

DAKOTA COUNTY

2025-2029 CONSOLIDATED PLAN AND 2025 ACTION PLAN

DRAFT



Compiled by the Dakota County
Community Development
Agency

2025-2029 Dakota County Consolidated Plan and 2025 Action Plan

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Attachments:

- A. Consortium Narratives
- B. Citizen Participation Plan
- C. HOME Consortium Resale/Recapture Policy
- D. Emergency Solutions Grant Program Written Standards
- E. Anti displacement Plan
- F. Procurement Policy
- G. Limited English Proficiency Policy

Executive Summary

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

1. Introduction

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

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

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

Dakota County became eligible to receive a direct allocation of federal funding in 1984 after being designated an "Urban County", which is a county with a population of 200,000 or more. Dakota County began receiving Community Development Block Grant (CDBG) funds in 1984. In 1992, after forming a consortium with Anoka, Ramsey and Washington Counties and the City of Woodbury, Dakota County began receiving HOME Investment Partnerships Program (HOME) funds. In 2013, Dakota County became eligible to receive an allocation of Emergency Solutions Grant (ESG) funds.

In order to receive federal funding from the U.S Department of Housing and Urban Development (HUD), Dakota County is required to prepare a Consolidated Plan, as well as subsequent Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERS), for the CDBG, HOME, and ESG Programs.

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

Dakota County is designated as the lead agency for the Dakota County HOME Consortium and assumes the role of monitoring and oversight of the HOME funds for the Consortium. As the grantee of CDBG funds, Dakota County directly works with the various municipalities within the County to provide access to this funding stream (municipal subrecipients).

The Dakota County Community Development Agency (CDA) has been the administering entity for these federal funds on behalf of Dakota County since Dakota County became an entitlement jurisdiction in 1984. Each of the three entitlement programs has eligible activities for which the funds can be utilized. The CDA is charged with ensuring the requirements are met and will continue to provide the administrative guardianship of all three programs through its agreement with the County.

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

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

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

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

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

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



The chart on the following page details the strategies.

DRAFT 2025-2029 Consolidated Plan - Dakota County

Objective		Priority	Strategy	Outcome		
6	Support planning efforts that address the housing, community and economic development needs of Dakota County, support fair housing choice, and continue to foster partnerships with community stakeholders.	1	Increase the affordable housing choices for low- and moderate-income households.	<p>Reduce Homelessness</p> <p>a. Support the implementation and operation of coordinated access entry sites for families, youth and singles b. Support housing stabilization initiatives for homeless populations c. Support the operation of emergency shelter facilities</p>	Planning and Administration a. Support all of the goals and strategies with planning and administration	<ul style="list-style-type: none"> • 50 Households provided Rapid Re-housing Assistance • 50 Households assisted with Homelessness Prevention • 500 Persons assisted through Overnight Shelter
			2	Preserve and improve existing housing to maintain affordability.		<p>Affordable Rental Housing</p> <p>a. Assist households to secure housing through new construction b. Improve energy efficiency of rental units c. Rehabilitate and preserve affordability in multifamily units d. Support fair housing activities e. Provide rental assistance</p>
		<p>Affordable Homeowner Housing</p> <p>a. Increase supply of affordable homeowner housing b. Improve energy efficiency of owner-occupied housing units c. Rehabilitate and preserve affordability in single family units d. Support fair housing activities</p>				<ul style="list-style-type: none"> • 300 Homeowner Units rehabilitated • 1 Homeowner Unit (re)constructed • 3 Direct Financial Assistance to Homebuyers
		3	Increase access and quality of living by providing public services and supporting public facilities.	<p>Community Development</p> <p>a. Assist LMI homeowners with street assessments b. Improve accessibility in public buildings to comply with ADA regulations</p>		<ul style="list-style-type: none"> • 500 Persons benefited from public facility or infrastructure improvement • 13,000 Persons benefited from public services
				<p>Public Services</p> <p>a. Support programs that fulfill basic needs (food and shelter) for people who are low-income and/or homeless b. Support programs for youth c. Support programs for seniors d. Support transportation services e. Support housing counseling services</p>		
		4	Support community development that revitalizes neighborhoods and removes safety and blight hazards.	<p>Neighborhood Revitalization</p> <p>a. Address vacant or substandard properties that may or may not be suitable for rehab b. Address water and sanitation hazards c. Address contamination clean up issues</p>		<ul style="list-style-type: none"> • 150 Households assisted
		5	Support economic development that enhances the workforce and businesses.	<p>Economic Development</p> <p>a. Support work initiatives that assist residents to access living wage jobs b. Support initiatives that help low-income people gain work skills, jobs and employment history c. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)</p>		<ul style="list-style-type: none"> • Façade treatment/business building rehabilitation: 2 Businesses

