



CITY OF MANKATO

2020 – 2024 Community Development Block Grant Consolidated Plan

Intergovernmental Center
10 Civic Center Plaza
Mankato, MN 56001
Phone (507) 387-8600
Fax: (507) 387-8642
www.mankatomn.gov

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Community Development

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2020 – 2024 Consolidated Plan Community Development Block Grant

Executive Summary

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

1. Introduction

The Consolidated Plan is a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are decent housing, a suitable living environment, and expanded economic opportunities.

The complete consolidated plan is due every three to five years no less than 45 days prior to the start of the grantee's program year start date. A summary of the citizen participation and consultation process, the action plan, and the certifications must be submitted on an annual basis. For reference, the current income guidelines are provided in the appendix and will be updated as part of each future action plan.

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

The objectives and outcomes identified in the Consolidated Plan largely focus on community and neighborhood revitalization with objectives to create and retain affordable housing and rehabilitate owner occupied and rental housing. Also as part of the neighborhood revitalization, objectives are set forth to improve neighborhood and park facilities.

Another major objective outlined in the Consolidated Plan is to reduce the number of households in poverty and assist homeless households by working with area nonprofits to address local homeless facility needs. In addition, the plan contains objectives and outcomes for providing funding through public services to assist agencies working with low to moderate income households. This includes

services to provide people with food, transportation (including for disabled children, seniors, after school, extended public transit hours, extended public transit routes), programming for new Americans and refugee services, language translation services, mental health services, health services, services for talent development and retention, services for seniors, childcare services (affordability, availability, including children with special needs), youth services, legal services, financial/budgeting services, and housing services (for those transitioning to permanent housing or homeownership, landlord training/education, tenant education).

3. Evaluation of past performance

The City of Mankato administered the second five years of CDBG entitlement funding. All goals were met except one; the expansion of shelter beds in the city. The City of Mankato continues to work with shelter providers as they continue to search for opportunities to expand shelter beds. The need for shelter beds is acute, however, and this goal will continue for the next five years.

The owner occupied housing rehabilitation program and rental housing rehabilitation program has been effective in preserving affordable housing stock as well as improving the quality of life for low-to-moderate income households.

Neighborhood parks located within areas of the city with high populations of low-to-moderate income households were improved. The City worked with the neighborhoods in selecting the improvements which included new playground equipment. The park improvements not only improve the quality of life for residents, but have also become a source of neighborhood pride.

Public service dollars were spent to provide food support, transportation and chore services to elderly and disabled, provide medical care to low income residents, and educational resources for new immigrants.

The need for additional affordable housing continues in Mankato. Within the last five years, funds were used to leverage three affordable housing projects. Dublin Crossing created 50 units of affordable housing, Dublin Heights will create 45 units of affordable housing, and Homestead Apartments are being rehabilitated to preserve 120 units of affordable housing.

4. Summary of citizen participation process and consultation process

The City of Mankato provided opportunities for local agencies and the general public to provide input on community needs for the consolidated plan. There were three engagement sessions held targeting housing and social service needs, community development needs, and a general session on community needs. The public and local agencies were welcome to attend any of the sessions. Invitations were sent to 147 people representing 69 different local agencies. The City of Mankato sent a news release about the engagement opportunities to the City's webpage, social media, and e-mail listserv. The public could also provide input over e-mail, mail, or deliver input to city staff. The city's engagement site "Sound Off

Mankato" was also available as an additional way to provide input. City staff also attended a Homeless Response Team meeting and gathered input on community needs and strategies for the consolidated plan. MY Place, formerly the Boys and Girls Club, made their space available for city staff to have one-on-one conversations with parents as they picked their children up to obtain feedback on their needs.

Participation in the engagement sessions was strong with a total of 97 people in attendance. Written comments were received from an additional individual who was unable to attend the engagement sessions. The engagement sessions provided the opportunity to hear from a variety of organizations who represent a diverse clientele and also provided the opportunity to hear firsthand from residents what their needs were and ideas for strategies to meet their needs. The engagement efforts were extremely helpful in better understanding the challenges faced by certain populations. The input received was reviewed and incorporated into the development of the consolidated plan.

Additional outreach was conducted to learn of community needs related to preventing, preparing for, and responding to the COVID-19 pandemic. Outreach was completed through email, phone calls and Zoom meetings, as well as from feedback through Sound Off Mankato (an online engagement tool). The identified needs have also been incorporated into the development of the consolidated plan.

5. Summary of public comments

Public comments received during the public engagement process are included as a separate attachment. Comments were received from over 100 people.

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

All comments and views were accepted.

7. Summary

Overall the City of Mankato received good feedback from many segments of the community. It is felt that the community needs were conveyed during the citizen participation process.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MANKATO	Community Development Department

Table 1 – Responsible Agencies

The City Manager designated the Community Development Department as the lead for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan. To help identify community needs and gaps in delivery of services, the City of Mankato has worked with a number of public and private agencies as partners to develop this Consolidated Plan document.

Consolidated Plan Public Contact Information

The public can contact the Community Development Department of the City of Mankato with questions or comments about the Consolidated Plan and the planning process. Specific staff can be reached:

Kristin Prosocki, Associate Director of Housing and Economic Development

10 Civic Center Plaza, Mankato, MN 56001

507 387-8687 or kprosocki@mankatomn.gov

Courtney Kramlinger

Economic Development Specialist

10 Civic Center Plaza, Mankato, MN 56001

507 387-8711 or ckramlinger@mankatomn.gov

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

1. Introduction

The City of Mankato provided opportunities for local agencies and the general public to provide input on community needs for the consolidated plan. There were three engagement sessions held targeting housing and social service needs, community development needs, and a general session on community needs. The public and local agencies were welcome to attend any of the sessions. Invitations were sent to 147 people representing 69 different local agencies. The City of Mankato sent a news release about the engagement opportunities to the City's webpage, social media, and e-mail listserv. The public could also provide input over e-mail, mail, or deliver input to city staff. The city's engagement site "Sound Off Mankato" was also available as an additional way to provide input. City staff also attended a Homeless Response Team meeting and gathered input on community needs and strategies for the consolidated plan. MY Place, formerly the Boys and Girls Club, made their space available for city staff to have one-on-one conversations with parents as they picked their children up to obtain feedback on their needs.

Participation in the engagement sessions was strong with a total of 97 people in attendance. Written comments were received from an additional individual who was unable to attend the engagement sessions. The engagement sessions provided the opportunity to hear from a variety of organizations who represent a diverse clientele and also provided the opportunity to hear firsthand from residents what their needs were and ideas for strategies to meet their needs. The engagement efforts were extremely helpful in better understanding the challenges faced by certain populations. The input received was reviewed and incorporated into the development of the consolidated plan.

In response to the COVID-19 pandemic, staff also conducted outreach to determine community needs for preventing, preparing for, and responding to the coronavirus. This outreach was conducted mostly through email and phone calls to community non-profits and service providers to learn of current needs and projected future needs of low to moderate income people in our community.

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

The Community Development Department of the City of Mankato has a strong working relationship with other supportive housing providers in the area. The Mankato Economic Development Authority (EDA) currently has cooperative agreements with Blue Earth County Human Services to provide supportive services to long term homeless families residing at Breckenridge Townhomes, the Bridges Program, and Shelter + Care program. The City works side by side with the Veteran's Administration in housing long term homeless veterans with Veteran's Administration in housing long term homeless veterans with Veteran's Administration Supporting Housing (VASH) voucher program. Staff belong to the National

Association of Housing and Redevelopment Officials (NAHRO), and meets regularly with other members in the region that provide federally assisted housing programs. Through the administration of the Housing Choice Voucher Program (HCV), staff communicates regularly with area property owners, social service providers, and area housing authorities.

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

Staff belong to the Continuum of Care (CoC) and work actively with the CoC to address the needs of homeless persons in our area. Staff administers several programs to address the needs of long-term homeless that have been endorsed by the CoC. These include Shelter + Care, supportive housing at Breckenridge Townhomes, Bridges vouchers, transitional housing and VASH programs. The City has also provided support to Partners for Affordable Housing by providing rehabilitation assistance for their transitional housing units and facility improvements to the homeless shelters known as the Welcome Inn and Theresa House.

Staff participate in the CoC and help to rank proposed projects for funding in the region and have participated in the development of the coordinated assessment referral process.

The Continuum of Care Plan for the 20-county area which includes Mankato addresses the discharge planning for certain sub-populations in an attempt to assure that people being discharged from a publicly-funded institution or system of care not discharged immediately into homelessness. This includes placement assistance of health care and mental health patients being discharged. Additional details on discharge planning are included in the Homeless Facilities and Services section of this plan.

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

As a member of the CoC, staff participate in the decision making involved in ranking projects that serve the homeless in the Southeast region of Minnesota. The performance standards, policies and procedures are developed by CoC staff and approved by the CoC membership. The required HUD submissions are written by staff and reviewed by the CoC membership before submission.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Partners for Affordable Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff work regularly with Partners for Affordable Housing (PAH) to move the homeless from the shelter to permanent affordable housing. City staff have also assisted PAH with the rehab of their transitional rental units and shelters. Currently the two organizations are collaborating on strategies to increase shelter beds in Mankato. PAH participated the community engagement sessions.
2	Agency/Group/Organization	BLUE EARTH COUNTY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - County

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development department (Mankato Economic Development Authority, EDA) of the City of Mankato works daily with social services staff at Blue Earth County. The City and County have several cooperative agreements where the City provides the rental subsidy and the County provides the supportive services needed to help long-term homeless stay housed. Programs that these agreements cover include the administration of Blue Earth County's housing assistance programs; public housing, Housing Choice Voucher, Bridges, Shelter + Care, and Breckenridge supportive housing units. Staff from Blue Earth County participate on the Board of Advisors for the Family Self-Sufficiency Program. Blue Earth County staff attended and provided comments during the community engagement sessions. Commissioners from the County Board attended the focus groups and provided comment.
3	Agency/Group/Organization	Open Door Health Care Clinic
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Medical care for underinsured

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Open Door Medical Clinic attended the community engagement sessions. Also, Open Door has been a recipient of CDBG funds in the past, providing medical care to low-income citizens who are underinsured.
4	Agency/Group/Organization	Minnesota Council of Churches Mankato Area Refugee Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Refugee resettlement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Minnesota Council of Churches staff from the Mankato office attended the community engagement sessions. This organization also works closely with City staff on the Tapestry Program that helps orient new immigrants in the community. Minnesota Council of Churches' Tapestry Program has been a recipient of CDBG funds in the past as well.
5	Agency/Group/Organization	Committee Against Domestic Abuse, CADA House
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing for victims of domestic violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CADA provides shelter and advocacy for victims of domestic abuse. Staff have consulted with them in the past to expand shelter space. CADA staff attended the community engagement sessions.
6	Agency/Group/Organization	Mankato Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-homeless Meal site

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Meal site
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Mankato Salvation Army attended the community engagement sessions.
7	Agency/Group/Organization	Minnesota Assistance Council for Veterans
	Agency/Group/Organization Type	Housing Services-homeless Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Advocacy for veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff work closely with MAC-V to provide the VASH program and to assist homeless veterans who come through our doors.
8	Agency/Group/Organization	Minnesota Valley Action Council Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Homeless prevention program

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MVAC works with City staff in the provision of our rehabilitation programs. MVAC staff consult with City staff through participation of the CoC and the FSS Board of Advisors. City staff communicate regularly with MVAC staff who administer the homeless prevention program when we see people in need. MVAC staff participated in the community engagement sessions.
9	Agency/Group/Organization	South Central Minnesota HRA
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing Choice Voucher program administrator
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The South Central Minnesota multi-county HRA (SCMMHRA) attended the community engagement sessions and provided comments, also, City staff work regularly with the SCMMHRA staff in porting vouchers between jurisdictions.
10	Agency/Group/Organization	House of Hope
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Housing for those overcoming addictions
	What section of the Plan was addressed by Consultation?	Adult treatment facility for those with chemical and mental health issues
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	House of Hope works to provide services to long-term homeless families leased in the City's Shelter + Care program. House of Hope was invited to the public engagement opportunities but did not provide comments.
11	Agency/Group/Organization	Southwest Minnesota Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Affordable Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Southwest Minnesota Housing Partnership (SWMHP) attended the community engagement sessions. City staff also works closely with SWMHP on furthering affordable housing in Mankato.
12	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Affordable Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity communicates with city staff and refers potential homebuyers to the City's Home Stretch program. Habitat for Humanity staff attended the community engagement sessions and is a past recipient of CDBG funds.
13	Agency/Group/Organization	Community Partners Research, Inc
	Agency/Group/Organization Type	Planning organization Housing studies and research
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Partners Research conducted the most recent housing study for the City of Mankato. Their findings were helpful in completing the Consolidated Plan.
14	Agency/Group/Organization	Lloyd Management
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing provider

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lloyd Management administers many market rate and affordable rental units in Mankato. City staff work with Lloyd Management to house long-term homeless and disabled persons. Lloyd Management was invited to the community engagement opportunities but did not provide comments.
15	Agency/Group/Organization	Lutheran Social Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Financial literacy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Social Services attended the community engagement session.
16	Agency/Group/Organization	Minnesota River Area Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Services - elderly persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Minnesota River Area Agency on Aging attended the community engagement sessions.
17	Agency/Group/Organization	Rural AIDS Action Network
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Public services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Rural AIDS Action Network was invited to community engagement opportunities, but did not provide comment.
18	Agency/Group/Organization	Greater Mankato Area United Way
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the United Way attended the community engagement sessions.
19	Agency/Group/Organization	Horizon Homes
	Agency/Group/Organization Type	Housing Services-Health
	What section of the Plan was addressed by Consultation?	Mental health and chemical dependency services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Horizon Homes provides mental health and chemical dependency services. Horizon Homes was invited to the community engagement opportunities, but did not provide comment.
20	Agency/Group/Organization	ECHO Food Shelf
	Agency/Group/Organization Type	Food shelf
	What section of the Plan was addressed by Consultation?	Food shelf

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff communicate regularly with ECHO Food Shelf which is a current recipient of CDBG funds. ECHO staff attended the community engagement sessions.
21	Agency/Group/Organization	ISJ Mayo Health Systems
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Health services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mayo Health Systems was invited to the community engagement opportunities, but did not provide comment.
22	Agency/Group/Organization	Feeding Our Communities
	Agency/Group/Organization Type	Services-Children Food services
	What section of the Plan was addressed by Consultation?	Backpack Food program
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Feeding our Communities is a current recipient of CDBG funds to provide nutrition and food to children of low-to-moderate income households. Feeding our Communities was invited to the community engagement opportunities, but did not provide comment.
23	Agency/Group/Organization	SMILES
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Services to persons with disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SMILES is committed to providing a wide array of services that assist individuals with disabilities to live independently, pursue meaningful goals, and enjoy the same opportunities and choices as all persons. SMILES serves Southern Minnesota region 9 area. SMILES attend the community engagement sessions.

24	Agency/Group/Organization	LEEP
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Leisure Education for Exceptional People (LEEP) was invited to the community engagement opportunities, but did not provide comments.
25	Agency/Group/Organization	SMRLS
	Agency/Group/Organization Type	Legal assistance
	What section of the Plan was addressed by Consultation?	Legal assistance
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Southern Minnesota Regional Legal Services (SMRLS) provides free legal help to low-income people in critical civil matters. SMRLS staff attended the community engagement sessions.
26	Agency/Group/Organization	Greater Mankato Diversity Council
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Diversity education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Mankato Diversity Council staff attended the community engagement sessions.
27	Agency/Group/Organization	Greater Mankato Growth
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff works closely with Greater Mankato Growth which serves as the chamber of commerce for the Mankato area. Greater Mankato Growth staff attended the community engagement sessions.
28	Agency/Group/Organization	Mankato EDA
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mankato Economic Development Authority (EDA) is an arm of the City of Mankato. The EDA provides permanent affordable housing through the management of public housing and the Housing Choice Voucher Programs, serve the homeless through the Bridges, Shelter + Care, and VA Supportive Housing and Breckenridge Townhomes. Staff also move residents to self-sufficiency by providing the Family Self-Sufficiency Program, the Voucher Homeownership Program, and by teaching Home Stretch (first time homebuyer education).
29	Agency/Group/Organization	Region 9 Development Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Regional planning

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Region 9 staff attended the community engagement sessions.
30	Agency/Group/Organization	VINE Faith in Action
	Agency/Group/Organization Type	Services-Elderly Persons Transportation
	What section of the Plan was addressed by Consultation?	Elderly services, transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from VINE attended the community engagement sessions. Currently, VINE is a recipient of CDBG funds to provide transportation to low-income persons, chore services for the elderly and disabled, and to provide socialization and nutrition for the elderly. City staff communicate regularly with VINE.
31	Agency/Group/Organization	Three Rivers Community Action, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing, education and transportation services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Three Rivers Community Action, Inc. was invited to the community engagement opportunities, but did not provide comment.
32	Agency/Group/Organization	ISD #77
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Mankato Public Schools

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Independent School District (ISD) #77 attended the community engagement sessions. ISD #77 regularly communicates with city staff as members of the FSS Board of Advisors.
33	Agency/Group/Organization	Veterans Administration
	Agency/Group/Organization Type	Services-Health Other government - Federal
	What section of the Plan was addressed by Consultation?	Veteran services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Veterans Administration (VA) was invited to the community engagement opportunities, but did not provide comment. City staff regularly work with the VA in the administration of the VA Supportive Housing program.
34	Agency/Group/Organization	Connections Shelter
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Connections shelter attended the community engagement sessions.
35	Agency/Group/Organization	The Arc of Minnesota
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Services for persons with disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Arc of Minnesota attended the community engagement sessions.

36	Agency/Group/Organization	CommonBond Communities
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CommonBond Communities was invited to the community engagement opportunities, but did not provide comments.
37	Agency/Group/Organization	Beyond the Brink
	Agency/Group/Organization Type	Services - Housing Sober housing
	What section of the Plan was addressed by Consultation?	Sober housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Beyond the Brink attended the community engagement sessions.
38	Agency/Group/Organization	Mankato Clinic
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Health services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Mankato Clinic attended the community engagement sessions.
39	Agency/Group/Organization	MY Place
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Services for children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from MY Place attended the community engagement sessions. MY Place also invited city staff to engage households during evening pick-up.
40	Agency/Group/Organization	Pioneer Bank
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Pioneer Bank attended the community engagement sessions.
41	Agency/Group/Organization	Development Services, Inc.
	Agency/Group/Organization Type	Services - Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Development Services, Inc. (DSI) attended the community engagement sessions. DSI staff also prepared the Analysis of Impediments to Fair Housing.
42	Agency/Group/Organization	First Congregational UCC
	Agency/Group/Organization Type	Nonprofit community organization
	What section of the Plan was addressed by Consultation?	Nonprofit community organization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from First Congregational UCC attended the community engagement sessions.
43	Agency/Group/Organization	Blue Earth Taxi
	Agency/Group/Organization Type	Transportation provider

What section of the Plan was addressed by Consultation?	Transportation provider
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Blue Earth Taxi attended the community engagement sessions.

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

No known groups were excluded from consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	River Valleys Continuum of Care	The River Valley CoC strives to increase housing resources and services for the homeless in southeast Minnesota. The city of Mankato has included the need for expanded shelter space in the plan.
Mankato Area Housing Study Update	City of Mankato	Community Partners Research conducted a housing study in May 2016 to provide the needed information to guide local developers as well as planning organizations and the Mankato EDA as to the housing needs in the City of Mankato.

Table 3 – Other local / regional / federal planning efforts

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

Implementing the Consolidated Plan over the past five years has involved the collaboration of Minnesota Housing, Minnesota Department of Employment and Economic Development (DEED), Blue Earth County, and the City of North Mankato. Low income housing tax credits were essential to the development of Dublin Crossing, a 50 unit affordable apartment building completed in 2018, and Dublin Heights, a 45 unit affordable apartment building that is currently under construction. The Mankato Economic Development Authority provides housing services for Blue Earth County. The City of Mankato and North Mankato collaborate to provide transportation services between the two cities.

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

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

The City of Mankato provided opportunities for local agencies and the general public to provide input on community needs for the consolidated plan. There were three engagement sessions held targeting housing and social service needs, community development needs, and a general session on community needs. The public and local agencies were welcome to attend any of the sessions. Invitations were sent to 147 people representing 69 different local agencies. The City of Mankato sent a news release about the engagement opportunities to the City's webpage, social media, and e-mail listserv. The public could also provide input over e-mail, mail, or deliver input to city staff. The city's engagement site "Sound Off Mankato" was also available as an additional way to provide input. City staff also attended a Homeless Response Team meeting and gathered input on community needs and strategies for the consolidated plan. MY Place, formerly the Boys and Girls Club, made their space available for city staff to have one-on-one conversations with parents as they picked their children up to obtain feedback on their needs.

Participation in the engagement sessions was strong with a total of over 100 people in attendance. Written comments were received from an additional individual who was unable to attend the engagement sessions. The engagement sessions provided the opportunity to hear from a variety of organizations who represent a diverse clientele and also provided the opportunity to hear firsthand from residents what their needs were and ideas for strategies to meet their needs. The engagement efforts were extremely helpful in better understanding the challenges faced by certain populations. The input received was reviewed and incorporated into the development of the consolidated plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	<p>Non-targeted/broad community</p> <p>Nonprofit service providers, local government agencies</p>	<p>35 people attended this engagement session which was held on January 15, 2020 from 1:00 p.m. - 2:00 p.m. This session was marketed as housing and social service needs, but was open to the general public to attend.</p>	<p>Please see attachment which lists comments received.</p>	<p>All comments were accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community Nonprofit agencies	20 people attended this engagement session which was held on January 23, 2020 from 9:00 a.m. - 10:00 a.m. This session was marketed as community development needs, but was open to the general public to attend.	Please see attachment which lists comments received.	All comments were accepted.	
3	Homeless Response Team meeting	Community organizations and government agencies part of the Homeless Response Team	35 people attended the Homeless Response Team meeting which was held on January 22, 2020 from 3:00 p.m. - 4:30 p.m.	Please see attachment which lists comments received.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	7 people attended this engagement session which was held on January 23, 2020 from 5:30 p.m. - 6:30 p.m. This session was open to the general public to attend.	Please see attachment which lists comments received.	All comments were accepted.	
6	Online engagement website	Non-targeted/broad community	2 people submitted comments on the City's "Sound Off Mankato" website. Comments could be submitted between January 6 and January 27, 2020.	Please see attachment which lists comments received.	All comments were accepted.	https://soundoffmankato.mankato.mn.gov/
7	Public Hearing	Non-targeted/broad community	A public hearing was held on June 8, 2020.	No comments were received.	No comments were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Comment Period	Non-targeted/broad community	A 10 day public comment period took place between May 29 and June 8, 2020.			

