72	73	22	58	248
Mixed income housing	15	54	85	36	58	248
Senior-friendly housing	12	44	76	61	55	248
Retrofitting existing housing to meet seniors' needs	6	37	79	67	59	248
Preservation of federal subsidized housing	9	30	44	106	59	248
Homeownership in communities of color	28	71	59	31	59	248
Supportive housing	6	50	70	64	58	248
Rental Housing for very low-income households	8	24	58	105	53	248
Other	3		8	19	218	248
<b>Please rate the need for business and economic development in your community</b>						
Attraction of new businesses		9	67	114	58	248
Retention of existing businesses		4	49	138	57	248
Expansion of existing businesses		21	57	112	58	248
Provision of job training		28	90	69	61	248
Enhancement of businesses infrastructure	3	51	87	44	63	248
Provision of working capital for businesses	2	29	76	75	66	248
Provision of technical assistance for businesses	3	43	92	43	67	248
Investment as equity partners	3	53	81	43	68	248
Provision of venture capital	2	42	81	54	69	248
Development of business incubators	12	58	75	35	68	248
Development of business parks	22	84	53	22	67	248
Foster businesses with higher paying jobs	3	19	52	105	69	248
Other	2	1	4	9	232	248

**Table D.28**  
**Minnesota Housing and Community Development Survey**  
 Non-Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for infrastructure in your community</b>						
Street and road improvements	2	22	90	69	65	248
Sidewalk improvements	8	61	77	37	65	248
Water system improvements	7	50	80	43	68	248
Sewer system improvements	6	47	76	51	68	248
Solid waste facility improvements	13	62	75	30	68	248
Storm sewer system improvements	7	53	78	42	68	248
Flood drainage improvements	12	50	76	42	68	248
Bridge improvements	10	51	76	44	67	248
Bicycle and walking paths	18	56	59	46	69	248
Other	5	1	1	6	235	248
<b>Please rate the need for the following community and public facilities in your community</b>						
Youth centers	10	40	67	67	64	248
Community centers	14	44	73	53	64	248
Childcare facilities	6	36	83	58	65	248
Parks and recreational centers	11	59	80	31	67	248
Senior centers	11	55	83	35	64	248
Healthcare facilities	16	47	78	42	65	248
Residential treatment centers	11	53	75	43	66	248
Public buildings with improved accessibility	10	69	61	27	81	248
<b>Please rate the need for public and related human services and public services in your community</b>						
Youth services	4	28	73	80	63	248
Senior services	4	27	82	71	64	248
Transportation services	5	18	60	101	64	248
Healthcare services	5	28	76	74	65	248
Childcare services	7	23	85	70	63	248
Fair housing activities	11	59	72	41	65	248
Fair housing education	12	57	73	42	64	248
Tenant/Landlord counseling	10	56	75	43	64	248
Homebuyer education	10	40	83	49	66	248
Crime awareness education	16	68	69	28	67	248
Mitigation of lead-based paint hazards	22	73	70	16	67	248
Mitigation of radon hazards	21	77	70	13	67	248
Mitigation of asbestos hazards	21	75	68	16	68	248
Employment services	7	17	65	94	65	248
Mental health/chemical dependency services	10	25	72	76	65	248
Other	2	1	.	5	240	248

**Table D.29**  
**Minnesota Housing and Community Development Survey**  
 Non-Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need for the following housing types for special needs populations</b>						
Emergency shelters	8	34	55	87	64	248
Transitional housing	6	40	56	83	63	248
Shelters for youth	7	47	55	74	65	248
Senior housing, such as nursing homes or assisted living facilities	9	50	75	51	63	248
Housing designed for persons with disabilities	4	33	99	48	64	248
Permanent supportive housing	4	32	69	80	63	248
Other	2	1	1	9	235	248

**Table D.30**  
**Minnesota Housing and Community Development Survey**  
 Non-Entitlement Areas of Minnesota  
 2011 Housing and Community Development Survey Data

Questions	Responses					Total
	No Need	Low Need	Medium Need	High Need	Missing	
<b>Please rate the need in your community for service and facilities for each of the special needs groups identified</b>						
The elderly	7	32	75	68	66	248
The frail elderly	8	32	65	77	66	248
Persons with severe mental illness	4	29	62	89	64	248
Persons with physical disabilities	4	30	105	45	64	248
Persons with developmental disabilities	7	34	96	46	65	248
Persons with substance abuse addictions	9	33	74	68	64	248
Persons with HIV/AIDS	18	78	62	23	67	248
Victims of domestic violence	5	36	81	63	63	248
Veterans	3	29	76	74	66	248
Homeless persons	10	31	50	95	62	248
Persons recently released from prison	15	45	46	74	68	248
Other	.	1	1	3	243	248

<b>Table D.31</b> <b>What additional types of housing activities are you considering?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data	
Comments	
	Acquisition/rehabilitation/resale of foreclosed homes affordable college student and veteran housing Affordable housing for individuals with criminal records. capacity to plan housing initiatives Emergency Housing Housing open to convicted felons, poor credit history people and bad rental history people all need places to live Housing for the homeless - men and young adults in particular Housing for those with criminal records In small communities I see a need for housing for low income clients who have been released from incarceration. Most rent assistance is forbidden to them, leaving them with no virtual housing options. Infill development, in core parts of cities (maybe downtown or not) long term adult foster care housing that deals with mental health behaviors Manufactured Housing Market-based new construction; very little on the market now Medium working class housing Mixed market rate downtown condo and rental, rehab of existing apartments on upper floors of downtown buildings. more supportive housing for youth Need of housing for those aged 18-24 years and single. Preservation of existing affordable "unsubsidized" housing - particularly manufactured home communities. Rental Property that landlords are willing to rent to felons and sex offenders supportive housing for youth Supportive Housing specific to families supportive services for prevention of homelessness temporary housing for homeless persons Units for single male/females Veteran, disabled veteran and veteran family affordable housing

<p><b>Table D.32</b></p> <p><b>What additional items act as barriers to the development or preservation of affordable housing in Minnesota?</b></p> <p>Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data</p>
<p><b>Comments</b></p>
<p>A huge task!! No solutions that I can relay.</p> <p>Additional living space or remodeling triggers required septic and/or well requirements. The extra costs inhibit applicants from doing necessary repairs because of affordability.</p> <p>Affordable Housing Contractors are always in low supply. The cost of lots has not adjusted yet to the new reality of housing values. (it will.) City Planning Departments should be flexible to new uses of developed lots and land that was zoned 15 years ago for Commerical, Industrial or R2 and has never went anywhere. We have good lots sitting empty because zoning is too narrow. NIMBYism in Greater Minnesota is very strong and unwarranted. Low income households are looked down upon. We need to make sure that we are not housing low income people without some expectation of working if they are able bodied. A jobs program might be necessary.</p> <p>All of the items checked above increase the cost of housing which in turn acts as the barriers. I don't know what can be about most of those items, except the building codes. If the new code goes through that requires all single family homes to have a sprinkler system for fire code, that will have more impact on affordable housing than anything that has happened in recent memory. This item was in front of the legislature this past year and they didn't support the sprinklers, but apparently the governer does, as he vetoed the bill that would have removed that requirement from the new building codes. The current state of housing in some ways is an opportunity for affordable housing in that the price of lots has dropped so dramatically. In our community, they have dropped from \$50,000 plus to around \$12,000 to \$15,000 per lot.</p> <p>Allocate more funding to these priorities.</p> <p>Appropriate additional funding for this purpose.</p> <p>Barrier is the lack of decent apartments available especially to moderate and low-income households. To help: Low interest loans to help organizations or non-profits build ENERGY EFFICIENT apartments/rentals. Renting a certain number or percentage of the units to low-moderate-income renters could be one of your requirements of the loan. If the apartments are not well built energy-wise it is not helping anyone out.</p> <p>Because of our remote, rural location, infrastructure must be developed to allow for new rental and home ownership developments. This includes roads, community water and sewer. More grant and low-interest loan funding needs to be in place, with an emphasis on how this is an economic development activity creating employment and housing.</p> <p>Bemidji has people who are loosing section 8 vouchers because there are not places or should I say landlords that will work with section 8 vouchers . That is a shame !!!!!</p> <p>Better education about housing that would be built.</p> <p>Both - Community and policy maker education is important.</p> <p>Check up on the current housing (rental) and assure they meet the standards. Do surprise inspections and more than the bare minimun. Consistency thru all housing</p> <p>Communities could benefit from education addressing NIMBY syndrome. Not an easy task, at all.</p> <p>Community education - partnering with other agencies and community members</p> <p>Construction/rehabilitation is not cheap and homeowners do not have disposable income to address issues. There is a need for grants/low interest loans to assist homeowners. NIMBY - a constant concern. Also, it is sometimes not so much NIMBY as it is the lack of understanding of programs in smaller, rural areas. People do not grasp the importance and benefits of affordable rehabilitation programs.</p> <p>Continue with funding Block Grants for housing</p> <p>Cost can be controlled if supporting agencies would not place unnecessary green building requirements on developers. The only other way to offset cost is a subsidy. Permitting Fees should be waived for housing built for low to medium income housing. Building Codes - Each year another \$1,000 is added the cost of the home based on changes to the building code. Cities have not wrapped affordable / workforce housing into overall development plans.</p> <p>Cost of building permits and cost to meet code requirements are very costly to people in the bad economic conditions that the state is in. I understand the importance of the code, but the code needs to be adopted and enforced throughout the State. It is very difficult to have the code in our city and go 1/2 block and the Township doesn't have the code. So people build there so it isn't as expensive.</p> <p>Cost of Labor and Materials. I really don't think there is much you can do about this being a huge chunk of the cost is associated with fuel.</p>

## Appendix D. Public Involvement Process

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Cost of Land - Grants from State to local units of government to off set land costs

Cost of material is beyond our control, labor needs to make money as well permits and general government interference in this process discourages people from thinking creatively.

Decent paying jobs or any job for that matter!

DEED should be willing to help in the development of supportive housing in greater Minnesota with its resources.

Education that affordable housing does not increase crime & lower property values.

Eliminate the "city planner" jobs; those people are worthless and, along with building inspectors, make it nearly impossible for any developer to complete a project on time, within budget, and keep costs affordable.

Exempt housing for seniors from HUD's LBP rule. Remove some of the regulations tied to Federal Money for rehabbing/preserving affordable housing in MN.

Find a way to lower costs of labor, materials etc for low income families needing housing, low cost government loans.

Financial help for home owners and landlords to build or remodel homes.

Financing - lack of partnerships to fund affordable housing. Also since the downturn in 2008 to many houses on the market thus no demand for new construction.

financing assistance

Find ways to provide step by step development knowledge, particularly in putting together financing for a project. CSH has done institutes in the past but they were much too expensive so we never did them. This is the one where your entire development team attended and worked on the project over the course of several months or even a year and then had the ability to present the project to potential funders of the project.

Funding - affordably and adequately

Get rid of government-owned housing of any kind(especially HRAs) and let the private sector do it. The private sector does everything better and lower cost.

Greater Minnesota Cities are generally thought of as declining and given a poor representation by the State Demographer. Investors are afraid to risk in what is projected as a declining community, thus it will decline due to lack of investment.

Help with making housing payments more affordable. There is nothing you can do with the cost of labor and materials unless you subsidize these fees which will not happen. Maybe we need a combination of very low interest, tax incentives, along with making the payment over a longer period of time, perhaps 40 years instead of the traditional 30 years.

High cost are a deterrent to any low-cost end i.e. low rent.

Housing needs are not being met in central MN as many of the small to medium small communities do not have infrastructure such as transportation/rail/bus service to allow low income and senior people access to services in town or access to metro services. We need shelter for homeless and disabled populations but many residents do not want to have this population in 'their back yard'. Wright County currently does not have any homeless shelters.

I am not sure of the solution but the cost of materials is so high and with the economy at an all time low affordability to build is getting harder and harder. So I think the focus should be on renting low income housing and apartments

I am really unsure how to resolve the issues. NIMBY could be helped by having awareness type of activities.

I would like to see a Homeless Shelter reside on the White Earth Reservation. I would like to know if we or would funds be available for this in the future.

I would like to take over a rural development unit but do not have the funding to buy the owners out and would like a program or service to make this process easier and more user friendly. There are several buildings like this in my county i would love to get before they end up in poor shape

Impact fees continue to increase and can be substantial project costs. Not sure if there is anything that a City could be given by the State in exchange for reduced or waived fees. NIMBY is a problem where ever you go. I think the State could try and develop a program where they can educate local elected officials about the important and benefits to affordable housing. This could be done at a League of Minnesota Cities Convention. Building Codes continue to add project costs. Fire suppression is becoming a huge cost. That industry has made great strides to make them a requirement. The past legislative session a bill was approved by both the House and Senate but vetoed by the Governor. This bill was only for Single Family housing but should be approved and expanded in multi-family.

In my community, the City Council is the barrier. They support projects for supportive housing, if on the outskirts of town; new developers of affordable housing do not get approved; however, they are not building the right types of housing either. Subsidized units that exist are old and run down, but there are no funds to maintain.

## Appendix D. Public Involvement Process

In rural Minnesota it is not practical to limit affordable development to lots served with municipal infrastructure. Many rural lots located just outside municipal boundaries are suitable for affordable housing development with very short commute times. Private septic systems are suitable for sewage treatment and should not be viewed as unsustainable. Impact fees are an issue that largely needs to be addressed locally. Construction costs are high, especially relative to appraised values. Resources to fill a value gap are needed but with funding becoming more limited is increasingly difficult to obtain.

In rural MN & small towns, there is minimal resources to develop housing. When there are limited opportunities & poor transportation to larger communities for jobs, it's difficult to move to rural areas & be able to be self-sufficient.

In some of the more rural communities costs to upgrade infrastructure is a challenge with a shrinking/aging population. When looking at retrofitting existing homes, labor and material costs may outweigh the value of the property.

Incentive program?

Incorporate affordable units and supportive services and resources into mixed income housing to reduce NIMBY through integration and community building.

Increase low-cost training for contractors and builders who want to become qualified for increasingly specialized requirements (lead hazard reduction, green building practices). Outside the metro area, few contractors meet the requirements to work on state/federally funded affordable housing projects. This slows and limits project performance.

investments by the state; developers must do community relations with neighbors BEFORE projects are developed

Lack of available land- more friendly annexation processes to allow for cities to grow.

Lack of Water-In rural areas there maybe affordable lots but there is not any water/sewer hooked in so it becomes the sole expense of the person building to get hook up in and it is very expensive. Cost of Materials-materials are very expensive and a low income family has all they can do to feed their families much less buy materials. Most low income families do not have the know how to do self projects and with labor costs of \$100 plus per hour it makes it unaffordable. It is a common thought that once a low income housing project goes up near your property, you property values will go down. It also seems that a lot of low income housing families do not care or do not have the means of doing upkeep once they have a place.

Land and construction costs are higher than the cost to purchase an older home. However, the older homes that are being purchased carry a large financial burden as they are not energy efficient and many times have ongoing maintenance costs.

Land is expensive, especially in land locked towns like Winona.

leverage financial resources, collaborative efforts

Loans and grants available for low income home owners and renters.

loosen up building codes and ADA requirements. it's making new construction and remodeling too costly

lot size and increased density..increased density, planned unit developments, in some rural and small community areas serves community cohesion, maximizes existing infrastructure efficiency, reduces commuting costs, increases existing school utilization, saves ag lands, housing policies currently favor sprawl development in rural areas.

lower interest rates from banks.

Making government loans available with an affordable re-payment plan

Many rural communities, counties and townships only allow large lot development making purchase of land out of reach for most potential new home construction. Many don't allow on mixed use or planned unit development, some have restrictions on boarding house dwellings. Most of these restrictions aren't based on facts, the zoning restrictions appear to be NIMBY driven.

more education to the community on affordable housing

Most of the issues listed above relate to value gap issues in more rural setting where you do not have the economy of scale that you have with larger more metropolitan projects. The need is equally critical but smaller projects do not have the number of units to spread costs over.

Need faster more efficient permitting process

Need more grant and loan programs to help people rehabilitate existing housing stock. The costs to do the projects is high, and loans are hard to obtain now that jobs are paying less and hours have been cut OR people owe more on their home than it is worth OR they have bad credit due to all of the above.

NIMBY - education of neighbors on the real affects of different housing types on property values.

NIMBY mentality - give the service providers the tools to educate their communities.

NIMBY not necessarily from the general population, however the head of some local economic development authorities do not like the voucher system. There is a huge need for income based housing units. To overcome it? Need to somehow get the city governments to realize the need and to understand how it could bring tax dollars to the community.

NIMBY: More education, examples of successful projects

No suggestions on how to overcome the barriers.

not certain

## Appendix D. Public Involvement Process

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Not much that can be done about the high cost of land, materials and labor unless more grants are available.

Not sure you can do anything about what things cost.

Older affordable manufactured home communities - previously unsubsidized by the state or federal govt. - typically have private utility systems that are aging and need repair or replacement. Current investor owners often lack financial resources or motivation to update or replace these systems - leaving low income residents at risk of displacement and the state at risk of losing affordable housing stock. Resident ownership of these communities creates a strong rationale for public support (grant or low interest loans) for upgrading or replacing this infrastructure.

People in our community are afraid due to the mentality of "If you build it, they will come!" They are afraid that we will attract more homeless if we include more affordable or low-income housing. We need to educate our population.

Potential homeowners have a difficulty receiving mortgages even with down payment assistance. As far as rental housing, the government must fund more projects if we are going to keep up with demand. But please no USDA Rural Development Section 515 funds wanted as program is too onerous to be of any value and somehow get RD's Section 538 program functional.

Provide for local development with minimum guidelines from state and federal entities.

Providing financial assistance such as Deferred Loans and Grants to buy down the costs to make the projects more feasible in outstate Minnesota.

Providing incentives to construction workers to build for low income housing needs.

Re NIMBY: Actively promote the value and quality of Minnesota Housing supported affordable housing.

Reduce regulations that seem to continually pile on with an end result of less funding that can go to solving a housing issue and more of the funding going towards compliance.

reducing costs can only be done via subsidies and grants. NIMBY can be addressed by decent quality of construction.

Rural communities need access to funding for water/sewer infrastructure. The MN permitting process needs to be simplified.

Some provision in existing federal and state programs should be legislated to insure returned citizens have at least affordable decent living conditions.

Specialized and/or additional funding for water/sewer and infrastructure. More programs besides what is available or easier access for more funding.

subsidy

The building codes are very strict to the point that it makes developers and contractors reluctant to build affordable housing in Fairmont. My understanding is that municipalities can determine their own standards. The city council here admits their standards are much higher than required by state law. They also have a building inspector who prides himself in making contractors and individual home owners tear out work and re-do their project. A new building inspector would be the best solution but since that won't happen, perhaps state standards could be encouraged???

The cost of construction makes affordable housing unaffordable. It also makes low income rental housing nearly impossible to construct and make it cash flow. Even income-based TIF does not seem to make enough impact to change this. Some type of incentive/discount is needed to bring ability to pay in line with construction costs

There needs to be more education in the state of MN to the public regarding the need for safe affordable housing. People do not realize what families are trying to live on financially and can not just buy a house when they can't even afford rent.

There seems to be a lot of senior housing, and more affordable housing in rural Minnesota. The metro area has more of an affordable housing need.

Wages are not keeping up with inflation and rising costs of construction. The solution would be in creating more high-paying jobs.

Write down land costs Education and understanding of NIMBY

<b>Table D.33</b> <b>What additional business activities are you considering?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
All types of support for local nonprofits which serve as employers Demolition of old buildings and making site shovel ready Development of businesses that will hire individuals with criminal records. I only work in the multi-family side and do not know this. JOBS, JOBS, JOBS Need to help businesses improve efficiency and modernization not only measured by jobs our business park does not meet the needs of existing or new businesses Review the role of the city economic development, planning, and building inspection personnel; they are often at odds with each other over commercial and industrial development projects; they should act like a team, work together, streamline local regulations and work cooperatively with business partners

<b>Table D.34</b> <b>What additional infrastructure activities are you considering?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
Better internet, cell phone and TV service Broadband Infrastructure Encourage redevelopment in downtown areas High speed Broadband need sidewalks thru residential areas so families, students, seniors can walkmore easily particularly in winter

<b>Table D.35</b> <b>What additional community and public facilities activities are you considering?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
Family planning facilites in small towns.Public facilites (in general) need to realise the importance of public transportation to and from locations (and bikability). Supportive Youth Housing needed

<b>Table D.36</b> <b>What additional human and public facilities service needs are you considering?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
dental providers willing to accept MN Care or U Care enhanced case management services for homeless families Social Workers for Public Housing and Section 8 vouchers recipients supportive housing and related services

<b>Table D.37</b> <b>What additional housing activities for special needs populations are you considering?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
Affordable housing for veterans, disabled veterans, and veterans with families Decent affordable rental housing housing for offenders released from prison Housing for offenders, esp. sex offenders Permanent supportive housing for individuals with sex offense convictions and mental health issues Permanent supportive housing for youth. Senior housing that is not institutional -- accessible and technologically advanced homes where seniors can continue to live and receive care as they age. senior housing that is NOT like nursing homes or assisted living facilities

<b>Table D.38</b> <b>What additional special needs groups need access to services and facilities?</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
I don't understand "facilities." E.g. people need housing options coming out of prison or mental health treatment, not another institutional setting. non English speakers Supportive Youth Housing (ages 18-24) youth services

<b>Table D.39</b> <b>Please describe other investment categories.</b> Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data
Comments
add 5% to fund programs for returning veterans or disadvantaged veterans all are important Education Emergency services for natural disasters, floods, tornadoes, earthquakes. Housing Rehab...In rural minnesota it becomes a large issue with senior citizens who are on fixed incomes to maintain their homes. When we are able to do repairs and modify for access it keeps them in their home longer saving both the state and the person alot of money. The other benefit is the home remains in the communities to be reoccupied by the next person. This also means property tax to the county which is also struggling to make ends meet. Private Sector Education Technical and general education especially for post high school training transportation

**Table D.40**

**Please share with us any comments you may have about housing and community development needs or barriers?**

Non-Entitlement Areas of Minnesota  
2011 Housing and Community Development Survey Data

**Comments**

2 biggest issues in rural Northern MN are: Lack of Affordable Housing and the Transportation needs.

A huge barrier exists for transitional housing for persons released from prison. In conjunction with that, many of these folks need mental health and CD services - but have little or no resources.

A large percentage of homeless people in MN are veterans and youths. Each county as an office for veterans. If veterans are not in good standing they have trouble receiving help. There needs to be housing for veterans with the options of supportive services. The growing instability in the economy along with other reasons is causing youth (16-26) to leave their parents household before they are stabilized creating a new generation of disenfranchised individuals that may not even have basic living skills...or a high school diploma.

access to funds is time consuming and difficult

After rehabbing several homes, it becomes evident that there needs to be a program to demolish and provide either a cost effective modular, double wide, building & trades built, post and frame built or commitment to serve built homes. Many times, good money is put into a bad investment for lack of the above option. Some form of reduced price housing combined with a low interest loan would be a very advantageous program for health's sake and energy efficiency as well as good investment.

Barriers are mostly funding related. The needs are well in excess of funding available to address them. Lack of personal income limits the capacity of persons to provide and care for themself. This drives increasing demand for human services and subsidies for sustenance. Adding to the need for funding is aging public facilities, infrastructure and housing properties for which no sinking fund has been created to be used toward refurbishment or replacement.

Cities not having the budgets to invest in their future. No overall state plan to bring all Department plans together to better prioritize needs.