3. Evaluation of past performance

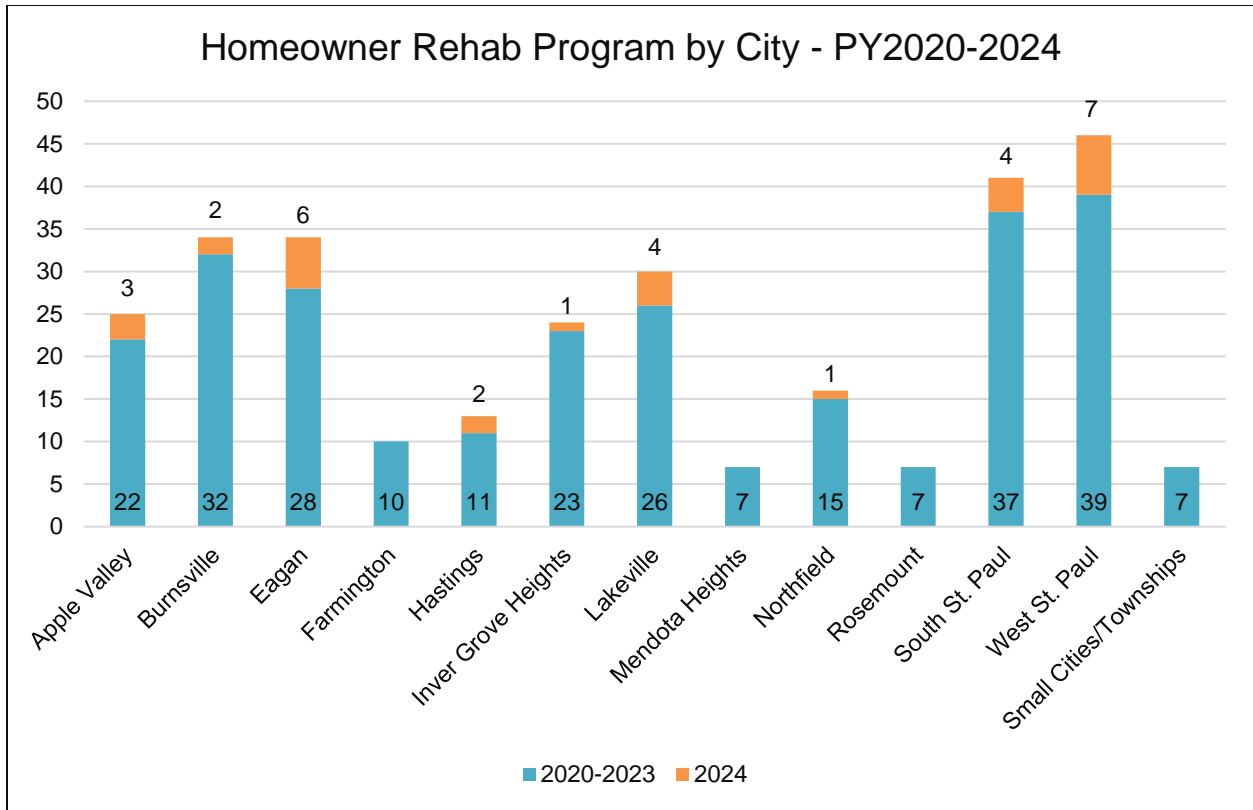
Dakota County has done well in meeting or exceeding most of the goals that were established in the 2020-2024 Consolidated Plan. As the fifth year of the Consolidated Plan and final year action plan nears completion, the following narrative and graphics highlight the outcomes Dakota County was able to achieve with CDBG, HOME and ESG funding.

Note for the reader: The program year for the funding sources discussed in this plan runs from July 1st to June 30th. Because the 2024 program year will not be completed until June 30, 2025, the accomplishments highlight the beneficiaries and the attainment of goals through a designated period of the 2024 program year.

- **Homeowner Rehabilitation Program**

From July 2020 to December 2024, the CDA's Home Improvement Loan Program has funded rehabilitation work for 294 single family homes. Since July 2020, approximately \$6.5 million dollars in CDBG funds have been utilized to provide low-to-moderate income homeowners rehab loans to complete projects ranging from window replacement, roofing and siding replacement, HVAC updates, and kitchen or bathroom remodels. The loans are zero percent and deferred, meaning the homeowner does not need to repay the loan until they sell the house or refinance for reasons other than rate or term. A 30-year mortgage is placed on the property to ensure the loan is repaid. Because the loan does not accrue interest, the homeowner only pays back the principal loan amount.