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	News Release	Non-targeted/broad community	1 person provided comments via e-mail to city staff in response to the news release on opportunities for public engagement.	Community representative commented on housing needs in relation to growing population of Mankato. Need for additional affordable townhomes, senior housing, increase public transportation, and provide recreational opportunities on the east side of the city. Commented that ice rinks should be privately funded.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	MY Place engagement	Households served by MY Place	9 people provided comments during evening pick-up for their children at MY Place (formerly "Boys and Girls Club").	Please see attachment which lists comments received.	All comments were accepted.	
11	Emails, phone calls, Zoom meetings	Non-targeted/broad community	12 community non-profits, the Greater Mankato United Way, and the local Emergency Operations Center were contacted to find out about needs related to responding to the coronavirus.	Please see attachment which lists comments received.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

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

Summary of Housing Needs

All four community engagement sessions reported a need for additional affordable housing. Mankato is growing, having experienced a 5% increase in population between the year 2015 and 2018. According to the Minnesota Department of Employment and Economic Development (DEED), the Mankato-North Mankato Metropolitan Statistical Area (MSA) has an unemployment rate of 2.6% which is the lowest of the 5 MSA's in Minnesota (reported as of February 2020).

In May of 2016, Community Partners Research, Inc. analyzed of the housing needs in the Mankato / North Mankato area. Approximately 40% of renters in Greater Mankato had annual incomes below \$20,000. As reported in the Census Bureau's American Community Survey for 2018, 54% of rental households paid more than 30% of their income on housing. Between 2012 and 2015, Mankato averaged 310 rental units per year in comparison to an average of 65 rental units between 2008 and 2012. The 2016 rental survey found a vacancy rate of 3.9% for market rate rental units (nearly half of the vacant units were newly constructed and most were in their initial lease-up phase). The 2016 rental survey also found a vacancy rate of 1.8% for moderate rent, income-restricted rental housing.

Approximately 40% of all renter households have an annual income below \$20,000 and an affordable unit would be defined as a gross rent below \$500. Approximately 11% of renters would need an affordable unit priced between \$500 and \$650 per month. Approximately 15% of renters would need a moderately-priced unit between \$650 and \$900 per month. Although there continues to be production in rental housing, very little has been oriented to the moderate rent market.

The need for additional shelter beds was also expressed. Currently there are five homeless shelters in the city of Mankato: the Salvation Army which serves men only and is open from November 1 through March 31 of every year, the CADA House which serves victims of domestic abuse, the Welcome Inn which houses eight beds for women and children, and the Theresa House which houses another eight to ten beds for women and children. Additionally, local Mankato churches have collaborated to create Connections Shelter which initially offered shelter space on a rotating basis and then phased into offering a temporary cold-weather shelter in one location. Connections has recently secured a more permanent location for the shelter and after necessary improvements to make the space a shelter, plans eventually to phase into a year-round permanent shelter. There are currently no shelter beds for men in the summer months, and the beds for women and children are often full. There is also a lack of shelter space during the day.

The Wilder Foundation conducts a statewide study of the homeless in MN every three years to better understand the prevalence, causes, circumstances and effects of homelessness. The most recent study,

conducted in 2018, shows a 13% increase in homelessness in greater Minnesota compared to 2015. The Wilder Foundation also conducts a "Point in Time" count of homeless individuals. In 2020 this count found there were 182 homeless individuals in Blue Earth County, of these, 26 were unsheltered.

Demographics	Base Year: 2015	Most Recent Year: 2018	% Change
Population	40,555	42,610	5%
Households	15,525	16,029	3%
Median Income	\$41,425.00	\$45,035.00	9%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
 US Census Bureau American FactFinder Population
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,990	2,725	2,885	1,510	5,420
Small Family Households	535	595	765	585	2,860
Large Family Households	40	65	125	95	310
Household contains at least one person 62-74 years of age	320	255	400	265	885
Household contains at least one person age 75 or older	285	450	305	120	395
Households with one or more children 6 years old or younger	285	340	340	280	805

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	20	85	0	180	10	10	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	35	0	0	55	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	4	0	19	15	0	0	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	1,590	500	50	0	2,140	255	145	80	0	480

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	300	700	400	25	1,425	75	235	525	105	940
Zero/negative Income (and none of the above problems)	155	0	0	0	155	10	0	0	0	10

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,685	575	140	0	2,400	275	170	80	0	525
Having none of four housing problems	630	1,205	1,465	455	3,755	235	775	1,200	1,055	3,265
Household has negative income, but none of the other housing problems	155	0	0	0	155	10	0	0	0	10

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	345	150	85	580	94	125	215	434
Large Related	19	0	0	19	15	20	80	115
Elderly	204	205	50	459	160	160	115	435
Other	1,385	905	315	2,605	79	100	195	374
Total need by income	1,953	1,260	450	3,663	348	405	605	1,358

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	265	15	0	280	90	55	0	145
Large Related	4	0	0	4	0	0	15	15
Elderly	109	160	20	289	95	65	35	195
Other	1,240	335	30	1,605	75	25	30	130
Total need by income	1,618	510	50	2,178	260	145	80	485

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	15	4	0	19	15	0	0	0	15

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	10	0	0	10
Other, non-family households	20	35	0	0	55	0	0	0	0	0
Total need by income	20	50	4	0	74	15	10	0	0	25

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Currently there are 343 people waiting for one bedroom public housing units in Mankato. Of these 343, 48 are elderly, 204 are disabled. Of the households on the list, 49% are working but still income eligible for public housing, and 36% receive social security benefits. The estimated wait on the public housing wait list is 6 months to 1 year. There are also one bedroom public housing units outside of the city where the waits are shorter; 160 households waiting for Eagle Lake, Lake Crystal, Madison Lake, and Mapleton, however reliable transportation is needed to access services such as medical care from these areas. There are 97 households suffering from mental illness waiting for the Bridges Program. Another 1382 households waiting for a Housing Choice Voucher. Of the households on the Housing Choice Voucher program, 82 are elderly, 622 are disabled, 567 are minority households, 2 are veterans, and 580 are families with children. The Housing Choice Voucher waiting list is currently open; this office accepts online applications daily and anticipates a wait time of 1-2 years.

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

From October 2018 – September 2019 we provided emergency shelter to 102 families and emergency hotel stays to 66 families for a total of 168 families. There were an additional 88 families that we were unable to provide housing related resources to due to lack of space and resources.

During the past year, the Housing Choice Voucher program has served 253 households, 56%, who are non-elderly disabled households with more than 86% showing income below 30% of area median income or showing income between \$203 to \$800 per month. Comparatively, 45% of the Voucher wait list consists of non-elderly, disabled households seeking an affordable housing options with rent based on income.

What are the most common housing problems?

The most common housing problem for both renters and homeowners is having a housing cost burden. For renters, having a housing cost burden greater than 30% of their income is the most common problem; this housing problem was most prominent in the 0-30% AMI category. The second most common problem is having a housing cost burden greater than 50% of their income; this housing problem was most prominent in the 0-30% AMI category as well. For homeowners, the most common housing problem is having a housing cost burden greater than 30% of their income; this housing problem was most prominent in the >50-80% AMI category. The second most common housing problem for homeowners is having a housing cost burden greater than 50% of their income; this housing problem was most prominent in the 0-30% AMI category.

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

Housing cost burden was most evident among non-family households that were age 64 or younger. In this group of "other renter households", more than 54% reported a housing cost burden greater than 30% of their income and more than 73% reported a housing cost burden greater than 50% of their income. A majority of these non-family households 64 or younger are disabled households with incomes below 30% of area median income and incomes between \$203 and \$800 per month. However, it is important to realize that Mankato has a large population of student renters and part of this cost-burdened group would include households with students and roommates that are willing to pay a disproportionately high percentage of income for housing while enrolled in a post-secondary education program. Therefore, the cost burden data within this group may be exaggerated due to a student population that rents housing in Mankato. The group with the second highest percentage of cost burden was "small related" (2 to 4 household members) renter households with an annual income below 30% of median.

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

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

The most common characteristic of low-income families that are at imminent risk of homelessness is a lack of resources, such as money in savings, to pay for a car repair so they can continue to work. A setback such as a car breakdown, the loss of daycare, a temporary illness, is cause for work to be lost, thus an inability to pay rent. Other characteristics include a lack of knowledge on their leases for immigrant families, credit issues, and not passing background checks.

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

Rents charged that represent a cost burden, defined as exceeding more than 30% of a family's gross income, is a characteristic that leads to homelessness. Families cannot sustain paying this much of their income toward housing and while having money for food, clothing, and medical care. Another characteristic is sharing a residence with a friend or family member. This living arrangement is usually not sustainable and again leads to homelessness.

Discussion

As addressed in the above tables and during the focus groups, affordability of housing is a need to be addressed in setting funding priorities.

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

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

Introduction

The greatest housing problem in the City of Mankato is the lack of affordable housing. The private sector has been constructing new rental units at a rapid pace, yet there remains a low vacancy rate and the majority of new rental units are market rate. Residents most at risk are those who have a criminal history, a poor rental history, working at minimum wage or part time positions. Also, there is a lack of rental units of one bedroom units and four to five bedroom units needed by large immigrant families.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,335	490	165
White	1,900	470	75
Black / African American	240	10	0
Asian	85	0	35
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	1,045	0
White	1,565	935	0
Black / African American	4	75	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	15	10	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	45	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,145	1,745	0
White	1,095	1,515	0
Black / African American	30	110	0
Asian	0	30	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	1,375	0
White	110	1,285	0
Black / African American	0	30	0
Asian	15	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

A disproportionately greater need exists when members of a particular racial or ethnic group is at least 10% higher than the percentage of persons in the category as a whole. White households make up the greatest number of those with a disproportionately greater need which exists in all three income categories; 0%-30% AMI (81.4%), 50%-80% AMI (95.6%), and 80%-100% AMI (84.6).

Within our community white households are proportionately represented across the levels of cost burden. When comparing the percentages for minority households, we have a disproportionately greater need for cost-burdened households in comparison to the general population with more than twice the number of minority households being disproportionately cost burdened. While the majority of the population in Mankato is white, there are two other racial/ethnic groups that have a disproportionately greater need when reviewing the above data. For 0%-30% AMI, there is a disproportionately greater need for black/African Americans (10.3%) compared to the income category as a whole that have one or more of the four housing problems (lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, or cost burden greater than 30%). For 80%-100% AMI, there is a disproportionately greater need for Asians compared to the income category as a whole that have one or more of the four housing problems. This information may not take into account other minority and Hispanic households in the community because they make up a very small percentage of the overall population.

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

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

Introduction

Disproportionately greater number of severe housing problems are when members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10% +) than the income level as a whole. Severe housing problems are when one or more of the following exist: lacking complete kitchen facilities, lacking complete plumbing facilities, more than 1.5 persons per room, or having a cost burden over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,960	865	165
White	1,610	760	75
Black / African American	225	25	0
Asian	40	40	35
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	745	1,980	0
White	735	1,770	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	85	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	45	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	2,665	0
White	215	2,395	0
Black / African American	0	140	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	1,510	0
White	0	1,400	0
Black / African American	0	30	0
Asian	0	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Of the data tables on the number of households with housing problems, black household groups have a disproportionately greater need than the income category as a whole. In the 0%-30% AMI category, black/African American households (11.5%) in comparison to white households (82.1%). The disproportional amounts are significant when comparing to the general population breakdown of racial/ethnic groups. This information may not take into account other minority households in the community as they make up a very small percentage of the overall population.

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

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

Introduction:

A disproportionately greater number of cost-burdened households exist when members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10%+) than the income level as a whole. Cost-burdened households are those with a housing cost to income ratio between 30%-50%. Severely cost-burdened households are those with a housing cost to income ratio greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,000	2,630	2,685	205
White	9,250	2,370	2,355	100
Black / African American	245	60	215	0
Asian	190	75	25	50
American Indian, Alaska Native	19	30	0	0
Pacific Islander	0	0	0	0
Hispanic	110	55	60	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Within our community white households are proportionately represented across the levels of cost burden. When comparing the percentages for minority households, we have a disproportionately greater number of cost-burdened households in comparison to the general population with more than twice the number of minority households being disproportionately cost burden. For example, black households make up 3.2% of the general population and 8% of them are cost burden over 50% of AMI. In comparison to the white households making up 83.8% of the general population and make up 87.7% if the cost burden households over 50% of AMI. Mankato continues to become more diverse, however, whites currently make up the greater portion of those experiencing a housing cost burden.

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

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

Within our community white households are proportionately represented across the levels of cost burden. When comparing the percentages for minority households, we have a disproportionately greater number of cost-burdened households in comparison to the general population with more than twice the number of minority households being disproportionately cost burdened. When looking at housing problems, white households percentages in all three income categories; 0%-30% AMI (81.4%), 50%-80% AMI (95.6%), and 80%-100% AMI (84.6%). There is a disproportionately greater need for black/African Americans (10.3%) compared to the income category as a whole. Additionally, for 80%-100% AMI, there is a disproportionately greater need for Asians compared to the jurisdiction as a whole that have one or more of the four housing problems.

When looking at severe housing problems, there are two racial/ethnic groups that have a disproportionately greater need than the income category as a whole. In the 0%-30% AMI category, black/African American households (11.5%) and white households (82.1%). In the 50%-80% AMI category, white households (98.7%) and in the 80%-100% AMI, white households 97.7%. There is limited data to reflect the disproportion for other minority households.

Minority households make up the most significant number of cost burdened households in the city which is prevalent in all income categories.

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

There aren't any racial or ethnic groups located in specific areas or neighborhoods within the city. The largest racial group residing in the City have found housing in many different neighborhoods and are not concentrated in any one area. Staff have mapped the location of leased Housing Choice Vouchers and have found these low-income families are scattered through the city as well.

NA-35 Public Housing – 91.205(b)

Introduction

The Mankato EDA manages 179 public housing units within the City of Mankato, as well as three units of affordable market rate housing. The public housing portfolio is made up of 101 units at Orness Plaza, 98 of which are one bedrooms, three are two bedrooms. There are 78 family units, two through five bedrooms, which are scattered throughout the city. The EDA also administers 425 Housing Choice Vouchers, Ten Veteran's Administration Supportive Housing (VASH) vouchers, 102 Mainstream vouchers, eight Shelter + Care vouchers, and fourteen Bridges Vouchers. The VASH, Shelter + Care, and Bridges programs are all targeted towards homeless families and individuals and include services to help keep these families housed. The Housing Choice Voucher program has developed new preferences that allow the EDA to prioritize households transitioning from supportive housing and services a percentage of households from the Coordinated Entry system. The EDA also strives to move program participants to self-sufficiency through the administration of the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and through the provision of Home Stretch homebuyer education.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:
Public Housing and Voucher Data
Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	16,349	13,369	10,084	12,743	0	0
Average length of stay	0	0	5	4	3	4	0	0
Average Household size	0	0	2	2	3	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	51	45	0	42	0	0
# of Disabled Families	0	0	23	193	1	183	0	0
# of Families requesting accessibility features	0	0	138	381	3	352	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	118	286	2	268	0	0	0
Black/African American	0	0	15	88	1	77	0	0	0
Asian	0	0	5	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	7	0	7	0	0	0
Not Hispanic	0	0	131	374	3	345	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

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

There are 518 applicants currently on the waiting list for a public housing unit. Of the 518 applicants on the waiting list, 208 (40%) report being disabled. A separate waiting list is not maintained for only disabled applicants, however, when a fully accessible unit is available, any family in need of the accessible unit has preference over others on the waiting list.

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

There are 518 applicants on the waiting list for public housing; of the applicants, the average family size is 2 persons. Of those on the public housing waiting list, 368 (71%) are female heads of household, 223 (43%) are minority heads of household, and 208 (40%) are disabled/handicapped heads of households. There are 158 families with children.

There are 1382 applicants on the waiting list for housing choice vouchers; of the applicants the average family size is 2 persons. Of those on the housing choice voucher waiting list, 82 are elderly, 567 are minority heads of household, and 622 are disabled/handicapped heads of household. There are 580 families with children.

The most immediate needs for disabled residents of public housing and the voucher program are met through the request for accommodation. Staff aware of the needs of residents served will refer the resident to services needed to accommodate needs.

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

Citizens in the population at large may not have service providers to ensure their needs are met. Depending on the nature of the specific disability, Mankato has a service and support network that can address the needs of certain sub-populations. Blue Earth County provides case management for people meeting the State definition of having serious and persistent mental illness. This client group generally has a very low income, often between \$203 and \$1000 per month depending on whether they receive SSI or if they have some ability to earn some additional income. To live independently, this group typically needs very affordable housing, with rent based on income. This sub-population generally has the same needs for very affordable rental housing that exist for other lower income renters.

People with serious and persistent mental illness that cannot live independently will generally reside in some type of group housing facility, including adult foster care settings or board and lodging-style facilities, where some level of staffing and support are present. According to the County, there is currently a State prohibition on the construction of any new group home facilities to serve this segment of the population. This moratorium on additional unit creation is the result of reduced State financial resources. Since new units cannot be constructed, we estimate the need for services based on the

number of households on our wait list for the Bridges program funded through MN Housing. The current number of households on this wait list is 97 households.

Mankato, as a regional center, provides housing options for many physically disabled households. The largest single provider of housing to this group is Durham Apartments, a federally subsidized project with Section 8 rental assistance, located at 621 South Second Street. There are 40 apartments in Durham, in both one-bedroom and two-bedroom units. This building is usually at full occupancy, and has a waiting list of approximately 8 to 10 names. According to the manager, nearly all of the applicants for this project have a low annual income, often as a direct result of the limitations of their disability.

Barrier-free rental housing units are also available in many of the larger apartment complexes around the City, including federally subsidized projects that charge rent based on income. However, there is no Consolidated Plan guarantee that these units are actually occupied by tenant households that need a fully accessible unit. When an accessible apartment becomes available, it is reserved for a certain amount of time for a disabled household. If, after a certain period of time, no disabled tenant commits to rent the unit, it is generally made available to any qualified tenant, regardless of disability.

Discussion

There are varying opinions on the unmet need for housing for disabled people. Utilizing the information from the subsidized housing waiting lists, an estimate of 10 additional units has been generated to identify unmet needs within the population of physically disabled people that could live independently. This number would seem to be supported by the waiting list at Durham Apartments. However, the Southern MN Independent Living Enterprises and Services (SMILES) works with physically disabled populations in the area and estimates that another project similar in size to Durham Apartments could be used in Mankato. This organization works within the surrounding Counties and views Mankato as a good location to meet regional demand. As a result, the estimated need for 40 units could be appropriate, but would serve households from the surrounding Counties outside of Mankato. For this Plan, an estimate of 20 units has been used to identify unmet needs of physically disabled households.

ARC has a program, called Housing Access Services, that was funded by the Legislature. The intent of the program is to identify disabled individuals that have the potential to live in market rate or independent housing with some level of supportive services. The goal of the Legislature was to lower costs of housing and care by helping more independent people move out of facilities such as adult foster care, and into private market housing. Most of the clients served by ARC have \$1000 or less per month for income. While they do have some ability to pay, they generally need a one-bedroom unit in the rent range of \$400 or less. The Mankato EDA has been awarded 102 Mainstream vouchers to support non-elderly, disabled households with rental assistance and has a cooperative memorandum of understanding with ARC and other local service agencies to provide support services including an agreement to take referrals from the regional Coordinated Entry System serving homeless. The Mainstream program currently has a wait list of 98 households.

People with developmental disabilities are served through a County case management and support system. Multiple housing options exist in Mankato, including supervised living in group homes and smaller, residential setting. The providers of this type of housing receive residents through a direct referral system, and are not able to quantify unmet need. They do acknowledge that some developmentally disabled individuals may continue to live with their families longer than planned, while waiting for a suitable group home option to become available in the community. When possible the Mainstream Voucher program through the Mankato EDA can be utilized where individuals have the ability to live independently with support services.

One housing issue that is beginning to surface within the developmentally disabled population is age appropriate housing. As clients age, housing providers are finding an increased need for barrier-free or more accessible housing. In some cases, this need is requiring that existing units be physically modified to better serve aging residents. It can also result in some facilities being sold and replaced with a building that is better suited to an aging group of residents.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Wilder Foundation conducts a statewide study every three years to better understand the prevalence, causes, circumstances and effects of homelessness. This study was last completed in 2018 which counted 10,233 people experiencing homelessness in Minnesota; a 10% increase from 2015. The number of children and youth (age 24 and younger) has remained steady since 2015 for those experiencing homelessness making up 46% of those experiencing homelessness overall. Adults experiencing homelessness saw the greatest increases since 2015. Adults aged 55 and older increased 25% since 2015 and adults aged 25-54 increased 20%. While it is difficult to identify all people experiencing homelessness who are not in shelters, the 2018 study saw a 62% increase between 2015 and 2018. In greater Minnesota there was a 13% increase for people experiencing homelessness since 2015.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	77	156	112	87	171
Persons in Households with Only Children	0	2	11	7	7	121
Persons in Households with Only Adults	13	65	245	169	131	220
Chronically Homeless Individuals	8	7	0	24	16	0
Chronically Homeless Families	4	7	0	7	4	0
Veterans	1	5	0	10	7	0
Unaccompanied Child	0	0	11	7	7	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2020 PIT and Calendar year 2019 CES Monitoring Report

Indicate if the homeless population is: Has No Rural Homeless

DRAFT

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

The Coordinated Entry System has identified an estimated 288 Households in Blue Earth County that are homeless annually. This includes 98 singles, 79 youth, 79 families, and 33 youth families. Currently, there are 178 households awaiting referrals to housing on the coordinated entry list and it is expected that each month we will see 24 new households added to the list and 19 households receiving housing support services monthly. There are another 518 households waiting for public housing units and another 1382 on the Housing Choice Voucher waiting list. The housing staff receive calls every day from people searching for affordable housing. Of the households waiting for public housing, 343 are one 1BRs of which 48 are elderly, 204 are disabled. There are also 139 families who are seeking a two bedroom unit, and another 22 large families in need of three, four, and five bedroom units. There are no Veteran families with children that are waiting on the public housing list. Of the households on the Housing Choice Voucher program, 82 are elderly, 622 are disabled, 567 are minority households, 2 are veterans, and 580 are families with children.

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

In coordination with our regional Continuum of Care and our participation with the Homeless Coordinated Entry System, local homeless service providers see a disproportionate increase in the percentage of people of color being in poverty and homeless in our community. Based on data collected on race within our community and in comparison to the HUD Point In Time homeless count and the Homeless Management Information System (HMIS) we have identified people of color are 45% more likely to experience homelessness in comparison to their percentage of the population. The attached charts identify African-American households make up 3.20 percent of our general population yet make up 32.9 percent of our homeless population. Likewise, Hispanic households make up 3.20 percent of our population yet make up 6.27 % of homeless population. Local housing and homeless providers have partnered together under a Supporting Partnership for Anti-Racial Communities project that is working to develop strategies and action steps in an effort to decrease the racial disparities in poverty and homeless within our community.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Some people are homeless due to housing barriers that are difficult to overcome, such as not passing criminal background checks, eviction history, poor credit scores, and due to a low vacancy rate which is attributed to high housing costs. CDBG funds will be used to expand the number of shelter beds available; staff is working with local homeless shelters on opportunities.