Community development should include all kinds of affordable housing-- from subsidized rentals, manufactured housing and single-family homeownership. Both subsidized and non-subsidized options.

consistent program funding with administrative financial support to provide services and programs

Cutting LGA has made it very difficult to keep up with community development projects and install utilities for any future housing projects.

Development of or assistance with technical planning capacity is incredibly important to the sustainability of communities throughout the state. In small cities with limited and quickly shrinking resources, this lack of ability to plan and act further impedes access to quality housing and community development opportunities. The State needs to recognize and respond to these insipid and systemic barriers, not just those with an affected special population identified.

Emergency and transitional shelters are increasingly serving as the lynchpin for people in crisis and are vital to the effort to return people to stable housing. But decent affordable housing is in very short supply in rural Mn. The poorest are often living in substandard mobile homes where utilities costs keep them at constant risk of homelessness. Also, we are seeing increasing needs for permanent supportive housing for people with severe and persistent mental illness, including chemical addictions.

Ending homelessness saves money in other systems and is a good long-term investment in people. Please keep on track with plans to prevent and end homelessness

Greater Minnesota needs to revitalize its downtown areas and redevelop sites for both housing and light industry near the center of the towns. We have been following a suburban model of development for years and it doesn't make livable communities. Also, schools should be located in neighborhoods, not on the fringes of the towns (big mistake). Less emphasis on jails and law enforcement centers as well.

High number of families that cannot afford housing without rental assistance due to loss of jobs and/or low-paying jobs.

Housing improvements are needed for the lower income population

Housing is not affordable or comparable to the wages people make. When I see what some people are facing for rent/mortgage - I don't know how they can financially make it. The wages are low in rural MN.

Housing loans could be easier to obtain. But do not ever go down the path of giving loans to people that have real bad credit. Do not let people qualify for so much of a loan.

## Appendix D. Public Involvement Process

I stated before it is really hard for me to understand why people are losing their section 8 vouchers when landlords will not accept the vouchers. They state they do not want to deal with the inspections or the paperwork or having to be up to a certain standard. I have had numerous clients lose their section 8 vouchers as no landlord will work with them. I also have clients that are felons, or bad rental histories or bad credit histories that can not find housing. There needs to be housing available for these people as they have families and this affects every aspect of their life from truancy, jobs, health, nutrition abuse etc. etc.

I am concerned about density, increased traffic issues and the real possibility of increased criminal activity.

I believe housing development and economic development pickback each other. All housing activity is also economic development. For eg; the City of Crookston has a strong need for upper end housing which would free up mid and lower end housing from new residents. Keeping the real estate transition flowing creating a healthy housing market.

I feel the mental health population has been addressed and it is low income and middle class that need to have more help for everyday living. Why can't we give a little in a lot of areas and not have to be an all or nothing. I also feel that any person receiving assistance should have to earn it by going out and putting in a 40 hour work week doing some type of community service. This will give this person a sense of pride and accomplishment and the person being helped a need being met.

I personally don't believe the State of Minnesota should be involved with community development, housing and social services programs, period. The state's focus should be on helping businesses grow while attracting complementary new businesses. This involves making deep cuts in government spending and focusing resources to reduce state government regulations and make the state tax climate business-friendly. That's not happening at all under Governor Dayton's administration.

I see a need for low income housing for former inmates as being shut out of many programs. Most are low income to start with, and paying rents that take half of a monthly check, leaves them at the mercy of the small town establishments to provide their food and other needs. Usually, not much public transportation is available to help them secure goods at a more reasonable cost elsewhere. Many become virtual prisoners again in the area they live.

I work in homeless prevention but the greatest need of low income residents is to increase their income which means job development. Infrastructure has been ignored for too long and needs to be maintained on a regular schedule, thus providing some jobs. Affordable housing and shelter space is desperately needed but that is treating symptoms. We need to treat the disease of increasing poverty.

I would like to see everyone have a home and a case plan on how to manage it.

If we have a strong, robust economy with a wide variety of job opportunities, the need housing need and the human services need will be significantly lowered.

In small communities the knowing everyone factor makes it difficult to find jobs or housing. They leave so far away from resources it is difficult to find a job but housing in larger areas is too expensive so residents get stuck in small communities with no logical way out.

Include Indian Tribes in eligibility for HOME funds.

Individuals exiting prisons and jails experience significant barriers when attempting to secure affordable housing and obtain employment. Public safety is at risk if ex-offenders are unable to obtain either.

International Falls is an aging community that has to do more with less each year our LGA payment is decreased. Our housing stock in the city is in poor condition therefore our property tax base is low. We are working hard on economic development so we have more living wage jobs so people can afford buy homes and pay property taxes. We need infrastructure for our Foreign Trade Zone so we can attract business.

lack of affordable low income rental housing and new and troubled mortgage assistance= top priorities. Supportive housing for mentally or developmentally impaired, college and tech students, veterans, small business support and finance availability, infrastructure improvements for public health, clean water, especially

lack of assisted living in grand marais/cook county. it doesn't exist. elderly/senior population often has to move out of county resulting in loss of contributing community members. seniors are important to our economy, our culture, our society. we need to keep them here.

Less money on the federal & state basis for community/economic development. The future looks dismal for new funds.

LGA Cuts make it very difficult for any small city to make continuous and consistent improvements. The small cities are forced to survive on a bare bones budget with no room for saving, community enhancements, or tax reductions. Metro communities make ancillary income from visitors, conventions, and retail activity which in-turns PULLS much needed dollars for smaller communities.

More affordable housing needs to be developed for the working poor along with expansion of existing homeless shelters.

More mixed housing development with a variety of income levels would be a need in the community.

Most seems to fit for the rich, Where is centers for the poor or low income. Those that need the facilities can not afford it such Community center for the mentally ill. Offer scholarships

None

## Appendix D. Public Involvement Process

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Northern Minnesota industries need housing opportunities to attract and retain employees

One of the largest barriers developing recently are the extreme regulations on public funding for projects. I know there has to be oversight for projects but programs now seem to be micro managed from remote areas without concern for effective use of funding or consideration of what costs those efforts add to each project and how they reduce the overall amount of available funding.

Out state housing in smaller cities is in a large need of rehabilitation. Non government rental property is below standards in many unregulated communities.

People are always looking for new housing and to build but the way the economy is, it is too expensive to buy a lot and build and is much more affordable to buy an existing home.

Please get rid of thinking the State and its agencies know more about what we need than we do, introducing Green, Radon, Lead etc wastes money and is a disincentive to development.

Rental property in the Carlton and St. Louis county areas is very high and waiting lists for housing are long.

Rural areas have far fewer opportunities for private and corporate giving so to do any projects like these requires state or federal funds. Keep in mind how limited our resources are here in rural MN.

The amount of homeless, disadvantaged, unemployed, underemployed veterans is very high. It will continue to grow unbelievably in the very near future as they return from the wars. This population needs to be treated as a #1 priority by our State and by our Government. Additional funding to directly serve our Veterans is necessary. Returning Veterans are slipping through the cracks in Minnesota and all over America.,

The empty foreclosed homes will only be purchased once the unemployed can find living wage jobs. Therefore we need to work on creating more jobs, real jobs that people of all ages, backgrounds and educational levels can attain. However, it is apparent that not only is the current housing market saturated with foreclosures, but the homes are often in need of repair. Also, those that have escaped foreclosure are barely getting by so their homes are falling into disrepair because there is no way to save for updates. If we invest in housing, we'll create more jobs for the construction trades through rehab work, realtors and lenders through the purchases and sales of homes and our communities will prosper.

The one large barrier is over regulated. That has happened recently with Minnesota Housing Rehab program. There are so many hoops to jump through that most agencies are no longer able to do it.

The state has devised about the most expensive way of delivering affordable rental housing that I can think of. It needs to look for alternative ways of reducing the costs in order for more units to be created.

The state needs to also think about community and regional sustainability and equity... that is, how these functions (economic, housing, infrastructure, facilities) can best be integrated to create unique, viable places; and be equitable in the priority setting and opportunities created.

The storm sewer and sanitary sewer lines in small towns are old and need replacement.

There is a strong need for housing for people coming out of jail/prison and those who have criminal history. Many of these people are ineligible for public/subsidized housing or refused by the agency even if they would technically be eligible.

we are in high need of available affordable housing and transportation

We have seen an increase of homeless people. But along with the homeless there also needs to be help and education to get them back on their feet and teach the need to be independent. Also the budget issue that comes along with the monthly budgets. I also think that the current process of senior villages is a good idea. To support and develop communities that keep seniors at home with a some assistance.

We must have increased funding for housing and increased money to provide human services to meet basic needs.

We need something to help owners tear down old buildings in downtown areas that have been vacant for years. Nearly every community has these kinds of buildings and no one seems to know what to do with them.

We need to continue to develop new housing in Greater MN. Greater MN does not get very many dollars.

<p><b>Table D.41</b></p> <p><b>What are ways the State can better address housing and community development challenges?</b></p> <p>Non-Entitlement Areas of Minnesota 2011 Housing and Community Development Survey Data</p>
<p><b>Comments</b></p>
<p>\$\$ - education; prioritizing..</p> <p>Affordable. Transportation is also an issue in greater MN so expand hours of public transit (community buses, etc.) or have suitable, affordable living in populated area of towns.</p> <p>All affordable housing should be located in downtown areas or near industrial centers to encourage low income households to walk or bike to work or services. In addition, schools need to come back to city centers or near city centers. Encourage spot zoning and integrate all aspects of the community to work and live together rather than the model we have been using for 50+ years. Get people to be social by creating communities that are livable. Transit has to be thought of as well.</p> <p>Area economic development focuses too much on bringing in new business. There are dozens of one and two person home based businesses in every community that with access to minimal training and business advice and access to affordable credit or microloans could become employers.</p> <p>Build aggressive local teams for locally unique development and growth, not the Chamber or the usual people only...the women business owners, clergy and young people, including veterans, teach the teams to think about their own communities and work with neighboring teams to cross fertilize ideas and cooperate on big ideas...land use, technical opportunities, education of workers, transportation, conservation, and public administration/funding methods (remember coops?)</p> <p>Change some laws. Or make new provisions to existing ones.</p> <p>Continue to fund out state housing and community develop projects.</p> <p>Continuing support for emergency and transitional shelters could be a collaborative effort shared by housing, human service and corrections agencies in response to the critical role such shelters play in each area. For many, permanent supportive housing is the difference between a stable home and living on the streets and should be a funding imperative. In addition, providing assistance to improve energy efficiency for both owned and rental properties has long-lasting effects that may reduce needs for energy assistance, improve the value of property and provide safe residence for families.</p> <p>Create more public revolving loans for businesses.</p> <p>DEED takes a very common sense approach in allocating funds, and in how the funds are used by grantees. Minnesota Housing has become very difficult to work with, particularly in Greater Minnesota.</p> <p>Focus on fostering partnerships with local community leaders and local planning initiatives. Develop specific strategies for supporting development in small rural communities, with separate strategies for communities that are stable or growing from those that are in states of decline.</p> <p>For long term sustainability, capital investment for housing, infrastructure and public facilities should have imposed requirement for annual contribution to reserve funds for repair and replacement. We can no longer afford to create facilities and utilize them with no provision made to maintain them and replace them at the end of their useful life.</p> <p>Funds available for prevention.</p> <p>Get the affected homeowner residents of the affected area MORE involved in the decision-making process.</p> <p>Give the cities a reason why they should stick their necks out to develop land for housing. Developers in this area will not develop land for housing because they can not turn a profit fast enough.</p> <p>Have DEED manage all housing rehab money and get GMHF &amp; Minnesota Housing out of writing guidelines that discourage agencies from participating in programs.</p> <p>Housing - no demand for new construction and plenty of lots with existing water &amp; sewer available, assisted living is privately drive. Rehab and weatherization money to fix existing homes as starter homes. Too much money being put into low-income housing being disguised as affordable housing. Put more money into housing for families in the 50,000 - 125,000 income level. We are trying to create living wage jobs but we are not rehabing livable wage housing, just low -income housing.</p> <p>I think that share a home program should be used for housing people. I have a Section Eight Home ownership person that started renting out rooms to people so he does not need section eight anymore. More people should look into this. He is a very cheap homeless program because he receives no funding from the government at all.</p> <p>I think the "State" needs to come out and talk to the social services people in the financial area instead of listening to all these lobbyists who are only going for one program such as mental health and they can give you a good idea of what areas are lacking or problems the workers see as barriers and what needs can be addressed</p> <p>Increase funding for the Family Homeless Prevention and Assistance Program, the Ending Long Term Homeless Rental Voucher Program and the other housing programs in the State.</p>

## Appendix D. Public Involvement Process

Join with social services agencies and other agencies working with people to examine the need for housing and community development.

Keep housing affordable. there is increase cost of gas, groceries, insurance, etc. But also society has become much more computer involved and less social.

Look for ways to streamline processes to allow for more of the scarce funds we have available to be used for "bricks and sticks" and less on regulatory and oversight.

make it less difficult to access funding

Many people have some kind of criminal history but are not a risk to others. I would like to see more open access to affordable housing for people with criminal records

More affordable & adequate funding

More affordable housing needs to be developed for the working poor along with expansion of existing homeless shelters.

More equitable plan that assists working class families and individuals.

more funding is needed for direct services and not just rent, there are more barriers such as deposits for rent - utilities, phone, child care expenses, transportation. Make it mandatory that landlords can not require first, last and a deposit - this usually makes it so a family or individual has to come up with at \$1800 just to move into a place.

More homeless shelters throughout the states - possibly out state in the rural area.

More section 8 vouchers

New progressive economic development programs to assist businesses.

Provide funding for small towns that can't do it on their own.

Provide more shelters and transitional housing in the metro areas so these populations do not settle in the rural areas and drain our resources.

Providing more funds through bonding for rental housing and permanent housing for the long-term homeless. A greater share of funds for small-town and rural areas.

Quicker funding decisions, willingness to look at creative approaches to solve the problems of a particular community.

Read above. Maybe a side point, but calling it Local Govt Aid.. hmm it isn't really about AID, it is about keeping the WHOLE state vibrant, vital, and healthy...not just metro or LARGELY populated areas. Share the wealth, and less support to the communities that are self sufficient due to population.

Realize that not all veterans were discharged in good standing - that they may not receive services due to this. Youth have various issues that lead to their homelessness (often not their fault at all). Youth need some stable place to live in order to finish their education gain living skills and so on like the center in Minneapolis and Eagan. There needs to be a few youth centers sprinkled about the state - not just in the metro area.

Rebates and tax breaks

Reduce regulations and mandates that will free up more time to do actual development and not spend non productive time on paper processing.

Regular attendance at local housing and homeless meetings. Get the information from the grass roots!

Require all communities to take their fair share of special needs and affordable housing. Also do away with single family housing only zoning. Allow larger homes to have apartments within the structure or on the lot.

State ED/CD plan that integrates metro and non-metro areas. Focusing energy only on high-growth (often panicking) areas serves to increase development there, while leaving slow growth and declining regions to languish. I know it's difficult, but we aren't only interested in seeing results in high-profile communities. Take on the hard projects too.

Stay out of it and let the private sector do its job. We don't need to be a nanny state.

Stop cutting local government aid. Provide funding for communities for studies and development plans, which will mean savings in the long run.

Streamline the processes Reduce program requirements Consolidate programs or unify the requirements, for example, Minnesota Housing Rehab Loan Program would be more effective if it had the same or more similar income limits and requirements as DEED Small Cities Development Program. Or, revert the Minnesota Housing RLP/ELP to its previous method of operation AND increase the client eligible income limits. Its a program that is needed, but should be less restrictive. It serves the poorest population in the State of Minnesota and is the most restrictive.

Support the high need for supportive services, rental assistance, and supportive housing development to meet the needs of homeless households.

tax breaks or incentives to developers and investors specifically targeting Greater Minnesota

Thank you for looking out the metro area. The issues are the same but more challenging to overcome in the rural areas.

## Appendix D. Public Involvement Process

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The formula HUD uses to allocate funds for homeless people is flawed. You have to demonstrate there are homeless people in your area before they will allocate funds so areas with homeless shelters have concrete numbers to support homeless numbers. However, in our area we have several homeless people who are sleeping on couches or moving from area to area. These numbers are difficult to validate. I don't have a way to determine these numbers but I know they are there. Also, since emergency assistance funding to counties have been decreased every year, there are more families and individuals who are unable to get help from the county and thus face eviction.

The state can better address it by GETTING OUT OF IT! Most things should be done or transferred to the private sector. Government is bloated, wasteful, inefficient, and has too many people depending on never-ending bureaucracy for a "job." We need private-sector jobs, not more "created" government jobs. My taxes are ridiculous because of bloated, wasteful government and the unneeded government jobs that never end.

The State must get much more aggressive in community and economic development. If a business is comparing us to our neighboring states, we cannot compete, we only get the business that wants to be here for some reason or another, or needs to be here for one reason or another. We need to be able to improve our ability to compete regionally, or the economic standing that we have gained in the past 50 years, will be lost.

There needs to be more housing for felons, poor rent history or poor background check people. There needs to be more landlords that accept section 8 vouchers and section 8 needs to be open to extend the voucher timelines so homeless people do not lose their voucher. There has to be gov. & landlords & renters working together to end this crisis situation in Bemidji.

There is a need throughout greater Minnesota for emergency housing and transitional housing. We appreciate the ongoing support from the state of Minnesota and deeply value our partnership.

There is not enough focus to help improve economic conditions in rural Minnesota. Different rural regions have different needs. Too much policy is dictated by representatives who don't live in rural areas.

Understand that each community in greater MN has different needs. Listen to leaders in those communities on ways to impact their community. Broad brush policy approach will not work because communities have different needs.

Unfortunately it all bottoms down to the need for greater financial assistance.

We always like to see the representatives of DEED and Minnesota Housing come to our locations and give technical advice. I have found it very helpful.

We need community development to create jobs in order to get the economy back, so I would suggest offering low interest loans/grants to the small businesses and continue with LGA to the cities so they can improve their infrastructure needs.

Work with social services and HUD to better provide low income housing in communities where jobs are located

## FOCUS GROUPS

Three focus group sessions were also held in September 2011 in St. Paul with stakeholders involved in housing and community development operations in the state. The meetings were held in regard to several topic areas including homelessness and housing preservation.

### Homelessness Focus Group

[Attendee 1 and Attendee 2 introduce purpose of group]

Attendee 3: I was told in our local community that the reservations cannot apply for CDBG money unless they're doing something off the reservation. Does anybody know about the rest of these?

Attendee 4: ESG? Yes, tribes are not eligible.

Attendee 3: For any of them?

Attendee 4: Because of the American Indian non-housed funds. Tribes get their own allocation, so then they're not eligible for the state or local jurisdiction allocation, that's it.

Attendee 1: Some states have some unique things that they work out with HUD so that some CDBG resources can be used when they team it with non-housing funds.

Attendee 3: They told us we could use them if we did something off, but what about ESG?

Attendee 4: No. The state uses ESP, Emergency Services Program, to fund the same tribal activities, because they can't use the ESG money.

Attendee 3: Can somebody explain what's going to happen with the emergency solutions and if we will still have regular ESG?

Attendee 2: Where we're at with the ESG is that the new HUD Emergency Solutions Grant regulations have passed. We are waiting everyday for these regulations to come out. We got our regular emergency shelter grant money that we use for shelters, we were already awarded that. We will get something around the scope of about \$500,000 in additional money. That will have to be used not for shelter, because we'll have a cap on what we can use for shelter, but for rapid re-housing and prevention type of activities. It will be very similar to the HPRP program. We are going to have about 10 percent of the money that we had under HPRP, so we can't have 30 grantees and do all the same things. We are going to have to narrow it down a lot. We're thinking at this point, we'll target it mostly towards rapid re-housing. However, there's still a lot to be decided. We want to see the regulations before we say what we're planning to do with it. I am very interested in hearing from you if you have ideas on what [unintelligible] would like to see us use.

Attendee 3: ESG's not going away?

Attendee 2: No, ESG will not go away. We have chosen to use our full set of [unintelligible] amount for shelter. We will use the maximum amount and that's going to be equal to what we've used in the past, unless the allocation goes down. It is [unintelligible] times at the federal level. It's looking like we're going to have at least level funding for the next year.

Attendee 4: The CoCs will have input into how that money gets spent.

Attendee 2: Yes, that's one of the steps that brought this together. The CoCs will actually have some say over how these funds are used.

Attendee 2: If you want to press that issue further now is the time. One of the issues we will have to decide on is where do we use this money? Another big issue with ESG over the last several months has been — let me give you some background because this is really important. When we first received Emergency Shelter Grant funds, we decided that the HUD allocation that comes to the entitlements areas of Minneapolis, St. Paul, Duluth, and now St.

Louis county, get their own allocation of ESG funds. Then the state gets what's called balance of state funding. At that time, 20 years ago, the formula split it 50/50 between entitlement areas and the state. We decided at that time that the bulk of the shelter activity, which this money was intended to fund, was going on in the entitlement areas. We decided to supplement it with our funds in the entitlement areas at that time, to meet this excess demand. Two years ago when the HPRP funds came out, we determined that because it was used not just for shelter but prevention and rapid re-housing, that there was sufficient need outside the entitlement areas to justify our money just going to those areas. Then the entitlements got their own HPRP money. Now we're crossing a bridge, where we are moving into this Emergency Solutions Grant program and it's a mix of shelter and rapid re-housing and prevention. We have to decide if we are going to go with just the balance of state or are we going to continue to fund within the entitlements areas? What we originally decided was that we were going to give priority to balance of state outside of the entitlement areas. As we talked with many of you in the room about the effects that would have, it was going to cause a pretty severe hardship on the metropolitan shelters that we were funding. What we ended up doing in our funding cycle was splitting it half way. There were basically 50 percent cuts; it wasn't a total elimination of the funding for their shelter programs in the metro area but it was a cutting. In turn, what we did with that money was we were able to fund some new projects in greater Minnesota. We funded a new shelter in Pine City, a shelter that was existing but hadn't received any state funding in Marshall, youth programs in Mankato, and some funding for Washington County vouchers. One other twist to this whole thing is that Minneapolis is an entitlement area that gets ESG funds and they choose to use their funding only for rehab and capital costs. I don't want to speak for everyone, but everyone I've heard from going back for 20 years, feels that the greatest need for use of that money is operating costs and services. There's one city council person who controls the committee that administers those funds who will not budge on that. We don't want to make the shelters the victim of this, but why should we put our operating and service dollars into the City of Minneapolis if the City of Minneapolis itself isn't going to do so? We tried to use that as a leverage to get them to change their position that they had.

Attendee 4: They won't be able to do that with their Emergency Solutions, the new money. They'll have to.

Attendee 2: They have to do something different with Emergency Solutions. What they've done with the HPRP funds is have Hennepin County administer it. I don't know what the future holds there but it was an attempt to try to put some pressure on them. However, we didn't go full out. We did end up putting money into the entitlement areas. We've got decisions to make on what to do with future ESG funds, the shelter funding and rapid re-housing and prevention funds.

Attendee 5: How can we use the HMIS information to help us is one question I had. The other one is, I know it's been a great support from HPRP money for housing singles who were waiting for SSI or waiting for some kind of employment. It allowed them to leave shelter, go into housing, and have either their rent or a portion of their rent paid so they can get on their feet and not be homeless and in shelter. It alleviated the pressures on the singles shelter where before they had to turn people away and send them to other shelters or secure waiting. Now it seems there's room for people because of the HPRP money. It's not so squeezed, so to speak. People who are working or have a potential of maintaining their housing have an avenue to come out.