To date this program year (March 2025), 30 homeowners have completed their rehabilitation projects, receiving an average loan of \$30,201.



- New Affordable Housing Construction**

Dakota County has prioritized spending HOME funds, approximately \$540,000 each year, on the development of new affordable housing units. By the middle of PY2024, 16 new HOME rental units of affordable housing had been added in Dakota County, with new housing developments still in the pipeline.

Additional developments close to completion in 2025 will add 40 more units for those who have incomes at or below 80 percent of area median income. Denmark Trail, a CDA owned workforce housing development, will be completed in mid to late 2025 and will add 40 affordable units and six HOME units.



(Photo provided by Dakota County CDA)

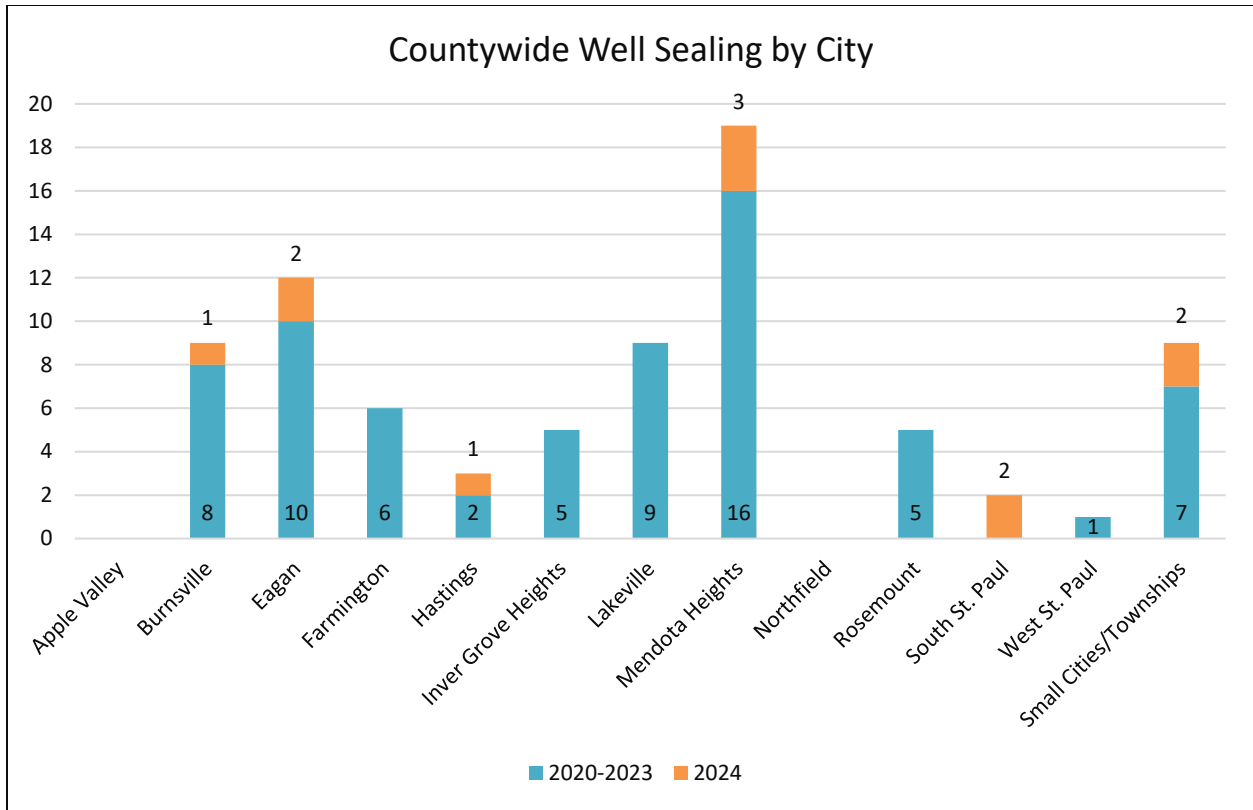
- **Homelessness Activities**

For households in Dakota County that are currently homeless or at-risk of becoming homeless, ESG funds have been used rapid re-housing activities, homelessness prevention, emergency shelter operations, data collection, and grant administration. The rapid re-housing and homelessness prevention activities include assistance with application fees, security deposits and first month's rent, in addition to on-going rental assistance payments to provide households with permanent housing. Payment of rental arrears is also an approved action to help a household gain access to permanent housing.