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

Introduction:

Housing needs of persons who are not homeless, but require supportive services include persons with disabilities, persons with criminal backgrounds, new immigrants/refugees, elderly, and affordable housing options for large families.

Describe the characteristics of special needs populations in your community:

The immigrant/refugee families living in Mankato tend to be large and need housing with 5+ bedrooms. There are also needs for translation services for those that may speak English as a second language or may not speak English. There is a need for adequate, culturally sensitive healthcare (food, dental, mental, etc.). Disabled and elderly persons living in their own homes need support to maintain independence. Chore services that help with yard work, add accessibility features to the home, and provide meals on wheels prevent a move to a more restrictive living environment. Disabled and elderly also need transportation services. While there are resources available to provide transportation to medical appointments, there are other destinations in which transportation is needed such as the grocery store. Some families cannot afford vehicles to transport their disabled children and it results in their children being homebound and isolated. There are also childcare needs for children with special needs, they need social and recreational opportunities outside of the home and childcare providers aren't equipped to serve those needs. Those with criminal backgrounds have difficulty finding housing and employment opportunities. There also remains a need for additional affordable senior housing.

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

The characteristics and related needs discussed in the preceding paragraph were determined during community engagement efforts. Conversations with people experiencing these needs, as well as with social service providers in our community, helped to define the needs.

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

According to the Minnesota Department of Health, there were 5 cases of HIV diagnosis (7.8% rate) for Blue Earth County in 2018. The Rural AIDS Action Network (RAAN) is the only organization that serves the HIV/AIDS population in rural Minnesota. RAAN works with persons up to 300% of the Federal Poverty Guideline. The RAAN's mission is to organize, develop, and sustain caring communities of professionals and volunteers that serve and support persons living with, affected by, or at risk for HIV/AIDS in rural Minnesota. The RAAN has an office in North Mankato and offers the following services: medical case management, free and confidential HIV testing, medical transportation assistance, health education/risk reduction, support groups, and professional training. This office services the entire

Southern Minnesota area from South Dakota to Wisconsin. They work closely with area hospitals and clinics and have an infectious disease doctor at the ISJ Clinic.

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

Describe the jurisdiction’s need for Public Facilities:

Mankato is in need of additional childcare that is affordable. The community has communicated a need for extended hours of childcare and childcare before and after school. There is also a need for childcare and programming for children with special needs. There is a need for additional space/capacity for youth centers and community centers. Continued investment within neighborhood parks is a continued need along with additional shelter beds. In addition to shelter beds, there is a need for a daytime center for homeless or a 24-hour homeless shelter which provides socialization, meals, case management and childcare.

How were these needs determined?

Needs were identified during the community engagement process in which numerous organizations, government agencies, and community members were invited to discuss needs within the community.

Describe the jurisdiction’s need for Public Improvements:

The need for public improvements such as street, utility, and sidewalk improvements do arise with wear/tear on infrastructure as it ages. There is a need for continued investment within city neighborhood parks.

How were these needs determined?

Needs were identified during the community engagement process in which numerous organizations, government agencies, and community members were invited to discuss needs within the community.

Describe the jurisdiction’s need for Public Services:

Numerous needs for public services became apparent during community engagement, including services to provide people with food, transportation (including for disabled children, seniors, after school, extended public transit hours, extended public transit routes), programming for new Americans and refugee services, language translation services, mental health services, health services, services for talent development and retention, services for seniors, childcare services (affordability, availability, including children with special needs), youth services, legal services, financial/budgeting services, and housing services (for those transitioning to permanent housing or homeownership, landlord training/education, tenant education).

How were these needs determined?

Needs were identified during the community engagement process in which numerous organizations, government agencies, and community members were invited to discuss needs within the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The demand for housing, especially affordable housing, remains strong as Mankato's population continues to grow. It will be important to continue working with developers to construction additional affordable housing while also preserving affordable housing stock. Special attention should be made to creating and preserving affordable housing located within the City Center of Mankato which is situated with convenient access to services and transportation.

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,960	48%
1-unit, attached structure	975	6%
2-4 units	1,600	10%
5-19 units	2,650	16%
20 or more units	2,455	15%
Mobile Home, boat, RV, van, etc	1,005	6%
Total	16,645	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	0%	410	6%
1 bedroom	130	2%	2,170	30%
2 bedrooms	1,675	20%	2,510	35%
3 or more bedrooms	6,420	78%	2,175	30%
Total	8,260	100%	7,265	101%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The Mankato Economic Development Authority (EDA) administers 179 public housing units which have between one and five bedrooms. A broad array of incomes is targeted for the public housing program; Preference is given to elderly and disabled households, as well as Veterans. Applicants who live, work, or go to school fulltime in the city of Mankato also receive a preference. The public housing portfolio is made up of 101 units at Orness Plaza, 98 of which are one bedroom units, three are two bedroom units. There are 78 family units with between two and five bedrooms scattered throughout the city. The EDA also administers 425 Housing Choice Vouchers that are targeted to those whose incomes are below 50% of the area median, with 75% of the vouchers issued going to those whose income is below 30% of the area median. Preference is given to Veterans and to applicants who live, work, or attend school in the city of Mankato. The Housing Choice Voucher program has developed new preferences that allow the EDA to prioritize households transitioning from supportive housing and services a percentage of households from the Coordinated Entry system. The EDA provides eight units of Shelter + Care, fourteen units of Bridges vouchers, and ten Veteran’s Administration Supportive Housing (VASH) vouchers all targeted towards the homeless with supportive services provided. The EDA also administers 102 Mainstream vouchers, which are targeted for non-elderly, disabled households.

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

Staff is not aware of any units that are to be lost in the next five years.

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

The availability of housing units does not meet the needs of the population. The need for additional affordable housing was repeatedly mentioned during the community engagement sessions. City staff receives requests for rental assistance daily. Currently there are 1382 applicants on the waiting list for housing choice vouchers, 97 applicants on the waiting list for Bridges vouchers, and 518 applicants on the waiting list for public housing. Staff report that Housing Choice Voucher holders find it difficult to locate one bedroom as well as larger (four and five bedroom) rental units that meet the rent criteria for the program. The community engagement sessions also repeatedly identified the need for additional one bedroom units and larger (4+ bedrooms) units.

Describe the need for specific types of housing:

Mankato needs a variety of housing to meet the needs of the growing population. Housing Choice Voucher holders report that one bedroom as well as four and five bedroom units are hard to find. This finding was repeated by case managers who work with disabled people as well as with large immigrant families. Work force housing is also needed. Many of the new apartments recently built cannot be afforded by a minimum wage or entry level positions.

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

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	154,100	152,600	(1%)
Median Contract Rent	596	654	10%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,050	28.2%
\$500-999	3,840	52.9%
\$1,000-1,499	865	11.9%
\$1,500-1,999	435	6.0%
\$2,000 or more	79	1.1%
Total	7,269	100.1%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	790	No Data
50% HAMFI	3,075	900
80% HAMFI	5,825	2,425
100% HAMFI	No Data	3,620
Total	9,690	6,945

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

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

Table 32 – Monthly Rent

Is there sufficient housing for households at all income levels?

According to the 2014 income distribution information from the American Community Survey, approximately 40% of all renter households have an annual income below \$20,000 and need an apartment unit with gross rent below \$500 to be affordable. Approximately 11% of renters need an affordable unit with rent between \$500 and \$600 per month. Approximately 15% of renters need a moderately-priced unit between \$650 and \$900 per month. The 2016 Housing Study update completed by Community Partners Research, Inc., noted most 1-bedroom units have rent between \$600-\$850 per month and most 2-bedroom units have rent between \$700-\$1,100 per month. The 2016 Housing Study update also noted more than 65% of all renters would need a unit priced below \$900 per month to avoid a housing cost burden, however, most of the newly constructed market rate units are not within this affordable price range.

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

As the population of the city continues to grow, it is expected that rents will continue to rise, greatly impacting the lowest income citizens the hardest. Those on fixed incomes or working at minimum wage or entry level positions will find housing increasingly hard to find, and if found, they will suffer a rent burden. With a continued need for additional housing units, it is expected that the cost of housing will continue to rise until there are enough housing units to meet the population demand.

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

Currently the HOME rents/Fair Market Rents adequately represent the 40th percentile rent charged for two, three, and four bedroom units in the market. Our local payment standards have been set at 106% of the Fair Market rents to ensure that households have an adequate supply of affordable housing of choice within the community. Larger four + bedroom units are limited but within the current Payment Standard Rents. The timing of availability for these larger units coinciding with when households are searching is more of an issue. We have a significant lack in supply of one bedroom units in the community, even with rents adequately represented in comparison to the Fair Market Rents. The lack of one bedroom units has increased the number of individuals that are homeless in our community. Individuals with poor rental history, bad credit, evictions, and/or criminal history are unable to secure housing in the community. It is expected that rents will increase with demand and may impact the ability to provide additional affordable housing options; voucher holders with barriers will find affordable units unattainable without supportive service intervention.

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

Definitions

Housing units classified as "standard" implies that the building meets all state and local building codes.

City Code Section 13.07 of the Mankato City Code (this refers to Uniform Housing and Residential Maintenance Code) defines a "substandard building" as follows: Subd. 1. Substandard Buildings. Any building or portion thereof, or the premises on which the same is located, in which there exists violations of this code, or the following listed conditions, to an extent that endangers the life, limb, health, property, welfare or safety of the public or the occupants thereof shall be deemed and is hereby declared to be a substandard building. All conditions noted below are also regulated under the Building Code, the International Fire Code, and International Electrical Code.

1. Dampness of habitable rooms.
2. General dilapidation or improper maintenance.
3. Deteriorated or inadequate foundations.
4. Defective or deteriorated flooring or floor supports.
5. Walls, partitions or other vertical supports that twist, lean or buckle.
6. Roofs, ceilings or other horizontal members that sag or buckle.
7. Fireplaces or chimneys that lean, crumble or settle.
8. Maintenance of any public nuisance as defined in City ordinance or State statute.
9. Maintenance of any nuisance, which may prove a safety hazard. This includes abandoned wells, shafts, basements, cisterns or excavations; abandoned refrigerators or motor vehicles; structurally unsound buildings or fences; or any lumber, trash, fence, debris or vegetation.
10. Electrical wiring that does not conform to applicable law in effect at the time of installation or any wiring that is not maintained in good condition. Conditions may include, but are not limited to broken wires, bare or frayed wires, broken or burned outlets and switches, missing cover plates, fuses rated for more than wiring, and bypassed or defeated fuses/circuit breakers.
11. Deteriorated, crumbling or loose plaster or sheet rock.
12. Deteriorated or ineffective weatherproofing of exterior walls, roof, foundations or floors, including broken windows or doors.
13. Defective or lack of weather protection for exterior of structures, including lack of paint, or weathering due to lack of paint or other approved protective covering. Exterior wood members treated with decay-resistant materials and designed to be left in an unpainted state are exempt from this requirement.
14. Broken, rotted, split or buckled exterior wall coverings or roof coverings.
15. Any building or portion thereof, device, apparatus, equipment, combustible waste or vegetation which is in such condition as to cause fire or explosion or provide a ready fuel to augment the spread and intensity of any fire or explosion arising from any cause.
16. Railings and/or banisters that are broken, not secure or constructed in such manner as to present a danger to those using such railing or banister.

17. Inadequate heating, inadequate hot/cold running water, or lack of toilet, bath or shower facilities where required.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,575	19%	3,685	51%
With two selected Conditions	45	1%	150	2%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,640	80%	3,400	47%
Total	8,260	100%	7,265	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,205	27%	1,285	18%
1980-1999	1,375	17%	2,060	28%
1950-1979	2,720	33%	2,265	31%
Before 1950	1,955	24%	1,655	23%
Total	8,255	101%	7,265	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,675	57%	3,920	54%
Housing Units build before 1980 with children present	1,195	14%	800	11%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

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

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

No specific information exists on housing condition within the City. Certain older neighborhoods, including Lincoln Park, Hilltop, West Mankato, Highland Park, Washington Park, Tourtellotte Park, Sibley Park, and Germania Park have been targeted by the City for concentrated rehabilitation efforts. These neighborhoods contain much of the city's oldest housing stock. While older housing is not always a good indicator of the need for maintenance and repairs, it does help to predict the need for rehabilitation. In practice, Mankato has found the need to implement programs that concentrate rehabilitation funds into older neighborhoods.

There will continue to be a need for rehabilitation to Mankato's housing stock as 57% of owner-occupied housing units and 54% of renter-occupied housing units were constructed prior to 1980 which are more likely to have a need for rehabilitation.

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

In 1978, the use of lead based paint in housing units was banned. There are 4,675 owner-occupied housing units in Mankato that were constructed prior to 1980 which may contain lead-based paint. This represents 57% of all owner-occupied units in the City. There are also 3,920 renter-occupied units that were constructed prior to 1980 which may contain lead-based paint. This represents 54% of all renter-occupied housing in the City. Combined, 8,595 of the City's housing units were constructed prior to 1980 which equates to 55% of the City's total housing units.

According to the Center for Disease Control, approximately 74% of owner-occupied housing units built before 1980 contain lead-based paint. This would result in as many as 3,459 of the City's oldest housing units having the potential for a lead-hazard. These older housing units are primarily located within the original neighborhoods in the City.

Discussion

With a median home value of \$165,600 (according to American FactFinder), it can be difficult for low and moderate income households to purchase a home. The housing stock that is affordable must be preserved. The average cost of rehabilitating a single family home in the City of Mankato is approximately \$25,000 and low and moderate income households do not have the financial resources to

rehabilitate their homes. As highlighted previously, there is a lack of affordable rental housing in the city. The majority of the rental buildings and units in Mankato's core neighborhoods are over 70 years old, so it is important to preserve the existing rental housing units as well.

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

Introduction

The Mankato EDA administers 179 public housing units consisting of 101 units at Orness Plaza and 78 family units scattered throughout the city. Mankato's existing public housing units are projected to need roof, window, flooring, and HVAC replacements in the coming 20 years.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	179	425	4	421	10	0	102
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments: While no new public housing units are proposed for construction, the EDA is currently evaluating a possible transition to the Rental Assistance Demonstration (RAD) program. The EDA intends to continue public ownership and operation of the units, but is considering RAD as it would provide stable funding in the future.

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

Orness Plaza and 40 of the family units were built in 1972. An additional 40 units were built in the early 1980's and 18 units were purchased from the existing housing stock in the late 1980's. Of the family units there are 11 two bedrooms, 50 three bedrooms, 14 four bedrooms, and 3 five bedroom units. In 2010, the Mankato Economic Development Authority (EDA) received American Recovery and Reinvestment Act (ARRA)

funds to rehabilitate Orness Plaza. With close to ten million dollars the building was retro fitted with state of the art energy efficiency systems such as a geo-thermal HVAC system, water saving fixtures, lighting, and appliances, as well as design components that encourage increased socialization and good health such as a fitness center, walking track, and increased meeting space. Roofs, windows, water heaters, furnaces, flooring are scheduled to be replaced in the coming years. Efforts have been made using the annual capital fund grants to rehab the older units as they become vacant; this effort continues.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The EDA's public housing units are occupied and have received good REAC inspection scores. There are no immediate needs in the units, but a physical capital needs assessment will be undertaken in the second half of 2020 to determine the need for roof, window, flooring, and HVAC replacements in the coming 20 years.

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

At Orness Plaza, the rehabilitation of the building incorporated design features that increased meeting space, provided a fitness center and walking track, an enhanced game room, patio and gardens as well as providing central air conditioning and an improved overall appearance. A study of the residents' health before and after the rehabilitation shows that the residents' mental health improved.

The scattered site family units are rehabilitated at turn over, receiving new kitchens and baths, flooring, paint, energy efficient lighting and appliances. The family units are a mixture of single family homes, duplexes, and triplexes scattered throughout residential neighborhoods in Mankato. Families have yards and most have sidewalks. Landscaping and site improvements are on-going activities. All of the public housing units are smoke free.

Discussion:

The city's existing public housing will require continued maintenance so the units can be preserved. As turnover of units occurs, the housing units are rehabilitated to assist with their preservation. Families have yards and most have adjacent sidewalks for use and enjoyment.

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

Introduction

The City of Mankato has developed a system to address homelessness. The system includes:

- Addressing the needs of the near-homeless populations through prevention efforts
- Emergency Shelter Housing
- Transitional Housing
- Permanent Supportive Housing
- Other permanent Housing

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	50	10	34	26	17
Households with Only Adults	9	39	21	36	0
Chronically Homeless Households	0	0	0	28	0
Veterans	0	0	0	19	0
Unaccompanied Youth	8	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2020 Point in Time Count and Housing Inventory Chart (CoC MN-502)

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

Once a homeless person is identified, the Blue Earth County Homeless Supportive Services team works to provide the family or individual with nutrition, lodging, health care, and employment using the “housing first” model. Mankato is home to the Open Door Health Care Clinic, a regional provider of medical and dental services for the uninsured and underinsured. The ECHO Food Shelf provides food on a monthly basis, and the Mankato Workforce Center will provide the training needed to obtain employment. Also, each homeless shelter in town has on staff social workers who arrange services for shelter residents. The Homeless Response Team and funds provided by the Family Homeless Prevention and Assistance Program (FHPAP) work to provide assistance to those facing homelessness. With awards that average about \$625 each, owed rent, security deposits, or first month rents can be paid. The River Valley CoC is working towards a Coordinated Assessment model of program entry to assist the homeless in our region with the best array of services in one stop.

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

Salvation Army – Shelter for homeless males that operates from November 1 to March 31 each year, with 23 bunks and 12 cots available.

Theresa House – Shelter for families with children or single adult females that is operated year-round by Partners for Affordable Housing. The number of available beds is 18.

Welcome Inn - Shelter for families with children or single adult females that is operated year-round by Partners for Affordable Housing. The number of available beds is 16.

CADA Shelter – Shelter that serves victims of domestic violence and their children that has 21 total beds, with 18 for families with children and three for single women.

Scattered Site Transitional Housing - Rent assistance program operated by Partners for Affordable Housing which assists eligible households in private market rental housing.

Maxfield Place - Maxfield Place provides permanent, affordable housing for single homeless people that have a disability. The facility has 10 studio apartments with private bathrooms and kitchenettes.

Cherry Ridge - Tax credit rental housing project that includes eight units dedicated to serving homeless tenants. There are four one-bedroom and four two-bedroom apartments.

Paul & Dorothy Radichel Veteran Town Homes - Provides needed permanent supportive housing for veterans with disabilities. The town homes are owned and operated by Minnesota Assistance Council for Veterans. This is a three building, 11 unit complex, providing ground level one-bedroom town homes.

Liberty Homes and Apartments - Provides a permanent housing option for homeless and near-homeless families and single individuals. There are nine apartment units. Seven of the units have two-bedrooms; two units have one-bedroom.

Rivertown Homes I/II - These buildings have eight units each and serve large families. It is a supportive housing project with services designed to help families move on to other stable housing.

South Central Supportive Housing Initiative - Provides intensive case management services and a tenant-based rental assistance subsidies for use in private market rental units. SCSHI assists individuals and families that are defined as long-term homeless and chronically homeless and have a very low income.

Scattered Site Houses - Partners for Affordable Housing owns three single family houses that are rented. Two of these have three-bedrooms; one is a four-bedroom. This permanent housing option is offered to families that are largely self-sufficient, and capable of basic maintenance and unsupervised upkeep of the property.

Family Homeless Prevention and Assistance Program - State-funded program can provide cash assistance to eligible households that are at risk of becoming homeless. The money can be used to pay for such items as delinquent rent, the first month's rent on a unit or the security deposit.

Rural Housing Assistance and Stabilization Program - This federally funded program is similar to the Minnesota program above. However, there are some additional restrictions on the use of funds. To qualify, the household must be living in a shelter.

Homeless Prevention and Rapid Re-Housing - Under this federally funded program, assistance can be provided for up to nine months. Eligible uses include delinquent rent, utilities, moving costs, and emergency motel stays, if needed.

Chronic Homeless - Some of the housing and program options available are specifically targeted to people that meet the definition of chronic homelessness. Among the projects that are oriented to the chronic homeless are the beds in the Salvation Army's Maxfield Place, four beds in Radichel Townhomes for veterans, eight Shelter + Care Vouchers at Cherry Ridge, four units at Breckenridge Townhomes in Eagle Lake, and some rent assistance provided through the South Central MN Supportive Housing Initiative.

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

Introduction

Facilities and services that assist persons who are not homeless but require supportive housing and programs to ensure that those persons returning from mental and physical health institutions receive appropriate supportive housing include providing housing placement assistance and referrals to county staff or case management specialists as needed.

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

The City of Mankato has supportive housing options available for many sub-population groups residing in the community. These groups include people who are/were homeless, people with mental and physical disabilities, people leaving a treatment program for chemical dependency, people in domestic violence situations, as well as the elderly. The need for additional supportive housing was expressed during the focus groups. It was also stated that the elderly need chore services and transportation to help them maintain independent living in their homes. It was also expressed that educational opportunities were needed for new immigrants to the community who are struggling to assimilate into the local culture; they need help with understanding lease compliance and employment. It was also expressed that low-income families who don't have reliable transportation need transportation to work second and third shifts as the public transit program does not operate later in the evenings.

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

Programs for Ensuring that Persons returning from Mental and Physical Health Institutions receive appropriate Supportive Housing

Mental Health facilities plan with counties and providers to coordinate aftercare, including housing placement if needed, and support services. Intensive Residential Treatment facilities, community mental health centers, and State Operated Services maintain separate discharge planning protocols. People are routinely discharged to their homes or to community-based residential facilities.

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

CDBG funds may be utilized to provide transportation to work for low-income families as well as for the elderly, and to access nutrition, socialization, and health care. Another potential use of CDBG funds will

also be used to provide the educational program called “Tapestry” that assists new immigrants to settle into a new environment. This program covers lease compliance, medical care systems, public safety, and other topics of interest to this group. As part of responding to the COVID-19 pandemic, funds may be utilized for additional food support, as well as sanitizing and personal protective equipment (PPE) needed for non-profits that assist low-income households so that they can continue to safely provide their services. The funds could also be used for sanitizing and PPE needed to address a COVID-19 outbreak situation in a multi-family housing or long term care facility that serves low to moderate income households.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Analysis of Impediments to Fair Housing report completed in February, 2020 for the City of Mankato reports public policies, procedures, and practices are in compliance with Federal Fair Housing guidelines and do not adversely affect citizens' housing choices. Interviews determined that no charge or finding of probable cause of housing discrimination have been made against the communities according to the Department of Housing and Urban Development and the Minnesota Department of Human Rights. The City of Mankato has never been involved in a housing discrimination lawsuit with the Department of Justice, Minnesota Attorney General's Office, or any other private party.