Attendee 6: I'd say it isn't as bad, but we also opened up two winter shelters in Minneapolis because there's huge pressure on the shelters. We haven't had an empty bed all summer long. I don't think you have either as I look at the shelter count in Minneapolis. For single

adults there's a huge pressure and a de-emphasis in funding wherever they look. What that's going to mean is we are going to close shelters.

Attendee 5: I look at the people we move and a lot of them are still maintaining their houses. It wasn't like the times when we would move people in and then they were back in the shelter. It looks like from the economy, people were working and lost their job or a job wasn't there. Once the funds came in and supported their housing, they got on track. Then they found another job and they're maintaining their housing. We're seeing more people maintaining their housing now than we have in the past. We are also seeing a different population that is maintaining their housing than in the past.

Attendee 6: I agree that rapid re-housing has helped; it could be a lot worse. The shelters still have the same problems.

Attendee 5: Are we talking families, singles, or both?

Attendee 6: Both. I'm really concerned about families. We're going to lose the right to shelter in Minneapolis for families. A big part of what we are facing in the city is we have families that come here from out of state and they have a right to shelter in Minneapolis. However, if you have someone that comes from Duluth, they don't have a right to shelter in Minneapolis because of the intrastate powers. I think we've got a huge issue there. We had 90 families at overflow shelter and the County is not going to continue to fund all of that. We've got all these tensions going right now between the singles and the families and the shelters and rapid re-housing and then the long term homeless services funding and they're all needed.

Attendee 2: We're talking today about the state funding and also processes going on in these entitlement areas. The same consolidated planning process that's going to have to decide. They can choose not to fund shelter. There's a hold harmless amount up to the amount you can for shelter. However, there's nothing to say that some of the entitlement areas can't say, we're not going to fund shelters at all, we're going to do all rapid re-housing and/or prevention.

Attendee 4: And they all have different timelines.

Attendee 2: They do. It's a very hard process to keep track of.

Attendee 5: And to organize.

Attendee 1: Attendee 5, at the beginning of your comment you were asking about the HMIS, could you explore that a little more?

Attendee 5: For HMIS, we all have to do intake forms of where the person came from the night before they came to our service, so that we can document their homelessness. I was wondering how we can use that to help us make decisions about where we can go from here. Who are we serving? What is it costing us to help them to get on their feet for a certain period of time? We decided to subsidize for six months and that six months was helping people get on their feet. More people did stay out of the shelter than came back to shelter-three times as many. I wonder how that can help us in this decision making process.

[Discussion of HMIS manager not being present]

Attendee 4: Some things we've been working on is community reporting. The whole purpose of having HMIS is so that we can report and right now Wilder doesn't have the resources to do much beyond what they're doing. They're trying to fundraise through the continuums to get a little more money. [Unintelligible] County is specifically designating part of their [unintelligible] money to do some community report developments and dashboard reporting. At the state, we are trying to do the same thing. We're putting more of our money to help do that and prepare for the Hearth Act because we're going to have to do a lot more system level reporting. Specifically, so we can do more of that systems analysis and group together with some of the other state agencies to really get a better idea of what's happening in communities and statewide. There's a lot of information in there and part of it is that the

tools for getting it out have been cumbersome. However, the Southfork provider is also developing some dashboard tools that can help us too. For state programs for [unintelligible] and LTH, we do ask Wilder to pull reports just to see if anybody returns to shelter when they exit the program. That's the minimal that the system can do. It can give us an idea of the number of people who come back to FHPAP. There's so many things we can do using the whole system of looking to see if there's a lot of people that keep cycling through the programs. Also, how long people are homeless and how to target the neediest or high users. A lot of this stuff some local communities are doing at any time. I know Hennepin has asked Wilder to pull certain data and they use that to do some planning around services. Yes, we need more money to help Wilder hire someone to really focus on doing that and any input from providers would be great to the CoC coordinators.

Attendee 5: If we're talking about ending homelessness in 10 years, we need to respect the economy in how it turned like it did. It's a big old monster that's stepped on our toes and won't get off it.

Attendee 4: Yes, like the survey. We saw homelessness going down.

Attendee 7: When was homeless going down?

Attendee 4: Well it was going down.

Attendee 8: In 2000 and 2006 the family homeless numbers were down.

Attendee 7: But overall numbers?

Attendee 8: Overall, numbers were level. However, with family homeless there was this effectiveness that was represented in the numbers.

Attendee 7: For the question about how to target funds, are we just squeezing a different part of the balloon to make another part feel bigger? Or are we releasing a part of the valve [unintelligible]? Right now, we're basically being asked to squeeze part of the balloon and prioritize one group to blow up another.

Attendee 8: Up until 2008 we were beginning to make some progress.

Attendee 7: But we were releasing the valve to keep it level, essentially?

Attendee 6: If you had a two year study I think you would've seen a decline.

Attendee 9: Our ESG allocation is around \$55,000 for two years to serve four counties. What we can do right now to serve families with that money and rent two motel rooms for nine months out the year and do motel vouchers. When you talk about what we can do, we're changing how we're doing work with families and having those roles. Instead of just doing a voucher, we can work with somebody for longer and give them purposefully into housing. If they can't get services in our counties, where are they going to end up? They'll possibly go into the metro area or possibly go to St. Cloud. We want to solve this in our community. We don't want to have to push people away to the metro area because going away from your support system and your family doesn't make sense. That's not a long term, sustainable situation. From our perspective, we're not saying we don't want entitlement areas to get the money. We need to think about a system in our state that works for people. I think HMIS could really shed some light on where people are from within our stat. I don't exactly know how this would happen, but tracking if people are hopping from the rural area back to the metro area? We see that from some of the people we work with. They're going to go stay with family and then they show back up. They can get services. I know there's been talk in the metro area about reducing days of shelter and we want to increase the amount of days that are available to people. People can't solve their situation in seven days. It's just the reality of the situation of applying for a place and working with staff that are already stretched to the limit. I'm sure you've seen that.

Attendee 6: Would you say the same for single adults? That the solution would be in the rural county?

Attendee 9: I think it's best for someone in a community, if that's where their family and friends and support networks are. It makes sense for us to figure out how to solve that in the community. I'm not saying it's going to be easy; we've been talking about a homeless shelter in Wilmer for years.

Attendee 4: I can relate to that because it's the same way on the reservations. We don't get any of this money and we're never going to address the disparities unless the reservation can get some of this money. There's no homeless money to serve homeless people. There's money to build, so people are forced to move away from the reservation and away from their families. On a really big, big level it's never going to change unless the reservations can start doing this on the reservations.

Attendee 2: One thing I wanted to say is that the ESG funds are prohibited from funding the reservations. What we have is a state pot of money for shelter called Emergency Services Program. When we fund reservations we use that pot money. We've got \$342,000 per year in that fund. On the back of the envelope calculation it works out to 24 cents per sheltered person per night in the State of Minnesota. Honestly, if we had more of that funding that would be open game for shelters within the entitlement areas. We did use it somewhat to offset the ESG cuts. I'm not trying to make a political speech here but we have to realize the reality. We've got \$19 million in requests and we have \$342,000 in state funding to meet those requests.

Attendee 1: This HMIS, do you think if you got what you were looking for you could actually serve more people?

Attendee 5: I think we wouldn't be as prejudiced as we are on how to use it. Is that a good word or bad word?

Attendee 8: I think that's true and I want to talk some more about this ongoing problem of how we access information out of HMIS. It's caused a lot of distress. We've just posted some data tables from the state wide studies on the web. This is the first time we've posted the county of origin of last housing. If you go onto the web to Wilder's homeless data cite you'll find by county, where people said the last place they had regular permanent housing was. That at least gives us a sense of the distribution of the people and their prior origins before they became homeless. We've never posted those tables or analysis before but it's now available.

Attendee 4: HMIS has similar information too.

Attendee 6: I represent 20 counties in Southeast and Southcentral and about half of our shelters do not receive funding that mandate that they use HMIS. It's a big hole.

Attendee 8: That's why I think the data from the statewide study which represents pretty much all of the shelters in the state. At least there you'll see one portrait for a sense of the distribution of where people are coming from who have become homeless in Minnesota. It costs as much money to do that study and you have availability to fund all the needed programs in the state.

[Discussion of how you do not have to use HMIS if you do not receive HUD or State funding.]

Attendee 6: That's another point of tension if you don't have adequate state funding or federal funding. We have a huge gap in data because it is extremely expensive for organizations like ours to input data into HMIS. That's a full time staff position. It's starting to become more than the benefit that we get for the funding because the funding has been cut in half. We're negotiating right now to reduce the number of participants that we'd be putting into the system and that'll hit the data.

Attendee 5: I don't mean to step on any toes but is there any system out there that is cheaper that we could get the information we would need to make decisions that we would like to make?

Attendee 4: The costs are really the staff costs so it's not the system. We pay some fees and I think they're comparable but it's really the staff time that's the cost that we have to pay for.

Attendee 6: We pay the license fees.

Attendee 4: Those are subsidized. They would be \$500 if the CoCs in the state weren't funding it to reduce those costs.

Attendee 10: Ultimately, whether you have one full time staff person, all you can do then is look at the time study. You get six hours working with people instead of eight. The information in HMIS is skewed anyway. We simply can't serve the number of people because we have to spend all this time doing data entry and wondering if we did it right. Whatever HMIS says the numbers are, we all know that they're not all in there because we don't have the time to input the data and serve the number of people.

Attendee 5: Sometimes, I'm looking at what we have to work with, what we have available at the time. How many universities do we have in the State of Minnesota that have researchers as PhD or as a Master's and they have to publish something, look at something, or put something together? We have volunteers come out from a couple of universities that do things for us that we requested. I don't know how that could work together, but it's a thought.

Attendee 10: It seems to me as a business that the way went into HMIS — I've only been in for three years so I don't have a lot of experience with HMIS — it seems to me that however many years HMIS has been around, now we're trying to figure out how to pull the data out and use the data. It seems to be a little backwards. Why don't we just stop and figure out how to use what we got, make some changes and then keep moving forward? We're dumping information in and we don't even know if we even need it, or how do we use it. We know how, we just can't get it.

Attendee 9: I think the data's really important. When you look and we see who we're seeing, how we're serving them and who's increasing their income, those are important things. If we weren't told to do so we wouldn't have that type of information available to us. I try to use HMIS in a way so that when somebody requests information in the community, I go into HMIS I see how many people we served over the last year. I've found it's been really helpful. We have to do it.

Attendee 4: It's mandated from HUD.

Attendee 10: I don't think anyone's advocated for not doing it. Data is important. We all have stories and stories and great. However, when you need to go to a funder, you have the awesome story but you have to have the data to back it up. I don't think anybody's disagreeing with that. It's because of the cumbersome nature of the system that we can't accurately portray what the reality is on the ground.

Attendee 6: And the redundancy. We have a Hennepin County system that has to be entered into. We have HMIS that has to be entered into. We have our own internal system because we can't trust HMIS when we can't get data out of Hennepin County. Not all our data is in there, there are a lot of errors and we can't pull data from it. If we have to report to United Way on outcomes in a specific way, there isn't the capacity to pull data from HMIS to respond to those inquiries.

Attendee 1: On a practical note, the Consolidated Plan needs to put these numbers in. I fast forwarded to slide 31. I'd like you to comment on these three slides, 31, 32, and 33 and tell me if this way under and inaccurate.

Attendee 9: I think the point in time count is grossly underestimated for people that are homeless. It is service providers who are participating in a count from a single night counting the people that came into our agencies or that we can outreach and find. The summer count was much better. Our numbers in Hennepin County went off the chart and that's more indicative of what we're seeing.

Attendee 8: The federal definition of homelessness includes families with children that can be doubled up with other families if there's [unintelligible] employment or disability of a job. We know from one study that the number of families that have people doubled up roughly is 79 percent of all families. That was just one geographic snapshot of the state. We know that that part of the population by federal definition of homeless is not counted.

Attendee 6: The shelter numbers from January to July in our region is really just an indication of what the shelter capacity is. We don't capture the unsheltered homeless in January. Seven last January compared to 212 in July. They're not on the street, they're inside somewhere and we can't find them in January. As our shelter capacity goes down so do our shelter people.

Attendee 7: We're trying to plan using numbers based on our capacity when in the ideal situation we'd be trying to plan based on what the economy is going to dump on us. Five years from now the numbers are going to be different because something else happened with the economy and we'll be asked to react to it. If the state decides to cut the Emergency Shelter Grant it will be \$342,000 less of shelter activity we can do. Homelessness will look like it's going down, but the economy in that same environment would be dumping people on us because there's a reason that money got cut. I'm interested in how we can use these dollars, any dollars, to get back some of the squeezing of the balloon and releasing the valve. HPRP allowed us to make things less worse. Stimulus dollars made things less worse than they could've been. How can we do things to make things less worse than what they would be so that what is available for other reasons can be managed better? Any planning we try to do within the homelessness dollars is not looking at the big elephant in the room. We're going to keep getting dumped on with more people that need our help. Anything that we can do to release the valve to have a smaller population to work with is what we need to try to do.

Attendee 10: I think along your point is that because these numbers are just dealing with capacity, all we're trying to do is get money based on sheer emergency. This is all we can get and we have to get this money. We have to show that we're worse than them in order for us to get funding. Never mind that you have the most creative and innovative way to try and alleviate some of the issues but you're not as worse as I am. I'm trying to be worse than you in order to get the money. We end up not funding based on some effective and creative ways to work with homelessness. Instead we're stuck dealing with the crises and the crises only. I'm not saying we're not all coming up with creative ideas; we have to because we don't have the money to do it. I think we're being forced to state that we're worse and therefore we deserve the money. Rather than, we've come up with this really cool thing that helps us. Let's share it and let's get funded based on that.

Attendee 11: Are you talking about the way the ESG competition is run?

Attendee 10: Yes. I think it's across the board, but specific to this, yes. Since the funding keeps getting cut, it no longer becomes how creative and innovative you are or what plan you've come up with. We're stuffed at the gills and we can't do anything else. I'm sorry that we're worse than you and you need a little bit less and we need more.

[Introduction of new attendees from HUD]

Attendee 1: You were talking about the issue of how to reduce the population?

Attendee 7: Well, to make it less worse. That's what the stimulus dollars do, they make things less worse so there is perhaps a little more wiggle room.

Attendee 5: If we turn the lights off and everybody reached up their hand to grab something we all would grab something and explain it entirely different. I keep getting that picture in my head. HMIS gives light in the room on some things. I could say 100 things about it that is worse but I can say 100 things about it that benefited the situation. It reduced the

homelessness and gave people away out. We need light on what we're doing and we need some information about what's working and what's not working. According to HUD, Minnesota has a national model that re-houses people pretty good. It's called FHPP. What's our goal? To re-house people and prevent them from being homeless. How quick can we do it? Is it working? Are they staying in housing after that time? HMIS can tell us that. Or are they're bouncing from agency to agency? Let's have an idea of what's working even if we don't have all the numbers because I don't think we'll ever have all the information or all the numbers. Let's work with what we have to benefit those that we serve.

Attendee 7: I don't disagree with what you're saying. I'm saying we get so much control of a reduction of those dollars as a reduction of what the economy did. We need to make this system as agile as we can make it to respond to an economy that's going to continue dumping people on us, until this planning process becomes part of a larger process of how to dump fewer people on us.

Attendee 9: It'd be great to have more subsidized housing because we see such a great need. When I looked at the cost burden stuff we have so much need. A person on [unintelligible] can't get into subsidized housing. They have to bank on getting SSI or become homeless again. Some of that housing development is going to ease the burden on all of our emergency shelter programs.

Attendee 5: I'd like to say I'm for building new housing 100 percent. I look at the cost of new housing and people getting [unintelligible] can't afford it and most people that are low income can't afford it. What is affordable housing? \$800 or \$900 a month? No it's not. To us affordable housing is where a person getting \$203 can afford it or a person getting \$674 through SSI can afford it. That's affordable housing to us. It's not the newly developed housing, it's some kind of subsidy or Section 8. It's something that's going to reduce the rent so people getting \$674, \$437 or \$203 can move in and have a place to call home and not be in the shelter because they can't find any place to call home.

Attendee 3: I think it's important to continue to build mixed use, affordable housing properties. Affordability at 30 percent of AMI and not the 50 percent of AMI, which is going to be that \$700 or \$800. I think for the affordable housing developers there's more incentives in whatever they're rewarded to have those rents be targeted at the level of 30 percent AMI. I don't think it's fair for the population we serve that's extremely low income. They're getting \$6,000 a year and less than that if you're a single adult. That's who some of these development dollars, whether new construction or rehab, should be targeted. I think it's a good thing to have mixed units. Not everything has to be targeted to 30 percent of AMI of all different levels in a building but that a larger percentage of those dollars are targeted at the lowest income.

Attendee 1: Accounting for the size of the population illustrates a point in the Consolidated Plan. If these numbers are extremely low, how am I to report back that these are grossly underestimated?

Attendee 4: One argument we tried to make to HUD is to use the Wilder survey as a more accurate count of our unsheltered and sheltered homeless, but that was rejected. It's something we do every three years but it does fit into their homeless representation which is way underrepresented. Another thing is that a lot of the CoCs did counts this summer so that we could have other numbers to make the case and that people will maybe write in their exhibit 1's. We also used a summer count that contradicts these numbers but HUD's just going to use the Point in Time.

Attendee 11: For your Consolidated Plan, you're not required to use the same numbers you're using in the homeless competition. You can cite both of them.

Attendee 2: That's what those numbers are. The gap analysis is based on the point in time count. It's still has the shortcomings of being a snapshot of one day but it's not the total number of people who are homeless in a year.

Attendee 11: There's nothing to prevent you in the Consolidated Plan to say that using the method that HUD mandated for the competition and these are the numbers we got. However, in our own research and Wilder's research we found this. You can do that in the Consolidated Plan.

Attendee 4: How many people we serve with other state resources is in the plan. The end result is to use the formula and it's not going to change how much money we get. It may help influence CDBG. The formula for ESG isn't using these numbers anyway. They're not using the point in time.

[Attendee 1 asks for input regarding allocation of resources stated in Housing and Community Development Survey and use of survey]

Attendee 10: Who sees the Consolidated Plan beyond HUD and Attendee 2? Do state legislators take a look at the Consolidated Plan? Who do you share that information with?

Attendee 2: I don't think it's used very much. We're trying to get the word out there. One of the purposes of this group, as much as it is to get input on developing the plan, it's also to let influential people in homelessness know that it's out there and that it is a plan to address homeless. I don't think in the past it has been used. That's a whole other area to think about. How do we disseminate this information? First of all we can attract people to hearings around the state to provide input but once we have it how do we use it?

Attendee 4: The reality is that each state agency has its own planning process that is more the planning process that determines how to spend all of our resources. I don't know what DEED's process is, because that's money we've never been able to influence different uses for and it's the most money. Minnesota Housing uses HOME dollars as planned into our affordable housing plan we do every two years and our research department does extensive analysis of all the different markets and needs and we get a lot of public input of trying to determine how much do we put into affordable housing, how much do we put into homelessness, rental assistance, operating subsidy to keep all these developments with funding going? That's the process and then we put that stuff into our Consolidated Plan and take input during this process but this process has never been a true planning process in my opinion. The state agencies never sit down together and go, how should we use all our resources?

Attendee 2: There's been a little bit of aiming between the three departments to talk about how might we think of these three funding sources. Remember, the ESG program is \$1.2 million out of the \$29 million in this plan. There really is very little input — it's almost laughable. We have a public hearing once a year on the annual action plan. We schedule a room at DEED and we show up at 3:30 and talk to each other. We may get one person and some years we get no one. At least at the state level, it doesn't look like there's any influence from the homeless sector on how our CDBG funds are used in the state. Fifty percent can be used for services and they do that in other states. Our state chooses not to do that but there's no voice saying one way or another on how those funds should be used.

Attendee 11: Both CDBG and HOME can be used for homeless programs and projects. The point is if you had a true planning process where there was coordination between CDBG, the part of the state that administers CDBG, HOME and ESG. Having correct data that truly reflected what is going on out there could affect decisions regarding how CDBG and HOME funds are allocated. That's ideally what the planning process should do.

Attendee 9: Especially in a time where service dollars are in such need.

Attendee 2: As far as the three departments getting together, EHS would never publicly comment on how DEED is using CDBG dollars. We might try to say something in our interagency task force but even that it's much better coming from the community. I'm not saying that we shouldn't be doing it.

Attendee 4: We do it between each other, but I wouldn't write a comment to put on record.

Attendee 2: It's territorial and we should be open to having DEED tell us how to use the Emergency Shelter Grant money but honestly, there are a lot of people who would take that very kindly, if it's coming from the provider advocacy Continuum of Care.

Attendee 4: We do have new opportunity now with the new administration. The president administration was not interested in talking about doing more with the interagency council, our commissioner wants it to be a commission level council and have the director for ending homelessness report to the governor's office. With the commissioners meeting together there's much more potential for influences in planning our resources together.

Attendee 12: Is there a CDBG advisory committee for the balance of state? Most of the other local areas have those and that's a way to get our views out.

Attendee 2: That would be the kind of recommendation that would fit in with this process and to comment on the consolidated planning and recommend something like that.

[Discussion of past experiences with consolidating planning.]

Attendee 10: In regards to the survey, I don't remember any questions about the communication so much as I remember questions about where do I see the greatest need in permanent housing, transitional housing and those kinds of things. When we talk about this consolidation of everybody that's funding for us we're required in an application to speak to how well we collaborate. If I'm this rogue agency I'm not going to get funded as well if I can demonstrate that I'm the good team player. What I don't see then is questions in the survey about those kinds of things that play together on this high level of where's the money's going to be allocated from and is the state playing with the county and is the county playing with the federal government and the reservations. Unless I'm sitting here and I'm realizing what this survey really means and I give this survey to our housing case managers, they're not going to respond to that. It's like going in and saying I'm brand new at my job, if you have any questions don't hesitate to ask. You're thinking thanks but I don't know what to ask. Unless you're intimately involved with the funding part of that and where the money's being allocated from then you give me a blank box that says here's your chance. Fill in the blank when there are pointed questions about homelessness, permanent supportive. How about turning that around and have some pointed questions about that as well. When I send them that survey and all of Life House fills the survey out, some of the stuff that we're talking about here in terms of developing a consolidated plan where there is coordination and there is recognition of where the needs are and how can people work together. You don't get that from that survey. At least I didn't and nor did our staff.

Attendee 4: But you get it from this meeting

Attendee 3: It depends who you are. The reservations participated and someone gets to use the reservation in their counts and use it to justify funding but the reservations can't apply for that funding.

Attendee 5: I'm a believer that the homeless population knows what they want. They know what will help them. [Unintelligible] information for that we did an intake on was where did you stay the night before? Depending on how they answered the question we would give them money or deny them money. If they said I was just released from prison that would deny them money. Although they had nowhere to live so their only choice is to commit another crime and go back to jail because they could stay there for free. If they answer the question that they were resourceful and found a couch to sleep on they're not homeless so they're

not eligible to be funded. I think that the homeless population should help decide the rules and say what their needs are and then the service population says what their needs are and developers say what their needs are. We need to look at all those and sew them together so we have a tapestry what works for us.

Attendee 6: I was struck by Attendee 2's comment about the request for the pot of money for the \$19 million worth of requests. I imagine that you've experienced something similar and I wonder if there's data there we should be looking at to see what kind of requests are coming from what areas for what kind of service. Whether it's development, housing stability, rapid re-housing for shelter, battered women's shelters or whatever those things are. What the percentage of need to available dollars is. It seems that would be data worth knowing.