From PY 2020 through PY 2023, 700 households were helped with ESG funds. Data for PY 2024 is not yet available.

- **Well Sealing Grant Program**

The Countywide well-sealing grant program reimburses Dakota County homeowners up to half of the total cost to seal an unused and/or abandoned well. Unused or abandoned wells are a potential threat to health, safety, and the environment. Wells can provide safe water for many years but as these wells age, they may deteriorate and lose their ability to keep contaminants out of the water supply. A total of 69 wells were properly sealed from PY 2020 to PY 2023, with an average reimbursement grant of \$1,350 for the property owner. This program combines private funds with CDBG funding. For every dollar of CDBG spent, at least one dollar of non-CDBG money is spent. This means that the \$108,867 of CDBG funding that has been expended since PY 2020 leveraged an additional \$108,867 in private funding.



4. Summary of citizen participation process and consultation process

The process followed to develop the current Consolidated Plan included citizen participation along with stakeholder consultation to assist in identifying community needs and strengthen partnerships. Staff developed an outline for the process in January 2024 and began collecting citizen and stakeholder input in June 2024. The process identified for the 2025-2029 Consolidated Plan was first to identify the needs of the community by soliciting input from the community and then analyze various data sources to complete the needs assessment.

I. Citizen Participation (Ongoing).

A majority of the feedback received from citizens was received in the summer of 2024. The following highlights the engagement process conducted:

1. Dakota County Fair (August 2024) – The Dakota County CDA had a booth located on one of the main thoroughfares at the Dakota County Fair. Staff members requested fairgoers complete a visual preference survey on priorities for their community. The survey was completed by placing a dot on pictures of the issues that citizens deemed most important. The CDA received 76 responses.

2. Eagan Market Fest (July and August 2024) – The Dakota County CDA had a booth at the Eagan Market Fest on July 10th and August 28th. Staff members requested attendees complete a visual survey and identify the top three priorities in their community. The Eagan Market Fest is an open-air market held by the City of Eagan every Wednesday evening in the summer. A total of 105 responses were received at the events.

3. Community Needs Survey (August 2024) – Dakota County CDA designed a survey for CDA residents, city officials, elected officials, service providers, and developers to complete. The survey was distributed to stakeholders mainly through email and face-to-face meetings with partners.
 - The CDA emailed more than 1,718 residents of Dakota County CDA housing a copy of the survey; 240 residents responded.
 - A link to the survey was e-mailed and provided at the July virtual meeting to the Affordable Housing Coalition (AHC), the local advisory body for several housing issues and funding, most notably the Continuum of Care. The e-mail list-serve includes service providers, elected officials and advocates of affordable housing in Dakota County. Eleven (11) individuals responded to the survey from the AHC.
 - The survey link was emailed to current city council elected officials requesting their participation and to city and township community development/planning staff. Twenty-eight (28) city elected officials and city and township staff responded to the survey.
 - The survey link was emailed to developer partners that have had previous contact or partnership with the Dakota County CDA. Three developers responded.

A total of 282 residents and community partners completed the survey.

II. Community partners consultation (October 2024 – March 2025).

1. October 10, 2024 – Dakota County CDA staff presented initial data and solicited feedback regarding the affordable housing needs at the October meeting of the Affordable Housing Coalition for the Consolidated Plan public meeting.
2. October 10, 2024 – Dakota County CDA staff presented initial Consolidated Plan data to Community Development Directors and economic development staff of the 12 large cities in Dakota County.
3. October 24, 2024 – Consortium-wide public meeting. Staff from each Consortium member attended and prepared a presentation about initial data and the next steps for the development of the Consolidated Plan. A public notice for the meeting was

published in the *Minnesota Star Tribune* on September 23, 2024. No members of the public attended.

4. November 6, 2024 – CDA staff presented preliminary data and information about the Consolidated Plan to the Dakota-Scott Workforce Board Business Services Committee.
5. November 14, 2024 - The development timeline and process of the Consolidated Plan were discussed at the annual CDBG workshop. All municipalities in the County are required to formally apply for CDBG funding and request funding for activities that would best serve their community needs. CDBG applications were provided to municipal staff mid-November 2024 and were placed on the CDA's website.
6. November 14, 2024 – The ESG Notice of Funding Availability and 2025 ESG application were sent to the Affordable Housing Coalition and potential applicants. Applications were due to the CDA by January 17, 2025. It should be noted that 2025 applications for CDBG and ESG funding were first guided by the priorities established in the 2020-2024 Consolidated Plan and reviewed with the priorities proposed in the current Plan.
7. October 2024 – January 2025 - CDA staff consulted with the Dakota County Physical Development department, specifically the Environmental Resource Division, and the Community Services department. The departments provided feedback on the proposed goals and objectives.