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

Introduction

Mankato has a diverse economy and low unemployment, but is facing issues due to the lack of available skilled workers. At the same time, many in the community face barriers to entering the workforce. Numerous organizations are working to address the workforce shortage, including removing barriers to the workforce.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	191	20	1	0	-1
Arts, Entertainment, Accommodations	2,024	3,287	14	14	0
Construction	640	1,061	5	5	0
Education and Health Care Services	2,928	5,997	21	26	5
Finance, Insurance, and Real Estate	642	1,459	5	6	1
Information	441	1,205	3	5	2
Manufacturing	2,601	2,432	18	10	-8
Other Services	650	1,177	5	5	0
Professional, Scientific, Management Services	821	1,241	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	2,236	4,496	16	19	3
Transportation and Warehousing	363	513	3	2	-1
Wholesale Trade	655	584	5	2	-3
Total	14,192	23,472	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	24,550
Civilian Employed Population 16 years and over	23,245
Unemployment Rate	5.37
Unemployment Rate for Ages 16-24	20.98
Unemployment Rate for Ages 25-65	2.90

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	4,060
Farming, fisheries and forestry occupations	1,185
Service	3,290
Sales and office	5,890
Construction, extraction, maintenance and repair	1,155
Production, transportation and material moving	1,330

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,500	90%
30-59 Minutes	1,545	7%
60 or More Minutes	690	3%
Total	21,735	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	375	8	295

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,895	215	560
Some college or Associate's degree	5,060	115	810
Bachelor's degree or higher	5,170	135	555

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	40	29	44	110	160
9th to 12th grade, no diploma	255	130	110	255	385
High school graduate, GED, or alternative	1,895	1,110	875	1,680	1,365
Some college, no degree	9,510	1,650	780	1,515	940
Associate's degree	710	895	485	655	155
Bachelor's degree	825	1,585	880	1,570	805
Graduate or professional degree	35	420	500	905	630

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,875
High school graduate (includes equivalency)	24,934
Some college or Associate's degree	27,016
Bachelor's degree	41,049
Graduate or professional degree	60,158

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Mankato has a diverse economy. The major employment sectors within Mankato include manufacturing, education and health care services, retail, and arts, entertainment, and

accommodations. Nearly 20% of workers are within the education and health care services sector of the local economy while 25% of the education and health care jobs exist within the local economy. Mankato is fortunate to have three higher education institutions, in addition to Mankato public and private K-12 schools. Health care in the Mankato is dominated by Mayo Health Systems and the Mankato Clinic, as well as a number of smaller specialty providers.

Describe the workforce and infrastructure needs of the business community:

According to the Minnesota Department of Employment and Economic Development, Mankato currently has an unemployment rate of 2.6%, as of February 2020. The number of available jobs is plentiful, but the skilled workforce needed for those jobs is not. There are a number of people that desire to become part of the workforce, but find that there are barriers to their employment, including language barriers and transportation. It is a goal within the next five years to increase the available workforce by removing barriers to employment for low to moderate income persons. For infrastructure needs, available industrial property in Mankato is in short supply and it is necessary to extend infrastructure to allow businesses to grow and thrive in Mankato.

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

Job growth in Mankato has been robust and is expected to continue into the coming years. Prior to COVID-19 the Mankato metropolitan statistical area (MSA) continually had the lowest unemployment rate in the state. Despite the recent events related to COVID-19, large scale construction projects are continuing. There are several multi-story office and mixed-use buildings in Mankato's City Center that have been recently completed and are underway. Also underway are infrastructure improvements to aid with industrial development which is high in demand. Businesses report challenges with a workforce shortage. The workforce shortage has been prevalent over the last five years and is expected to continue into the future (post-pandemic). Workforce shortage can be attributed to a shortage of childcare slots and availability and affordability of housing.

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

Employers continually report they have a shortage of labor in general, and especially skilled labor, such as welders and machinist. Mankato is fortunate to have several colleges and universities which provide a pool of new talent, however, a challenge has been retaining students for positions once they graduate and obtain their degree.

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

There are a number of workforce training initiatives currently underway, as an available, skilled workforce has been identified as a continuous need in Mankato. One initiative is the Center for Business and Industry, through South Central College, which provides customized training opportunities for local businesses. South Central College (SCC) was recently awarded nearly \$15 million for a job-training initiative intended to promote partnerships between community colleges, area employers and apprenticeship programs. SCC will partner with the South Central Workforce Council and the Minnesota Department of Employment and Economic Development (DEED).

Additionally, a number of entities, including both the Minnesota DEED and the South Central Workforce Council offer a number of training initiatives. Some of the programs include Pathways to Manufacturing Careers, Pathways to Healthcare Careers, Right Skills Right Now, as well as various adult basic education and college preparatory courses.

Greater Mankato Growth which serves as the areas chamber of commerce, has also created an Executive Talent Council and other initiatives related to attracting and retaining talent.

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

No

MA-50 Needs and Market Analysis Discussion

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

Staff is not aware of any concentrated area where there are multiple housing problems. The city of Mankato has adopted a rental code that requires all rental property to have a kitchen, private secure access, and a prohibition to overcrowding. It is assumed that citizens who report multiple housing problems are renting illegally in non-compliant spaces or staying in over-crowded conditions with friends and relatives. Those suffering from a rent burden are located city wide.

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

There are not areas/neighborhoods where racial or ethnic minorities are concentrated. There are neighborhoods with a higher percentage of low to moderate income households. These neighborhoods include Tourtellotte Park, Germania Park, Washington Park, Sibley Park, Lincoln Park, West Mankato, Highland Park, and Hilltop neighborhoods.

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

There are not areas/neighborhoods where racial or ethnic minorities are concentrated. There are neighborhoods which have a higher concentration of low income households which include neighborhoods containing Mankato's oldest housing stock. These neighborhoods include Tourtellotte Park, Germania Park, Washington Park, Sibley Park, Lincoln Park, West Mankato, Highland Park, and Hilltop neighborhoods which are targeted areas for owner-occupied and rental housing rehabilitation.

Are there any community assets in these areas/neighborhoods?

The Lincoln Park neighborhood is listed on the National Register of Historic Places as a historic district. The historic district is listed due to its architectural significance. The neighborhoods with concentrations of low income households also contain parkland. The City of Mankato has made investments in its parks to improve the quality of life for residents. Neighborhoods with parks classified as neighborhood parks have been improved using CDBG funds. Residents are engaged as part of the park planning process to make improvements that fit their wants and needs. Many of the properties within these neighborhoods have small yards so providing parkland and recreational opportunities is important.

Are there other strategic opportunities in any of these areas?

The city continues to allocate funding for owner-occupied and rental housing rehabilitation to low income households to assist with preserving the city's oldest housing stock and affordable housing. The city also continues to invest in parks which improves the quality of life for residents.

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

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

There are needs for broadband wiring outside of the jurisdiction. In comparison, Mankato is located within an urbanized area which provides access throughout the city for internet to households and neighborhoods. While the city is currently being served, additional investment to increase speed and capacity would be welcomed to meet increasing needs for households and businesses.

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

There are two broadband internet service providers in Mankato, Consolidated Communications and Spectrum. Having two options for internet service increases competition in terms of rates and speed of internet.

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

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

In recent years Mankato has seen heavier rainfalls than years past, as have other cities in Minnesota. The Minnesota River flows along the west side of Mankato and heavy rainfalls can have a dramatic effect on the height of the river. The city's oldest housing stock and neighborhoods with a higher concentration of low income households are also situated on the west side of the city. The city is protected by a flood control system which includes levees and flood walls which are closely monitored. As the climate changes it's anticipated heavy rainfalls will continue to occur making it important to maintain the flood control system that is in place to avoid potential flooding. The city faces the need for significant investment in riverbank stabilization due to ongoing erosion that threatens public infrastructure, including the city's drinking water wells and Water Resource Recovery Facility (waste water treatment plant). The increased velocity during floods causes such mass erosion that it created an imminent threat to city well #15. Work to stabilize the riverbank is currently underway.

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

The river levels are closely monitored. When the river levels rise and are nearing its crest, city staff work in shifts to monitor the flood control system to ensure its operating correctly. Additionally, the flood control system is monitored and inspected when river levels aren't rising to ensure its operating correctly.

Strategic Plan

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Affordable Housing - New Construction
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Germania Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.		

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Lincoln Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Washington Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
5	Area Name:	Sibley Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	Tourtellotte Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

7	Area Name:	North Highland Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
8	Area Name:	Hilltop
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

The residential targeted areas were selected based on neighborhoods with the largest concentration of low to moderate income households and the oldest housing stock. These areas are likely to have the housing stock with the most need for rehabilitation and abatement of lead paint issues. The commercial targeted area was determined based on a slum and blight determination completed in 2013.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Affordable Housing - New Construction
	Associated Goals	Rental Owner Occupied Housing Rehabilitation Affordable Housing
	Description	The city of Mankato needs additional affordable housing to meet the needs of the growing workforce and existing low-income families. CDBG funds will be used to leverage low-income housing tax credits (LIHTC) to create 150 units over the next five years. It is estimated that 20-30% of available CDBG funds will be allocated in year one to this goal.

	Basis for Relative Priority	Consistently raised as a high priority need in the community, including during community engagement session.
2	Priority Need Name	Rental Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germania Park North Highland Park
	Associated Goals	Rental
	Description	Remove lead hazards and code violations while preserving rental units home to low-income families and individuals. The residential targeted areas were selected based on neighborhoods with the largest concentration of low to moderate income households and the oldest housing stock. These areas are likely to have the housing stock with the most need for rehabilitation and abatement of lead issues. Special attention will be paid to preserving the older affordable housing stock such as Walnut Towers and the River Bluff Apartments in the targeted Washington Park area of the city.
	Basis for Relative Priority	Determined as a high priority need during community engagement sessions.
3	Priority Need Name	Homeless Shelter Beds
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Homeless Shelter Beds
	Description	Need for increased number of permanent shelter beds available in the community.
	Basis for Relative Priority	The need for an increased number of shelter beds has been a long-standing goal of the community.
4	Priority Need Name	Landlord/tenant education/relationship building
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Rental
	Description	Education for both landlords and tenants on resources available and ways to be successful as a landlord or tenant. Part of this goal is to help remove barriers to obtaining housing for tenants that may have challenges to being approved for housing.
	Basis for Relative Priority	Identified as a high priority need during community engagement sessions and was also identified as a barrier to fair housing in the Analysis of Impediments to Fair Housing.
5	Priority Need Name	Owner Occupied Housing Rehabilitation
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park
	Associated Goals	Owner Occupied Housing Rehabilitation
	Description	Low-income home owners in the targeted areas of Mankato will be assisted to rehabilitate their homes, removing lead hazards and code violations.
	Basis for Relative Priority	The need for ongoing reinvestment in our existing housing stock has been a long-standing community need, particularly given the high costs that make new construction unaffordable for low to moderate income families.
6	Priority Need Name	Preventing and addressing coronavirus
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	
Associated Goals	COVID-19
Description	The coronavirus pandemic has created a number of community needs, including needed assistance to non-profits and homeless providers in preventing the spread of coronavirus, as well as for the economic impacts of the virus, including an increased need for food support, homeless provider capacity, rental assistance, and deposit/eligibility assistance.
Basis for Relative Priority	Identified through outreach to partner organizations and the community.

7	Priority Need Name	Park Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park
	Associated Goals	Park Improvements
	Description	Improvements to recreational parks in neighborhoods with a high concentration of low to moderate income households.
	Basis for Relative Priority	Improvements to parks in low to moderate income neighborhoods enhances the lives of the residents of those neighborhoods.
8	Priority Need Name	Business Assistance
	Priority Level	Low
	Population	Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	
	Description	Assistance to businesses, particularly disadvantaged businesses and microbusiness, through low interest loans or technical assistance.
	Basis for Relative Priority	Need to assist disadvantaged and microbusinesses was identified through discussion with community members. Other funding resources will likely be utilized for this need.
9	Priority Need Name	Food Support
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	
	Associated Goals	Public Services Food Support
	Description	Improving the quality of life for low-income citizens will be achieved by providing food support for children as well as adults.
	Basis for Relative Priority	
10	Priority Need Name	Medical Care for the Uninsured
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	
	Associated Goals	Public Services Medical Care
	Description	Access to adequate medical care for those that uninsured or underinsured.
	Basis for Relative Priority	
11	Priority Need Name	Transportation
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Transportation Public Services
	Description	Transportation for families to get to work in the evenings and for disabled and elderly citizens to access medical care and services.
	Basis for Relative Priority	
	12	Priority Need Name
Priority Level		Low

	Population	Extremely Low Low Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Seniors
	Description	Services to assist elderly and disabled maintain independent living by providing meals on wheels, accessible ramps, seasonal yard work, as well as physical modifications to their home.
	Basis for Relative Priority	
13	Priority Need Name	Education for new Americans
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Public Services Education for New Americans

	Description	Program to help educate new immigrants regarding various topics, such as the role of public safety, terms of lease agreements and the resources available to assist them in the community.
	Basis for Relative Priority	
14	Priority Need Name	Affordable Childcare
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Childcare
	Description	Access to affordable childcare is need in our community, as prior to the pandemic, there was an extreme shortage of available childcare spots and childcare assistance vouchers provided an insufficient amount of money to help secure a spot for families that qualified.
	Basis for Relative Priority	

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Housing Choice Vouchers will be project based in a new LIHTC project as leverage to develop needed affordable housing.
TBRA for Non-Homeless Special Needs	
New Unit Production	Demand for housing units in Mankato continues to outpace the rate of construction, especially for affordable housing. The housing study update completed in 2016 indicated a need for 150 to 200 new units over a five year timeframe. Since that time, 110 units have been completed and 45 more are under construction. While this is nearing the goal, the number of new affordable units is insufficient, as these buildings fill quickly and the waiting list for affordable housing is extensive. The need for additional affordable housing came up in each and every focus group held to discuss community needs. Employers stated that additional workforce housing is critical to business success.
Rehabilitation	Housing rehabilitation is necessary because there are a significant number of substandard units, especially within the older neighborhoods in Mankato and a high percentage of the substandard units are occupied by low to moderate income households. The need to invest in the older housing stock was identified with the City of Mankato strategic plan and demand for such funding is high, as there is currently a waiting list for owner occupied rehabilitation and strong interest in rental rehabilitation. The current condition of older rental properties and the need for rental rehabilitation was raised during each of the community needs engagement sessions. Of particular interest is the need to preserve Walnut Towers and River Bluff Apartments located in the Washington Park target area, as well as scattered site rental units in the Targeted Area. As construction costs continue to rise, the cost of rehabilitation continues to grow and is financially unrealistic for many low to moderate income households without assistance.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The replacement of two public housing units is currently underway.

Table 49 – Influence of Market Conditions

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

Introduction

A variety of funding sources will complement and leverage CDBG funds to meet established goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	629,937	17,500	47,836	695,273	1,400,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Housing	16,552,647	0	0	16,552,647	0	CDBG funds will be used to leverage LIHTC funds to develop 150 units of affordable housing over the next five years. It is estimated that at least three and a half million dollars will be needed for each project to obtain this goal. The preservation and rehabilitation of an additional 250 existing affordable units will require an additional thirteen million in LIHTCs that will be leveraged with resources as available.
Other	public - local	Economic Development	50,000	0	0	50,000	200,000	Economic development funds will be used to rehabilitate commercial properties. These funds will be matched by the business owner.

Table 50 - Anticipated Resources

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

For Public Services, it is required that each agency receiving funds provide a 50% match. For the owners of rental property receiving rehabilitation funds, a 50% match is also required. Low-income homeowners pay a match based on ability to pay; this requirement is waived for extremely low-income homeowners. It is planned that the CDBG funds provided to a housing developer interested in creating an affordable

housing project will leverage Low Income Housing Tax Credits needed to construct 117 new housing units. Social services (case management) is leveraged by the Shelter + Care, Bridges, and VASH programs to keep long term homeless people in a housed condition.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Continuum of Care - Southeast Region	Regional organization	Homelessness	Region
Connections Shelter	Community/Faith-based organization	Homelessness	Region
Habitat for Humanity	Non-profit organizations	Ownership	Region
MY Place	Non-profit organizations	Non-homeless special needs public facilities public services	Jurisdiction
Minnesota Valley Action Council Inc	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
Minnesota Assistance Council for Veterans	Regional organization	Homelessness Ownership	Region
Partners for Affordable Housing	Non-profit organizations	Homelessness	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Minnesota Valley Action Council has been contracted with to provide the administration and oversight of the housing rehabilitation programs. They have shown the capacity and the skill to move the projects along following federal, state, and local requirements. Staff have worked with public service providers such as the Open Door Clinic, ECHO Food Shelf, Feeding Our Community, Minnesota Council of Churches and VINE Faith in Action who are skilled and competent in assisting low-income citizens in their areas of expertise. Staff will be releasing a Request for Proposals to fund public service organizations that meet identified community needs in this consolidated plan. Minnesota Housing will be selecting and funding Low Income Housing Tax Credit (LIHTC) projects. The City of Mankato continues to make CDBG funds available as leverage for LIHTC projects. Experience reveals that this delivery system is strong.

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

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

Table 52 - Homeless Prevention Services Summary

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

The Rural Aids Action Network (RAAN) has a local office and provides outreach and social services to those identified as HIV positive. Staff at RAAN work to provide these individuals with the medical, housing, employment, and mental health counseling they need.

Homeless individuals and families are served by the five shelters in Mankato: the Salvation Army, Welcome Inn, Theresa House, CADA House, and Connections. Social Workers employed by the shelters assist residents with finding permanent affordable housing, medical services, and employment. Homeless individuals who are turned away from the shelter are offered hotel vouchers as well as social services. The Homeless Response Team, administered by Minnesota Valley Action Council, works to assist homeless families as well as working to prevent a homeless situation. The Blue Earth County Supportive Housing Program identifies homeless families in the County and refers them to programs such as Shelter + Care, Breckenridge Townhomes, or Bridges rental assistance.

The Minnesota Assistance Council for Veteran's (MAC-V) provides transitional housing, social services, employment, medical and educational resources for homeless Veterans. MAC-V works closely with the VA as well as with staff from the Mankato EDA to administer the VASH voucher program for homeless Veterans.

Lutheran Social Service provides the Reach Drop-In Center for homeless unaccompanied youth ages 18-24. Staff at the Reach provide social services, educational, medical, and employment resources to this group.

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

The service delivery system in the Mankato area is strong. There have been times when homeless families and individuals could not be identified to fill a supportive housing unit. MACV-V is so successful with social service delivery that often they find housing and jobs for homeless Vets before the VA can approve them for a VASH voucher. Staff from Blue Earth County, the Mankato EDA, Minnesota Valley Action Council, the area shelters, and the department of Public Safety all work closely together to keep homeless individuals in a safe condition.

The EDA participants in the regional Continuum of Care that receives funding through Community Development and Planning at HUD for supportive and emergency housing resources in the region. Staff of the EDA have developed the preference to take referrals from the region's homeless Coordinated Entry System and provide rental subsidy under the Housing Choice Voucher and Public Housing programs. When homeless individuals and families come to the office they will apply for services offered by the EDA and are referred for assessment to the Coordinated Entry waiting list. Staff meet monthly with area service providers to update the list and provide information regarding available services for the homeless and participate with the regional Continuum of Care.

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

The priority needs for homelessness will be accomplished by providing funds to rehabilitate an existing building for a permanent homeless shelter. This will increase the number of shelter beds in the community which has been a goal since the last consolidated plan. The City of Mankato also continues to have conversations with homeless providers to look for other opportunities to increase the number of homeless shelter beds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental	2020	2024	Affordable Housing Non-Homeless Special Needs	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park	Affordable Housing Rental Housing Rehabilitation Landlord/tenant education/relationship building		Rental units rehabilitated: 8 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 235 Households Assisted Other: 65 Other
2	Owner Occupied Housing Rehabilitation	2020	2024	Affordable Housing	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park	Affordable Housing Owner Occupied Housing Rehabilitation		Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Homeless Shelter Beds	2020	2024	Homeless		Homeless Shelter Beds		Homeless Person Overnight Shelter: 35 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Affordable Housing	2020	2024	Affordable Housing	Affordable Housing - New Construction	Affordable Housing		Rental units constructed: 150 Household Housing Unit
6	Seniors	2020	2024	Affordable Housing Non-Homeless Special Needs		Aging in Place/Chore Services		Homeowner Housing Rehabilitated: 8 Household Housing Unit Other: 775 Other
7	Park Improvements	2021	2024	Non-Housing Community Development	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park	Park Improvements		
8	COVID-19	2020	2024	Homeless Non-Homeless Special Needs		Preventing and addressing coronavirus		Other: 1199 Other
9	Childcare	2021	2024	Non-Homeless Special Needs		Affordable Childcare		Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Transportation	2020	2024	Non-Homeless Special Needs		Transportation		Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
11	Public Services	2020	2024	Non-Homeless Special Needs		Food Support Medical Care for the Uninsured Transportation Education for new Americans		
12	Food Support	2020	2024	Non-Homeless Special Needs		Food Support		Public service activities for Low/Moderate Income Housing Benefit: 3725 Households Assisted
13	Medical Care	2020	2024	Non-Homeless Special Needs		Medical Care for the Uninsured		Public service activities for Low/Moderate Income Housing Benefit: 315 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Education for New Americans	2020	2024	Non-Homeless Special Needs		Education for new Americans		Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Rental
	Goal Description	During the community engagement session there were several identified needs related to rental housing. This goal includes improving conditions of rental housing, improving relationships between landlords and renters while also providing education related to rental housing, and to provide assistance with rent, security deposits, and other renter eligibility criteria to obtain housing.
2	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	Funds will be provided to rehabilitate owner occupied housing units benefitting low to moderate income households. Lead hazards will be removed and units will be brought into code compliance.
3	Goal Name	Homeless Shelter Beds
	Goal Description	Provide funds to preserve or increase the number of homeless shelter beds.
4	Goal Name	Affordable Housing
	Goal Description	Funds will be provided to assist with the creation or preservation of affordable housing. Funds would be leveraged with Low Income Housing Tax Credits.