Attendee 4: We've tried dicing this so many different ways and with all these little pots of money, everybody applies to everything and it's a lot of the same requests but people tailor it to that pot money. The real need is probably duplicated but people aren't applying for money that doesn't exist. They're going this is money's for this so I'm going to apply for that instead of our need is homeless prevention and then prevention and then rapid re-housing.

Attendee 3: Our organization would apply for funds or supportive housing funds or inner Section 8 housing based on those funds. We need all of those. We have different programs that serve all of those populations. There's still something there.

Attendee 2: It's far from a perfect measure but it does say something about what's available and what's been requested, whether that's a real need or not.

Attendee 5: What's strange is that we have agencies that get the money and they refer to people for us. That's the weirdest thing I've ever seen. You got the money, now find people housing, and don't send them to us because we don't have the money to pay for a case manager or pay for the housing to get them into. You got the money. I'm still trying to figure that one out.

Attendee 9: I was going to point out the irony how we're doing this plan in [unintelligible] and it's a Consolidated Plan. I just think it's ironic. The other thing is the needs. We keep a log of all people that come to our agency in housing crisis whether they're facing eviction or behind on their rent. We see about 200 households that come to our agency between our three counties in a single month. We're able to assist less than 50 of those households at any point in time between all the programs we have. We're seeing at least 75 percent turnaways. It's huge.

Attendee 4: When I go to the FHPAP advisory group meetings, more and more people are doing a good job at tracking that type of information. That's what we really need to know. We had a 1000 calls and we served this many people out of all of these with FHPAP and people were able to refer to this source and these people were over-income, these people didn't have enough resources to resolve the crisis so they're not eligible. That kind of information helps show the need and how grossly underfunded.

Attendee 3: We would get 40 calls a week for a family housing lottery. Right now we're at 130 calls a week for one opening when we have it.

Attendee 8: I wanted to make a comment about data. We've done lots of [unintelligible] surveys to seek information for a wide range of people that have different vantage points for looking at the problem. The sample is ad hoc and trying to get as many people as you can to comment on the reputation of an organization. The use of this information for interpreting need is if you look at the data it relates specifically to the suggested allocation resources, 31. If you look at the major categories they're all very similar. They basically say people have a great deal of difficulty determining whether or not the folks should be in housing or economic development which is jobs or human services which is the services to support people. We're under resourced in all these areas. We ask people about their interest and

what about the needs of the elderly? I happen to spend a lot of time studying older adult service needs and we're about to come into an area of need that's going to completely overwhelm the state and federal government. It depends who you ask these questions and who happens to respond to these questions whether or not the needs of the elderly are going to be zooming up or the needs of the people at the lowest end that are the most desperate folks coming out of prison and jail who can't answer the question in the right way to get housing. I want to be cautious about using this kind of information for pushing decisions because it's so sample dependent. What I see is these results look very similar to other results I've seen when we've done surveys to ask what do you think is the highest level of need? If you analyze the data by the characteristics of the respondent and what their vantage point is, if all the people who work in the shelter with [unintelligible], think that these people are in the emergency shelter situation with their background characteristics, those are the people with the highest need. If you ask a person who's doing permanent supportive housing, it's all about the needs of the mentally ill and their particular needs. Carefully look at the sample before using this to push out decisions.

Attendee 9: I made a note to myself to e-mail our CoC coordinator and everybody on the FHPP committee to do the survey.

Attendee 8: It's like voting.

Attendee 11: As far as data, isn't the summer survey is a pretty accurate reflection of what the true population is? At least better than the January survey?

Attendee 4: It's better.

Attendee 11: You used a scientific method in terms of sample size, right?

Attendee 4: It's actual, there's no sampling.

Attendee 8: It matches the numbers to the statewide study very closely. When we add the estimated strategies to look at the population we're not counting because they fit the definition of homeless but they're not going to be counted by that method the number comes up to 13,100. We think that's an accurate one night estimate and I don't think it's diminished since 2009 when we made the estimate.

Attendee 4: Some regions are counting the doubled up people too.

Attendee 8: There's an attempt to count the doubled up but it's a difficult thing.

Woman 4: That would triple our results.

[Discussion of when the plan is due]

Attendee 11: What's frustrating is that this new definition of homelessness is going to come out. You need to address that in the plan. If you're already using the doubling up —

Attendee 4: Some people are collecting the information for other reasons.

Attendee 11: That's something to explain in the document that at this point for those who are collecting data strictly using HUDs current definition that's going to change and when's the change going to be implemented? For your five year consolidated plan?

[Discussion of defining head of household.]

Attendee 11: You have to admit that HUD's been using the same homeless definition for quite a while. Now there's new legislation that's going to change it. For HUD this is a big deal.

Attendee 5: Doubled up is going to be looked at as homelessness?

Attendee 8: In certain categories the focus is on that you have to be a family. Single adults are not counted as homeless if they're doubled up. It has to be at least one parent with a child. The parent has to have either a disability or problem that they can't be in the workforce or a child that prevents them from being in the workforce. Those people with those characteristics are going to be counted. It was through community agencies that we did the first survey and were able to unpack doubled up in the state. We did that once in St. Paul 25 years ago and recently in several community action agencies. It was a \$20,000 survey and we were able

to count six or eight counties. It's just a sample estimate but the estimate was pretty good. Somewhere between seven and nine percent of all households had another member in that household that was doubled up, purely for economic reasons because they couldn't afford their own housing and they're on short term stays. You have a whole different survey process if you really want to get at that.

Attendee 11: I have a question on the process of CDBG and HOME and the process that you're going through in getting public input. What are the venues that these guys can take advantage of to get input into that process?

[Attendee 1 discusses focus groups, public input meetings]

Attendee 3: I've participated in every opportunity I've had, particularly about CDBG dollars because of the amount available and we're always told that it's one of our bigger resources and it's just been a [unintelligible] exercise. Nobody's interested in hearing about it. They're very few people that are there. It's kind of a hierarchal thing.

Attendee [unintelligible]: I think in our community there's three agencies that have accessed CDBG and it's the same agencies for the last 170 years.

Attendee 4: HRAs control that.

Attendee 7: I like being smart and I like having information. I think information amounts to a hill of beans because most of what matters is power. We'd love it if we had organized people to influence legislative processes to get money so that we have more room to have these debates. We need more money. If we had more money we'd have a different conversation. I think the information we have right now, two years from now it's going look different because of something else that happens to use. What we need to do is figure out how to use the money so we are flexible to deal with a changing environment. Then put on our organizer hats. I wouldn't organize people to fill out this survey. If you have time, sure. The effort needs to be put into influencing how we get more money to make healthier conversations when we do this again. We need to make it so our jobs are easier two years from now when we still have people dumped on us. Is the program that we develop today going to allow us to serve people two years from now? Will the way that we prioritize programs allow us to serve what will be different looking population? No matter what we do, if the information comes in we will be able to use the information to figure out how to fine tune. We need to macro level stuff to figure out how to make it possible to continue to serving whoever needs us in a changing environment.

Attendee 4: There's an action plan every year and you can manage your plan for this.

Attendee 7: We need drawn out lines that speak to serving who needs us.

Attendee 5: We have people sitting at the table from different populations that did a great job of bringing people to the table to be able to address different populations so that in the two year period we will be addressing who needs to be addressed whether it's single adults, senior citizens, domestic abuse or teenagers, or whoever. If we can look at the need today and try to put a pot of money into those needs, two years from now we still should be able to help those populations leave homelessness.

Attendee 7: The value of having all of us in this room is we represent different interests. Are we going to set up the system where all of us can feel included in whatever it is that comes our way. That's our primary responsibility. Is the focus we have to serve, are we going to be able to do that with however we think the priorities are listed. We need great numbers to figure out how to readjust and fine tune. We need to set drawn outlines that allow us to do our job.

Attendee 5: What is that job? Every once in while I have to be reminded. My job is to serve the people that come to us seeking housing or seeking to leave homelessness. That's what we try to on a daily basis. If we can set up a system where we are all included, then we can [unintelligible]. Does that happen? I think it does. The glass is half full.

[Attendee 1 discusses survey participation]

Attendee 2: Everybody needs to understand this process a little bit better. The process is that we have public hearings and people make comments. For our program, ESG, people will say we think you should do this and this and this with the ESG program. We have to respond to the comments but we don't have to accept them necessarily. We will make an attempt to try to address the issue but it doesn't mean we're going to take it. I hear this as an undertone from people that our comments don't matter. What happens when 20 people make a comment on a program and the state agency doesn't address it? Is there someone at HUD that's looking at how does the state agency answer these comments? Are they doing it in a fair? Are they taking them into account?

Attendee 11: That's what we do in our office. That's part of our responsibility in doing the Consolidated Plan.

Attendee 2: What would HUD do if they saw a number of comments that didn't seem to be taken into account?

Attendee 11: It's a balance. Ultimately you have to make a decision. We want to see that the comments weren't just ignored and that here are the comments and here's what we did to address them. We took into consideration that they want to use more CDBG money for services for the homeless and we weigh that against these requests for using that 15 percent public services for the elderly, for this population, and for that population. Looking at the data we decided we were going with this. That's why when we're reviewing the Consolidated Plans, we have a check off list. Do they show what the public comments were and is there evidence that you guys addressed them? In the end, you guys do have the final decision — being the state.

Attendee 2: I'm thinking of last year on the Action Plan there did seem to be comments that were cookie cutter comments. Not to downplay the worth of it but it was about the HOME program. It seemed to me when it comes from 12 different entities, and I don't know what the result was and if it had a influence. I'm just suggesting that whatever the homeless team is in the state, if you can agree on something and if there's some consensus on what needs to be done coming from different places, that's good. We should have to respond to that.

Attendee 11: When we get the plan we have 45 days to approve or disapprove the plan. During that time period, we have a CPD representative who does the initial look over and check to see if it contains all the elements. Like I said, we have a checklist. One of the questions is, do they talk about the public comments and do they adequately address them? If in doing that in the initial review you see the public comments but nothing about addressing them, we communicate with the state or whoever's submitting a Consolidated Plan and say listen, these are the areas that need to be improved in order to be passable. Then a lot of times they'll go back to the drawing board to improve on areas that are weak or didn't include something. In theory, if they don't meet all the basic requirements we can disapprove the plan.

[Attendee 1 discusses citizen participation plan relating to public comments.]

Attendee 11: We also have a complaint procedure too.

[Discussion of whether or not plans get rejected]

Attendee 7: There have been major issues raised when there's community input on a city process about how they are or are not spending their money that they don't really care. They might say they have a process for dealing with complaints but this is a big pot of money for a lot of people. We need to be selective about how we try to influence this process.

Attendee [unknown]: Can you talk about the appeal process? I think sometimes people are afraid of contacting HUD because they don't want to put the funding at risk. What happens?

Attendee 11: That's true. I've never been through the process to be honest. There would have to be a delay in getting funding.

Attendee [unknown]: How hard can we push without losing the money all together?

[Discussion on when input meetings are held]

Attendee 6: I don't want to be an advocate for shelter because we can house families for much less cost than we can shelter a family. However, our shelter system is being so deemphasized in all of our programs. It is the toe hold end for so many of these other efforts if we don't have a place to connect with people who are experiencing homeless. It's hard to do HPRP or rapid re-housing or hold people for a while where they're safe to get into housing because we don't have enough housing. Somewhere we have to log in on behalf of shelter. I'm sorry to be the one who has to do because I think we have better ways to use our resources. One way or the other we're paying for people who are experiencing homelessness whether we shelter house or transitionally house. There's a cost to our communities and we can do better than that. I'm logging in that shelter needs to be funded somehow.

Attendee 8: There's no need to apologize for something for a vital part of the system, an entry point for people to hold until someone else more capable of addressing the situation whether or not it's the same agency or a different program does it. In some communities they don't even have a shelter that is an entry point. I think it's good.

Attendee 11: With respect to this, you guys are homeless advocates and there's a notion that there is a pot of money. When you look at CDBG and you're looking at that 15 percent of essential services, if the state has been using 15 percent for essential services, what's going to happen if that's shifted over to homeless? You might not be funding a day drop-in center for Alzheimer's people or the afterschool program for kids or a boys and girls club. Take into consideration that this is what the state is grappling with. All these different groups are lobbying for that money and all the groups think their cause is legitimate and more important than your cause.

Attendee [unknown]: One of the jobs I had was on the city council and we loved to use CDBG for sidewalks and streets. As a city counselor, we had the option to raise revenue to pay for that very same thing. Shelter providers don't and homeless providers don't. In all of our CDBG plans we need to max out to get to that 15 percent in services but also the housing. When we put some toward housing and some toward streets and sewers, we need to be putting more toward housing and figure out how those housing dollars can support housing. I'm ready to take on those other interest groups. They're our friends but the whole idea of CDBG wasn't to do streets and sewers. It was to say, as we fix up the slums it's not enough to give people to live if we don't have sidewalks and sewers, that has to be usable. It wasn't to do the streets all over town.

Attendee 4: That's what the small cities grant is, only for that. You could still fund shelter but every time I've tried to advocate for shelters that have come to us for applications. If you're in a small city it could include [unintelligible]. It has been done but it's a little piece.

Attendee 4: I believe DEED doesn't use any of it for essential services in Minnesota. That 15 percent wouldn't be competing with anybody.

Attendee [unknown]: Does CDBG have to go to DEED?

Attendee 11: The state lets us know how we're going to be administering it. The state told us the DEED would be administering it the CDBG program.

Attendee 2: We're going to be developing this plan over the next several months and your comments are taken seriously and they influenced the way we used our ESG funds. I think it's important that it be heard that the reservations do not have access to these funds and we want to them to be a player in this arena and we try to do that through the use of our

state funds but I hope that in our consolidated plan we'll acknowledge the dire needs on the reservation's homeless people. Our hope is that one day these funds will be available to the reservations. Thank you for coming.

## Preservation Focus Group

[Introduction of focus group and need for preservation input]

Attendee 1: Is Black distinguishing between African immigrants or African Americans? Is there any information about how much of that large growth is immigration?

[Presenter discusses data sources]

[Question about the red and green lines on renters and homeowners slide. Data is from 2007 forecasts and hasn't been updated.]

Attendee 2: It would be nice to pull out some of those demographic groups. It is my understanding that some demographic groups were affected more than others by the foreclosure crisis. That might be useful information for us to use in our planning.

Attendee 2: I hope we can get new forecasts before this goes in. This is borderline not credible to me.

Attendee 3: That means they have to be available for a person to have more than one job. There has to be the availability of the jobs in the Midwest so that a person can work two jobs versus the person on the East who can only get one job. That's why the per capita's up. They're working two jobs, but they're available. We have the availability in the Midwest for a person to work two jobs.

Attendee 3: Does any of this relate to race and poverty in Minnesota? You're increasing your minority population and they're getting jobs that pay less and they're frequently unemployable. Do you have any statistics to relate the poverty in Minnesota to the fact you have more people of color coming here like you said earlier with immigration?

Attendee 4: There's been talk about this kind of shadow inventory of houses in foreclosure that aren't on the market. They're held by lenders for fear of pushing the market down farther. If they're not on the market, do they count?

Attendee 4: Part of that is that the houses are vacant and the grass is really high. Somebody owns it now but it's not for rent or sale, it's in limbo. That has some impact on the foreclosure crisis number. This is even in Big Lake, we see a lot of newer homes where the grass is really high but no one lives there and it's not for sale.

Attendee 1: It takes a long time for a foreclosure to move through the process and get sold. Even if there's nothing wrong with the house. Ask any realtor who's working on short sales. It can take a year to get an answer and move a vacant foreclosed house into the hands of someone.

Attendee 2: I know that Minnesota housing has had some discussion about the fact that Freddie and Fannie own a lot of foreclosed homes in the Twin Cities area. Some of those are on the market but a lot of them they're trying to figure out. They're not currently renting those properties out. Some of them that are in better shape are on the market to be sold but many of them are vacant and boarded right now. We have that interesting shadow market as well, at least in Twin Cities. That might be the case around the county. When we talked to Freddie and Fannie about two weeks ago, they had 1,600 units in the Twin Cities that they currently own that are not for sale and are just hanging out there. That might make up some of that number.

Attendee 2: Do you have any take on what that "other household" category encompasses? Is it non-related families living together? Group homes?

Attendee 4: That raises an issue with general contractors. A lot of housing materials are petroleum based. There's a higher class of [unintelligible]. Plus, I think there's competition in terms of materials.

Attendee 4: That may reflect the maturing of the short sale market. Basically, if you go the web and dial in realty, you get a few houses and ten times that amount for potential short sales. Back in 2008 the short sale was not a big share of the market. Now it is a really big share of the market. The housing market's still in trouble is the point I'm trying to make.

[Discussion of data being wrong and vacancy rate turning around.]

Attendee 5: If you have some statewide data please e-mail it to me.

Attendee 2: That is a slide that doesn't make a credible point.

Attendee 1: In our environmental scan we didn't consider all of those that were expiring to be at risk.

Attendee 1: There are markets where they couldn't convert to market so they needed to stay in the program.

Attendee 4: I think there were more at risk a few years ago in the expanding housing market. Now people are happy to just get that check.

Attendee 2: Yes and no, but you also had aging owners with portfolios that are large and family members that are inheriting them and don't want to deal with it. They don't know how to deal with it. They just want to get rid of the property. They're disposing of it because it's often a portfolio issue. We run into that all of the time in rural communities and there are no comps. It might be the only building in town where all the older people live. You have a situation of whose going to take those over. Sometimes, you have nonprofits regionally who will do that. You'll see that situation in your area but sometimes you don't.

Attendee 4: I get calls from people that want to sell their RV property for \$2 or 3 \$million.

Attendee 2: They think their RV property is worth two or three million. Its rents, money generated, its \$500,000 in a mortgage. What are you going to do in the process? You've got a big problem. They often need a lot of work because they've been neglected and they're sitting there, but they're all you got there.

Attendee 1: For your 40,000 vacant units, do you have that broken down into whether those are single family or multifamily? That's going to be one of your huge issues as you think about trying to reuse them. The demand for rental housing is going up. What we've got is a stock of vacant single families.

Attendee 6: A lot of us are working on preservation every day. There's large, comprehensive agenda. However, if this is about the Consolidated Plan, are we here to give input about how to target federal dollars towards preservation? Or are we here to provide feedback on data so that a complete case is made for a need of federal dollars for housing even if there not used for preservation?

Attendee 6: I think on the data side there's some additional data we could share including the rural development 515 inventory, which is the second largest in the country. There's more than 600 projects and half of those are at risk in the next five years. A lot of this data is still being worked on and is not available publically. There's a rural development inventory, Section 8 and tax credit inventory. Part of the initiative is building on agency portfolios that might be at risk. There are a number of efforts being done to assess what it is and trying to move forward. We've identified ways to prioritize projects for preservation type of assistance and subsidy: tax credits based on their realtors [unintelligible], what the market shares are and whether there's project based rental assistance serving the lowest income tenants. That excludes a good part of the tax credit portfolio. In terms of resources needed, there's more needed than can ever be available. That's why we're trying to prioritize. We want as much

money as we can get for subsidy for deals and some minor level resources to support TA and database tools that can be available for funders and developers in the community.

Attendee 4: You make some good points. Tax credit projects out there are getting older and are going to need more work over the next few years to keep them from going south. I don't know if it's a good idea to concentrate on federally assisted units. It's a good area to focus on but the problem is much greater. There are all sorts of affordable housing that's at risk besides the federally assisted. That should be an area people are concerned about. There's also an informal market out there. We've got a 36 unit project that participated and it wasn't subsidized but it was affordable. The general contractor would work out a deal. If there's a way of broadening the definition of federally assisted, let me know. I think the tax credit market is a big one that's coming on the horizon.

Attendee 7: I wanted to echo important points. In addition to those resources, we're also looking at a large number of federally assisted 202 projects that are aging and in need preservation in terms of resources needed. One of the things I really wanted to emphasize is what we're seeing now in terms of public housing preservation competing for the same resources. That is an enormous need. It is also an enormous shift because in the past there have been capital improvement funds for those public housing units. Now, in terms in policy and programs, the demand for resources is shifting over into the federal funds and the tax credit funds that we're all looking towards for our various preservation efforts. The need for resources is tremendous.

Attendee 6: Since this is the five year Consolidated Plan, if we look at this data more carefully, different project types are starting to have mortgage maturities, have Section 8 contracts expire, or have the ability to opt out. Plus with the aging buildings and the aging owner, this five year window is a big hump to get over. There's more need in the next five years than there has been in the last 15 years combined, in terms of these contract opportunities to go market rate with housing. HUD and rural development have very few resources to assist portfolios and rehab and restructuring. We can provide more comprehensive data about this five hump. If this is a five plan and there's an opportunity to direct some HOME or other resources to preservation, it's the time to do it.

Attendee 7: We've tracked in a grant to the agency for part of a ten or twelve community national preservation program. We've got \$2.5 million in two rewards. One was the treasury department city of life fund for preservation. Another half of an million dollars was from rural development for preservation. The compounding of all of the work, collaboration, and the various funders being able to pull together to build on the McArthur platform, has been really helpful tool in fundraising. The more you have the more you can get, the more people that signed up to support your work, the better leverage and all of that. We're not just thinking about creating a preservation plan, we're three years in and we have dedicated substantial resources. We normally redirect that more towards preservation and less reconstruction.

Attendee 7: People want big rehab right now. They don't want small rehab anymore. You can't go in and buy the building and put \$3,000 to \$4,000 a unit. No one will invest in that. They want \$30,000, they want everything fixed for the next 30 years and that requires an enormous amount of capital. You used to be able to put \$5,000. You're going to put your reserves in and keep fixing the windows. They want it all done and they want it to look like brand new housing. That's an enormous amount of resources you have to have up front and it is far more than it was ten years ago.

Attendee 3: As the city of Minneapolis we get our federal dollars and we are having such a hard time. We have to turn projects away because of what HUD says is eligible for HOME and CDBG. We try to raise our own funds to cover projects that are not eligible for HOME and CDBG. If there could be some leniency on some of the guidelines that allow us to say you

can have more than \$300,000 when you need a million and what is eligible. We have more HOME than CDBG. There are so many projects we are not doing right now. We're backdating and penny pinching what we give them because the rules are so strict in terms of what you can and can't use it on. We're held at a limit for certain projects and we're not raising the money we thought we were and that we did raise in the past. Projects don't get funded. It makes it really hard. We get caught sometimes putting money where we shouldn't and then get smacked on the hands because we've done it after the fact and it's not eligible for that source. Something has to give on that. We have some projects in certain areas of the city that HOME funds are not eligible for. CDBG can only be used for certain projects. Acquisition can be used for acquisition but you can't use it for other things. We can mix in a little bit of HOME and CDBG. A project may need 1.9 million but because of the eligibility requirements of HOME and CDBG we can only give them \$500,000, two hundred of CDBG and three hundred of HOME. We had 18 projects that are looking for funding just this round from our HOME and CDBG program and some of them won't fit the guidelines because of where they're located. In some cases, we funded it and then HUD said that wasn't eligible. The project was done so it was a done deal at that point. They need to be less strict on the rules and make more things eligible. We in the city haven't followed the rules one hundred percent of the time in some instances. Then the project is done and we get audited and we're found to be not in compliance. However, the deal is done at that point. It's so important to get the deal done. They need millions and millions of dollars and if we live by rules, they get two or three hundred thousand dollars and it doesn't work.

Attendee 4: A lot of non-profit organizations that are 501C3 have the ability to work with developers. Sometimes, there's projects someone wants to get rid of that appraises well but they want to get out of there so we pay much less than the appraised value. They can consider it as a donation so that they come out better. I don't know if that can be modeled but we've done that a few times with other non-profits as well.