In addition to the above-listed meetings, the following public meetings were held to receive comments about the proposed Consolidated Plan and Action Plan:

1. February 13, 2025 – The Affordable Housing Coalition discussed the Consolidated Plan goals and the ESG applications at its monthly public meeting.
2. February 18, 2025 - Dakota County Board of Commissioners reviewed Countywide CDBG community needs and eligible activities at a public meeting.
3. February 20, 2025 – Presentation of the Consolidated Plan at the bi-monthly City-County Economic Development meeting; the meeting attendees included cities in Dakota County.
4. March 25, 2025 – Dakota County Board of Commissioners reviewed Consolidated Plan goals and activities at a public meeting.
5. March 8, 2025 – Dakota County CDA will publish the notice starting the minimum 30-day comment period for the Consolidated Plan.

III. Public Hearing Process (March 2025 – May 2025).

1. March 8, 2025 – Thirty-day public comment period began for the Consolidated Plan with the public comment notice published in the following newspapers: *Minnesota Star Tribune*, *Dakota County Tribune*, and the *Hastings Star Gazette*.
2. April 1, 2025 – Public Hearing notice published in the *Minnesota Star Tribune*.
3. April 22, 2025 – Public hearing for the 2025-2029 Consolidated Plan and 2025 Action Plan will be held at the Dakota County Board of Commissioner’s meeting. Public comments should be submitted via email or in person.
4. May 6, 2025 (dependent on when HUD releases FY 2025 allocations) – Dakota County Board of Commissioners will be asked to approve the 2025-2029 Consolidated Plan and 2025 Action Plan.

5.

5. Summary of public comments

The CDA will continue to solicit public comments on the draft Consolidated Plan but the official public comment period for the 2025-2029 Consolidated Plan will open in March 2025. Comments received during the public comment period will be recorded and included in the final 2025-2029 Consolidated Plan and 2025 Action Plan. Comments from surveys and community consultation have already been incorporated.

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

All public comments received will be accepted.

7. Summary of Program Year 2025 Funds and Activities

HUD has not yet released the Program Year 2025 allocations. HUD requires that entitlement communities use their previous year’s allocation for planning purposes. For the 2025 program year, Dakota County has set funding for 40 activities to take place either within a specified city or on a Countywide basis. The breakout is 31 activities are funded with CDBG, five activities are funded with ESG, and three activities are funded with HOME.

The following activity statement and graphs detail the intended uses (activities) of CDBG, HOME and ESG funds for Program Year 2025 based on the Program Year 2024 allocations. The contingency plan for FY 2025 is as follows:

- CDBG: Most CDBG activities generally will be increased or decreased by the percentage of the increase or decrease of the FY 2025 CDBG allocation, except that public service activities will be kept to 15 percent of the total allocation. Planning

activities and grant administration will not exceed 20 percent of the total CDBG allocation.

- HOME: All HOME activities will be proportionally increased or decreased based on the final HOME allocation received from HUD, except that Anoka County's Affordable Homeownership activity will remain at \$150,000 in the event of an increase or decrease in funding, the grant administration activity will remain at 10 percent and the CHDO activities will remain at 15 percent of the total HOME allocation.
- ESG: Funding for all activities will be increased or decreased proportionally by the percentage of the increase or decrease to the FY 2025 ESG allocation, except that grant administration activities will remain at 7.5 percent and emergency shelter operations will not exceed 60 percent of the total grant funds.

The other members of the Dakota County HOME Consortium will work with their respective elected Boards for approval of the non-HOME funds.

**Dakota County DRAFT PY2025
Community Development Block Grant (CDBG),
HOME Investment Partnerships (HOME),
and Emergency Solutions Grant (ESG) Activity Statements**

Dakota County DRAFT 2025 CDBG Activity Statement

Small Cities and Townships:

City	Project	2025 Budget
Vermillion Twp.	Planning & Admin - Buildable Site Inventory Map	\$ 11,000.00
	Total	\$ 11,000.00

Large Cities:

City	Project	2025 Budget
Apple Valley	Home Improvement Loan Program	\$ 139,923
	Public Service - DARTS Senior Chore Service	\$ 24,700
	Total	\$ 164,623

City	Project	2025 Budget
Burnsville	Home Improvement Loan Program	\$ 233,508
	Total	\$ 233,508