6	Goal Name	Seniors
	Goal Description	Funds to complete improvements to homes of seniors to allow them to continue to remain living in their homes and to provide chore services for seniors.
7	Goal Name	Park Improvements
	Goal Description	Funds to provide improvements to neighborhood parks located within low/moderate income neighborhoods.
8	Goal Name	COVID-19
	Goal Description	Funds to assist with needs due to COVID-19. May include food assistance, assistance to homeless providers to meet needs of people experiencing homelessness during COVID-19, assistance to non-profits for costs of sanitizing and/or personal protection equipment (PPE), additional staff time, and technology needed to continue service delivery. The funds could also be used for sanitizing and PPE needed to address a COVID-19 outbreak situation in a multi-family housing or long term care facility that serves low to moderate income households.
9	Goal Name	Childcare
	Goal Description	Access to affordable childcare is need in our community, as prior to the pandemic, there was an extreme shortage of available childcare spots and childcare assistance vouchers provided an insufficient amount of money to help secure a spot for families that qualified.
10	Goal Name	Transportation
	Goal Description	Transportation services for low to moderate income individuals and families to transport them to work in the evening hours and transportation for seniors and disabled to access medical care and senior center.
11	Goal Name	Public Services
	Goal Description	Funds to support public services for continuing services or to expand services to meet identified community needs. May include public services related to providing medical care, transportation, chore services, food support and education to new immigrants to those who are low to moderate income.

12	Goal Name	Food Support
	Goal Description	Improving the quality of life for low-income citizens will be achieved by providing food support for children as well as adults.
13	Goal Name	Medical Care
	Goal Description	Access to adequate medical care for those that uninsured or underinsured.
14	Goal Name	Education for New Americans
	Goal Description	Program to help educate new immigrants regarding various topics, such as the role of public safety, terms of lease agreements and the resources available to assist them in the community.

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

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

In 2012, Orness Plaza, the 101 unit public housing building was completely rehabilitated, creating four additional units of accessible public housing. The need for additional accessible public housing units is not evident, however, accessible accommodations are provided on a case by case basis upon request.

Activities to Increase Resident Involvements

Organized activities to enhance the lives of the residents at Orness Plaza will continue. Prior to the pandemic, many activities were planned on a regular basis including holiday parties, Night to Unite, and musical performances. These types of activities will resume once it is deemed safe to do so from a public health perspective.

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

No

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

Barriers to Affordable Housing

The Analysis of Impediments to Fair Housing report completed in February, 2020 for the City of Mankato reports public policies, procedures, and practices are in compliance with Federal Fair Housing guidelines and do not adversely affect citizens' housing choices. Interviews determined that no charge or finding of probable cause of housing discrimination have been made against the communities according to the Department of Housing and Urban Development and the Minnesota Department of Human Rights. The City of Mankato has never been involved in a housing discrimination lawsuit with the Department of Justice, Minnesota Attorney General's Office, or any other private party.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Through the proposed 2020-2024 Consolidated Plan, the following actions will take place during the next year to remove barriers to affordable housing. The City plans to:

- Support efforts to provide funding for owner occupied housing rehabilitation for low income households, it is planned to rehab an additional 15 units over the next five years.
- Support efforts to create 150 new affordable rental units, leverage funds as well as project based vouchers will be offered for a LIHTC project
- Continue to partner with agencies that provide services and housing to homeless individuals and families; the administration of the Shelter + Care, VASH, and Bridges programs will continue, also, an additional five Bridges vouchers have been applied for and should be received during the next program year.
- Support efforts that renovate rental to support quality affordable housing; it is planned to rehab 30 rental units in the next five years.
- Engage in landlord and tenant education and help to foster positive relationships with landlords, as well as help tenants overcome barriers to accessing quality affordable housing.
- Address underserved needs to foster and maintain affordable housing such as providing community services to seniors and low to moderate income households to increase and maintain the number of individuals who are able to remain in their current homes and afford housing; it is planned to provide transportation, chore services, nutrition, health care support, job training, and the Tapestry project to address reported underserved needs.

SP-60 Homelessness Strategy – 91.215(d)

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

Staff will continue to seek ways to hear about needs directly from people experiencing homelessness. The following activities are planned or are currently underway:

- The City of Mankato is one of the partner entities for the Supporting Partnerships for Anti-Racial Communities (SPARC) project, which includes an equity review of our homeless response system. The project includes interviews and conversations with people experiencing homelessness about their experiences and needs.
- Staff participates in the community events that provide resources to the homeless; the Project Community Connect and the Veteran’s Standdown.

Addressing the emergency and transitional housing needs of homeless persons

Staff will continue to administer programs for the homeless and will expand the programs if the opportunity arises. The following activities are planned or are currently underway:

- The city of Mankato plans to utilize CDBG funding to increase the number of permanent, year-round shelter beds in Mankato by providing funding for rehab for a shelter space to the operated by Connections Shelter.
- Staff participates in a weekly case conferencing call with other shelter providers to try to work through shelter options as soon as possible. This began as a response to the COVID-19 pandemic and has helped to more efficiently provide shelter. It is likely this practice will continue.
- Staff participates in the Homeless Response Team for Blue Earth County, including a monthly meeting to share information among homeless providers.
- Recent changes to the preferences in the Housing Choice Voucher program have provided a pathway to utilize a portion of our vouchers for people experiencing homelessness who have been referred through Coordinated Entry. It is anticipated that this practice will continue.
- Will continue to apply for additional Bridges vouchers (when funding rounds are announced) that will assist clients with mental health issues with long term affordable housing while they wait for a Housing Choice Voucher.
- It is estimated that additional long-term homeless supportive units, perhaps 4 per project, will be created with the development of a LIHTC project.

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

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Staff will continue to administer programs targeted to homeless families and individuals and expand these programs if the opportunity should arise. These programs include Shelter + Care, Bridges, VASH, and the long-term homeless units at Breckenridge Townhomes. Partnerships with service providers who assist the homeless will be maintained: MN Assistance Council for Veteran's, Blue Earth County Human Services, CADA House, Partners for Affordable Housing, Horizon Homes, and the Salvation Army.

Additionally, staff have been able to shorten the period of time that some households experience homelessness through the use of the Coordinated Entry preference for the Housing Choice Voucher program.

The need for landlord and tenant education and for a program to build relationships with landlord was raised as a high priority during the community engagement sessions. This will be a goal in the first year of the plan.

As part of the coronavirus response, it is proposed that funds be allocated to assist people experiencing homelessness with rental deposits or paying for items that may be necessary to make them eligible for a permanent housing unit.

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

Staff supports the efforts of the local homeless prevention programs and makes referrals to these programs when aware of someone at risk of homelessness. Staff currently administers the Family Self-Sufficiency program which strives to move families off of public assistance programs.

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

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

Through the administration of the owner-occupied and rental housing rehabilitation programs, lead based paint hazards will be abated. A lead hazard inspection is completed as part of housing rehabilitation projects and lead hazards are abated as part of the project. The housing rehabilitation programs are targeted to low to moderate income households, abatement of lead hazards improves their health while also increasing access to affordable housing without the presence of lead based paint hazards.

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

The housing rehabilitation programs are targeted to low to moderate income households who may not have the financial capacity to have a lead hazards inspection and have lead hazards abated. The housing rehabilitation programs are also targeted to neighborhoods with the city's oldest housing stock where lead hazards are more prevalent.

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

A lead hazard inspection is a requirement of the housing rehabilitation programs. Every housing rehabilitation project has a lead hazard inspection completed and if there are lead hazards found, they are abated as part of the project.

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

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

The Mankato EDA strives to move citizens from poverty to self-sufficiency. This is achieved through the administration of several programs: the Family Self-Sufficiency (FSS) Program and the Voucher Homeownership Program. The provision of long term affordable housing; public housing and Housing Choice Voucher assistance, provides the support families need to obtain an education and move to fulltime employment. It is not known how many families have moved from the public housing and voucher programs into self-sufficiency, but staff do hear of success stories regularly. Home Stretch, an educational program for first time homebuyers is offered every month.

The provision of vouchers to households experiencing homelessness helps these families move to stability enabling educational and employment goals to be met.

Included in this Consolidated Plan, the rehabilitation of owner-occupied housing creates a sustainable, safe environment for a low-income family, while preserving this valuable asset for the next family when the unit is sold. The rehabilitation of rental properties that will be home to low-income families increases the number of affordable units available and removes lead and other hazards.

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

The Consolidated Plan supports the efforts to move families and individuals from poverty by improving living situations in the following ways:

- through the rehabilitation of owner-occupied and rental housing
- by moving long term homeless and mentally ill citizens into safe and affordable housing
- through the expansion of shelter beds
- through the provision of food support, medical care, transportation, and chore services
- supporting educational programs that will benefit non English speaking families and low income families

SP-80 Monitoring – 91.230

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

Payments of CDBG funds are not made until all required reports and inspections have been received and approved. Activities funded under the CDBG program are administered to meet all federal, state, and local regulations and code. The administration of the Consolidated Plan is provided in concert with the PHA Annual and Five Year Plans and the City of Mankato's Strategic Plan. The Action Plans developed to meet the goals of the Consolidated Plan will be reviewed by the public every year, the report of program success will be evaluated by the public as well. Should any funds be directed toward business assistance, outreach to minority businesses will occur, including through partner organizations such as the Greater Mankato Diversity Council, the YWCA, the Small Business Development Center and the Southern Minnesota Initiative Foundation.

Day to day activities to administer the CDBG and various housing and community development programs are audited annually, there have been no financial audit findings.

Expected Resources

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

Introduction

A variety of funding sources will complement and leverage CDBG funds to meet established goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	629,937	17,500	47,836	695,273	1,400,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Housing	16,552,647	0	0	16,552,647	0	CDBG funds will be used to leverage LIHTC funds to develop 150 units of affordable housing over the next five years. It is estimated that at least three and a half million dollars will be needed for each project to obtain this goal. The preservation and rehabilitation of an additional 250 existing affordable units will require an additional thirteen million in LIHTCs that will be leveraged with resources as available.
Other	public - local	Economic Development	50,000	0	0	50,000	200,000	Economic development funds will be used to rehabilitate commercial properties. These funds will be matched by the business owner.

Table 54 - Expected Resources – Priority Table

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

For Public Services, it is required that each agency receiving funds provide a 50% match. For the owners of rental property receiving rehabilitation funds, a 50% match is also required. Low-income homeowners pay a match based on ability to pay; this requirement is waived for extremely low-income homeowners. It is planned that the CDBG funds provided to a housing developer interested in creating an affordable housing project will leverage Low Income Housing Tax Credits needed to construct 117 new housing units. Social services (case management) is leveraged by the Shelter + Care, Bridges, and VASH programs to keep long term homeless people in a housed condition.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental	2020	2024	Affordable Housing Non-Homeless Special Needs	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park	Affordable Housing Rental Housing Rehabilitation Landlord/tenant education/relationship building	CDBG: \$198,000	Rental units rehabilitated: 6 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 117 Households Assisted Other: 28 Other
2	Affordable Housing	2020	2024	Affordable Housing	Affordable Housing - New Construction	Affordable Housing	CDBG: \$100,000 LIHTC: \$16,552,647	Rental units constructed: 117 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Owner Occupied Housing Rehabilitation	2020	2024	Affordable Housing	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park	Owner Occupied Housing Rehabilitation	CDBG: \$75,000	Homeowner Housing Rehabilitated: 3 Household Housing Unit
4	Homeless Shelter Beds	2020	2024	Homeless		Homeless Shelter Beds	CDBG: \$40,000	Homeless Person Overnight Shelter: 35 Persons Assisted
5	Seniors	2020	2024	Affordable Housing Non-Homeless Special Needs		Aging in Place/Chore Services	CDBG: \$55,000	Public service activities for Low/Moderate Income Housing Benefit: 775 Households Assisted Homeowner Housing Rehabilitated: 3 Household Housing Unit
6	COVID-19	2020	2024	Homeless Non-Homeless Special Needs		Preventing and addressing coronavirus	CDBG: \$145,000	Other: 1199 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Services	2020	2024	Non-Homeless Special Needs		Transportation Food Support Medical Support for the Uninsured Aging in Place/Chore Services Education for new Americans	CDBG: \$59,000	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Rental
	Goal Description	This goal would be accomplished by providing funding to rehabilitate 4 units of rental housing, to rehabilitate Homestead Apartments, to provide rental assistance to low income households, to provide assistance to renters for rental deposit or for other rental eligibility criteria to obtain housing, and to provide assistance for landlord and tenant education.
2	Goal Name	Affordable Housing
	Goal Description	Funds will leverage Low Income Housing Tax Credit project to construct Sinclair Flats/Lewis Lofts which will provide affordable housing to low to moderate income households.
3	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	To provide funding for owner occupied housing rehabilitation for low to moderate income households.

4	Goal Name	Homeless Shelter Beds
	Goal Description	Rehabilitation for a permanent homeless shelter.
5	Goal Name	Seniors
	Goal Description	Completion of improvements to homes of low to moderate income seniors to allow them to continue to remain living in their home and to provide chore services to seniors.
6	Goal Name	COVID-19
	Goal Description	Funds to assist with needs due to COVID-19. To provide food assistance, assistance to homeless providers to meet needs of people experiencing homelessness during COVID-19, assistance to non-profits for costs of sanitizing and/or personal protection equipment (PPE), additional staff time, and technology needed to continue service delivery. The funds could also be used for sanitizing and PPE needed to address a COVID-19 outbreak situation in a multi-family housing or long term care facility that serves low to moderate income households.
7	Goal Name	Public Services
	Goal Description	Funds to support public services for continuing services or to expand services to meet identified community needs. May include public services related to providing medical care, transportation, chore services, food support and education to new immigrants to those who are low to moderate income. A Request for Proposals (RFP) will be used to determine which organizations will be funded. Selection criteria for proposals identified for funding were based on quality services provided that would meet needs identified in the 2020-2024 Consolidated Plan.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects planned for the 2020 program year are based on identified community needs and include affordable housing, rental rehabilitation, owner occupied rehabilitation, shelter rehabilitation, aging in place, homeownership rehabilitation program, public services, food assistance, non-profit assistance for sanitizing, PPE and/or new technology needs, sanitizing and PPE to address an outbreak in a multi-family housing building or long term care facility, rental assistance, deposit/eligibility assistance, homeless provider needs, landlord/tenant education, and administration.

Projects

#	Project Name
1	Affordable Housing
2	Rental Housing Rehabilitation
3	Homestead Apartments Rehabilitation
4	Owner Occupied Housing Rehabilitation
5	Shelter Rehabilitation
6	Rental Assistance
7	Rental deposit/eligibility assistance
8	COVID-19 Sanitizing, PPE, Technology
9	COVID-19 Food Assistance
10	Administration
11	Landlord/Tenant Education
12	Habitat for Humanity
13	COVID-19 Homeless Provider Needs
14	Public Services

Table 56 – Project Information

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

Allocation priorities were made based on input received as to needs in the community.

AP-38 Project Summary

Project Summary Information

1	Project Name	Affordable Housing
	Target Area	Affordable Housing - New Construction
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$75,000 LIHTC: \$16,552,647
	Description	Provide leverage for Low Income Housing Tax Credits to create affordable housing. Affordable housing would include one 48-unit apartment building, two 30-unit apartment buildings for seniors, and 9 workforce townhomes.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 117 low to moderate income households will benefit from this project, of which includes 4 units for people with disabilities, 4 units for people experiencing homelessness, 60 units for seniors.
	Location Description	Project would occur at 221 Lamm Street, Mankato.
	Planned Activities	Provide leverage for Low Income Housing Tax Credits to create affordable housing. Affordable housing would include one 48-unit apartment building, two 30-unit apartment buildings for seniors, and 9 workforce townhomes.
2	Project Name	Rental Housing Rehabilitation
	Target Area	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park
	Goals Supported	Rental
	Needs Addressed	Rental Housing Rehabilitation
	Funding	CDBG: \$48,000
	Description	Rehabilitation of 4 units of rental housing to benefit low to moderate income households.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 4 low to moderate income households will benefit from this project.
	Location Description	Specific addresses are not known at this time, but would be located within one of the local targeted areas for housing rehabilitation. The targeted areas are neighborhoods with a high population of low to moderate income households and that have the city's oldest housing stock.
	Planned Activities	Rehabilitation of rental housing to address exterior, energy efficiency and building code improvements to ensure the units are code compliant, safe, decent and sanitary. Lead hazards would also be abated.
3	Project Name	Homestead Apartments Rehabilitation
	Target Area	
	Goals Supported	Rental
	Needs Addressed	Rental Housing Rehabilitation
	Funding	CDBG: \$25,000
	Description	Rehabilitation of Homestead Apartments to benefit low to moderate income households.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rehabilitation activities would benefit two low to moderate income households.
	Location Description	Rehabilitation will occur at Homestead Apartments which are located at 140 Homestead Road, Mankato.
	Planned Activities	Rehabilitation to existing Homestead Apartments to benefit low to moderate income households.
	Project Name	Owner Occupied Housing Rehabilitation

4	Target Area	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park
	Goals Supported	Owner Occupied Housing Rehabilitation
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	CDBG: \$50,000
	Description	Rehabilitation to 2 units of owner occupied housing to benefit low to moderate income households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 2 low to moderate income households will benefit from housing rehabilitation.
	Location Description	Specific addresses are not known at this time, but properties would be located within one of the local targeted areas. The targeted areas are neighborhoods with a high population of low to moderate income households and that have the city's oldest housing stock.
Planned Activities	Rehabilitation to owner occupied housing to include required exterior, energy efficiency and building code improvements. Lead based paint hazards would also be abated as part of the project.	
5	Project Name	Shelter Rehabilitation
	Target Area	
	Goals Supported	Homeless Shelter Beds
	Needs Addressed	Homeless Shelter Beds
	Funding	CDBG: \$40,000
	Description	Rehabilitation for a permanent homeless shelter.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated the rehabilitation will result in creation of 35 shelter beds which will benefit homeless persons.
	Location Description	Rehabilitation activities would occur at 220 E. Hickory Street, Mankato.
	Planned Activities	Rehabilitation to convert existing space into a homeless shelter.
6	Project Name	Rental Assistance
	Target Area	
	Goals Supported	Rental
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$100,000
	Description	Provide rental assistance to income-eligible households to help prevent evictions and possible homelessness
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 117 low to moderate income households will benefit from the proposed activity.
	Location Description	Specific addresses are not known at this time. Rental assistance would be provided to low to moderate income households residing within the city limits of Mankato.
	Planned Activities	Provide rental assistance to income-eligible households.
7	Project Name	Rental deposit/eligibility assistance
	Target Area	
	Goals Supported	Rental
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$15,000
	Description	To provide income-eligible households with assistance for a rental deposit or other rental eligibility criteria.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 18 low to moderate income households will benefit from the activity.
	Location Description	
	Planned Activities	To provide income-eligible households with assistance for a rental deposit or other rental eligibility criteria.
8	Project Name	COVID-19 Sanitizing, PPE, Technology
	Target Area	
	Goals Supported	COVID-19
	Needs Addressed	Preventing and addressing coronavirus
	Funding	CDBG: \$35,000
	Description	Assistance to local non-profits for costs of sanitizing and/or PPE, including additional staff time needed, as well as for technology needed to continue service delivery. The funds could also be used for sanitizing and PPE needed to address a COVID-19 outbreak situation in a multi-family housing or long term care facility that serves low to moderate income households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated at least 100 people will benefit from this activity. Funds will be provided to non-profits, of which will include MY Place (formerly operated under the Boys and Girls Club).
	Location Description	Assistance will be provided to non-profits operating within the city limits of Mankato, of which will include MY Place which operates at 709 S. Broad Street, Mankato.
	Planned Activities	Assistance to local non-profits for costs of sanitizing and/or PPE, including additional staff time needed, as well as for technology needed to continue service delivery. The funds could also be used for sanitizing and PPE needed to address a COVID-19 outbreak situation in a multi-family housing or long term care facility that serves low to moderate income households.
9	Project Name	COVID-19 Food Assistance
	Target Area	

	Goals Supported	COVID-19
	Needs Addressed	Preventing and addressing coronavirus Food Support
	Funding	CDBG: \$25,000
	Description	Non-profits providing food support through COVID-19. Increased need for food support expected during economic downturn.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 1071 low to moderate income households will benefit from this activity.
	Location Description	
	Planned Activities	Non-profits providing food support through COVID-19. Increased need for food support expected during economic downturn.
10	Project Name	Administration
	Target Area	
	Goals Supported	Rental Owner Occupied Housing Rehabilitation Homeless Shelter Beds Affordable Housing Seniors COVID-19 Transportation
	Needs Addressed	Affordable Housing Rental Housing Rehabilitation Homeless Shelter Beds Landlord/tenant education/relationship building Owner Occupied Housing Rehabilitation Preventing and addressing coronavirus Food Support Medical Care for the Uninsured Transportation Aging in Place/Chore Services Education for new Americans
	Funding	CDBG: \$48,273

	Description	Costs associated with administering CDBG program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Costs associated with administering CDBG program.
11	Project Name	Landlord/Tenant Education
	Target Area	
	Goals Supported	Rental
	Needs Addressed	Landlord/tenant education/relationship building
	Funding	CDBG: \$10,000
	Description	Improving relationships between landlords and renters while also providing education related to rental housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 10 households will benefit from the proposed activity.
	Location Description	
	Planned Activities	Improving relationships between landlords and renters while also providing education related to rental housing.
12	Project Name	Habitat for Humanity
	Target Area	
	Goals Supported	Rental Seniors
	Needs Addressed	Affordable Housing Aging in Place/Chore Services
	Funding	CDBG: \$80,000

	Description	Sub-grant to Habitat for Humanity to assist with two new programs. The Aging in Place program would help complete improvements to the homes of seniors to allow them to continue to remain living in their home. The Homeownership Rehabilitation program would include Habitat for Humanity purchasing an existing home and utilizing the funds to complete a rehabilitation for a low to moderate income household.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated four low to moderate income households will benefit from the proposed activities.
	Location Description	Specific addresses are not known at this time, but would be properties located within the city limits of Mankato.
	Planned Activities	Sub-grant to Habitat for Humanity to assist with two new programs. The Aging in Place program would help complete improvements to the homes of seniors to allow them to continue to remain living in their home. The Homeownership Rehabilitation program would include Habitat for Humanity purchasing an existing home and utilizing the funds to complete a rehabilitation for a low to moderate income household.
13	Project Name	COVID-19 Homeless Provider Needs
	Target Area	
	Goals Supported	COVID-19
	Needs Addressed	Preventing and addressing coronavirus
	Funding	CDBG: \$85,000
	Description	These funds would be set aside for non-profit homeless providers to utilize to meet needs of people experiencing homelessness during COVID-19. This would include \$10,000 for Connections Shelter for hotel vouchers for the end of their 2019 season. Remaining funds could be used for hotel vouchers, staffing costs for extra capacity, sanitizing, cleaning supplies, personal protective equipment, food assistance, or other items needed for COVID-19 response.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 28 households experiencing homelessness will benefit from the proposed activities.
	Location Description	
	Planned Activities	These funds would be set aside for non-profit homeless providers to utilize to meet needs of people experiencing homelessness during COVID-19. This would include \$10,000 for Connections Shelter for hotel vouchers for the end of their 2019 season. Remaining funds could be used for hotel vouchers, staffing costs for extra capacity, sanitizing, cleaning supplies, personal protective equipment, food assistance, or other items needed for COVID-19 response.
14	Project Name	Public Services
	Target Area	
	Goals Supported	Transportation
	Needs Addressed	Food Support Medical Care for the Uninsured Transportation Aging in Place/Chore Services Education for new Americans Affordable Childcare
	Funding	CDBG: \$59,000
	Description	Funds to support public services for continuing services or to expand services to meet identified community needs. May include public services related to providing medical care, transportation, chore services, food support and education to new immigrants to those who are low to moderate income. A Request for Proposals (RFP) will be used to determine which organizations will be funded. Selection criteria for proposals identified for funding were based on quality services provided that would meet needs identified in the 2020-2024 Consolidated Plan.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income households will benefit from this activity.