Attendee 6: We're working on training for that. One of the elements will be how to negotiate or lend to a property donation, if it's worth it and what it takes. Hopefully it will help sellers see some possibilities that they may not have already seen.

Attendee 5: That's great. It will help to make it easier.

Attendee 7: I think there are some grey areas in these categories. Especially in a small town where they have very little rental housing, but they want to preserve it. They can see that as they come out of development and they can justify it. A preservation project in that town saves some of their only affordable rental housing. For them, it creates construction jobs and brings work to town. There's a lot blurring of these lines in rural communities than in larger communities where the pots are more delineated.

Attendee 4: From a political standpoint, they like the homeowner housing rehabilitation and the first time homebuyer assistance.

Attendee 7: I have an observation on the high need for rental assistance. It's truly a very high need. However, whether these scarce capital resources should be used for rental assistance is a big question. Rental assistance is something that we don't want the federal government to walk away from. They have been providing Section 8 and public housing programs so that we can use these resources for rental assistance. Depending on how that question was asked, that's what a lot of people would have said. They wouldn't have said it's a high priority for HOME or CDBG.

Attendee 5: One way we can evaluate how to use this information is to recognize that rental assistance is being provided now through the federal government. One way to ensure that it continues is through preservation. Unless you do rental assistance with HOME, you're never going to expand unless you get a lot more appropriations.

Attendee 3: Isn't an affordable unit an affordable unit? I don't get it.

Attendee 6: HOME is tenant-based rental assistance. It's not directly supporting preservation initiatives which are usually building.

Attendee 7: It's like the affordable housing problem in general. It's not like we don't know how to solve it. The barrier is primarily resource oriented. There isn't anybody here today that's going to say that preservation is not a hugely permanent priority for these resources. I can't really make anything of these bar charts of people's assessment of the need in abstract. I would say that all of those needs are important too but is the question that these are important things? Or are these the things we should be spending resources on? There are certain types of pools of money that work better in one area or the other. That's what we are struggling with. There are two barriers. There's not enough data and information on what the portfolio really is and what's at risk. We're trying to collect information. Then there's a barrier of there not being enough resources to address what we've already got an investment in. Let alone affordable housing that may exist that isn't already subsidized in some way. In Minnesota, we already had dedicated preservation resources designated by the legislature but they're being cut like everything else in the current tax climate.

Attendee 5: I've been lucky enough to be in Minnesota where there's progress in HOME rental rehabilitation program which now can use State resources. There are resources that are trying to meet these needs. We used to use HOME funds for rental rehabilitation but now are using state resources.

Attendee 7: One of the other things people are talking about with the tax exempt bonds and four percent credits and getting the 130 percent boost so that it narrows the gap. That would be huge.

Attendee 6: It would be huge. Right now we have an abundance of [unintelligible] to use towards that.

Attendee 7: It's a great tool for preserving Section 8 properties.

Attendee 8: Right now with the mortgage rates where they are, we can't make the numbers work to 130 percent. There's always a gap.

Attendee 1: You're point on what does preservation mean and what investments, what we are talking about is a really big issue that we need to have collective community conversation on. It's true that you can't get a tax credit investor for less than \$40,000 whether it needs it or not. That's a big barrier because of the limited resources. There's a possibility of over subsidizing existing buildings and fixing stuff that's not broken just to fix it.

Attendee 9: The tax credit program is very inefficient and that's what we have. We just looked at a model of four percent development and adding tax credits to the mix adds a half of a million dollars on average to the cost for us. That half of one million could be used for other things. If we can preserve a place without a transfer of ownership, that would be what we should strive to do after we've leveraged all the other resources we have available, such as the nine percent of all the home appropriations that the funding partners invest in.

Attendee 6: On HOME funds for this five year plan, what is the agency thinking? Do we have a plan? I understand we have an affordable home rental rehab program. It would suggest that HOME funds can't really be useful and appropriately be applied to larger project with owners that have capacity to deal with the federal requirements and compliance requirements and have resources.

Attendee 9: The upcoming [unintelligible] that goes to our board as a draft, we are proposing a rehab program funded out of HOME for preservation. The primary focus will be federal assistance, where the agency is already touching it on the background. It mitigates the risks that we had as agency for repayment to HUD. What was the HOME rental rehab program is now going to be state appropriations.

Attendee 4: If we were in other state's we'd be talking about HOME funds going into tax credit projects, that's where ninety percent of the HOME funds go. We're fortunate on how to get financing and state appropriations.

Attendee 9: It's probably the most compatible with the four percent, Section 8 preservation. Is there a budget number?

[Discussion of funding amount]

Attendee 9: It's a fair amount. There's some HOME that we have to commit and then there's additional money.

[Discussion of what type of funding will be given and how to use it]

Attendee 7: This is something that our board would approve. We are bringing a draft plan for their review tomorrow and they'll approve it in October.

Attendee 7: It's going to be really hard to prioritize. Nine million dollars is a lot of money but we could easily use ten times that amount. In the next five years, we've got 30 percent of our Section 8 portfolio that the agency administers that are going to deteriorate. Those properties are aging and we have aging owners. There's a huge demand and we have to figure out how to prioritize the scarce resources we have.

Attendee 3: Just out of curiosity, how do you propose dealing with the aging owner population being non-transferable?

Attendee 7: Some developers have been able to make it work.

Attendee 3: I have worked for developers that have made it work but they weren't your typically elderly owner.

Attendee 7: We're hoping that the training curriculum will raise awareness and will be a reality check. We want money that we have available to go into sticks and bricks and not into taxes. There's no reason to do that and we can't afford to do it anymore.

[Question of what board package and program guide — directed to website]

Attendee 7: We haven't established firm guidelines yet. What we have said for the investment of HOME, is that for multifamily units we will target it towards developments that we are already monitoring for compliance, primarily for the section 8 program.

Attendee 9: Why would you limit it to properties with 24 units or less?

Attendee 7: That's the state appropriation.

Attendee 6: DEED is a part of the RFP and show up with about one million dollars a year. The projects have to specifically apply for DEED money and do some extra work with the local unit of government.

Attendee 8: That's a barrier because you have to get your local government to agree to administer it. Some of them don't want to and some of them don't have the capacity to do it. There's a certain level of burden. Small towns take that on. Maybe it has to do with your non-profit?

Attendee 4: The City's the advocate but they don't necessarily administer the programs. That works out pretty well.

Attendee 8: I've had communities that didn't want to do that.

Attendee 6: Is there an alternative if your city or county doesn't want to cooperate?

Attendee 8: If there's a non-profit that will do it for you but otherwise, no.

Attendee 4: You need the City to be an advocate.

Attendee 7: You need somebody with administration capacity. That could be a non-profit. You do need your local unit of government to be an advocate.

Attendee 8: We need it but I've had them say no. They didn't want to take it to their council. They don't have the capacity and they're not going to do it. Maybe they don't understand but sometimes you're on a quick timeframe.

Attendee 6: It's good that DEED is part of the RFP in a lot of ways. However, the State office doesn't really deal with the family. They have much more staff capacity and interest through the small cities grants on the single family side and there's a lot of activity.

Attendee 4: The commercial side as well.

Attendee 6: It might be more efficient for the CDBG multifamily portion to get one million dollars. Enormous amounts of money go through the housing finance agency. They don't have a lot of interest or capacity around multi-family in general, let alone preservation or homelessness.

Attendee 4: Plus, small cities grants are pretty small. It would be hard to do a lot of rentals with that.

Attendee 8: On the other hand, I've had \$250,000 in a recent project that just closed. The reality is that the City had to be the lead on that. They had to accept all of the administration as well as the action that they ended up granting into the project. They were on the line for that money and if it didn't go their way they were paying it back.

Attendee 6: Is it conceivable if that money flowed through the housing finance agency that the housing finance agency would be the unit of government?

[Discussion of not knowing answer to the question]

Attendee 7: This program that was described for HOME sounds like a great structure. Why wouldn't you throw CDBG into an existing program rather than creating another program with another set of administration?

Attendee 5: I have a little bit of understanding of CDBG program in terms of regulations. HUD has provided a special waiver to allow states to deliver [unintelligible]/CDBG funds directly to developers. I'm not sure if we can do that with the standard CDBG program?

Attendee 8: It's not CDBG, it's HOME. The State of North Dakota takes the money and puts it with non-profits and it's regional. Kansas does the same thing. All the HOME and CDBG rental rehab money is funneled through them. They set up the terms by what they're board wants it to be. It's regionally oriented so that it is run around the state and the state stays out of it.

Attendee 5: We have different demographics though.

Attendee 8: It's just a suggestion. It might not work well.

Attendee 9: It depends on the size.

Attendee 8: Not the big cities, just the rural areas that are falling into those [unintelligible]

Attendee 3: They would be as responsible as a non-profit as the City of Minneapolis would?

Attendee 8: The Department of Commerce does oversee the funding source. It's then sub-allocated out. The State of Kansas does it to eleven different [unintelligible] across the state and that's where it goes.

Attendee 8: Another idea is to make them be involved loan funds. They can bring them back and reuse them again. In theory, they're trying to perpetuate, it's not just going as a grant and it's not just gone.

Attendee 9: That doesn't always work for an affordable housing project you have all sorts of [unintelligible].

Attendee 3: Are you setting those up as grants?

Attendee 8: Yes, they're occasionally set up as grants. Usually to a non-profit or for profit generally have to [unintelligible]. Sometimes it's increasing-such as for five years it's zero and then five percent. There's a variety of different structures.

Attendee 3: Each project has its own financing and own rules.

## NAHRO Focus Group

[Question about how long ago forecast was done]

[Question if data referred to new construction or rehabilitation]

[Question about 2006 to 2008 timeline]

[Question about if slide excludes land cost and infrastructure]

Comment: That's this handout in paper form. You can also go on Minnesota Housing's website or DEED's website and do it electronically and it will automatically go to WES. If you fill it out here, I'll collect them and get them into the database. Included in this is our citizen participation which will be in October in different locations throughout the state.

Comment: Are you considering the differences between rural and urban areas? It seems to me there are significant differences even when you're talking about rental units and occupancies. You're providing information back to the agency looking at both the rural and urbanized areas? I hope that there are [maps] for the agency in another form because these are really hard to read.

Comment: If you'd like a copy of this presentation I can definitely e-mail it to you.

Comment: The group would probably like that.

Comment: Let's start a sign in sheet and I'd appreciate if everyone would put their name and e-mail. You might not feel like voicing your opinion here but you can shoot me an e-mail tomorrow about what to do with your funds.

Comment: I'd like to encourage all of you who are in public housing to make the survey available to your residents as well. Maybe get some citizen input.

Comment: Can I ask how rental assistance is defined? Is [unintelligible] money to help people stay in housing or is it rehabilitating existing units?

Comment: I have a couple of questions about the survey. Is the data controlled for the type of respondent? I can imagine a Commissioner versus a funder versus a [unintelligible] resident would be an important perspective to capture. Is that part of the survey?

Comment: What is the goal of the sample size?

Comment: We'll be running ads throughout the Minnesota Newspaper Association. It's an umbrella group that places ads in newspapers throughout the state with a circulation of about 2.5 million in the first week of October directing folks our website to see where we're having the citizen participation groups and the service. We hope to get that number closer to 1,000.

Comment: I have two questions. You said you have 400 plus responses. Are those responses mapped geographically so that we know which area they're from? Are they all urban? My other question is that when this gets closed at the end of October, do we know what kind of responses we'll get by ethnicity or race? If Asian Americans are underrepresented, do we give an extra push to a certain community?

Comment: Basically, you're presenting the raw data and the people looking at it will determine how many respondents were from the categorized communities versus the rest of the state. This question says, what is your primary role in the housing industry? I think you can look at how many responded in each one and determine whether you think there's a skew in some of responses based on whether they're an advocate or work within the industry.

Comment: In talking about housing and community development issues, I'd like to offer the idea of the location where we're putting our schools and elderly housing. We have to be very careful in even our workforce housing that it's where it belongs. For the last 23 years, schools have been put on the edges of town and they're becoming segregated from the rest of the community. I don't know what the idea was 23 years ago, but it didn't work. Our school system across our state is sitting on the edges of town and sometimes between towns. They've become lost and you end up with your parents driving and the kid's driving. No one's walking to school or biking to school as much as they use to. Your elderly

complexes are similar. There've been too many of them built in areas that are almost guaranteeing we're going to have transportation systems put into place. At the same time, we have old buildings sitting downtown that are vacant. We have lots that look like they're out of Europe during World War II because the lots are sitting empty. There's nothing there. Yet we're going on the edges of towns and building. There should be a priority, a system of some sort that allows Minnesota Housing and DEED to say, if you're going to closer to the center of town where the activities are for whatever reason you get you funding faster.

Comment: I think Minnesota Housing already does that. We've come up with a new initiative that has new transportation centers. I know that it is a priority now.

Comment: I think they get extra points if you're on transit or you have other amenities to help minimize that kind of badly located projects.

Comment: The problem with that is once you get into outer state Minnesota, we don't have transit. We're just outside of the metro area but we don't have transit. We have a bus system but we don't have a route. You call and we pick you up and take you where you need to go. There is no transit system. When we go to apply for MNHA financing, we get zero points in the transit categories because we don't have transit, so that doesn't help a lot of the outer state communities.

Comment: I want to echo these points. Do you have any ideas that you could share on transportation needs relating to housing choice and housing costs? Housing and transit needs are very different in St. Paul then they would be in Redwing. I would venture a guess that some of the data, in terms of housing choice from residents, is going to vary depending on what their needs are and whether they see different data from people in the metro area compared to greater Minnesota. I think it would be very helpful to see more information on that. I participated on the housing plan taskforce of Minnesota Housing probably about three or four years ago and the linkage between those two was the foundation for all of the discussions in a one and a half to a two year period. When you're having this discussion on housing and community development, you really can't ignore the transportation needs. In a lot of instances, that determines where some of the building housing is or rehabbing housing is.

Comment: I'm wondering if there's an opportunity to build off of having greater Minnesota's housing perspective. We've been pushing the agenda of holistic comprehensive planning along with Minnesota Housing Financing to identify some of these barriers and the fact that to get funding for schools you need 160 or [unintelligible]. There are issues that are not resolved in a comprehensive planning process. It builds in a bias. The past 20 or 30 years of development have left downtown areas in livable communities abandoned. If there are policy recommendations that come out in this plan that at least identify what the barriers are, it would be a tremendous breakthrough for [unintelligible] communities. They would have one place for the barriers and could clearly articulate them so that as you been to work within the community, those things are resolved and funding decisions are transparent.

Comment: One of the barriers is what leverage does the state have to get localities to change those barriers? That would be useful information for us too. If people could send us ideas or comments they have about that. In Minnesota Housing's case we give money to owners not cities, DEED has a different perspective on that. They have different leverage than we do. If there are ideas that either of our departments can implement to bring about changes in zoning and building requirements, we would be glad to hear them.

Comment: On this list of considerations, I noticed infrastructure systems are a factor. Extending them for parking lots and schools for housing development is costing the city. Even for business places or industry cites at the edges where land is cheaper and transportation may

not even be available, it becomes quite a factor. We can't keep up. We're built funny. We're a long skinny town. That has to be a consideration in this town.

Comment: Is there any question relating to rehabbing homes for existing homeowners? We've been working on a very successful program that would initially be with the greater Minnesota housing fund. In some of the more rural areas, it's important to keep seniors and handicap in their housing. That would be something I'd stress as you're looking at this.

Comment: I'd like to comment on the slide on the need for human services. What I'm seeing in my public housing units and Section 8 voucher program is incredibly low living skills. We just got done rehabbing two units in our public housing. One was \$7,000 and the other one was close to \$5,000 to bring it back and make it livable again. And these people lived in their units for less than nine months. They don't know how to take care of the units. That's just the beginning of it. There are low job skills and a myriad of different things that are causing this. I don't know if just giving people rental assistance is going to help them. They become train wrecks for the next landlord. They're not going to get another housing unit if they keep this up. Nobody wants to rent their unit and rehab it in less than a year, it's expensive. To me it all fits together in the health and human services in order to keep these people in the units and be successful.

Comment: In human services there's the matter of the money or counseling on your expectations when somebody does occupy a unit like that. Counseling on proper ways to keep your home life or some type of program that makes them take pride in where they live.

Comment: It's interesting; we're having more success with the shelter than we are with the public housing because there are support services.

Comment: In our area, everybody that goes into public housing or supportive housing has to go through a one day training program and get a certificate that they've been through that program. It's one or two evenings. If they don't have that certificate then they're not accepted into many of the programs. Many of the landlords are also requiring that. It's operated by a service agency in the community and it's funded by the cities and the counties and service agencies. That gives it a little bit of a start and they at least have something to go on. I understand what you're saying, because we're all working on the housing model for homeless with the assumption that you'll be able to get some services to help them once they get housing. It's a newer model, so you're assuming you'll be able to get those services but they can't make it in those kinds of settings. You got to make it a place where they will make it or maybe they'll be on the streets.

Comment: We've seen buildings where you have somebody in the building working with the tenants. Is there a better prognosis of the building?

Comment: I work with the homeless population. We manage the transitional housing program and it's set up so that it's mandatory that any participant receiving a rental subsidy in the program has a case manager and that they agree to meet weekly with their case manager. It would probably be cost prohibited to do this with every public housing resident. I'm wondering if there are models out there in public housing or subsidized housing where a resource person might work with someone who is having trouble. There's also the issue of if it's optional or mandatory whether you participate in service help. Are there things like that going on out there at all in public housing?

Comment: We have our version. We call them human service coordinators and they work part-time and that's what they do. The folks that they're working with are referrals from management staff or people who we have coming in and we know that there's going to be potential issues. They're there when the person is at their lease signing. If it's a current resident then they have been referred to that person to talk about housekeeping issues,

seeing if they have a case manager or if there's someone that they can connect to at DHS. That seems to work out well.

Comment: At the lease signing, is that a requirement to live there? That they agree to meet with this person periodically and work with them?

Comment: It's not a requirement but if it's an issue than it can become one. If someone that we know has had some kind of past history issues or somebody who is coming with a case manager who we're connecting with, then that referral is made. We have 400 [unintelligible] tenant properties. If a public housing resident in our family developments or in our high risers is interested in a [unintelligible] cite home, they are then required to go through us. Another program called tenant training program, goes over how to successfully care for my property. It's especially important if there in a [unintelligible] and they're not [unintelligible] from the management office. There are those requirements. In our high risers and family developments, it only becomes a requirement if it's an issue that comes to the attention of management and then they start working with the human service coordinator. If it's someone coming in who may have some additional issues and they're coming for the case manager, they sit down and talk with the case manager and say, you need to know about this.

Comment: Did you develop a curriculum for that tenancy program or did you purchase it?

Comment: We developed our own curriculum. In fact, we created a good housekeeping video in which our employees starred and it's available to housing authorities in three or four languages.

[Question about where the funds come from for the human services fund]

Comment: It comes out of our operating fund.

Comment: It sounds like a cost effective choice because five to seven thousand dollars even for just two tenants, it sounds like a cost effective choice.

Comment: A lot of times you end up fixing the unit back up and you're never going to recover that loss.

Comment: I would like to discuss something that's coming up in Duluth for the ideas that it poses. We have a number of agencies in the city who do the sort of thing that could be helpful to public housing tenants. Public housing is the big guy and they figure that instead of doing it for the public housing agency, the public housing agency should be doing it for them. On the other hand, they have been very cooperative because of our homeless numbers and have been working together and trying to work with families who are not going to find someone that will accept them because they have a record. It can be individuals and it can be families. The prospect is to try to build a building with 44 units and five emergency units for those who've experienced violence in the home and have the agency that does provide that kind of support to a family. Right across the street, you will see in the building, human services that will be available. Job training, children will have a place across the street for a playground and childcare space. It's like a dream come true for difficult tenants. I don't know how it will work. The idea is that we're going to try to do it with a variety of funds. It's 44 units, right in the city. There are so many negatives about it in many ways. It's on a hillside lot there's nothing around it for the kids. However, it has the potential on building a new life for 44 families with a lot of support and not too much expense. They will have housing assistance. There will be a durable building and staff in house. It's an idea and you may want to explore that with our director.

Comment: Is it permanent?

Comment: There's no limit but the idea is that it is an upwardly mobile kind of housing. Once you get it right, you'll want to move on.

## REGIONAL FORUMS

Five regional forums were held as part of the consolidated plan development process to allow for public review and input. The purpose of these meetings was to allow citizens across the State of Minnesota to offer insight and feedback into the preliminary findings of the Consolidated Plan. Minutes from these meetings are presented below.

### Detroit Lakes Forum

Attendee: When you take a look at the average house cost, are higher single-family homes continuing to be built because high income families [unintelligible]?

Presenter: That is one of the hypothesized reasons. It's a mix of all types of units being constructed. Size is a factor. If you make a small one it will be less. Of all the analysis my firm has done over the last 25 years, homes are getting bigger all of the time. Rather than 1,200 square feet, it's 1,700, 1,800, 2,000 square feet. That adds some cost. There are more bedrooms, larger family rooms, a kitchen/family great room. Yes, there's fewer affordable building units going in and more of the larger, higher end homes continue to push that upwards.

Attendee: One thing that would be interesting to look at since you have the data broken down by year, is to look at the trend of black households from 2004 to 2009 to see if that trend is increasing, decreasing, or staying the same. That might show that things are getting better?

Presenter: Not so much for races. With men and women, women are denied more often. Over time, men and woman are approaching one another. The difference in races is it's still different regardless of a level. We had 13 then it went to 11 and 17 in the middle. The denials were high here. Part of the reason the denials were high in the middle years is because there were a lot of subprime loans. It has not improved remarkably. The big issue is there's significantly fewer minorities being able to apply now than earlier. There's simply a lot less underwriting going on.

Attendee: The sample you have is the people that go online to do the survey?

Presenter: It's actually solicited for participation. It's not a statistical representation of the population. It's what is called a judgmental sample. We send it out to a list of people of everybody we know. Everybody we know is asked to forward it to anybody they know.

[Concern regarding survey rankings.]

Presenter: I did not ask them to rank it number one or two. I asked them to rank it within each activity. If it's rental housing rehab, what's the need for that: high, medium, low or none? It's a summation of those. We are not trying to impose that distribution on the program designs. We are trying to advise the program operators on how people feel. It's not a statistical sample but it is a set of stakeholders or those who will apply for funds and those who will see things get built in their communities. They have a pipeline that can communicate to us what their local needs are.

Attendee: The responses influence the outpatient resources and access to those things?

Presenter: In theory, yes. We'd have to allow that to happen. We're trying to ask people. Tell us how these resources should be or we can go back and look at how they have been. There are some significant differences. There are limits of what you can do within the program. If the results of the survey are erratically different then what's been done in the past, then we should ask ourselves if this is really reflected of what people want.

Attendee: How does the 2011 survey allocation of resources reflect the survey five years ago?

Presenter: We do the same survey for everyone. We've been doing it for 18 years. We did not do the State's Consolidated Plan five years ago. If I understand correctly, there wasn't this type of work applied.

[Unintelligible conversation about past surveys having different types of questions.]

Presenter: We have a general survey that we apply and then we refine it based on particular knowledge of the participants. We deleted a few and added a few special questions for yours to reflect what's been done more locally, should we do more and how do we rate what we've been doing. You asked a question about the allocation of resources and I answered it in terms of the ranking of the need.

Attendee: The survey itself, 526 completed, is it still open.

[Unintelligible conversation about the ability to complete a paper version of the survey and question about probability.]