City	Project	2025 Budget
Eagan	Home Improvement Loan Program	\$ 169,849
	Public Service - Pre-School Program	\$ 12,000
	Public Service - Youth After School Programs	\$ 6,000
	Public Service - DARTS Senior Chore Services	\$ 5,000
	Public Service - Dakota Woodlands Youth	\$ 1,500
	Public Service - Senior Services	\$ 6,000
	Total	\$ 200,349

City	Project	2025 Budget
Farmington	Home Improvement Loan Program	\$ 41,618
	Public Service - Senior Services	\$ 5,000
	Total	\$ 46,618

City	Project	2025 Budget
Hastings	Assessment Abatement	\$ 44,879
	Total	\$ 44,879

City	Project	2025 Budget
Inver Grove Heights	Home Improvement Loan Program	\$ 96,446
	Total	\$ 96,446

City	Project	2025 Budget
Lakeville	Home Improvement Loan Program	\$ 71,707
	Planning & Admin - Industry Cluster Analysis	\$ 18,511
	Planning & Admin - Downtown Development Guide	\$ 3,000
	Public Service - Senior Transportation	\$ 35,000
	Public Service - Senior Services	\$ 15,194
	Total	\$ 143,412

City	Project	2025 Budget
Mendota Heights	Home Improvement Loan Program	\$ 17,211
	Total	\$ 17,211

City	Project	2025 Budget
Northfield	Homeownership Assistance - Down Payment Assistance	\$ 48,000
	Planning & Admin - Land Development Code	\$ 6,066
	Total	\$ 54,066

City	Project	2025 Budget
Rosemount	Home Improvement Loan Program	\$ 11,778
	Planning & Admin - Downtown Framework Update	\$ 30,000
	Total	\$ 41,778

City	Project	2025 Budget
South St. Paul	Home Improvement Loan Program	\$ 71,112
	Total	\$ 71,112

City	Project	2025 Budget
West St. Paul	Home Improvement Loan Program	\$ 85,811
	Total	\$ 85,811

Countywide	Project	2025 Budget
Dakota County	Home Improvement Loan Estimated Revolving Loan	\$ 400,000
	Planning & Admin - CDA General Grant Administration	\$ 234,237
	Countywide Home Improvement Loan	\$ 255,845
	Public Service - Housing Counseling	\$ 110,000
	Countywide Septic System Repair/Replacement Grants	\$ 60,000
	Planning & Admin - Fair Housing (Landlord Training)	\$ 3,000
	PY2025 CDBG Countywide	\$ 428,845
	PY2025 CDBG Grant Administration	\$ 234,237
	PY2025 CDBG Total DRAFT Budget	\$ 1,873,895
	PY2025 CDBG DRAFT Budget w/ Estimated RL	\$ 2,273,895

Dakota County HOME Consortium DRAFT 2025 HOME Activity Statement

Participating Jurisdiction	Project	2025 Budget
Anoka County 24.62%	Affordable Rental Housing	\$ 392,782.04
	Affordable Rental Housing - Program Income	\$ 37,513.20
	Affordable Rental Housing (from Woodbury)	\$ 70,834.78
	Affordable Rental Housing - Program Income (from Woodbury) -	\$ 2,244.96
	Affordable Homeowner Housing – Program Income	\$ 150,000.00
	Community Housing Development Organization - Rental	\$ 78,556.41
	Grant Administration	\$ 41,361.68
	Grant Administration - Program Income	\$ 15,626.10
	Total	\$ 788,919.17

Participating Jurisdiction	Project	2025 Budget
Dakota County 36.24%	Affordable Rental Housing	\$ 263,364.65
	Affordable Rental Housing – Program Income	\$ 51,435.67
	Affordable Homeowner Housing	\$ 314,800.31
	Community Housing Development Organization - Rental	\$ 115,632.99
	Grant Administration	\$ 110,995.76
	Grant Administration – Program Income	\$ 7,847.60
Total	\$ 864,076.98	

Participating Jurisdiction	Project	2025 Budget
Ramsey County 22.84%	Affordable Homeowner Housing	\$ 364,384.32
	Affordable Homeowner Housing – Program Income	\$ 66,007.68
	Rental - Community Housing Development Organization	\$ 72,876.86
	Grant Administration	\$ 36,438.43
	Grant Administration – Program Income	\$ 5,500.65
Total	\$ 545,207.94	

Participating Jurisdiction	Project	2025 Budget
Washington County 11.86%	Affordable Homeowner Housing	\$ 189,211.82
	Affordable Homeowner Housing - Program Income	\$ -
	Community Housing Development Organization - Rental	\$ 37,842.36
	Grant Administration	\$ 18,921.18
	Grant Administration - Program Income	\$ -
Total	\$ 245,975.37	