	Location Description	
	Planned Activities	Funds to support public services for continuing services or to expand services to meet identified community needs. May include public services related to providing medical care, transportation, chore services, food support and education to new immigrants to those who are low to moderate income.

AP-50 Geographic Distribution – 91.220(f)

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

For the 2020 CDBG Action Plan, 14% of CDBG funds will be spent on owner-occupied and rental housing rehabilitation within targeted areas of Mankato, including the following neighborhoods: Sibley Park, Lincoln Park, North Highland Park, Washington Park, Tourtellotte Park, Germania Park and Hilltop. Applications from any of the targeted neighborhoods will be considered.

The shelter rehabilitation will take place in the Washington Park neighborhood which accounts for 6% of CDBG funds.

Geographic Distribution

Target Area	Percentage of Funds
Lincoln Park	
Tourtellotte Park	
Hilltop	
Washington Park	6
Sibley Park	
Germania Park	
North Highland Park	
Affordable Housing - New Construction	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The targeted areas were selected based on neighborhoods with the largest concentration of low to moderate income households and the oldest housing/building stock.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CDBG dollars will be used to rehabilitate two owner occupied homes and four rental units to assist with preserving the city's affordable housing stock. CDBG funds will also be used as leverage for creation of 117 units of affordable housing, provide rental assistance, rental deposit/eligibility assistance, and rehabilitation for a permanent homeless shelter.

Funds will also be used for two new Habitat for Humanity programs. The Aging in Place program will help complete improvements to homes of seniors to allow them to continue to remain living in their home. The Homeownership Rehabilitation Program will include housing rehabilitation for a low to moderate income household.

One Year Goals for the Number of Households to be Supported	
Homeless	67
Non-Homeless	1437
Special-Needs	4
Total	1508

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	117
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	229

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Mankato EDA manages 179 public housing units within the City of Mankato, as well as three units of affordable market rate housing. The public housing portfolio is made up of 101 units at Orness Plaza, 98 of which are one bedrooms, three are two bedrooms. There are 78 family units, two through five bedrooms, which are scattered throughout the city. The EDA also administers 425 Housing Choice Vouchers, Ten Veteran's Administration Supportive Housing (VASH) vouchers, 102 Mainstream vouchers, eight Shelter + Care vouchers, and fourteen Bridges Vouchers. The VASH, Shelter + Care, and Bridges programs are all targeted towards homeless families and individuals and include services to help keep these families housed. The Housing Choice Voucher program has developed new preferences that allow the EDA to prioritize households transitioning from supportive housing and services a percentage of households from the Coordinated Entry system. The EDA also strives to move program participants to self-sufficiency through the administration of the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and through the provision of Home Stretch homebuyer education.

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

Routine maintenance occurs as needed and is funded by rents received and the annual operating subsidy provided by HUD. Capital improvements are planned annually and on a five year basis and are paid for by the Public Housing Capital Fund Program. Public housing units are rehabilitated when needed, including replacing flooring, HVAC, bathrooms, kitchens, energy efficient improvements, and paint when units are vacant, landscaping as needed, and roofs as scheduled for replacement.

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

The EDA provides annual meetings to obtain input on program activities for the Agency Plan. For the residents of the family units, the city offers Home Stretch first time homebuyer education on a monthly basis. The Mankato EDA has been very successful in moving families to self-sufficiency and homeownership.

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

The PHA is not designated as troubled.

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

Introduction

The EDA participants in the regional Continuum of Care that receives funding through Community Development and Planning at HUD for supportive and emergency housing resources in the region. The EDA participates in the homeless Coordinated Entry system and has created a preference under the Housing Choice Voucher program that allow the EDA to take a percentage of participants from the coordinated entry system each month. The EDA has given preference for graduates of the supportive housing program to transition to the Housing Choice Voucher program when ready, creating availability in supportive housing programs to serve new households. Staff continue to work with the Salvation Army as well as Partners for Affordable Housing (PAH) to expand service to meet shelter needs and build community partnerships. CDBG funds will be allocated for public facility rehabilitation to convert an existing building to a homeless shelter that will be operated by Connections, serving as a permanent homeless shelter.

Funds will be allocated as leverage for an affordable housing project should Low Income Housing Tax Credits be awarded. The project would include four units that would be reserved for households experiencing homelessness and four units that meet 504 accessibility regulations for disabled citizens.

Funds will also be used for rental assistance. This will fill a gap in an existing program and help prevent evictions and possible homelessness.

Funds are being set aside for homeless provider needs related to COVID-19. This would include \$10,000 for Connections Shelter for hotel vouchers for the end of their 2019 season. Remaining funds could be used for hotel vouchers, staffing costs for extra capacity, sanitizing, cleaning supplies, personal protective equipment, food assistance, or other items needed for COVID-19 response. Other funding sources will be sought for these uses as well, but this provides some assurance of funding, if needed.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Using funds other than CDBG, the Mankato EDA will administer the Shelter Plus Care, VASH, Breckenridge Townhomes, and Bridges rental assistance programs that reach out to long-term homeless, chronically homeless, and high priority homeless in our community. All of these programs provide social services to address the individual needs of the participants. Preference is given to homeless citizens waiting for the public housing program.

Staff of the EDA have developed the preference to take referrals from the region's homeless Coordinated Entry System and provide rental subsidy under the Housing Choice Voucher and Public Housing programs. When homeless individuals and families come to the office they will apply for services offered by the EDA and are referred for assessment to the Coordinated Entry waiting list. Staff

meet monthly with area service providers to update the list and provide information regarding available services for the homeless and participate with the regional Continuum of Care.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Mankato has had a goal of expanding the number of shelter beds for many years. During the 2020 program year, funds will be used for rehabilitation of an existing building for a new permanent homeless shelter, Connections.

Staff continues to participate in the homeless "Point in Time Count" and continue to participate in the Project Community Connect resource event for homeless and those at risk of homeless promoting opportunities for affordable housing.

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

Using funds other than CDBG, the Mankato EDA will administer the Shelter Plus Care, VASH, Breckenridge Townhomes, and Bridges rental assistance programs that reach out to long-term homeless in our community. The Bridges program stabilizing housing for homeless persons and those leaving segregated settings with mental health issues. All of these programs provide supportive services to address the individual needs of the participants. Social service staff work to provide the medical, educational, and employment resources needed to move these families to self-sufficiency and to prevent future homelessness. Preference is given to homeless families and individuals from the Coordinated Entry system.

Staff of the EDA have been involved in the development of the region's Coordinated Entry System and provide services to those who are on the list.

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

The EDA under the Bridges program, provides priority preference to eligible households with serious mental illness who are homeless, leaving health care centers, mental health treatment centers, ERTS,

correctional facilities, and or institutions. Staff start working with households prior to release to assist them in securing housing as they leave these segregated settings. The EDA revised its administrative policies and practices that have loosened the requirements around criminal histories and provides opportunity to appeal terminations based on in criminal background. The EDA encourages participation in the Family Self Sufficiency program which supports increased income and employment.

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

Introduction:

The Analysis of Impediments to Fair Housing report completed in February, 2020 for the City of Mankato reports public policies, procedures, and practices are in compliance with Federal Fair Housing guidelines and do not adversely affect citizens' housing choices. Interviews determined that no charge or finding of probable cause of housing discrimination have been made against the communities according to the Department of Housing and Urban Development and the Minnesota Department of Human Rights. The City of Mankato has never been involved in a housing discrimination lawsuit with the Department of Justice, Minnesota Attorney General's Office, or any other private party.

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

No policies, land use controls, zoning ordinances, building codes, fees and charges, or other regulations have been identified that present a barrier to affordable housing. The following activities are being addressed in the Action Plan:

- Support efforts to provide funding for owner occupied housing rehabilitation for low income households.
- Support efforts to create new affordable rental units.
- Continue to partner with agencies that provide services and housing to homeless individuals and families; the administration of the Shelter + Care, VASH, and Bridges programs will continue, also, an additional five Bridges vouchers have been applied for and should be received during the next program year.
- Support efforts that renovate rental to support quality affordable housing.
- Engage in landlord and tenant education and help to foster positive relationships with landlords, as well as help tenants overcome barriers to accessing quality affordable housing.
- Address underserved needs to foster and maintain affordable housing such as providing community services to seniors and low to moderate income households to increase and maintain the number of individuals who are able to remain in their current homes and afford housing; it is planned to provide transportation, chore services, nutrition, health care support, job training, and the Tapestry project to address reported underserved needs.

AP-85 Other Actions – 91.220(k)

Introduction:

Efforts will continue in the 2020 program year to address community needs, including maintaining affordable housing, providing safe living conditions, reducing the number of poverty level families and enhancing coordination of service providers.

Actions planned to address obstacles to meeting underserved needs

One of the largest underserved needs identified by the community is the lack of shelter space. An increase in the number of shelter beds has been a goal for ten years. In the 2020 program year, funds will be used for rehabilitation for a permanent homeless shelter which will help fill this need. Partners for Affordable Housing (PAH) has also looked for buildings for the possibility of providing additional shelter beds.

Actions planned to foster and maintain affordable housing

The city's existing public housing will require continued maintenance so the units can be preserved. As turnover of units occurs, the housing units are rehabilitated to assist with their preservation. Efforts to rehabilitate the stock of affordable housing will continue as well, including providing information on resources for rehabilitation to homeowners.

Actions planned to reduce lead-based paint hazards

Through the rehabilitation of owner occupied and rental housing lead-based paint hazards will be abated.

Actions planned to reduce the number of poverty-level families

CDBG funds will be used on public services that will improve the lives of low to moderate income citizens. Services may include providing food, medical care, transportation to work and medical appointments, meals on wheels, chore services to maintain independence, and reducing cultural barriers to assist new Americans. CDBG funds will also be used for rental assistance to help prevent evictions and possible homelessness and for rental deposit/eligibility assistance to assist households with obtaining housing. Funds outside of the CDBG program help low-income renters and emerging market families purchase a first home and provide case management needed to achieve the goal of self-sufficiency. The City of Mankato works to provide adequate and affordable housing, economic opportunity to lift low income households out of poverty. The City identifies housing needs in the community and collaborates with local, state and federal resources to meet those needs. Our

community provides programs for housing and homeownership.

Actions planned to develop institutional structure

To meet most of the goals defined in the Consolidated Plan the institutional structure is in place. Coordination with community providers will occur should new programs move forward in the future.

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

The existing partnerships in place to provide supportive housing to long term homeless will continue. These partnerships, with the Mankato EDA providing the rental assistance and Blue Earth County Human Services, MAC-V, Horizon Homes, the Veteran's Administration, and CADA House providing needed social services has worked well to eliminate long term homelessness in the Mankato area. A relationship with Minnesota Valley Action Council was created to teach financial literacy to low-income renters and emerging market households, as well as to begin a pilot program to replace substandard manufactured homes. We also partner with the Southwest Minnesota Housing Partnership to provide HomeStretch homebuyer education and counseling.

Program Specific Requirements

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	17,500
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	17,500

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	93.06%

It is estimated that 93.06% of funds from the 2020 Action Plan will benefit low-to-moderate income households.

Attachments

Community Needs Engagement Session

January 15, 2020, 1:00 p.m. – 2:00 p.m.

Intergovernmental Center, 10 Civic Center Plaza, Mankato Room

- **What needs exist in our community?**

- Low income housing – affordable housing
- Transportation barriers
- Language barriers
- Social isolation
- Geographic access to resources
- Aging infrastructure
- Young professionals – affordable options (downtown) (livable wages)
- Mental health considerations
- Wages to support housing
- Diversity considerations
- *Have better relationships with landlords, accepting tenants with barriers reducing upfront fees
- More shelter spaces.
- Rent amounts in Mankato
- Nicollet and Blue Earth County – additional public housing, larger units Mankato
- Transportation
- Additional units for building receiving tax credits
- (Real) affordable housing
- Low-income elderly disabled accessibility
- Accessibility sizes of units
- Safety additional extra exits
- Workforce housing – 1 bedroom and larger units
- Transportation – kids having to use taxis (unsupervised) kids don't have way to get to Boys & Girls Club. Focus youth and low income that do not have access. Adults also for navigating City when do not have a vehicle. Also hours of availability. Also important for seniors accessing appointments. People need to access their jobs.
- Education on transportation systems – what's available, how to access, etc. Where to start!
- Economic development – job development "livable wages" vs. minimum wage
- Daycare – additional slots and affordable
- Maintaining rental units we have
- Where are locations people go "to be" when homeless to stay warm, access services, etc.
- How do we repurpose empty buildings we have
- *Affordable housing – lack of 1 bedroom units, lack of 3-5 bedroom units
- Workforce housing
- Landlord engagement for rental properties; hard to get them engaged – culturally sensitive training for landlords
- Needs for rehab on housing, look at rental housing standards, enforcement
- Adequate, culturally sensitive healthcare – not enough capacity to take on all needs. Food, dental, mental, all health needs

- Trickle effect – we need housing to help meet other needs; health
- Housing to fit large families who are new to community; they may move out of Mankato
- Gap between voucher and rent charged
- Lack of services to help find housing; vacancy list, landlords, etc.
- Not all landlords accept vouchers
- Long waitlists for subsidized housing
- Housing for criminal records, special needs, persons with disabilities, adequate bedroom number (rental)
- Transportation – limited for older adults, bus routes end at 5:00 pm, reading/understanding maps (bus maps), workforce, no transfers (multiple buses)
- Affordable childcare
- Lack of community center for events
- Lack of youth facilities (skate park, etc.)
- Sleepy eye center (positive model)
- Housing – informational resource – metro area example
- Access to dental care
- Access to affordable mental health care
- Dissemination of information (between providers and to public) – mental health info, transportation, childcare, human services
- Afford lots/land
- Affordable rental/multi family
- Transportation with afford housing projects
- Shelters/emergency/temp. housing – also would accommodate families
- Deteriorated housing/rental housing – rentals convert to affordable homebuyers
- 1st time home buyer programs
- Provide livable wages and improved access to services
- Definition of affordable housing
- Increase in workforce housing – tie with employers and GMG
- Aging in Place programs
- Mental health resources – Crisis Resources
- Enhance partnerships with housing providers
- Standardizing releases of info to share information
- Awareness of homeless response systems
- Continued support service for families transition to perm. housing

- **What strategies should we use to meet the community needs?**

- Homelessness – safe places during the day between appointments, services on-site. Dual-purpose one stop location. Location close to jobs.
- Partnerships on these issues – multi-city, multi-county understand benefits of collaboration. Also how do providers partner, benefits to employers, clinic, daycares, etc. Nonprofit collaboration – coming together, are there economies of scale, sharing equipment/buses/space, etc. Better understanding of what we do and how we can leverage. Avoid overlap. Common intakes. – good example Open Door and Legal Aid co-housed, embed people from county in local agencies (schools, open door, etc.)
- Access to schools, groceries, etc. for housing development
- Rental rehab resources and reviewing policies
- Promote resources available
- Reevaluate cost of doing nothing
- Look at sq. ft. for occupancy
- # of unrelated household/occup. guidelines
- Fair cost of housing
- Support fair housing regs
- Landlords have many opts of renters
- No enforcement of fair housing
- Educate people and college students – info, where to get
- TANF/Childcare limited – not serving all who need, sliding fee scales
- Enhancing partnerships
- Tax breaks for owners improving rental housing – with actability
- incentivize change in unit structures – family vs unrelated
- Develop rehab programs
- Student housing staying affordable and safe
- Rental code enforcement
- Accountability of landlords
- Renters education
- 311 information out to community about rental regulations
- Direct dialogue from consumer
- Community access TV → Disseminate info – host online (youtube, etc.)
- Additional community connect events
- Home sharing program
- \$ (all agencies)
- Reduce stigma of groups (of landlords) – older americans, youth
- “Housing Fair” similar to jobs fair
- Ban discriminatory renter practices
- Apartment applications
- Coordination of providers
- Bike share
- Adult mentoring
- Scooter service (Lime, Bird, etc.)
- Discounted rates for populations (low-income)

- Access for people w/o smart phones
- \$
- Voices from those living it
- Bringing landlords together (through rental dept.) – case manager for tenant, reduce landlords risk, community navigator, city support and funding for incentives
- Financial support
- Daytime center for homeless
- Mankato United Way
- 211 info
- 311 info city Mankato
- Adopt resolution prohibiting denial of vouchers by landlords
- Evaluate standards for rental housing; have more frequent inspections, access to inspections (tenant may not know who to call), consistency
- Create landlord forum that's engaging that'll make them want to participate. Create a safe place to talk about challenges.
- Rental licensing/renewals require a landlord training
- Having funds for tenants to cover deposit; some people may be required to pay double deposit based on credit score
- Homeownership program for those with vouchers
- Funding to cover costs of housing while in treatment – get word out about state consolidated program (hearth connection)
- More partnerships for affordable housing; involve corporate, large employers – ex. Worthington JBS paid for transit from Sioux Falls
- City balance rents charged; tenant can only live where their voucher fully covers entire rent, limits options.
- *City require x amount of affordable housing; inclusionary zoning. Require with new development
- Separating cost of housing for college targeted housing and families
- Incentivize landlords (ex. prop. tax abatement) to accept vouchers
- *Utilize neighborhood associations
- *Interconnectedness (how do we get the voices of who we are talking about) – whose missing?
- Engage employers (in the conversation)
- *Transportation – what's the role of employers, breakdown the barriers of public transportation, culture and geographic considerations
- *Come together and align public/private – partnerships (engage employers)

- **What strategies should we prioritize?**

- 1. Public/private partnerships (convene conversations to solve problems)
- 2. Transportation access – livability, workforce
- 3. Money \$
- Transportation
- Housing
- Disseminating information – coordination among providers, individual care
- Reduce duplication of services/redundancies
- Inclusionary housing regulations – set aside # of affordable in developments, set # of handicapped
- Engage and educate people that are impacted around housing
- Look at innovative housing options – shared housing, match homeowners with those in need of housing, multi-generational, small-tiny homes, zoning changes
- Project connect quarterly
- Landlords incentives for meeting expectations. Property conditions/rent caps
- Landlords serving low-income should be exempt or receive discounts on mandatory assessments for properties
- 1. Workforce housing
- 2. Transportation – conduit for so many areas like housing, jobs, daycare, etc. Small buses and vans have better access to some streets, etc. Scheduled routes are tough for users. Is answer a computerized system to schedule rides
- 3. Daycare
- 4. Partnerships to all topics
- Inclusionary zoning require affordable housing
- Consistent access and enforcement for rental inspections
- Incentivize landlords to accept vouchers and/or ordinance prohibiting denial of vouchers

Community Needs Engagement Session

Homeless Response Team Meeting

January 22, 2020, 3:00 – 4:30 p.m.

Intergovernmental Center, 10 Civic Center Plaza, Mankato Room

- **What needs exist in our community?**
 - *extended bus hours.
 - Gas resources (vouchers).
 - Opportunities for transport services, ex. VINE People to Jobs.
 - More childcare providers; extended hours
 - Housing opportunities with backgrounds (criminal, credit)
 - Workforce housing.
 - Income based housing/section 8 vouchers
 - More translation services.
 - Prevention case management services; housing related
 - *Mental health resources
 - Teen programs; resources education/leisure
 - School overcrowding
 - School age care/ACES
 - Dental programs work with medical providers
 - Transportation
 - Headstart→has been hard getting buses to get kids to school
 - Funding stream for families to get repairs to their vehicles
 - Costs (maintenance, gas)
 - Access to bus route (living on route)
 - Times of bus operations or routes may prohibit from using
 - Childcare
 - Affordable (centers more expensive)
 - Lack of centers accepting Childcare Assistance
 - Homebased not accepting Childcare Assistance
 - Get payments too late. There's a shortage so they can take others.
 - Times open
 - Food needs
 - For adults
 - Food stamps will be getting cut
 - Access to healthy foods
 - Ethnic foods; may not be part of their diet (culture/religion)
 - Mental health resources
 - For children especially →being able to see a therapist. Some have to wait till 4-5 months to be seen.
 - Shortage of therapists
 - Medical assistance may have additional requirements, may make it challenging to be seen.

- Employer mindset/flexibility
- Landlord mindset/flexibility
- Livable wage
- *Transportation
 - Family friendly – bus schedules are not
 - Late nights
 - Early mornings
 - Access areas (southeast of MSU near Rosa Place)
 - Ruby Ride only 8-5 hours
- *Affordable housing
 - Eviction notice after 6 days late on rent – wiggle room needed
 - Landlord negotiation/landlord openness
 - Partial payments as a method for payment
 - Extreme rents
 - Lack of affordable 1-2 bedroom units
 - Housing stock quality (rental quality)
 - Lack of maintenance/upkeep
- Legal services
 - Affordable legal services to assist with removing felony records for employment purposes
 - Financial advice – budgeting, credit classes
- Large family apartments
- *Affordable housing options
- *Childcare –affordable, extended childcare options
- Public transportation access
- Dollars for rental assistance programs
- Incentives for landlords
- Housing based on income
- Changing criteria for housing, ex. credit checks and eviction history, criminal records.
- Make housing more accessible for all
- Empowerment programs for homeless
- Affordable housing
- Transportation (employment and childcare); campus – no bus in summer
- More affordable childcare
- Limit housing choices
 - rental history – 1st time
 - criminal history
 - \$ owed to utilities
 - household size
 - landlord cooperation/participation
- Rents are higher than subsidy standards
- Interpretation – cost
- Lack of support system – social isolation
- Refugee services

- Work permit expired
 - Affordable
 - lower rent
 - large enough spaces
 - quantity
 - low income
 - Less barriers
 - background (criminal vs credit score)
 - geographical
 - childcare
 - Transportation
 - more routes, drivers, stops, access, handicap service
 - more shifts
 - time frames
- **What are some of the key factors that adversely affect residents housing choices?**
 - Criminal history
 - Credit history
 - Cost
 - Safety
 - Large landlords own several units. Once you're out with them you can't ever get back in.
 - Training for tenants on how to be a good tenant.
 - Down payment/deposit/1st and last month's rent
 - Size of unit
 - Accessibility (varying degrees of accessibility/safety needed)
 - Pets (not allowed in units).
 - Lack of 1-bedroom units.
 - Proximity to grocery stores.
 - \$ down.
 - Lack of 3+ bedroom units.
 - Felony background → ex. record at 18 sticks with them.
 - Vacancy rate of apartments low.
 - Mortgage rates.
 - Credit check.
 - Pets.
 - Bus route.
 - Language.
 - Transportation.
 - Screening criteria.
 - Knowing where to go.
 - Cost of living.
 - Location.
 - Affordability.
 - Lack thereof.