Presenter: What you're asking me is if we got a fair representation. I don't know to be honest with you. On the fair housing survey we ask their role in the industry and we need a few more. I will say that we did an analysis when we had approximately 300 of the housing and community development surveys and we surprised about how high community services came in. There was about 23.4 percent. We had another 250 added to the sample and it goes from 23.4 to 23.8, no change. We almost doubled the sample and the size of the survey response base and they're all the same. I think we're getting a feel. If we get another 200 or 500 or 2,000 it doesn't matter. I personally think it's going to look the same within one or two percent. We already saw when we have another 200 that it was almost identical to the 500 persons.

Attendee: The fact is that we don't have a good method to survey regular everyday citizens; it's biased to those that are in the field.

Presenter: That's correct. However, the purpose was to reach out to our stakeholders because we believe them to be more informed on the issues and needs because they're interacting with it every day. What are those barriers? How do we overcome those barriers? It's not to diminish the importance of the public's opinion but they are tied up with getting

home and getting kids fed and the laundry and the lawn. There's something else on their mind. How we best overcome the problems on the other side of town might not be a big concern that day. I don't know about your e-mail but if I don't take care of it, it is ancient history in about two hours.

[Unintelligible question about the need for services and how five year plans can change with the current economic impact.]

Attendee: Every year we do an Annual Action Plan for the money that we receive from HUD. We tell them what we see annually and what we're going to do with the money. If we see a change in the economy and how things are going, we can change that every year. The five year plan is the big picture. It's a long term strategy and every year annually it's more detailed on what we're going to do and where we're going to go. We have the option every year to change if we need do. We also report on those changes every year to HUD.

Attendee: This impacts how the State uses the HUD allocations?

Attendee: Human Services gets an allocation of HUD funds. Minnesota Housing gets an allocation and the Department of Employment and Economic Development does too. We got \$18 million, Pat you got \$5?

Attendee: No, \$1.2 million and \$500,000 dollars coming.

Attendee: We do this together because it's housing and community development and the Analysis of Impediments.

Attendee: The survey is one way we get input. Another way is soliciting input from agencies, for instances [name] who knows the homeless programming. This is a plan for the homeless providers and how we're going to withstand our \$1.2 million in ESG funds. When the plan comes out we will be talking about how we're going to use those funds. Currently, it goes exclusively to fund shelter. We could use it for transitional housing and prevention but we choose to use the maximum amount for shelter. That's something that if you have an opinion on, we'd like to hear if you think that's a good idea. We also choose to use it across the state. We did change our targeting this past award cycle. We used the funds in both the entitlement areas and greater Minnesota. This year we decided we were going to target our funds to balance of state. That was a shift of funding out the Twin Cities to the balance of state. We didn't go 100 percent. About 50 percent of the funds that were going to the entitlement areas were going to outstate. That's another issue we're interested in hearing from you about. Is that a good idea? Are we doing enough? Another issue with the homeless funds is that we're going to get about \$500,000 pretty soon and we can't use that for shelter. We have to use it for prevention or rapid re-housing. Prevention means keeping people in their houses. Rapid re-housing means once they become homeless we get them back into housing. We're looking for input on how we should split that money up. Where should it go and how should it be used? Those are specific for the homeless programs. As far as a formal comment process, is there a way to do that now? If someone sends something to [name] now, we'll count that?

Presenter: Absolutely.

Attendee: If you have any ideas on how we should use those funds. We'd be glad to hear from you.

Attendee: In December we'll have a draft of the Action Plan and Consolidated Plan available for you to see, read and comment on further. If you're not familiar with the Minnesota Housing website, you'll want to start watching for notice in the first week of December. You can print a copy online.

Attendee: We can also send you a hard copy. If we have your e-mail address on the sign in sheet we'll send you an e-mail to let you know when it comes out.

Attendee: Everything's preliminary right now. Unless you think we're missing something it's probably smarter to wait until the draft comes out to see what we finalized. We're going to St. Cloud tomorrow then we're going on to Marshall, then we have a session in St. Paul. This is only our second session so things could turn drastically for all we know. We don't know what we're going to see or find or how many people are going to attend. However, we'll take comments at any time.

[Unintelligible input about Grant County Economic Development board having housing and infrastructure needs.]

Attendee: As far as a time to get the survey results time, mid-November to be sure they're considered?

Presenter: The sooner the better. We get backed up around the holidays and people forget. If you could ask them to do it before the holidays we're in good shape.

Attendee: I am curious as to how you heard about this meeting. We did a lot of different outreach approaches.

[E-mail, word of mouth, supervisors, housing agents]

Attendee: HUD was out last month and they're not very excited about how we've been doing the multi-community applications. There might be one lead community and then they want a couple more communities to tag along with them and apply. Where we are going now with DEED is the way we use to do things. One city would apply, they would evaluate their needs in that city and try to make as much impact that we can with our funds into that one community. Whether it's infrastructure, housing, rental, commercial rehab or whatever they tell us their need is and we try to make a larger impact in that community. Back to larger grants for more of a focused impact. If you have any opinions on that feel free to send those up so we can see what you think. In addition, Washington is talking about taking the admin from 20 percent to 10. Now we get 20 and we give you guys 15 to administer and we keep five at the state level. You need to visualize it going from 20 to 10. Your admin may be going from 15 to five because we are already at the bare bones to pay our staff and we're not adding staff. We're very short staffed. There are three people covering the entire

state. That's not a lot of people and it's all non-entitlements. Think about distributing three people across the state of Minnesota to do \$18 million a year.

Attendee: The Senate started considering what's called a "mini bus" appropriation bill. It's a combination of three separate appropriations. One is for Transportation and HUD, another is for Agriculture and another is for Commerce and Justice. They're trying to get the appropriations done with a super committee. They've started debating and they've not taken any votes on that yet. Now is the time if you want to try to preserve funding for CDBG, HOME and ESG to contact your Senators and let them know that these programs are important to your work and community.

Attendee: Can you explain more about the admin?

Attendee: Currently, we get 20 percent. When we get our money from HUD, 20 percent gets set aside to pay us and pay you guys when you deliver the services. The cities usually don't administer. They normally don't have the capacity to administer so what they do is usually professionally contracted out. We give them X amount of dollars based on how much we give them. If we give them \$600,000 for this project, 15 percent of that would be admin. They would get to administer that to push the federal paperwork and oversee the project. Now they're proposing that to go from 20 to 10. Initially, with 20 we would take five and you would get 15 to administer. Now it's going to be 10 percent, so that leaves five for us and five for them. We can't run on zero. Maybe we take three and you take seven. I don't know what we're going to do to be honest. That's more concerning than cutting the funds completely and if we do get any how are you guys going to afford administering?

[Discussions of projects dragging out.]

Attendee: If that occurs, we're going to have to start thinking out of the box for how we're going to do this admin wise. It impacts you guys directly that's why you need to know. We'd be more than happy to give you the whole 10 percent but then you won't have me. Does that clear it up? I want to make sure you understand the impact that would have on your organization and all the organizations across the state that administer.

[Comments on how the state has had positive impact on communities.]

Attendee: It helps to hear that. Please put that in writing. It really upsets people that we are going back to the way we used to do things. They like the way it is being done now. If you like it we need to figure out how we can keep it that way because HUD's doesn't like it. We'd have to show that we have a lot of comments about how they want it the way it is. What do we need to do to be able to do it legally? Right now it's not being done legally, according to HUD's criteria anyway.

[Discussion of joint multi-family project for \$10 million rehab and if bill passes it will be the lowest amount of HOME funds since 1993. Home is becoming a more important funder in the rental side of our agency.]

## St. Cloud Forum

Attendee: Is the metro area a greater percentage than greater Minnesota?

Presenter: I don't know off the top of my head. I would tend to think that a metro area has a significant portion. Typically, the more urbanized areas have more of the foreclosure vacancies and the rural areas have more of the abandoned properties.

Attendee: There was a headline yesterday in the *St. Cloud Times* about the vacancy rate of homes going up to 200 percent. Is there a time limit?

Presenter: Yes. More single-family homes are stuck in a negative feedback system. Of late, rental property vacancy rates are falling. If you get kicked out of your home and you lose it, you can't go buy another one. Hopefully, you can land somewhere. The rental market has begun to recover a little bit. Here's a production of housing permits. We were at a peak at 42,000 and we are down here at 9,000, but this green line of single family units are continuing to fall by 7,000 units. Finally, apartments and multifamily units are a little different and are beginning to recover. When you look at some of the other areas, market rate rental properties are being developed aggressively. I would tend to think that this would happen more so in 2011 as well. This tells me that over this period, as well as what we saw in the census data, significant development of housing units was probably a little bit more than what was needed. We have that to carry with us over the next several years.

Attendee: Were you able to identify regions for the survey if say 50 percent of the survey takers had a metro perspective versus a greater Minnesota perspective?

Presenter: Yes. This tells me you didn't take the survey?

Attendee: Not necessarily. I get a survey about every two days and I take quite a few of them, especially, if they are online and from a state agency. I guess your data surprised me a little bit.

Presenter: The very first question on the survey asked if you were from or concerned more about a long list of entitlements throughout the state. The other choice was rest of state. I have not separated those two here. To answer your question, yes, we are able to separate those two. In case you don't remember, I would be delighted if you would take the paper instrument. If you signed in with an e-mail address you will be sent another notification. If you're fortunate to do it from the same computer, the online survey will tell you you've already taken this.

Attendee: I did take the survey but I was wondering about the definition of resources because some of the community service needs aren't traditional HOME and CDBG funded activities.

Presenter: We said human services in the first question about allocating. Then at the back end we had two categories, one relating to human services and one related to special needs populations. Special needs populations can be served across a variety of different programs.

Attendee: Will the data collected for the survey be significantly weighted on the outcome of Con Plan or minor weighted? How important is this survey to the end state result.

Presenter: I'd say it's one of the several important factors. This meeting today and the other regional forums are also important. The survey itself is an opportunity to review those folks' opinions whose schedules wouldn't allow them to come to this kind of venue and who can't, in any other way, get their voice heard. It's one factor among many that go into it.

Attendee: The reason I ask is because I didn't know if you wanted to participate in this discussion during or after but the infrastructure thing surprised me. We went through it very quickly. If you asked housing professionals to judge the cost of removal of [unintelligible] waste plants or [unintelligible] station efficiency, it's probably not going to score very high. However, DEED's public facility authority that manages public infrastructure within DEED has that quantitative data mailed, on what the infrastructure needs are in communities for all things above and below ground. That was one concern I had. Please look at the PFA for their quantitative lists of infrastructure.

Attendee: We do. We currently collect two million of CDBG in partnership with PFA every year. Depending on what kind of funding PFA gets that amount could increase. We do see that and I agree with you about the housing professionals. I would say the same for public facilities groups. Whether they took the time is another thing.

Attendee: In the outreach for this survey we asked them and I believe they did it. The League of Minnesota cities and the county organization sent information about the survey and the links to them to all of their members on their contacts list. We think we have some of that representation and it's not strictly housing professionals

Attendee: The guy from PFA is very involved in this Consolidated Plan but I appreciate you voicing your concern. That's why you're here.

Presenter: In reference to your first comment, I haven't split the non-entitlement areas out in these results. Particularly for public facilities and infrastructure, because of the way the resources were allocated. At least the first four, not including the human services, are a little more traditional in their rankings. I think that the non-entitlement and the more urbanized areas would have some differences between infrastructure and public facilities.

Attendee: I think we all know and understand that this is a complex Con Plan question and you can slice and dice it in so many different ways. The state is very different from one end to the other as we all know. At some point, people rebel at a 50 question survey. Your responses drop off I'm guessing?

Presenter: I don't know. I don't think these are 50 questions.

Attendee: I mean a long survey, they would quantify all the information we are receiving.

Presenter: It's difficult. We use to do telephone surveys and we did not get the kind of responses we get from the online surveys.

Attendee: I serve as a city manager and we are bombarded with surveys.

Presenter: I can appreciate how you have to allocate your time. I do want to comment that this does not mean that a local community wouldn't have an extremely high need in a fifth category for water and sewer improvement because they're under some kind of EPA problem. There might be some infrastructure issue with bridges and approaches that are demanded for health and safety or other water and sewer projects. In each individual community you can't push it to "no need" because the survey said that. There are specific instances that would be outside this general sense. I would never recommend "no need" for any category. It's five-year period, how could you say no need? We might have a little need but it could come in. What if there's some kind of disaster?

Attendee: If someone is denied for the mortgage that they've applied for but they're scared into a sub-prime loan, do they get counted as a denial here?

Presenter. They do and that's an excellent question. If somebody cannot get into a loan, in the same year they can be steered to getting a sub-prime loan and then both statistics will be in here because it's two separate applications. The very first *Fair Housing Planning Guide* came out in 1996 and had one of our AI's in it that we did for the State of Montana. We saw extremely high denial rates around Native American tribes and it was related to that issue. People came in and were denied because they were trying to get a manufactured home. They could get a site built home but Native Americans couldn't get a manufactured home. The reason was that the bankers were afraid they would hook it up and drive it onto the reservation and then they couldn't repossess it. The point you're asking about, we did address that.

Attendee: Transportation needs came out fairly high and we haven't separated out whether that's a metro or greater Minnesota concern. Since all of you are from greater Minnesota, I'd like to ask if that's an issue in your area and what would you see as a strategy for addressing it?

[Unintelligible conversation about "dial a ride" system being affective in rural areas but very inconvenient due to pick up times and distance between towns, and lack of transportation services in the rural areas.]

Attendee: What kind of transportation services could be funded with CDBG?

Attendee: I think it falls within the public service category. We'd have to look at giving money to non-profits and a van for bussing back and forth.

[Unintelligible discussion of a new complex not being able to be filled because of the economy.]

Attendee: With the car donation program where cars are donated and fixed up, is it possible that CDBG money could be used for that?

Attendee: No, it would be public transportation.

Attendee: I worked in a community that operates three buses seven days a week. What I see is there is not a lot of variation between the systems to get from point A to point Z. They still have a ways to go. Consolidating some of these smaller transit systems is something we are looking at. There's "dial a ride" systems like ours who pick up someone and then the driver talks on the radio and picks someone else up. The systems are going to need to be consolidated because it's going to be illegal to talk on a handheld telephone while driving, and taking instructions on where to go and trying to remember your drop off. Consolidating systems will add to the connectivity and add to the efficiency of dispatch, so the driver simply has a video screen that they're going to look at rather than using a pencil and paper. I don't see a lot of money being put into those dispatch systems. In cities of 5,000, the real pain is that we do not receive dollars that qualify for transportation. The road maintenance doesn't get dollars. Utilities are in good shape because they have a revenue source. For economic development, what I see is a real need for demolition dollars in a lot of little towns that have orphan buildings. Our city as we speak is spending \$120,000 on demolition. They have to buy the railroad, mitigate the pollution, do the demolition and then turn it into a park because the property is not economically sized for reconstruction. Since there is no tax dollars increase and there's no employment increase, there are no state dollars available for that demolition. If you take down highway 12 along the tracks, all you're going to see every five miles where these trains stopped and towns were developed are old abandoned elevators. Towns are contracting and without the ability to get the blight and old abandoned buildings they're going to be contracting faster. It's hard to measure because you're not being taxed and you're not creating jobs, but it's essential. It's something we've worked on for two and a half years and the State agency's gotten nowhere.

Attendee: I know a few creameries that have been rehabilitated and turned into public family housing.

Attendee: That's easier in the metro. The City actually bought a creamery and on Wednesday we are taking bids for demolition of part of it. We'll likely spend \$60,000 on demolition of the creamery. Without dollars to underwrite the demolition and acquisition of clean up, it's hard.

Attendee: Is there a market for rental housing in your area?

Attendee: The housing problem that we're seeing is that it's encumbered by banks. This week I spent four or five phone calls talking to Chase Bank over abandoned properties about what crap was left in them. The problem is the houses are sized too small for what you'd want. The number one strategic problem we have in our town is that we don't have enough people for the jobs we have. We're looking for 50 welders, 20 assemblers and five to seven drivers. It's so difficult to move people into these small towns because they can't sell their house and the houses that we have are in good shape but it's not the starter home people wanted 20 years ago. We've applied for three block grants in the last 10 to 12 years and they've been very successful. We've been very appreciative. The one thing I was hoping to hear today is what does this all mean to your customers? I see where the State is building this compliance comprehensive plan. Does it mean there will be fewer grants? Does it mean there will be more competition with a different application process? Does it mean we're going to need more consulting to draft similar reports? Is it going to be more of

the same under the same type of rules and expectations as before? Do you have some calibrated expectations?

Attendee: Currently, the application has not been changed. The one thing that is probably going change is multi-community applications. HUD was out last month and they did not like them.

Attendee: Right now, we're applying for a county system.

Attendee: Our applications are cities, counties, townships and unincorporated areas.

Attendee: We actually applied for the city plus the surrounding townships and we were encouraged to drop the housing part for the surrounding township. Imagine that public hearing. I go to church with these people and it goes on for a long time. It goes past the hearing.

Attendee: HUD came out and said we didn't have the legal grounds to be doing that, they didn't like it and they want us to go back to more of an impact with larger grants. We'd go into one community. That community is analyzing all of their needs and coming to us and saying that they need housing, commercial rehabbing and infrastructure.

Attendee: A county of less than 10,000 people has what size of community?

Attendee: I'm not arguing with you.

Attendee: How much is this going to affect this funding cycle? I know a lot of communities have started preparing their applications and we do have multi-community applications.

Attendee: Continue what you are working on and don't change anything. Between now and after pre-app review, we're going to decide on what we're going to need to do. What may happen is that we look at your application and decide that the one community seems to have the most need and tell you to come back with a full app on this one community. That's going to be hard for you. Not everyone is going to be happy because we don't have enough money to go around. We have twice as much demand as we have the money for. You asked about the amount of funds, CDBG is heavy on the cutting block right now. If they had their way in D.C. it would be gone. I don't know if there's going to be less money or larger grants for fewer communities. It might go back to the way we were doing things unless we can talk HUD into letting us do it. We haven't gotten our monitoring letter so this was all verbal in a meeting. They think we're not making a big enough impact.

Attendee: They want an urban model.

Attendee: The image out of Washington is to spread things out so we've gotten conflicting information. The other thing is that they are trying to cut admin. There's a Senate bill for admin, which is currently 20 percent. We give you 15 percent to administer and we keep 5 percent. They are thinking of taking that 20 and making it 10. That means five for us and five for you? How are you going to administer a program if you are only getting five? We

may have to look at things differently. If that cut is made how are we going to pay you guys to administer programs? We don't know.

Attendee: The Senate is considering what's called a "minibus." It's an omnibus appropriation for all the 12 appropriations within an umbrella. This particular bill combines transportation, HUD, Commerce and Justice agencies into one bill. The Senate started debating it this week and they want to conclude at the end of the week. There are quite a few amendments pending. The bill reduces the HOME program by 38 percent from last year. Last year it was a 12 percent reduction from the year before. CDBG has a reduction in its future. The House is more aggressive than the Senate but there's still time to act on this bill. If you want to try to influence that outcome now is the time to do it. It almost looks inevitable but with enough pressure we may be able to minimize the damage.

Attendee: It's inevitable you are going to have fewer funds. I would encourage you to maintain the same type of rules, contact and administrative procedures for cities. It is so difficult to learn new tricks when you're applying for these dollars.

Attendee: I don't think that's going to be affected so much. You may not be able to do a multi-city app but you can still do a county. I think that's all you're going to see.

Attendee: I would say with the administrative fees it's not a huge problem to come up with that extra five percent from other sources. We'll come up with that.

Attendee: I've heard other communities say that they cannot come up with that. There's all this program income out there, right? If you got that then you may have to use it for your administrative fees. If you got enough out there and you're not using it we may try to send it back in so we can give it to somebody else for admin. If you're sitting on it, which we don't like, we may say "use it or lose it." We have to toss it around and try to figure out how we are going to fill that gap.

Attendee: I can tell you about the business part of trying do business loans work. We've got a program for five or seven and it is like pulling teeth to get small businesses to pay for things that don't generate income. Also, the squirrely salary requirements were tough, especially, when you are dealing with contractors in town that don't want to skew the wages. We had a couple that turned it back when they looked at the wages because they wanted to keep peace in the family. If you start paying people one and the other depending on jobs it skews your labor.

Attendee: We've sent letters but instead of them backing off they brought it on even more with weatherization. They had to do it there and never had to do it there before, so now PFA's having to do it.

Attendee: Sometimes, I feel that the State doesn't fight hard enough on these issues with the feds and use the political pole that a blue state has. At the end of the day, if all of the states say "hell no," what are they going to do? There's must be associations of states that say we're not going to take it anymore. These are the rules that we want. We just need to learn how to fight back.

Attendee: What we see in all the communities that we work in is that they have little to no money. We're closer to that 15 percent than the five percent of admin that we put into our applications, and we're still treading water. Especially, in our service area travel wise. We have projects that are based in St. Cloud working under Morrison County. I'm sure we could look to other sources for that admin but if it's already tough as it is to find leveraged funds.

Attendee: Especially, in the smaller communities. Some of them have a hard time coming up with enough for the pre-application.

Attendee: I wonder if they couldn't consolidate their activities with the County and start doing a county-wide levy? We did a levy on administrative fees for HRA and it was a fraction of it.

Attendee: I think there's a lot of room for rural interpretation and it's a balance between metro and greater Minnesota.

Attendee: You have to distinguish the two and can't just do state wide.

Attendee: Anecdotally, we are seeing is a lot of Section 8 vouchers where you get a voucher to pay your rent. People are moving in from a metro community that has a margin surplus of those and the crime rate [unintelligible]. I'm not just talking about the nuisance crimes; I'm talking about felons wanted for murder. There have been three serious things like that and you track it and at the end of the day and the source is relocation for the vouchers.

Attendee: I think that's broken too. If they can't get it in Minneapolis and they can go out into a rural place and get it, live there for six months then transfer back into the city. Isn't that how it works?

Attendee: The tenants can't be felons.

Attendee: It's a very complicated subject and you touch on all the discrimination things when you bring up the subject.

Attendee: Do they bring the certificates with them or do they get them?

Attendee: I don't administer the program but I have a friend that does.

Attendee: They must be coming to get the certificate.

Attendee: I was told that there are agencies, websites or groups that track these availabilities and make them known to people who are looking for this type of opportunity. We're even seeing it at our high rise apartment. For the last 40 years it's been grandma. Right now, grandma's living next to junks that are probably only there for a couple of months before they get to move.

Attendee: In the last 15 years there's been legal determination that you can't have buildings just for the elderly. It has to be open to persons with disabilities also.

Attendee: That's all part of demographic change and we get that.

### **Marshall Forum**

Attendee: Is this mortgage lending just for home purchases or for all mortgage applications?

Presenter: Home purchases. They are denial rates for owner occupied home purchases, not home improvements or refinances.

Attendee: Do you have any guesses as to why there was a big arc in 2005 to 2007 in terms of denial? It seems like there was a point in time where everybody with a pulse was getting a mortgage.

Presenter: Everyone with a pulse was also applying and more people were denied. It was related to the funding in the marketplace. The percentage of the market subprime loans was higher here than here, contributing to that denial rate.

[Question about fraudulent application having an impact.]

Presenter: Theoretically, that is possible. From this data we can't tell how many were fraudulent; either they were denied or they got the loan. If they're probable claims were accepted, they weren't in the denial [unintelligible]. There are market imperfections that drove us into trouble. There are certain instruments that were exercised in the marketplace that also contributed to our problems. What I want to get at is who was denied.