Participating Jurisdiction	Project	2025 Budget
City of Woodbury 4.44%	Community Housing Development Organization - Rental	\$ 14,166.96
	Grant Administration	\$ 5,000.00
	Total	\$ 19,166.96

Consortium Totals	Project	2025 Budget
	HOME Projects:	
	Affordable Rental Housing	\$ 726,981.47
	Affordable Homeowner Housing	\$ 868,396.45
	Community Housing Development Organization - Rental	\$ 319,075.58
	Grant Administration	\$ 212,717.06
	Prior Year Program Income	\$ 336,175.86
	PY2025 HOME Total DRAFT Budget	\$ 2,127,170.56
	PY2025 HOME Total DRAFT Budget and Program Income	\$ 2,463,346.42

Dakota County DRAFT 2025 ESG Activity Statement

Countywide	Activity	2025 Budget
	Emergency Shelter Operations	\$ 103,400
	Rapid Re-Housing	\$ 47,090
	Homelessness Prevention	\$ 4,000
	Data Collection (HMIS)	\$ 5,000
	Grant Administration	\$ 12,932
	PY2025 ESG Total DRAFT Budget	\$ 172,422

The Process

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

Narrative

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

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

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

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

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

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

Table 1 – Responsible Agencies

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

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

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

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

Consolidated Plan Public Contact Information

The contact for the plan is:

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

Additionally, portions of the Consolidated Plan include responses from the respective Dakota County HOME Consortium members. Their contact information is listed below.

Anoka County – Tonja West-Hafner; tonja.west-hafner@anokacountymn.gov
Ramsey County - Max Holdhusen; max.holdhusen@CO.RAMSEY.MN.US
Washington County - Angela Shuppert; angies@washingtoncountycda.org
City of Woodbury - Jamie Fritts; james.fritts@woodburymn.gov

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

Introduction

Dakota County used several methods to engage citizens in the development of the Consolidated Plan, as well as consulting with a variety of community stakeholders within the last year. The CDA began consulting with community stakeholders and municipalities in the summer of 2024, and continued to seek their input throughout the year. A majority of the feedback from citizens was received in mid-2024.

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

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

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

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

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

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

Dakota County is part of the regional Continuum of Care (CoC) called the Suburban Metro Area Continuum of Care, more commonly referred to as SMAC. It is composed of the five counties that surround the Minneapolis/St. Paul area: Anoka, Dakota, Scott, Carver and Washington Counties. Each member has a local homeless planning committee and for Dakota County it is the Affordable Housing Coalition of Dakota County (AHC). This group acts as an advisory body and represents Dakota County in its response to homelessness. The Dakota County CDA has been an active member in the AHC for years and solicited feedback from the group on matters related to the

Consolidated Plan and Annual Action Plan, specifically on housing and homelessness. The AHC oversees the funding decisions for other resources to specifically address homelessness among individuals, families and unaccompanied youth.

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

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

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

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

Agency/Group/ Organization	Agency/Group/ Organization Type	Sections of the Plan Addressed	How consulted? Intended Outcomes?
Dakota County Supportive Housing Unit	Housing; Services – Housing; Services - Homeless	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth; Anti-poverty Strategy	Consulted through the Affordable Housing Coalition meeting. Staff assisted in providing information related to CoC and drafting responses for the Consolidated Plan.
Southern MN Regional Legal Services	Service – Fair Housing	Housing Need Assessment	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are fair housing testing and assistance with strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.

Hearth Connection	Services – Housing; Services – Homelessness	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on coordinated entry and strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
The Link	Services – Homeless	Homelessness Strategy; Homelessness Needs – Unaccompanied youth	Consulted through the Affordable Housing Coalition. The anticipated outcome is continued operation of the C.O.R.E youth drop-in center.
Mental Health Resources	Housing; Services – Housing; Services – Health	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition. Assisted with development of the ESG standards. Anticipated outcomes are continued work on coordinated entry.
Scott Carver Dakota CAP	Housing; Services – Housing; Services – Education; Service – Fair Housing	Housing Need Assessment Homelessness Strategy	Consulted through the Affordable Housing Coalition. Assisted with development of the ESG standards.
Veterans Administration	Housing; Other Government – Federal	Homelessness Strategy; Homelessness Needs - Veterans	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are to continue partnership with the VASH program and to improve coordination to identify housing gaps that exist for Veterans.
MN Assistance Council for Veterans	Housing; Services – Housing; Services – Homeless	Homelessness Needs – Veterans	Consulted through the Affordable Housing Coalition meetings. Areas for improved coordination are to identify if other housing gaps exist for Veterans. Consider a model MAC-V used in the Mankato area.