- Rental history – criminal history.
- Landlords.
- Discrimination.
- Proximity to services; employment, school, childcare.
- Transportation – bus routes.
- Open court cases.
- Accessibility.
- *Criteria and restrictions; ex. credit score, history.
- Lack of prevention resources.
- Finances.
- *Lack of options.
- Housing history.
- Rental history.
- Evictions.
- Income.
- Safe/accessible.
- Location – bus routes.
- Housing deposit requirements.
- Race.
- Criminal record.
- Credit history.
- Family size/composition.
- Disabilities.
- Cost vs. income.
- Low vacancy rates.
- Transportation.
- Domestic violence.
- Rental history – lack of.
- Job history.
- Reputation.
- Landlord bias.

- **What are the biggest impediments to fair housing?**

- Wait list too long.
- Language barriers (limited).
- Location of affordable childcare and housing may be in outlying area (ie Mapleton), but there is limited transportation and employment.
- Felonies.
- Landlords-racism, stereotyping.
- Lack of knowledge of renter rights.
- Income requirements → ex. If moved here may not have received paycheck, won't be eligible to receive assistance.
- Homeowner education.
- Language barrier.

- Financial barriers in getting into housing; security deposit, 1st and last month's rent.
- Restrictions.
- Language barrier.
- Criminal history.
- Racial discrimination.
- Landlord discretion.
- Resources \$ need to be transferrable.
- Potential discrimination; age, race, language.
- Transportation.
- Language barriers.
- Mental health.
- Appearance.
- Disability.
- Time restriction.
- Personality traits.
- Religion.

- **How can we remove barriers?**

- Training of tenants on how to be a good tenant.
- Training on how to budget for tenants.
- A formal program for a tenant that provides classes in return for renting a unit; like drug court.
- Budgeting in elementary school.
- Master list of apartment choices – one-stop list that outlines all housing choices/types.
- Landlord training/education.
 - Require training to get rental license.
 - Can help to hear people's stories.
- Changing eligibility for application to get housing. Ex. have a probation period to rent.
- Landlord education.
- Community education.
- Lobbying.
- Get involved.
- Tenant education.
- Section 8 education.
- Change laws.
- Hold landlords accountable.
- Less cumbersome requirements.
- Change criteria.
- *Take away application fee/deposit.
- Prevention resources.
- Case management.
- *Change housing laws to lease/landlord incentives.
- Fair housing → credit score and criminal history.

- Change of policy.
- Awareness.
- Educate renters and landlords.
- Regional cooperation.
- Living diversely.
- Funding; transportation, social service agencies, housing stock.
- Diversity training.
- More restrictive rules – oversight to protect tenants.
- Less local rules on rental density.
- More flexibility with Section 8 rules.

- **What strategies should we use to meet the community needs?**

- *Change law about eviction policy – remove if paid.
- Start development for affordable housing. Ex. Gateway West.
- In house subsidy.
- *Funding partnerships.
- *Focus on livable wages.
- Work with daycares to accept State subsidy.
- *Create state funded subsidy for childcare.
- Expand public transportation.
- Affordable options to rent in Mankato.
- Set guidelines for rent.
- Childcare program.
- Grants.
- Let go of the past.
- Education.
- Hotel training.
- Floating vouchers.
- Collaboration – come together.
- Transportation – come together. Expansion.
- Housing – tenant education, affordable housing, landlord education.
- Childcare.
- Outdated houses – grants.
- Training for landlords.
- Training for tenants; budgeting, how to maintain a unit, formal program like drug court.
- Formal option for tenant/landlord negotiation.
- Change maximum downpayment requirement. Is 1st month/last month and deposit is way too much. At the state level? At the city level?
- Develop a one-stop shop that provides rental housing options and is regularly updated; type of units, costs, accessible, on the bus route, add a landlord benefit for reporting to the spreadsheet.
- Childcare maximum changes?
- Deferred loans/forgiven loans to start a daycare.
- Headstart type bus to take kids to daycare.

- More vans instead of big buses.
- Loans to landlords for fixing up units with rent restrictions.
- More coordination with people we serve – what are their needs.
- More creative ways to get funding – private sector.
- Less paperwork; processing, meeting restrictive definitions (homelessness), less formal, less redundant data entry.
- Less restrictions/obstacles for implementing changes.
- Less time intensive RFP's – realistic directions.
- Monitoring focus on services less on paperwork.
- Bus routes; expand routes, hours.
- Incentives for childcare to open/expand and take childcare assistance (remove application fee, Nicollet County did).
- Mental health; navigation for finding providers covered by their insurance. Some people may not seek help as they don't know cost.
- Share resources available; get them the information. Need someone or a place to note resources.
- Agency or someone to provide budgeting assistance. LSS has some, but people aren't aware. Sometimes it's over phone, not effective. Offer something for free through community education.
- Attend/more awareness/encouragement for homeownership education (Homestretch). Keep low cost/have scholarships.
- 1. Expand city bus routes and times/hours.
- Daycare.
- 2. Landlord and tenant rights and education.
- 3. Expand transportation outside Mankato.
- More subsidized housing options.

- **What strategies should we prioritize?**

- 1. Affordable housing; subsidized and unsubsidized housing
- 2. Expanding transportation
- 3. Mental health
 - in apartment complexes
 - accessibility
 - more providers
 - cost prescriptions
- Development project → Gateway West subsidized housing and childcare
- Remove/change leasing criteria
- Statewide subsidy for childcare
- 1. Training/support for navigating programs – training should be a requirement for subsidy programs
- 2. Finding a path back to housing and providing incentives for landlords who rent to “hard-to-house” tenants (felony, eviction, credit). Removing the felony question from rental application

- Housing
- Childcare
- Transportation
- Transportation expansion
- Childcare
- Landlord education
- More accessible costs
- Childcare
 - affordable
 - licensed
- Transportation
- Expanding public transportation
- More affordable housing/limited barriers
- Increase child/youth services

Community Needs Engagement Session

January 23, 2020, 9:00 – 10:00 a.m.

Intergovernmental Center, 10 Civic Center Plaza, Mankato Room

- **What needs exist in our community?**

- More interaction/marketing of MSU events for all.
- Address recreational opportunities for all residents.
- Continued investment in parks.
- Affordable housing (each price point supply and demand).
- Neighborhood improvements (Lincoln Park).
- Mobile society may be limiting housing options.
- Ways to maintain housing stock particularly rental.
- Family recreational opportunities, i.e. Children's Museum.
- Embracing diversity → community events.
- Costs limit housing options.
- Build smaller/affordable housing.
- Fill vacant commercial opportunities.
- Housing (affordable, safe, accessible, location, larger 4-bedroom units)
 - If we have more larger units, families will move to Mankato. They hear about good things/services.
 - Make homeownership an option, help with transition to homeownership.
 - Childcare → transportation to, hours aligning with work schedules. Have childcare within same facility (home or work).
 - Livable wage (one contributing factor to poverty/homelessness).
 - Have someone help/support one through housing.
- Embrace diversity – employers can tap into larger population of workforce.
- Recognizing/embracing diversity.
- Transportation access
 - extended hours
 - extended routes
- Public transportation needs around low-income housing
 - redefine success ridership vs. financial
- Housing affordability.
- Talent development and retention.
- Support for low income older adults
 - food support
 - household needs
 - transportation
- Strengthen economic development.
- Review rental license standards
 - more livable; code
 - grandfathered in rental license to meet current standards
- Affordable housing
 - more resources to help people get on feet

- security deposit
- Public transportation – goes to people need rides; where they live, times they need rides.

- **What strategies should we use to meet the community needs?**

- Employers have required % of workforce be diverse.
- Multi-functional/use buildings. Have several uses under 1 roof.
 - Ex. Solace building in St. Peter. Intended to have wrap around services. Built in case management.
- Year round homeless shelter
 - Partners for Affordable Housing has family units.
 - Salvation Army, men only, overnight
 - Connections only overnight, mainly women and children
- 24-hour homeless shelter, social time, meals, etc.
 - Have case management, childcare
- Work with employers – not deny due to background check, credit check
- Increase minimum wage in Mankato
 - Bring employers into discussion, what would they need to do.
- Incentivize employers to hire felons. Grant to offset costs to hire felon.
- Redefine success
 - ridership
 - engagement
 - collaborate data
 - data sharing
- Developing ownership
 - “Nothing About Us Without Us”
- Private transportation information to all residents.
- Engage with people having housing needs.
- Look for opportunities to promote inclusivity and evaluate funding opportunities for this
 - Transportation
 - Language translation
 - Have more accessible locations (school, neighborhood associations), ABE, ESL, faith communities.
 - Evaluate wait lists for housing
- City of Mankato needs to think outside of box with allocating MnDOT funds and contracting with private vendors (taxis, VINE, etc) “Blue Earth Tax”
 - Listening sessions with non-profits and city council
- Re-explore a project like Gateway with wrap around services
 - GRH units
 - Coordinated entry
- Repurpose empty commercial buildings for low-income and homeless people.
 - Gander Mountain
 - Lowes
- Hold Project Community Connect 2x a year.

- Livable wage

- **What strategies should we prioritize?**

- 1. Housing
 - Large units with services inside building
 - Flexible and transitional housing options
 - Permanent housing
- Transportation
- Employment
- 2. Childcare/preschool
- Access to mental health
- Affordable housing
 - Rehab for safe housing for all ages
- Transportation
 - Go to where low income people need it
- Employment/daycare
- Access and support for mental health
 - stabilizing
 - foundation
- Equity and access
 - Transportation
 - Affordable housing
 - Support services
 - Mixtures for all ages
- Vacant buildings need to be filled.
- Entice/promote smaller businesses.
- Provide and promote local alternatives to Big Box.
- Affordable family recreational opportunities (neighborhood level events and promotions).

Community Needs Engagement Session

January 23, 2020, 5:30 – 6:30 p.m.

Intergovernmental Center, 10 Civic Center Plaza, Mankato Room

• What needs exist in our community?

- Affordable housing
 - Moved to Mankato from Toledo, Ohio, can't find housing for salary. Rosa Place most attractive, but filled up.
 - Rents don't match with wages/salary
 - Housing for entry-level jobs. MSU Grads may leave due to housing costs.
 - Need 1-2 bedroom units.
 - Landlords meeting maintenance requests, treating students with respect, not stereotyping.
 - Apartments take 1-2 months to return deposits or don't return.
 - Senior housing (independent) → if retirement/wages isn't enough can't do.
 - Older population wants to downsize but don't have options to afford to sell.
 - Housing to attract young people and those who want to start families.\
- Childcare
 - Accessible and affordable
 - People with vouchers are having trouble finding care that'll accept
- Programming for new Americans (Tapestry) – continue.
- Cost of living is expensive.
- Can lose talent.
- Food
 - Difficult for people to find.
 - ECHO serving 95 people/day, each year it increases.
 - Those who need access to food have other needs → housing, childcare

• What strategies should we use to meet the community needs?

- Have manufactured home communities purchase quality homes. Coordinate with park owners.
- Modular apartment complexes (Blockable) or create construction methods for housing that can be more affordable.
- Rehabilitation of existing dwelling units.
- Tax on larger employers or subsidy for workforce housing or childcare.
- Public/private partnerships.
- Look at income guidelines, why they're set the way they are. Should be higher.
- Allow access to services now. Sometimes people have to wait 3 months to receive services.
- Bring employers and landlords together with the community to have an open/respectful conversation (forum) about housing and childcare.
- 221 Lamm Street/City owned property – continue looking to have developed for affordable housing and affordable childcare rather than commercial.

- Allow tiny homes.
- Upgrade infrastructure.
- Means for rent to not increase; hard if on a fixed income.
- Increase wages → have a livable wage. Have GMG work with employers.
- Evaluate rental properties in Mankato and what the rents are.

- **What strategies should we prioritize?**

- Affordable housing and quality of housing
- Access to assistance programs
- Leveraging public/private partnerships for creative solutions

Community Needs Engagement

February 12, 2020, 5:30 – 6:30 p.m.

MY Place, 709 S. Broad Street, Mankato

- **Comments provided regarding community needs:**
 - Affordable housing with amenities
 - Before school care.
 - Transportation – City having more stops and for families. After school transportation working with school district.
 - Affordable housing – lack of housing options, it's hard to find housing in Mankato.
 - There are not enough stable households.
 - Kids need adults and other kids that they can trust.
 - Kids need more team/trust building exercises.
 - Uses shuttle around campus, but drives his car around town.
 - After the age three, dentists won't take kids.
 - Childcare is hard to find.
 - Childcare is not affordable.
 - Better training force police force – Friend tried to shoot himself in the head and instead of taking him to the doctor, he was taken to jail.
 - Section 8 housing is hard to find for large families (2 adults and 5 kids) (has 4 kids herself).
 - When she finds a home there is mold in the house, it's in a high crime area, and there are college kids.
 - She has to pay 40% of income for housing.
 - Not all childcare facilities take financial assistance (Aces doesn't).
 - “Why are they building those big buildings downtown? I will never go in those”
 - MY place needs its own building so they can have more kids and staff.
 - Public transportation needs extended hours. People have shifts that start at 6am.
 - Something about youth ridership “get kids back and forth from work.”
 - Importance of public transportation (bus), but the information on schedules and stops is hard to read and understand
 - Lack of affordable housing is an issue
 - Rental is very expensive in Mankato
 - Ownership can be less expensive than rental, but very few options in Mankato. More options in smaller communities surrounding Mankato, but then transportation is an issue (reliability of vehicles to get to work, etc.)
 - Child care is expensive and hard to find
 - Families have to split up kids (more than one daycare/after school care) to make it work
 - Not many daycares accept child care assistance program

- Child care assistance program expires after 3 years, without assistance, one parent will have to quit their job
- Limited transportation options for disabled children
 - Mobility bus works for appointments, but child is otherwise homebound for even trips to the grocery store or other outings because handicapped accessible vehicle is not an option due to expense
- Limited options for large units (ex. 4 bedrooms) that accept Section 8
- Lack of options for children with special needs
 - Childcare providers aren't equipped to handle special needs children
 - Would like a programming option similar to MY Place for special needs children, so that they can have social and recreational opportunities outside of their home
- Family Support Grant (through Blue Earth County) is very difficult to get, workers make it challenging
- High cost of housing and limited size of homes available is an issue

Sound Off Mankato comments

January 6 through January 27, 2020

<https://soundoffmankato.mankatomn.gov/>

- What are your ideas for community development?
 - Cleaning up mobile home parks making them more affordable for family. To be able to own a place of their own. Put a cap on what landlord could charge for lot rent keep it affordable.
 - Adopt a grid street system (Bastrop, Texas 2019) to connect new developments with the city (replace the arterial and cul-de-sac model), helping public transportation and building a better sense of place for residents.
 - Reduce or remove parking minimums in the city center.
 - Reform restrictive zoning where it's useful to allow businesses and housing to mix and form a more resilient, connected and affordable community.

- What are your ideas for housing?
 - Maybe turn some of these empty buildings like Lowes, Shopko, & Gander Mountain into apartment buildings.
 - Encourage and incentivize infill to protect farm land, reduce cost of living and create walkable, useful density in the center instead of expensive car-dependent sprawl on the fringes. (An outward expansion of the city should coincide with a similar increase in density in the center.)
 - Consider long term infrastructure maintenance costs as part of the planning and cost-analysis process.

Comments submitted via e-mail to staff

January 23, 2020

- It's obvious with the rapid growth of Mankato that housing is a real issue. Rather than spend all that money for ice rinks and more "targeted" and limited population usage, how about taking some of that tax revenue, which everyone contributes to by spending in Mankato, to provide more affordable townhome developments, senior housing, and increased public transportation within the city? We love our townhome at Rolling Acres, after moving to Mankato from Owatonna, but those types of properties for independent seniors and others are very limited in Mankato. We are also members of the "Y" and use it almost every day. It sure would be nice to have one on the east side of town, however. Private funding for ice rinks is a better choice.

Needs related to prevent, prepare for, and respond to the coronavirus

Gathered through emails, phone calls, Sound Off Mankato, and Zoom meetings

- Hotel vouchers needed to allow people experiencing homelessness to have safe social distancing (some current shelters don't allow for distancing)
- Personal protective equipment (PPE) for staff and guests of shelter
- Thermometers for homeless shelters
- Handwashing stations and port-a-pottys for areas where people experiencing homelessness access meals
- Food for people experiencing homelessness
- Fast tracking of shelter rehab to allow for earlier opening (with social distancing in place)
- Sanitizing of non-profit facilities
- Additional staffing for sanitizing and conducting safe operating practices (such as taking participants' temperature, etc.)
- Additional support for food needs for low income people
- Providing technology access for clients who don't have it and need it for educational/training purposes.
- Addressing staffing costs to continue to provide services while revenue has dramatically declined (closing of operations, closed thrift stores, etc.)
- Rental assistance for families that are covered under eviction moratorium, but will likely need help when moratorium is lifted
- Assistance with rental deposits and addressing other eligibility needs to help people experiencing homelessness obtain a rental unit
- Assistance to small businesses affected by closures and stay home order. Assistance needed for operations and being able to safely reopen. Also for PPE for employees and customers.

Percentage of Race in HMIS in Blue Earth County

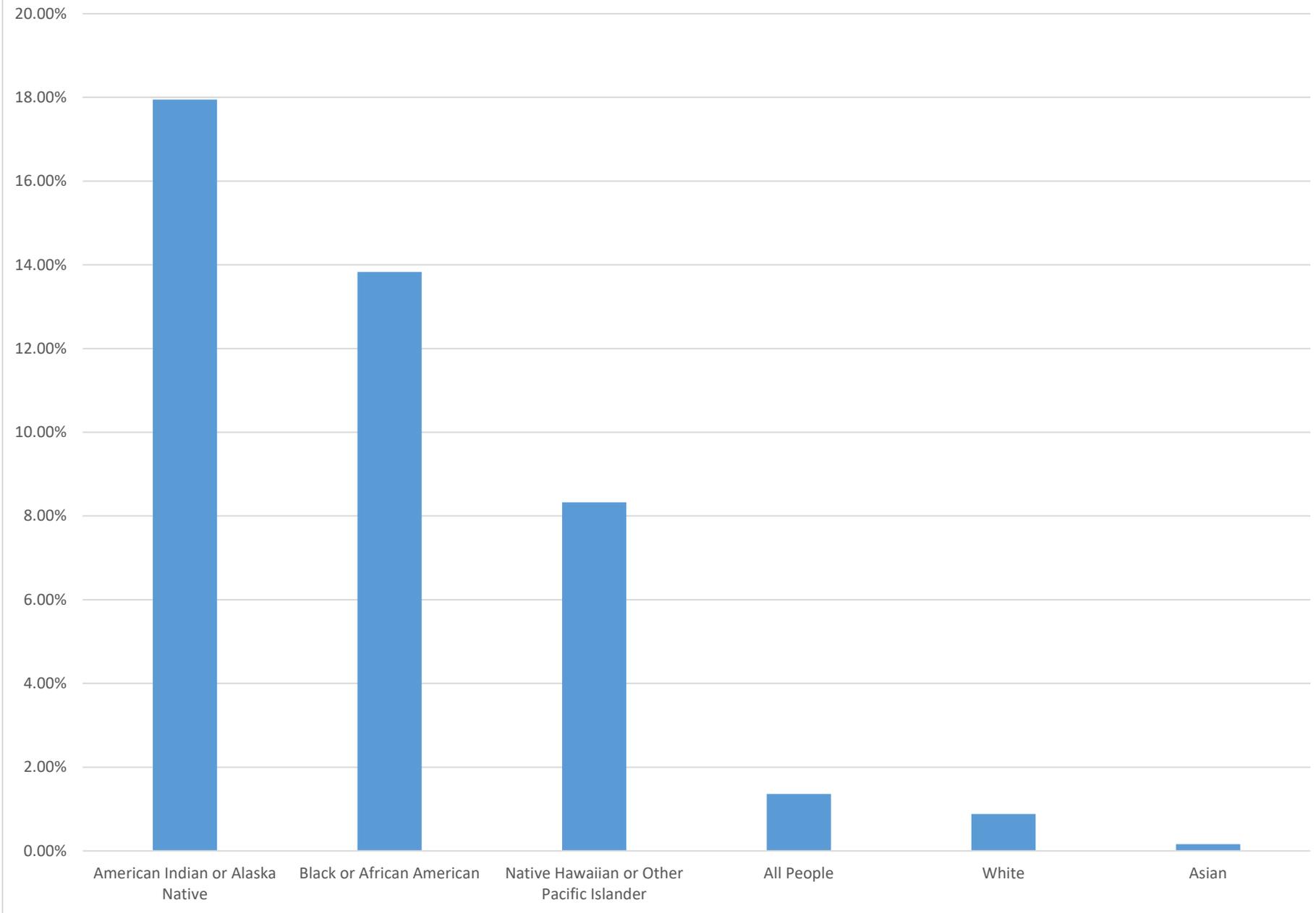
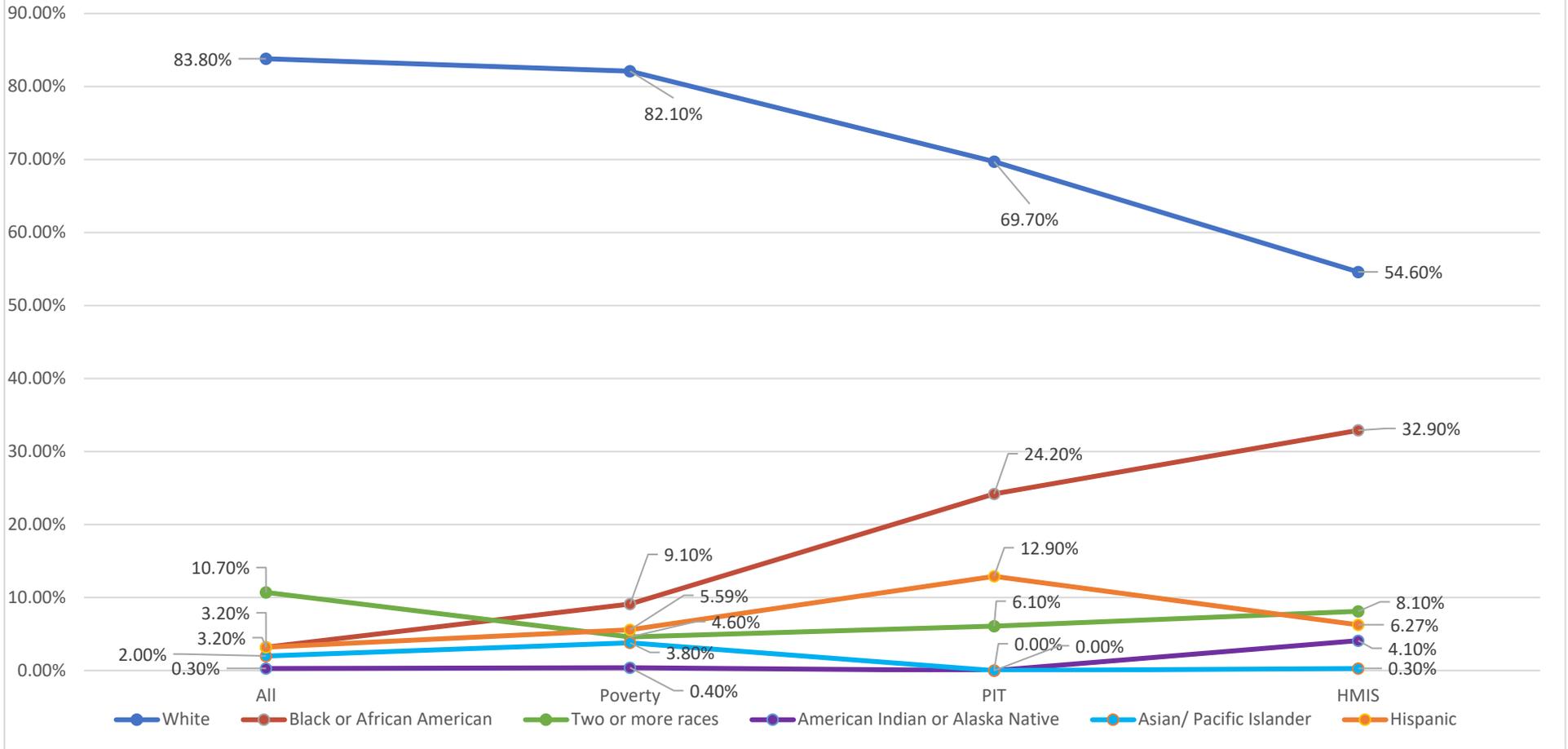
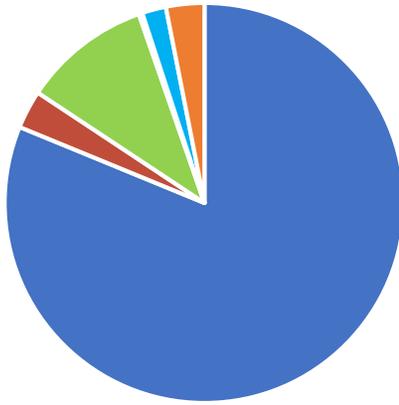