Attendee: The question would be on the perception on the lender's part. Do they perceive a ding on someone's credit history who is black much more intensely than if they were white? Do they let something slide in one area but they don't in another?

Presenter: The Federal Reserve, who manages this data, have in their documentation that you cannot conclusively say that lenders are being discriminatory. You cannot conclude that with this data.

Attendee: Right, but when you have that big of a disparity you have to wonder what's going on.

Presenter: Precisely. That is exactly what I think. I wonder why this pattern persists. It's not just here, its elsewhere. I believe that it is the ability for people to understand credit and operate within the credit market. We found these in New Mexico and these groups don't understand the financial system, they don't trust authorities and certain capabilities aren't there. Housing education is important to help solve that so that the next generation would have that more resolved.

Attendee: How many of these are substantiated?

Presenter: These are alleged. That's a very good question. 193 of those were found to be without cause, not justified. If 50 or 60 percent are no cause, that's typical. Conversely, a number of these are without cause. The problem is that if they do not cooperate, that's a big number. It's a hassle to go through with it. The state agency here is substantially equivalent. We've requested data from the state agency and haven't heard anything back. We did the same study for the Fair Housing Implementation Council that has six counties around St. Paul and we got the same response, a failure to acknowledge the process. The issue is that these are almost exclusively in the rental market.

Attendee: When you talk about the distribution of poverty, if the population in certain areas is under 60,000, have they not been tested or is it just not accurate?

Presenter: Three things are going on there. In the 2010 census, they didn't collect anything about poverty or income, so that's absent. The American Community Survey every year conducts a survey but the size of the sample is so small, it's only good for geographic areas of 60,000 people or more. A couple years later they did a three year rolling average which is good for communities with 20,000 or more. If you want to begin to look in your town you can't see it because it's available by town and county but everything has to be greater than 20,000. They came out with this five year estimate. They haven't tested anymore. They haven't conducted any more samples but they're now using a five year rolling average and using statistical procedures to estimate. When you're looking at a map for poverty, you have to realize the way they got to that place. This is the first time they released it. Sometimes there's nothing because there's no data for those census tracts and we have to take a grain of salt with it. However, it does give us an idea about where poverty is concentrated. It could tell us if poverty is becoming more concentrated or less concentrated compared to the 2000 census.

Attendee: How do we determine the distribution of poverty in smaller communities and counties?

Presenter: It's by block group.

Attendee: Right. How accurate is that?

Presenter: I would not use the numbers. If you count the number that's reported, the Census Bureau always says it's not comparable to the 2000 census. It's a 2005, 2006, 2007, 2008, 2009 five-year rolling average and is that really five years later or six or seven? What is it really? Also, which way is that target moving? Did it go up for a couple of years and now it's falling or is it flat? I am a little concerned about it. We have to estimate the distribution of households and their incomes for some of the stuff in the Consolidated Plan. We have to say how many households are suffering housing problems, which is comprised of all of the things that are not recorded in the 2010 census yet. Overcrowding and lack of plumbing and cost burden is not in the 2010 census so we have to go back to this to generate our estimates. It's not as good as we saw in the 2000 census so we have some things to chew.

Attendee: [Unintelligible comment about homeless program operations]. Just so you know how it affects you. This plan is not just the five-year plan but it's also the Action Plan that we do every year. The action plan solidifies departments and services. All of these use Emergency Shelter Grant funding dollars. We have some decisions to make regarding these funds. [Unintelligible] agency has received HPRP funds over the last couple years but now they're done. We are anticipating some new funding from the Emergency Shelter Grant programs that turned into Emergency Solution Grant program. We're going to get about \$500,000 more of funding and we have \$5.4 million per year. Are we going to get \$500,000 per year or are we going to have 10 percent of the funds to replace programs? We have to make decisions about how we are going to structure that program. What types of activities are we going to use and fund? Are we going to fund prevention or are we going to fund rapid re-housing? What parts of the state are we going to use them in? Are we going to fund within the entitlement areas or like HPRP where we excluded the entitlement areas? You will see a draft that you will be able to comment on. I know that's an interest of the HPRP grantees. We also talk about continuing using the \$1.2 million dollars for shelter. That is coming and we encourage you to voice your opinions.

[Encouraging others to participate in the survey]

Attendee: You are going to take the data and put together a summary report based off the data, right? Are you anticipating publishing a separate report for the entitlement areas versus the rest of the state? From my perspective something that's going to be very interesting to see is the data differentiation between the entitlement areas and the rest of the state. For instance, when you talk about the need for rental rehab as being very high for the respondents and there's various reasons why, but on this side of the state when you try to do rental rehab you get a lot of push back from building owners, particularly if you are utilizing program dollars. All the restrictions and documentation is needed. Even though it might be a high demand item the opportunity to put it in the Con Plan and to try to address issues there and throw money at it may not be realistic if you can't get the building owners to go along with it.

Attendee: Maybe the need but not the demand because the owners don't want to do it.

Attendee: The multifamily developments seem to be successful. However, when you are talking about a duplex or four-plex it's been the hardest push. From what I see, it's not that the landowners that are upset about the rents. It's that they don't want to put money into the unit because they don't think they're going to get any money back because the market itself doesn't provide enough income.

Attendee: Do you also think there's some resistance to the amount of reporting that's required for tracking of what they have to do, with the fact that there's strings attached for a long period of time?

Attendee: I don't think it's as much on the reporting. That's pretty simple stuff. You get an application, fill it out and turn it in. It's quite simple. We don't even have them ask for documentation, they don't ask for income taxes. I think it's the strain of adding the money up front.

Attendee: From an economic development standpoint, it would be interesting to see this differentiation of the entitlement areas. When you look at the high percentage that are talking streets and transportation as being a high need infrastructure concern compared to water, sewer, and other basic infrastructures, but then you get out into our smaller communities you will find many more of them that feel that water and sewer are as high of a priority as streets and transportation.

Presenter: You will notice the first question on the community and housing development survey is which geographic area you addressing? That being the entitlements or the rest of the state. We have the capacity to do that.

Attendee: We do have the capacity to sort but it may not end up in the Con Plan.

Presenter: That's what we have to talk about.

Attendee: We have to talk about that. So much is based on these meetings that we're going out on. We haven't said what the contents will be yet.

Attendee: My concern is that if you're talking about a five-year plan for the state and you're trying to find a one size fits all for entitlement areas versus the rest of the state, how do you do that unless you look at the data differently and see what the demands and needs are?

Attendee: I think that for high level needs we could do that. To change the question to ask this was in an effort to not have Twin City residents and others that aren't eligible for the CDBG program influence what we say the needs are for CDBG funds. We wanted a vehicle to tease out those to not be the focus.

Presenter: I would like to say that just because one of these questions has, for example, the economic development question that has an extremely high need, does not mean that a local community group had a different need substantially higher. I never recommend that someone puts "no need" on there. Otherwise you would have to amend the plan to do it. There might be a low need statewide but that does not mean the local community can't come in and say I know it says low here, but that acknowledges that it can exist substantially in a different situation elsewhere. We need to keep the doors open.

Attendee: Just to inform you, we had HUD out last month to monitor us. We have yet to receive the monitoring letter back from HUD. However, they were not happy about our multi-community application. That's the application where you come in and you have one major community and then you might partner with a couple of smaller communities. They said we do not have a legal right to do that. Right now our thought process is to go back to the way we used to do things. You can still do multiple communities in a county. It can be a city, county, township or unincorporated area. What HUD is suggesting is to see a major impact in a single community. Basically, if a community applies through DEED, they're analyzing their needs in that community, whether it's housing, rental, commercial rehab, infrastructure, public facilities or whatever they need. They then send that application to us. Right now our awards are about \$250,000 to \$500,000 tops and we're looking at \$600,000 to \$900,000 per award. If you were around five years ago or so we'll go back to doing

business that way. I'm announcing this because if you don't like it you need to voice your opinion. What's going to happen to the smaller communities? How are they going to be able to get the money? They don't have the capacity to apply or even create an application. We've heard lots of different arguments. I needed to put it out there so you guys know HUD is looking for a more focused and more impact in a single community. The other thing is CDBG is a big target. There's currently a bill right now that affects our current 20 percent admin. You guys get 15 of that and the State keeps 5 to pay our staff. This bill is going from 20 percent admin to 10 percent.

Attendee: Congress is trying to do their appropriations for 2012 and they have a hard time passing budgets all of the time. They usually pass them all at once. This year they're trying to cluster a few of them at a time into smaller bills called "mini buses." Usually there are 12 appropriation bills but this year they're trying to cluster them into three or four. The bill is a combination of agriculture, transportation, HUD, commerce and justice. The Senate's deliberating this as we speak. To give you an idea of the numbers that we are looking at the CDBG formula grant in 2010 was almost \$4 billion. In 2011, that was reduced to \$3.3 billion. The house appropriations bill was \$3.5 billion and the bill that passed the Senate appropriations committee is about \$2.8 billion. That is a possible 15 percent reduction from fiscal year 2011. This is pretty drastic. The HOME investment partnership program was \$1.8 billion in 2010 and took a cut to \$1.6 billion. The House had it at \$1.2 billion for fiscal 2012 and the Senate at \$1 billion. If the Senate bill is passed that would be a 38 percent reduction from 2011, a 25 percent reduction if the House numbers pass. Congress will be voting on this soon. If you are concerned about those funding limits now is the time to weigh with the senators and let them know you support an increase in funding for these programs or at least minimize the damage.

[Discussion of 30-day comment period.]

Attendee: If you are currently working on small cities applications, just continue with what you are doing. I can't advise you any other way because I don't know what is going to happen. We are going to make some decisions right before pre-app or shortly after it. We will give you direction if you are invited to the full app.

[Question about capacity.]

Attendee: How smaller cities does capacity change versus other areas? I've heard a lot about it. [Name] has been very vocal.

[Comment of agencies looking like they are doing something wrong when the intent is to spread the dollars.]

Attendee: Spread the dollars and/or not overload somebody. In the past, we were not looking at capacity and we weren't looking at how many grants were given last year. All this is happening because we weren't looking at it and some communities and some administrators may have gotten five grants last year and another six grants this year. Then you got 11 and we can't figure out why we aren't getting the annual reports on time? Why aren't goals being met? We overloaded you. That's great for business but it's not so great

on paper when it comes to being able to get your reports in on time and you aren't meeting your goals. Some people's perspective is that in terms of capacity it restricts that agency. The biggest argument is how can you tell us what we can do? How does the State know what we can handle? That's not how we look at it but that's how some people think that's how we look at that.

Attendee: It's perception.

Attendee: It can be, yes. Somebody said why don't you just call it something else? Why do you guys call it capacity? Why don't you call it, this is what you're going to get because we don't have any money? We need to change that perception because it offends people. I'm not going to argue that it hasn't hurt us over the last year or two. You guys don't like the way it came out, the way it sounds and the way the letters sound.

Attendee: I think it revolves around perception. I don't think it's intended to criticize.

Attendee: Even if I told you that we had capacity to do five.

Attendee: There would still be a perception out there.

Attendee: Yeah. Chances are I'm only going to get three. So should I tell you all we're only going to get three because that's probably all we are going to get because that's all the money we've got? If I told you that you could do five would that make you feel better?

[Unintelligible comment about filtering down projects and objection for contractors.]

Attendee: Paperwork and funds. Now they're being contracted more and they have more stuff to worry about. I heard people say I'm just going to do it on my own and I'm not going to use those funds. Their costs are driven up and because of the awards it's not worth their time to deal with the process.

Attendee: Also, reviewing payrolls and collecting payrolls. The whole paperwork is intensive.

Attendee: The survey that determines the wage for certain classifications, it's my understanding that certain contractors filling out the survey actually work for the larger community and thus the wages are driven up in the county substantially. The cost went up astronomically and a lot of projects dropped.

Attendee: It's not a bad thing to have standard wages. If we get three bids in the area and they average a certain wage, that's what we should be able to use.

Attendee: I also wonder about these surveys that they supposedly send out. I've had my general contractor license since 2005 and I've never received one. I can't say this is what I pay my guys to do this and they may say that if you don't have it in your county they're going to take numbers from the next county to you. All of the sudden we're using counties that have high wage rates and that affects it too.

Attendee: I label my employees laborers rather than carpenters so they're getting paid 20 per hour versus 18 dollars or whatever. The classification affects it too.

Attendee: When we did our surveys, our [unintelligible] came back exactly what our contractors had put on there because no one else filled it out.

Attendee: Our rates came back exactly what we were paying our crew as well.

Attendee: A very small sample is affecting wages in the whole area. Contractors are saying that they are not going to do [unintelligible] propriety so they are not going to fill out the survey.

[Unintelligible comments about project costs and wage discussion.]

Attendee: I have a comment about the communities that are joining. I think it's a good thing that you're able to include some communities in that by taking smaller communities and putting them in with the larger ones. If you do two projects in Wilder and affect 20 percent of the housing stock, how big of an impact is that? I don't know if it should be a priority but we need to have the ability to include multiple communities in there. Any housing rehab that we do in the rural communities has an impact on their economy because of the local contractors you are using and so forth. You have an immediate impact just by being there and putting your money into that community.

Attendee: We have to be flexible. To be able to rehab a house makes an impact on the economy.

Attendee: I do like how if you have a target area you can expand over time. That's a wonderful thing to have that fallback if there are certain things that happen in a community. In our rural areas where people have lost their jobs are less apt to apply for this because they don't know if they're going to have enough to make a house payment, so let's come up with a 30 percent. That's a nice fall back to have for target areas to be able to expand after a certain time period. I see some very positive things that you guys have done.

Attendee: Administratively, how do you feel about the two? Do you think it has become more of an administrative issue for you guys having to deal with these three different communities versus just one? Does it affect you? Do you have an opinion one way or the other? What I am thinking in my mind is that I am not for one way or another. I want whatever you want and what the general public thinks. However, was it easier administratively when you were only doing one community? If admin is going to be cut, we are going to have to think smarter.

Attendee: It will be a little bit easier. Your environmental review is one community versus three or a county.

Attendee: Also, the cooperative agreements between the communities. What else was affected when we went to the multi-communities? I don't do what you guys do so I don't know.

Attendee: More surveys and more bookkeeping work. Our bookkeeper told me to let you know that from a bookkeeping standpoint it is very difficult to have the multiple communities because it's more complicated. You have to report on them together for the annual report but as soon as you close it they are separate for programming numbers. In some ways for her, it would be a lot simpler if it were just the one community all the way through.

Attendee: The biggest concern is the cutting of admin. At one point it was 20 and then it went to 15 in the last five years and we struggled with that. We had times when the projects have been complicated and we had to ask for additional admin for the cities. Also, the programming is becoming less exciting to them as they have to put more in and it's harder. This program has so much potential and it could do so much good work. If we could overcome these obstacles it has so much more potential.

Attendee: If they do cut the admin, you run the risk of people not participating.

Attendee: We have to think about that. Also, when we're talking about these multi-communities, if the admin is less and you are thinking whether you are going to do it or not, what would you do? What part of it would you do? How would you be able to still administer the program?

Attendee: Ask for additional administration from the City or from another source.

Attendee: You're going to go with the City that has the money to give you but what about the town with the population of 1,000 or less? You need to brainstorm and think about this, take it back to your offices, talk about it, and give comments in the comment period.

Attendee: Along the lines of what you're talking about with Minnesota's [unintelligible] being lower, it has to come from somewhere. If we lose administration funds to administer grants then you run the risk of two things. People aren't participating or you get people who come and cut rates to participate but then do a horrible job because they can't afford to hire people to do the job well or have the experience.

Attendee: Or you lose staff completely.

Attendee: I see a lot of potential programs with cutting the admin. There will be significant problems with being able to run the programs.

Attendee: We have to hear from the people to make decisions.

[Discussion regarding sending information about outreach and the Senate bill.]

## St. Paul Forum

Attendee: Is it possible that more Minnesotans are working part time jobs and therefore they're working a \$4,000 a year job? Hence, bringing down the average?

Presenter: That can be a factor. Most of the more rural areas of the country as well as some of the areas here, people have to work more than one job to make ends meet.

Attendee: The CDBG programs in the entitlement communities get close to that allotted 15 percent on public services. [Unintelligible] the State's been zero for human services. [Unintelligible] this would move us closer to that allotted 15 percent.

Presenter: Yes and yes is the short answer. We can assume that it will influence the decision. I cannot guarantee that because I am not the decision maker. Public input and those that participated in the survey can influence an outcome — maybe it can't. I've worked for jurisdictions where it doesn't. If it were to work here then some influence could occur. This gives us the message about how these funding activities could change.

Attendee: In the jurisdiction where this hasn't influenced an outcome, what happened? What can we learn from those jurisdictions to make sure that this has influence?

Presenter: In those jurisdictions, they opted to go a different route than what the survey said because they've been able to identify a different set of resources outside of HUD that were being applied. In the Consolidated Plan for you guys, it's state and federal. They've been able to identify that resources they need for infrastructure were coming from a different source. Therefore, they could allocate their HUD resources differently because that was being supplied from elsewhere. To the extent that we can look at the larger picture outside the HUD resources, maybe that influences distribution as well.

Attendee: Do you know how much percentage is going to the entitlements and the balance of state?

Presenter: We did add that question. We do not have it reviewed here but we will be reviewing that.

Attendee: [Unintelligible comment about outreach and education in rural areas]

Presenter: I got an e-mail that was a scan of this little handout last night prior to this meeting. Somebody filled out this survey and they're obviously trying to stop the ballot because there's no housing need and no need for anything except [unintelligible]. To get back to your other question about activities we asked about, in the survey we asked many questions about the family of needs. We are going to start out with housing needs because it was the 25 percent of resources. I will show you a few that showed an elevated frequency for high need.

Attendee: It seems to me that Joe citizen's voice needs to be heard by [unintelligible]. How have we sorted that out in the past?

Presenter: If we do this for an entitlement that has a community of 75,000, people in that community know a little more about what their community needs are. When you look at a

larger geographic area, a group of counties or a state, it becomes more about the stakeholders. The people that are involved in policy making at the state level or the regional level are the ones we are soliciting for participation. This is a measure of stakeholder opinions. All of the people who were contacted from the three agencies have created the survey list. It's easier when you are talking about one town to talk to those in the community. This is a different population. Everyone who received these announcements was encouraged to send the survey to anyone they thought would be interested in participating so we do have interested citizens being connected with it. The surveys were advertised in the newspaper and posted on the website as well. We have done a mail survey before and we use to do telephone surveys. Of all the methods the online version seems to generate the greatest number of responses because it's more convenient.

Attendee: Is the facility needs double counted in the housing needs or how is that separate? I understand service needs is social but facility could be housing, correct?

Presenter: Facility needs might be other types of places that they go during the day for training or life skills issues. It could be more than just housing.

Attendee: I'm curious if you contacted the State folks and if you have that data? Also can you speak more about why you don't expect to receive more information?

Presenter: We did the Analysis of Impediments to Fair Housing for the Implementation Council, which is a regional body of six counties and seven cities and they did not acknowledge our letter. I don't expect to get anything. They are a substantially equivalent agency, meaning they have been vested by HUD with the authority to investigate federal fair housing law violations. The complaints are dually [unintelligible] with their agency and HUD. Theoretically, the complaints that are of federal law should be exactly the same. When I look at substantially equivalent agency complaints they are never the same and I don't know why, but I always ask for them. We could have gotten all the complaints under state law from the state agency but I got no data.

Attendee: In other places you've worked, how do they develop their Consolidated Plan to address these kinds of impediments to fair housing?

Presenter: Typically, the executive summary of the AI will go somewhere in the Consolidated Plan to talk about a long term view. This is supposed to be a five year strategy, although some clients have gotten away with it for nine years. Sometimes, HUD's FHEO is not paying attention. The idea is to have the AI and the Consolidated Plan be five-year vision documents. You list the kind of problems you have and general activities you want to do or have the mandate to do. HUD requires you to designate a responsible agency. That might be limited if you have a substantially equivalent fair housing agency that does not participate in this when they're supposed to be doing it all. They don't even come to the meetings and say hi. There still needs to be a statement in the five year strategy about the kind of problems that you have, what's going to be done and who's going to do it. In the Annual Action Plan, you state what you are going to do that first year. Whether it is outreach and education or you hire somebody to do it because the agency doesn't have fair housing experts. Maybe there's a special case where testing is done. There are fair housing initiative program participants. The substantially equivalent agency and the State gets

money from HUD on a case by case basis to administer testing and enforcement for fair housing. They get paid by HUD to take care of it. Fair Housing Initiative Program recipients get money from HUD for two things, outreach and education and testing and enforcement. There are other entities to help as well. Bankers have training that they can share with others. Realtors go to trainings and have certifications they have to go through as well. There's a variety of ways to team with others to get the word out. April is Fair Housing Month every year, so there are a variety of things that can be done.

Attendee: The exclusionary zoning is controlled at the local level and the State can't really do too much about that. Where do you put that in? Is the State going to be testing that or how do we address those types of issues?

Presenter: It depends on how much of an advocate you are. The really heavy, strong fair housing advocates may tell the state agency to tell your recipients they're cut off until they do this and that. I haven't seen that happen, but I heard that they want that to happen and you can possibly go that route. There's another client who didn't due diligence to their recipients and they didn't look at how their housing activities should have been done. They had something in the rule book but no one paid attention. You need to make sure that due diligence is conducted and that it's reported. You could request or offer guidance on ordinances and local things.

Attendee: When you are identifying the housing needs you said you have the opportunity to break out where the responses are coming from but you haven't done that yet? Is that the next step to see how that impacts things? I'm down in southern Minnesota and our needs are drastically different. Our elected officials are the people who can make decisions and are probably clueless about a lot of things. How do you balance that?

Presenter: Each of the meetings we've been to have had requests to separate greater Minnesota from the entitlements. We need to talk more about that but I'm thinking we might pursue that in more detail so we can discriminate. None of these charts are saying that the individual communities have an extreme need. I never say to put a "no need" on there because things change over the five years. There will be pockets that don't appear in the survey because it's a small community with a significant problem. You need to keep that door open to those circumstances. At the same time, we have a general idea of where your funds can go from this.

Attendees: [Comment about contacting the small communities and telling them to participate in the survey].

Presenter: There's an internal review and then public review documents are produced. To be honest, the fair housing survey is only 207 so we'll wait until the eleventh hour before that goes out. However, the more we wait the more it makes it complicated to get all the results in the document.

[Discussion of time frame of draft distributions and public hearings].

Attendee: HUD came out last month and monitored us and that's the first time they've been out in six years. They found some things they weren't very happy about. We haven't gotten the final letter yet but should be getting it by the end of the month. One of the biggest concerns I need you guys to voice your opinion on is that they did not think we had the legal right to do the multi-community allocations. Multi-community is where a city would partner with smaller communities. One community said that they'll be the lead and be the fiscal person who makes sure we follow all the regulations. HUD says legally we should have contact with all cities. That triples my work. This means we have to enter into a contract with every single city. You can share administrators but every city would have to adopt all the federal regulations. We do not have the staff to do that. You can still do county acts because we have contact with the County and it's up to the County to do whatever communities they want in that county. It's just when these individuals need to come in. There's also some conflicting information we need to do some research on. We are hearing from Washington that they are trying to spread things out and touch more people with CDBG, but HUD Minneapolis says we want you to bring it back in. We want you to do a single community and that community to analyze all their needs from housing, rental, commercial, infrastructure, public facilities or whatever they need. Then they submit an application based on their needs and we would go back to the way we used to do things five or six years ago, whether that be a larger application, more dollars or more activities affecting those communities. Right now, our grants are somewhere around \$300,000 to \$500,000. They're thinking our grants should be more like \$600,000 and \$900,000.