Table 1. Distribution of Race in Blue Earth County

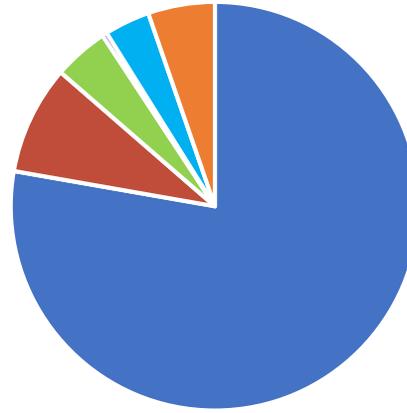


Population by Race



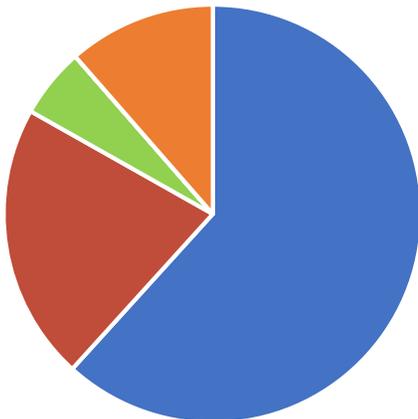
- White
- Black or African American
- Two or more races
- American Indian or Alaska Native
- Asian/Pacific Islander
- Hispanic

Poverty by Race



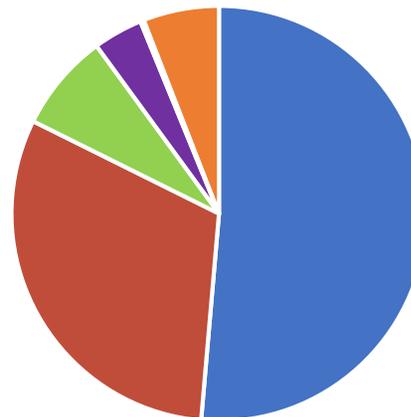
- White
- Black or African American
- Two or more races
- American Indian or Alaska Native
- Asian/Pacific Islander
- Hispanic

PIT by Race



- White
- Black or African American
- Two or more races
- American Indian or Alaska Native
- Asian/Pacific Islander
- Hispanic

HMIS by Race



- White
- Black or African American
- Two or more races
- American Indian or Alaska Native
- Asian/Pacific Islander
- Hispanic

Table 5a. Percentage of Exit Destinations by Race In Blue Earth County

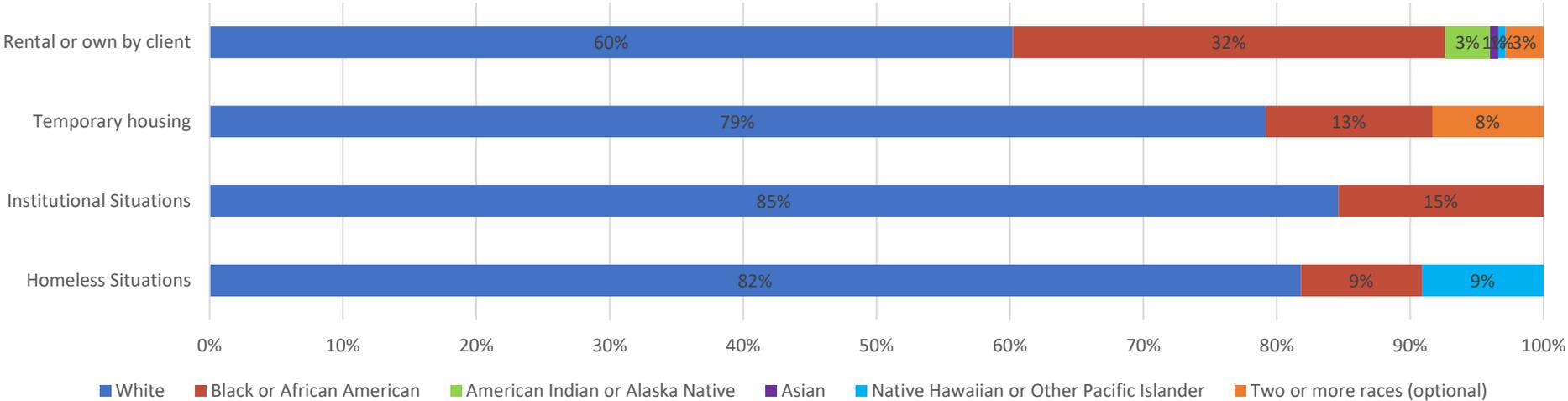


Table 1. Distribution of Race and Ethnicity

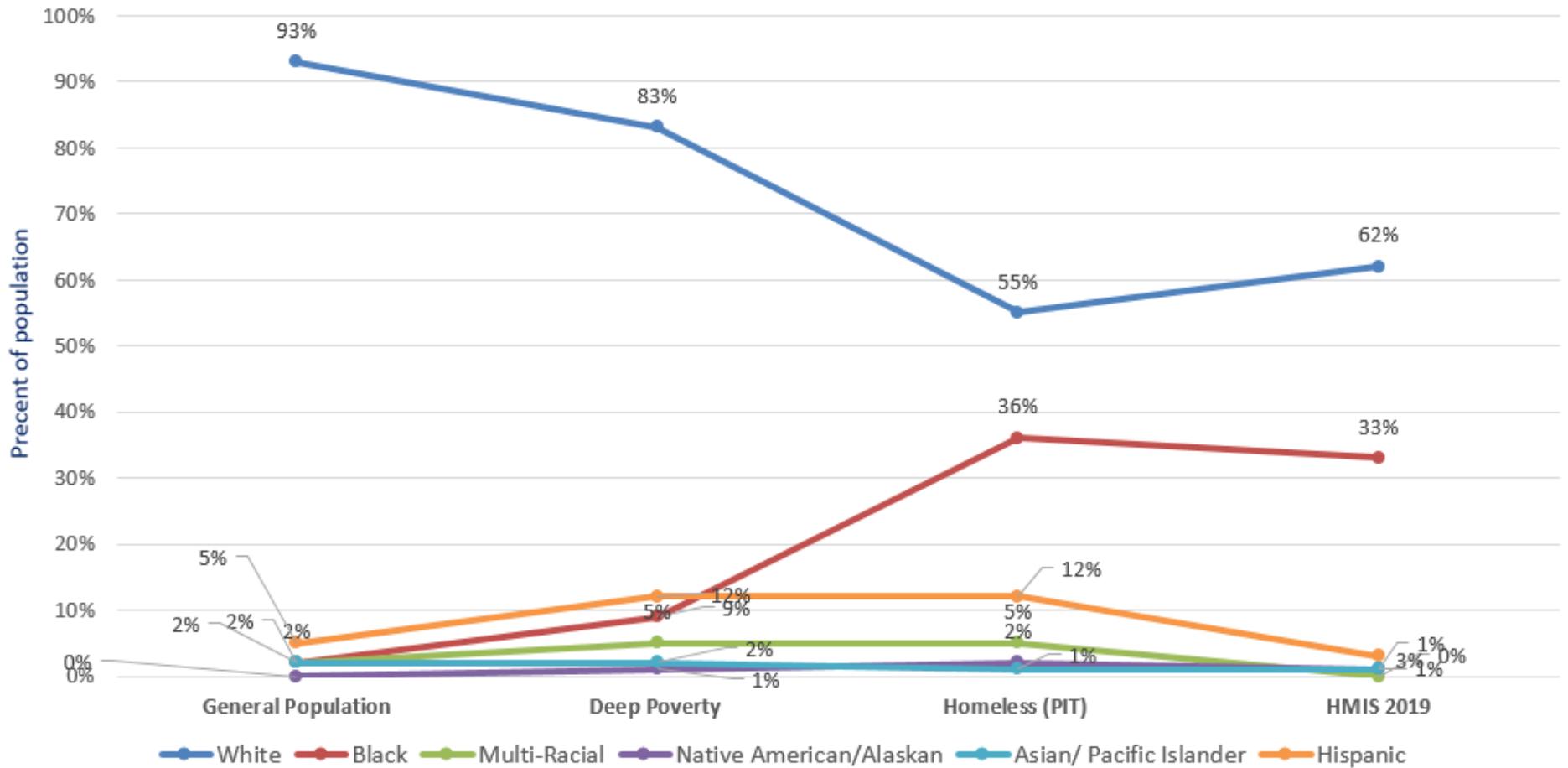
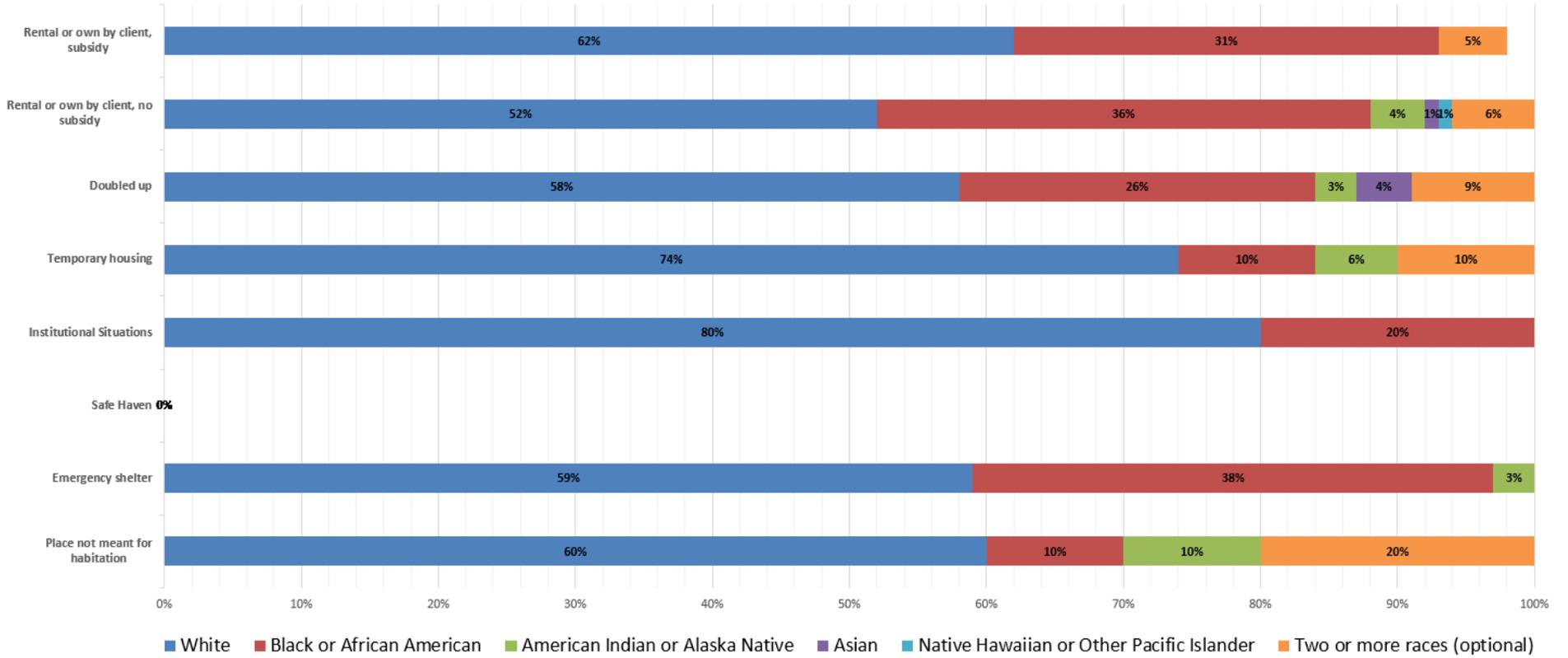


Table 5a. Percentage of Exit Destinations by Race





CITY OF MANKATO

Community Development Block Grant (CDBG) Citizen Participation Plan

Intergovernmental Center
10 Civic Center Plaza
Mankato, MN 56001
Phone: (507) 387-8600
Fax: (507) 387-8642
www.mankatomn.gov

May 2020
Community Development

City of Mankato

Community Development Block Grant (CDBG)

Citizen Participation Plan

The Citizen Participation Plan (CPP) sets forth the policies and procedures the City of Mankato will follow to provide for and encourage citizen participation in the development of the Community Development Block Grant (CDBG) Consolidated Plan. The goal is to involve and partner with the community and those impacted in the implementation of the CDBG program, including low and moderate income households, public housing agencies, Continuum of Care, public and private organizations including businesses, developers, non-profits, philanthropic, community based and faith based.

The CPP also applies to any substantial amendments to the Consolidated Plan, to the preparation of the Annual Action Plans, to the performance report which evaluates the progress in meeting the Consolidated Plan objectives and to the Assessment of Fair Housing (AFH).

This Citizen Participation Plan is prepared and implemented in accordance with the guidance provided in HUD Regulations at 24 CFR Part 91.105. The City of Mankato receives entitlement funds from the Community Development Block Grant (CDBG) program. This program provides federal grants for community economic development and housing priorities.

Definitions

The City of Mankato is a formula grantee for CDBG funds and is the lead agency. The City Manager designated the Community Development Department as the lead for overseeing the development of the consolidated planning documents and for administering programs covered by the consolidated plan.

CDBG is a flexible program granted to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities.

As recipient of these formula grant funds, the City of Mankato is required to produce the following documents:

- The Consolidated Plan is a five-year planning document intended to establish a unified vision for community development, outline coordinated strategies to address community needs related to housing and economic development, identify proposed programs and establish goals and projected accomplishments over the five-year period.
- Annual Action Plan is the annual planning document that describes how the specific federal formula funds are going to be spent over the course of the upcoming program year and the projects that will be undertaken to accomplish the strategies and goals that were set forth in the five-year Consolidated Plan.
- Consolidated Annual Performance and Evaluation Report (CAPER) is the annual report that evaluates the uses of the formula grants, outlines the yearly expenditures, and assesses the jurisdiction's progress at implementing their Annual Action Plan as well as reaching the goals set in the five-year Consolidated Plan.

- Assessment of Fair Housing (AFH) is an analysis of fair housing issues that results in goals that inform the strategies and actions of the Consolidated Plan and the Annual Action Plan.

Substantial Amendments

Until a program participant submits its first AFH, the program participant must continue to comply with applicable fair housing planning procedures, meaning that it should comply with the existing Analysis of Impediments (AI) to fair housing choice requirements by having an up-to-date AI and taking action to affirmatively further fair housing in accordance with the AI.

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

The City’s program year runs July 1 through June 30. The Annual Action Plan must be submitted by May 15 each year, the Consolidated Plan must be submitted by May 15 every 3-5 years, and the CAPER by September 28 of each year.

The intent of the grants is to principally benefit low and moderate income households:

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

Encouraging Citizen Participation

Interested groups and individuals are encouraged to provide input during the consolidated planning process. The CPP outlines the City’s responsibility for providing opportunities for active participation from the community to assist with identifying needs, establishing goals, and setting priorities. Active participation will also lead to sharing ideas about ways to leverage funds, improve neighborhoods, provide affordable housing, enhance delivery of public services, and other ways to improve the quality of life.

In developing its Consolidated Plan, Annual Action Plans, Substantial Amendments, CAPER and AFH, the City of Mankato will take appropriate actions to encourage citizen participation emphasizing the involvement of:

- Low and moderate income households;
- Residents of blighted areas and predominantly low and moderate income areas;
- Minorities;
- Persons with Limited English Proficiency;

- Persons with disabilities;
- Residents of public housing; and
- Local and regional institutions, the regional Continuum of Care, and other organizations including businesses, developers, neighborhood associations, nonprofit organizations, philanthropic organizations, and community based and faith based organizations.

Citizens and institutions will be provided opportunities to provide input on community needs and how CDBG funds can be used to address community needs prior to developing draft plans. Opportunities for citizen participation will be shared through several means, including, but not limited to City's e-mail listserv, social media, City website, and direct outreach to local and regional institutions and organizations.

Citizens and institutions will also be provided the opportunity to comment on the development of the Consolidated Plan/Annual Action Plan, AFH and on performance reports (CAPER) by way of a public comment period and a public hearing. Additional methods the public may be engaged include community conversations/listening sessions, focus groups, online engagement, and surveys. The City of Mankato's Communications and Engagement Plan should also be consulted for guidance on how to enhance citizen participation. Engaging the community early and often will result in successfully meeting community needs thereby improving the quality of life for citizens.

Public Notices and Public Hearings

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

A public notice will be published in the City's designated official newspaper at least ten (10) days prior to the public hearing. Due to the high cost of publishing in print media, a summary of the proposed Consolidated Plan and/or Annual Action Plan will be published. The full document will be posted on the City's website at www.mankatomn.gov.

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

1. The amount of assistance the local government expects to receive (including grant funds and program income);
2. Activities proposed to be undertaken;
3. The estimated amount of funding that will benefit person of low and moderate incomes

Either the full document or an executive summary of the Consolidated Plan, Annual Action Plans, CAPER and/or AFH will be made available at the Intergovernmental Center, 10 Civic Center Plaza, Mankato, MN 56001.

Every effort will be made to ensure public hearings are inclusive. Hearings will be held at convenient times and locations and in places where people most affected by proposed activities can attend.

Access to Meetings for Persons with Disabilities and Non-English Speaking Persons

Persons with disabilities needing special assistance to participate in public meetings shall contact the City of Mankato at (507) 387-8600 at least 72 hours prior to the meeting so mobility, visual or hearing impairments can be accommodated. Requests for translation services should be made at least three business days in advance of the meeting. Requests for materials in an alternative format can also be requested by contacting the City of Mankato at (507) 387-8600.

Public Comments

Citizens and other interested parties may present oral comments at the time of a public hearing and/or submit written comments. Written comments shall be submitted to one of the following addresses:

City of Mankato Community Development Department
Intergovernmental Center
10 Civic Center Plaza
Mankato, MN 56001

Or via e-mail to: ckramlinger@mankatomn.gov

A public comment period of not less than thirty (30) days will be provided for the City to receive comments on its proposed Consolidated Plan and/or Annual Action Plan, any substantial amendments to the plans and AFH. The public comment period for the CAPER will be fifteen (15) days.

Expedited procedures to draft, propose, or amend the Consolidated Plan, Annual Action Plan and/or CPP may be utilized during a declared emergency. Expedited procedures may include shortening the public comment period to not less than five (5) days. Additionally, public hearings may occur virtually if national /local health authorities recommend social distancing and limiting public gatherings for public health reasons.

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

Technical Assistance

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

Anti-Displacement

The City's policy is to administer the CDBG program without displacement of households. In the event displacement is unavoidable, the City and/or other responsible party(s) will comply with the regulations of the Uniform Relocation Assistance and Real Property Acquisition Policies Act, as amended, and Section 104(d) of the Housing and Community Development Act of 1974, as amended.

Consistent with the goals and objectives of activities assisted under the Act, the City of Mankato will take appropriate steps to minimize the direct and indirect displacement of persons from their homes.

Amendments to the Consolidated Plan or Annual Action Plans

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

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

Notices announcing the requested substantial amendment and the start of a thirty (30) day public comment period will appear in the City of Mankato's designated official newspaper. After the comment period, the requested change goes before the Mankato City Council for approval at a public hearing. Changes that do not meet the above definition are considered administrative in nature and do not go through the substantial amendment process. Reallocation of funding among program years is not considered a substantial change. Program income will be allocated consistent with the Annual Action Plan and with HUD requirements. These changes are made internally and appear in the CAPER at the end of the program year.

Access to Records

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

A hard copy of the final adopted Consolidated Plan, Annual Action Plans, CAPER and AFH will be available for public inspection during normal business hours at the Intergovernmental Center, 10 Civic Center Plaza, Mankato, MN 56001. Electronic versions of the aforementioned documents are available online at www.mankatomn.gov.

If requested, the public will be provided a reasonable number of free copies of each aforementioned document within a reasonable period of time. If requested, the document will be provided in alternative formats.

Response to Written Citizen Complaints

The City of Mankato will, to the best of its ability and to the extent possible, provide within fifteen (15) working days a written response to any complaint related to the Consolidated Plan, Annual Action Plans, Substantial Amendments, CAPER, AFH or Citizen Participation Plan made in writing.

Amendments to the Citizen Participation Plan

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

Expedited procedures for a substantial amendment to the CPP may be utilized during a declared emergency. Expedited procedures may include shortening the public comment period to not less than five (5) days.

Availability of the Citizen Participation Plan

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