[Unintelligible comment about how grouping the communities who were doing the same projects made it easier for the communities and less work for administration. HUD is proposing we do triple the work for the same thing.]

Attendee: How does that affect capacity?

Attendee: That's a great question. What we were looking at to be one application is now three. Until we get our letter from HUD, proceed as normal. We hope to get the letter from HUD in order to hash some things out and see what kind of direction we are going to go. Another thing is the House bill. Currently, we get 20 percent in admin for CDBG. The State gets five and we give 15 to you guys. They are proposing that the 20 go to 10 percent. So the State gets five and you guys get five?

Attendee: We can't do it.

Attendee: Now we are going to have to do County applications which is more traveling, more to do, more time consuming and more admin. If that goes through, we are going to have to figure out a different way to do business. CDBG is on the cutting board. If they had their way it would be gone. Times are going to be tougher. I hope it stays at 20 percent for admin. We can handle some cuts but the admin thing is going to be perplexing for everyone. In particular, the small communities, they can't come up with money now and it's a struggle for them. If you thought about taking that one smaller community and didn't go County, there's no way that they'd be able to come up with enough to even apply. Until we get it in writing we can't try to compromise.

Attendee: If HUD says we have to change everything in next year's grant process when we will start hearing some details about what we have to do for that? Do you think it will be a big change?

Attendee: Yes, it will be a big change. We will be out and about and you will see me again. You will definitely know what's going on when those decisions have been made. Even with the pre-apps, we may come back and it won't be what you're expecting to see. We may tell you to cut all but one city. We may tell you come back county wide. It could be drastic. The good part about it is you have lots of room from when we notify pre-app and whether we're inviting you to full app because it's November 17 to April 12. You have a big window to do some extra footwork.

Attendee: If we have a project for two communities is it possible for you to come back and say we can't do it for the two communities on the application?

Attendee: It's possible. I doubt that we'd do it with two communities. Chances are we'd do it for ones that we see with six communities. The other option is to leave it up to you guys. We may advise you that you need to get to this and you figure out how to get to it. There are towns out there that aren't interested. They don't want to participate and they don't want to mess with anything. They don't even care. If I'm telling you to take community A and B and go to the County and the County says they don't want to, you'll have to go back. How do you make the determination for this? The guy who has the most money wins? The community with the most money wins? I don't know. We have a lot to hash out. Until we get that letter it is unfortunate talking about it. Between now and November 17 are you going to be able switch from a City act to a County act? You will definitely want to be inviting more cities if you are going to a County act. If you only get two now that's not a strong county. You have to analyze what's going on in the entire county for what the needs are.

Attendee: Does that affect the short form applications? With these changes can we still have a short form available?

Attendee: This year. My understanding is that we might have a waiver for some things.

Attendee: Right now, by shortening the application process it works well. One thing I've noticed is by joining a bunch of communities, especially for the smaller communities, it makes it easier to deliver and not have to worry about extensions or anything later on. It makes it a little more complicated for a sewer project but if we're just doing housing rehab it's better to have a bunch of communities together.

Attendee: I don't think we're going to change the application. I think the short app is still staying. It might not be quite like it is now where you could do multi-communities. It may just be for one community or county. By statute, state or federal, until you see that letter in paper we can't do anything. They may go back and research and find out that they spoke out of turn. Maybe no one has tested this and nobody's tried this before. [Unintelligible question] You have to realize that when you take that lead city you guys are recording your demographics and accomplishments and it's all going under that lead city in our system. We are not gathering the exact address of the house and who is living there. We say we'll give

you 20 units and you tell us your demographics. We are skewing the numbers of who we are serving across Minnesota.

Attendee: You could adjust the reporting to reflect multi-communities.

Attendee: Yes we could. You could adjust reporting to give us an address. That's fine for you, not so easy for me. It can be done and I won't say that it couldn't. We have to look at all these things of how we can get around and still be able to do what we've been doing. The consensus is we like the multi-community.

Attendee: I think we can actually do more with multi-communities.

Attendee: Yes. HUD wants to see that impact. For gangbangers, let's go into that one community and really make an impression. Get all the houses done and get all of the commercial, streets and infrastructure and whatever they need done. Then go to the next one. That's great for communities who have the capacity and cash.

Attendees: That's what I am saying. The little community of 350 people is not going to compete against a community that's turning in an application for 5,000 people. My impact is not going to register as an impact.

Attendee: As you think about putting together the Con Plan, looking at the input from the public that says we have some funds for human services, public services, needs for homeless or interest in supporting homeless, would it work to give a chunk of that money to someone who's already doing homeless services? Or does it have to be through the cities?

Attendees: Yes. Our applicants are municipal local governments. We'd be giving it to the City, County, and Township.

Attendee: You mentioned that one of the reasons State's dismiss the need is because there's other service funding. I'd encourage you to consider how much foundations have cut back from many of these programs that needed foundation support that aren't getting it. They had stimulus dollars that came to the state for three years and even with that homelessness has increased 50 percent for some populations. Without that it will be staggering. I know it's going to be a challenge to make it work but we have to figure out how to make it happen. It could also be addressed as impediments to fair housing because the people that are super disproportionately experiencing homelessness are people of color. We need to get at that.

Attendee: We do, which people don't realize. We do put money into housing for homeless and transition. We are in partner with Minnesota Housing and the multifamilies. We put in a million every year. It's not accessed completely but we are doing housing. The portion that I can honestly say we are not doing is the services.

Attendee: Why is it not accessed?

Attendee: The federal strings that go on with a lot of the developers. The relationship they have to have with the City in order to access the money because we can't just give it to the

developer. Then he doesn't have that money in closing because it's a cost reimbursement. It's a combination of things. Minnesota Housing is meeting to talk about some of these issues regarding why this money isn't being completely accessed and what's going on. Do you need to do some more education or what do we need to do? Where do we see the downfall here? I can't blame them if they don't want to do the federal regulations. If they're not getting HOME money then they don't have to do it. If HOME money is not in the project then why mess with it?

Attendee: You all heard about this deficit reduction business, right? Everyone is about the numbers in Washington. Congress is in the midst of doing 2012 appropriations. Not only are there 12 separate appropriation bills every year this year, the Senate is trying a strategy of doing what is called mini "buses." This is the clustering of two or three different appropriations of transportation, commerce, the justice system and agriculture. They've rolled all of those into a single bill. The rules for considering that bill are that any changes within one of the three bills have to come within one of the three bills. If you're going to increase funding for housing it's going to have to come out of another housing program or transportation budget. That's the game right now in Washington. The House subcommittee passed a bill for housing. It's not reconciled and there are some wide differences in those bills. The House bill will decrease administration for CDBG by about 50 percent. I am not aware of anything like that in the Senate at this point. The House bill aside from the CDBG admin issue, was pretty good compared to the Senate. The House's appropriation subcommittee would increase CDBG funding by five percent. However, the admin portion could be a real problem for everyone. Others in the full community in the House would like to see CDBG drastically reduced and some would like to see it eliminated. In the Senate, that bill would reduce CDBG funding by 15 percent. Just to give us a brief history on funding for CDBG is that in 2011 there was a \$600 million reduction. Now you can probably figure that the number will be between \$2.8 billion and \$3.5 billion. It is likely that there will be some kind of appropriation reduction there. The HOME program got a 12 percent reduction last year. The House appropriation subcommittee reduced the appropriation from \$1.6 billion in 2011 to \$1.2 billion, a 25 percent reduction. I saw that and immediately looked to our senators and complained about it. I figured that the Senate is always more generous than the House. Well, I was wrong. That logic does not apply this time. The Senate appropriations committee reduced it even further to \$1 billion, which was a 38 percent reduction. It's not good for HOME. If you want to see these programs maintained at a decent level, now is the time to contact our senators and let them know. If you have a good story to tell them about either of these programs, share it with them. Let them know the impact these have on the community. I hope you can weigh in with the senators on that to increase funding for those programs or at least minimize the cuts. It's just a zero sum game now. Any part you add has to come out of something else and it's getting to be a real ugly situation. Congress wants to wrap up these appropriations before the super committee comes up with their report. They have to come up with their recommendations in November.

[Question about decreasing funds.]

Attendee: They are decreasing across the board. Everything has been decreased for this fiscal year. They raised the debt limit and set the federal one for 2012. That number has

been set in stone now and that's where the zero sum game is. It's between all of the 12 appropriations.

Attendee: As far as I know, they are holding the ESG program. It's actually bumped in with homeless assistance in the budget, and I think they are holding that harmless for some reason. I doubt we have similar concerns at the federal level about the amount funding. We just finished administering stimulus funds for the Homeless Prevention and Rapid re-housing Program and quite a lot of us used those funds for three years. In Minnesota, we chose to just have a two year program so that program ended September 30 and the amount of funding that we had for two years of programming was \$5.4 million per year. HUD is seeing this homeless assistance appropriation as a replacement for the stimulus funds. Our department's going to get about \$500,000 to replace the \$5.4 million. It's not a reduction over what we paid out traditionally. The stimulus was one-time money but when you try to replace the activities that we were doing with the stimulus it's not even close. As far as this process goes, we're going to be putting together an action plan and need to make decisions about what we're going to do with that additional money. We already have \$1.2 million in our traditional Emergency Shelter Grant program funding and we've chosen to use that entire amount for funding for shelter in the state. Then we will be getting an additional \$500,000 and we won't be able to use that for shelter. We have to use it for the HPRP activities which are either prevention or rapid re-housing. In our Action Plan, we'll be proposing once again to use that \$1.2 million for shelter. One of the issues that we do need to address is where we're going to use the \$1.2 million. In this past funding cycle, we said in our Action Plan that we were going to target our funds for the first time since 1987 to the non-entitlement areas or the balance of state. There were shelters in the city that said if you take our money away you will put us out of business. We split the difference and ended up reducing the funding to the programs in the entitlement areas about 50 percent. We're still in that dialogue of: what are we going to do next? Are we going to go exclusively balance of state or are we going to continue to fund within the entitlement areas for the shelter portion? With the rapid re-housing prevention issue, our HPRP went exclusively to the balance of state and I'm not sure if we'll propose to continue that. The issue there would be what activities do we fund? Do we fund prevention? I think what we are thinking is that being only 10 percent of the funds can be out of state programs that fund homeless prevention programs, we're going to target our funds to rapid re-housing. That means we are going to try to re-house people who are already homeless. Currently under HPRP, we have 30 grants. Given that we're going to have 10 percent of the money we're not going to have 30 grants, I guarantee you. We're going to have to decide how to target those funds and all of that is up for discussion. You can comment now, but we haven't received too much in public input yet. We will have to have something for developing an action plan that's open for comment by early December. The earlier you give us your input the better.

DOCUMENTATION OF PUBLIC INVOLVEMENT EFFORTS

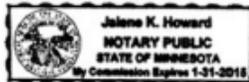
STATE OF MINNESOTA )  
COUNTY OF HENNEPIN )

Karen Greenhoe, being duly sworn, on oath says she is and during all times herein stated has been an employee of Star Tribune Media Company LLC, a Delaware limited liability company with offices at 425 Portland Avenue, Minneapolis, Minnesota 55488, publisher and printer of the *Star Tribune* newspaper (the "Newspaper"), published 7 days a week, and has full knowledge of the facts herein stated as follows:

1. The Newspaper meets the following qualifications:
  - (a) The Newspaper is printed in the English language in newspaper format and in column and sheet form equivalent in printed space to at least 1,000 square inches;
  - (b) The Newspaper is printed daily and distributed at least five days each week;
  - (c) In at least half of its issues each year, the Newspaper has no more than 75 percent of its printed space comprised of advertising material and paid public notices. In all of its issues each year, the Newspaper has not less than 25 percent of its news columns devoted to news of local interest to the community that it purports to serve. Not more than 25 percent of the Newspaper's non-advertising column inches in any issue duplicates any other publication;
  - (d) The Newspaper is circulated in the local public corporation which it purports to serve, and has at least 500 copies regularly delivered to paying subscribers;
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  - (i) Between September 1 and December 31 of each year, the Newspaper publishes and submits to the secretary of state, along with a filing fee of \$25, a sworn United States Post Office periodical class statement of ownership and circulation.
2. The printed copy of the matter attached hereto (the "Notice") was copied from the columns of the Newspaper and was printed and published in the English language on the following days and dates: Sunday, October 9, 2011.
3. Except as otherwise directed by a particular statute requiring publication of a public notice, the Notice was printed in a typeface no smaller than six point with a lowercase alphabet of 90 point.
4. The Newspaper's lowest classified rate paid by commercial users for space comparable to the space in which the Notice was published is \$901.80.

*Karen Greenhoe*

Subscribed and sworn to before me on October 10, 2011



*Jelene K. Howard*



**203 General Notices**

**STATE OF MINNESOTA  
DEPARTMENT OF EMPLOYMENT  
AND ECONOMIC DEVELOPMENT  
MINNESOTA HOUSING  
FINANCE AGENCY  
MINNESOTA DEPARTMENT OF  
HUMAN SERVICES  
NOTICE OF PUBLIC HEARINGS  
AND DRAFT AVAILABILITY**

**STATE OF MINNESOTA 2012-2016  
CONSOLIDATED HOUSING AND  
COMMUNITY DEVELOPMENT PLAN  
AND CONSOLIDATED ANNUAL  
PERFORMANCE AND EVALUATION  
REPORT FOR 2011 (CAPER)**

The State of Minnesota is developing its 2012-2016 Consolidated Housing and Community Development Plan and annual Action Plan for 2012 (Consolidated Plan) and the Consolidated Annual Performance and Evaluation Report for 2011 (CAPER). The state encourages citizens to attend a public hearing on housing and community development needs in Minnesota, and a second hearing to review and comment on the draft report. In addition to these public hearings, the state is conducting several public forums across the state. For a schedule of public forums, go to <http://www.mnhousing.gov> and click on "State of Minnesota Seeks Citizen Participation for Consolidated Plan for Housing and Community Development."

The Consolidated Plan is a report that the state submits annually to the U.S. Department of Housing and Urban Development (HUD) in order to receive federal housing and community development funding through the Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. The Consolidated Plan examines the housing and community development needs of the state, sets priorities for allocation of the HUD funds, and establishes an annual Action Plan for meeting current and future needs in the coming year.

The state submits its CAPER to HUD annually as one of the conditions of receiving federal funds under the programs identified above. The CAPER provides information to measure the state's progress during the past year in meeting assistance goals and priorities identified in the Consolidated Plan. The CAPER includes a summary and analysis of progress made on identified actions that state agencies have elected to undertake to affirmatively further fair housing and overcome impediments to fair housing.

The state will hold its first public hearing about the Consolidated Plan on Tuesday, October 25, 2011, to gather citizen input on housing and community development needs for the Consolidated Plan and how federal funding should be allocated in the state. The hearing will be held at 4:30 p.m. at the Minnesota Department of Employment and Economic Development, 332 Minnesota Street, 2nd floor, St. Paul.

A second public hearing on the Consolidated Plan will be held on Tuesday, December 6, 2011. This public hearing will be for review and comment on the draft Consolidated Plan and will be held at 4:30 p.m. at the Minnesota Housing Finance Agency, 400 Sibley Street, St. Paul, MN, first floor conference room. Call 1-800-657-3656 or TTY 1-800-282-5909 for

more information about these hearings. Drafts of the 2012-2016 Consolidated Plan and the CAPER for 2011 will be available for public review and comment beginning December 1, 2011. Comments on the draft CAPER for 2011 will be accepted until the close of business December 15, 2011. Comments on the draft 2012-2016 Consolidated Plan will be accepted until close of business December 31, 2011. The draft Consolidated Plan and CAPER will be available on the Internet at <http://www.mnhousing.gov> and <http://www.positivelyminnesota.com> and in state depositories identified in the Citizen Participation Plan, which may be viewed at the same internet locations. Hard copies of the Consolidated Plan can be obtained by calling Gloria Stiehl, Department of Employment and Economic Development, 1-800-657-3656, or (651) 296-7462, or TTY 1-800-282-5909 or (651) 296-2900. Hard copies of the CAPER can be obtained by calling Minnesota Housing Finance Agency at 1-800-657-3769 or (651) 296-7606, or TTY (651) 297-2361.

Written public comments on the Consolidated Plan should be submitted to:

Consolidated Plan, Attn: Gloria Stiehl  
Minnesota Department of Employment  
and Economic Development  
First National Bank Building  
332 Minnesota Street, Suite E200  
St. Paul, MN 55101-1351

Written comments may also be submitted by fax to (651) 296-1290 or by email to [gloria.stiehl@state.mn.us](mailto:gloria.stiehl@state.mn.us). To ensure consideration of your comments, type "Consolidated Plan" in the subject line of your e-mail.

Written public comments on the Consolidated Annual Performance and Evaluation Report for 2011 (CAPER) can be submitted to:

CAPER  
Minnesota Housing Finance Agency  
400 Sibley Street, Suite 300  
St. Paul, MN 55101

Written comments may also be submitted by fax to (651) 296-8139 or by email to [mn.housing@state.mn.us](mailto:mn.housing@state.mn.us). To ensure consideration of your comments, type "CAPER" in the subject line of your e-mail.

The CAPER will be submitted to HUD on or before December 31, 2011. The Consolidated Plan will be submitted to HUD on or before January 31, 2012. The State will consider any comments from individuals or groups received in writing or at public hearings. A summary of the written and public hearing comments on the Consolidated Plan and the State's responses will be included in the final Consolidated Plan.

## **APPENDIX E: GLOSSARY**

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**Accessibility** All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

**Action Plan** The Action Plan includes the following: An application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); Identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; Activities to be undertaken including the following; Activities to address Homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); Activities to address other Actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly; A description of the areas targeted given the rationale for the priorities for allocating investment geographically.

**Affordable Housing** That housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multi-family, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

**Agency** Any department, agency, commission, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

**Brownsfield Economic Development Initiative (BEDI) Grant Program** BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived environmental contamination e.g., brownfields. BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

**Certification** A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

**Community Development Block Grant Program (CDBG)** A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and community development including housing construction and rehabilitation, economic development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent

needs. CDBG-R refers funds granted through the American Recovery and Reinvestment Act of 2009.

**Community and Housing Development Organization (CHDO)** A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

**Comprehensive Grant Program (CGP)** HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

**Consolidated Annual Performance and Evaluation Performance Report (CAPER)** The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

**Consolidated Plan** The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

**Cost Burden** The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

**Economic Development Initiative (EDI) Grant Program** EDI is designed to enable local governments to enhance both the security of loans guaranteed through HUD's Section 108 Loan Guarantee Program and the feasibility of the economic development and revitalization projects that Section 108 guarantees finance. EDI accomplishes this by providing grants to local governments to be used in conjunction with Section 108 loan guarantees. A locality may use the grant to provide additional security for the loan (for example, as a loss reserve), thereby reducing the exposure of its CDBG funds (which by law must be pledged as security for the loan guarantees). A locality may also use the EDI grant to pay for costs associated with the project, thereby enhancing the feasibility of the 108-assisted portion of the project. EDI-funded projects must meet one of the CDBG program's national objectives.

**Elderly:** The CDBG low- and moderate-income limited clientele national objective at 570.208(a)(2)(i)(A) includes the elderly as a presumptive group. However, the CDBG regulations do not define the term "elderly". Therefore, a grantee can use its own definition of elderly for non-housing activities. As such, the County defines elderly as 55 years of age or older. With regard to housing activities, the Consolidated Plan requires identification of housing needs for various groups, including the elderly, which is defined as 62 years of age or older at 24 CFR 91.5 and 24 CFR 5.100. Because of this, housing activities to be counted toward meeting a Consolidated Plan goal of housing for the elderly must use the definition in 24 CFR 5.100, 62 years or older.

**Emergency Solutions Grant (ESG)** Formerly the Emergency Shelter Grant Program, the ESG is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so that these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

**Emergency Shelter** Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

**Entitlement** An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

**Federal National Mortgage Association (Fannie Mae)** A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

**Financing** Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.

**First-time Homebuyer** An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

**Fiscal Year** Any yearly accounting period, regardless of its relationship to a calendar year.

**Full Time Equivalent (FTE)** One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees) are paid by the appropriate categories of employees and dividing by 2,080 hours (one work-year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

**Grant** A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The “thing of value” is usually money, but may, depending on the program legislation, also include property or

services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

**HOME** The Home Investment Partnership Program, which is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand the housing, for very low-income people. And, to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

**HOME Funds** Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

**Homeless Family** Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

**Homeless Individual** An unaccompanied youth (18 years or younger) or an adult (18 years or older) without children who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law), including the following:

1. An individual who lacks a fixed, regular, and adequate nighttime residence; and
2. An individual who has a primary nighttime residence that is:
  - a. A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - b. An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - c. A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

**Homeless Subpopulation** Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

**HOPWA** Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

**Household** Household means all the persons who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**HUD** Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the

Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. The Department of Housing and Urban Development is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

**HUD Income Levels** Income levels serve as eligibility criteria for households participating in federally funded programs.

**Extremely Low-income** Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Low-income** Low-income families whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Middle Income** Family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Moderate-income** Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Jurisdiction** A State or unit of general local government.

**Large Family** Family of five or more persons.

**Lead-based paint hazards** Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated pain that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

**Letter of Credit** Line of credit to a grant recipient established at a time of approval of application.

**Liability** Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

**Neighborhood Stabilization Program (NSP)** Created to aid communities affected by foreclosure and abandonment through purchase and redevelopment. NSP1 refers to grants to state and local governments given on a formula basis and authorized under Division B, Title III of the Housing and Economic Recovery Act of 2008. NSP2 refers to funds allocated to states, local governments, nonprofits and consortiums on a competitive basis through funds authorized from the American Recovery and Reinvestment Act of 2009.

**Overcrowded** For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

**Person with a Disability** A person who is determined to:

1. Have a physical, mental or emotional impairment that:
  - a. Is expected to be of long-continued and indefinite duration;
  - b. Substantially impedes his or her ability to live independently; and
  - c. Is of such a nature that the ability could be improved by more suitable housing conditions;

Or

2. Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
3. Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

**Private Non-profit Organization** A secular or religious organization described in section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

**Program** An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

**Program Income** Program income is the gross income received by the recipient and its subrecipients\* directly generated from the use of CDBG funds. For those program income-generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list is NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds.
- proceeds from the disposition of equipment bought with CDBG funds.
- gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income.
- payments of principal and interest on loans made using CDBG funds.
- proceeds from the sale of loans made with CDBG funds.
- proceeds from the sale of obligations secured by loans made with CDBG funds.
- any interest earned on funds held in a revolving fund account.
- any interest earned on program income pending its disposition.
- funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement.

Reference: 570.500(a)(1)

Program income does not include the following examples:

- interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.
- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

*\***Subrecipient** means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

**Project** A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

**Rehabilitation** Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards.

For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

**Rental Assistance** Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. Otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

**Renovation** Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

**Request for Proposals (RFP)** A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

**Section 108 Loan Guarantee Program** The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public entities to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

**Senior** A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and "elderly" are terms that are often interchangeable.)

**Shelter Plus Care** A federally funded McKinney Act Program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

**SRO** (Single Room Occupancy) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

**State** Any State of the United States and the Commonwealth of Puerto Rico.

**Subsidy** Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

**Substantial Rehabilitation** Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

**Supportive Housing** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

**Supportive Housing Program (SHP)** The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

**Transitional Housing** Is designed to provide housing and appropriate supportive services to persons, including (but not limited to) deinstitutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children. Also, it is housing with a purpose of facilitating the movement of individuals and families to independent living within a time period that is set by the County or project owner before occupancy.