Neighbors, Inc.	Services – Homelessness; Food Bank	Housing Need Assessment; Homelessness Strategy; Non-Homeless Special Needs; Anti-poverty Strategy	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
People, Inc.	Services – Health	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs - Veterans	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
Guild Incorporated	Services – Health	Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing.
Dakota County Environmental Management	Other government – County; Grantee Department; Agency – Managing Flood Prone Areas; Agency – Management of Public Land or Water Resources; Agency – Emergency Management.	Non-Homeless Special Needs	Consulted on the needs of water and sanitary hazards for the drinking water supply. Anticipated outcome is the continued operation of the CDBG-funded well-sealing program and the septic-system replacement program.

360 Communities	Services – Housing; Services-Homeless; Services-Employment	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with children; Homelessness Needs – Veterans; Homelessness Needs - Unaccompanied youth	Consulted through the Affordable Housing Coalition meetings. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing. Our partner, 360 Communities, has been implementing public services funded with CDBG.
Dakota-Scott Workforce Investment Board (WIB)	Services – Unemployment and Employment Services and Activities	Non-Housing Community Development Assets	Consulted through the monthly Dakota-Scott WIB Business Services Committee. Areas of improved coordination will continue to have the Business Services Committee to better understand the economic development environment and job needs; and bring the affordable housing needs to this group. Anticipate exploring the use of Entitlement funds for additional economic development needs.
South St. Paul HRA	PHA	Housing Needs Assessment Public Housing Needs Non-Homeless Special Needs	The HRA was consulted about their public housing and needs. In addition, they participated in the community survey for cities. The anticipated outcome is to continue to work with the HRA to implement CDBG funding to maintain the housing stock in South St. Paul.
360 Communities	Services-homeless Services-Employment	Housing Need Assessment Homeless Needs- Chronically homeless Homeless Needs- Families with children Homeless Needs- Veterans Homeless Needs- Unaccompanied Youth Homelessness Strategy	Consulted through the Affordable Housing Coalition meetings and requested participation in the community survey. Anticipated outcomes are continued work on strategies to recruit and retain landlords for subsidy rental programs, households with negative rental history, or barriers to accessing housing. 360 Communities has been a partner in implementing public services funded with CDBG.

Dakota County Office of Performance and Analysis	Services – Narrowing the Digital Divide Other government - County	Economic Development	The Dakota County Office of Performance and Analysis collects data about broadband access in Dakota County and works with internet providers for this data. 97% of Dakota County residents have access to 100 Mbps/20 Mbps speed wireline broadband as of 2022. Additionally, 43% of Dakota County households have access to 2 or more providers that offer 100 Mbps/10 Mbps wireline broadband as of 2021. Anticipated outcomes are continued consultation regarding the status of broadband access in Dakota County.
Dakota County Sheriff's Office	Agency – Emergency Management	Other-Emergency Management	Dakota County was consulted regarding emergency management needs. In addition, they participated in the community survey for cities. The Hazard Mitigation Plan completed in 2022 was also used to complete parts of the NA and MA sections of plan.

Table 2 – Participating Agencies, Groups, and Organizations

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

connect with the providers at the client level to gain the insight and barriers they see in implementing federal funding. An example would be The Link, which provides prevention services for homeless youth.

Previously, Dakota County and CDA staff had met with correctional probation officers to discuss the housing options for households exiting correctional programs. The Department of Corrections (DOC) is primarily responsible for preventing offenders from being released from State facilities into homelessness. The DOC provides a case manager to offenders to assist with identifying housing resources. In partnership with the Scott-Carver-Dakota Community Action Partnership, ESG rapid re-housing funds are used for SRO units in Burnsville that are frequently leased to those exiting correctional programs.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Application	SMAC	Homelessness and Affordable Housing
Heading Home Dakota	Dakota County Community Services	Homelessness and Affordable Housing
5-year PHA Plan Dakota County	Dakota County CDA	Affordable Housing
Comprehensive Plans	Cities in Dakota County	Affordable Housing and Economic Development
Thrive 2040	Metropolitan Council	Affordable housing
Imagine 2050	Metropolitan Council	Affordable Housing
Housing Policy Plan	Metropolitan Council	Affordable housing
Comprehensive Housing Needs Analysis	Maxfield Research	Affordable Housing

Table 3 – Other local / regional / federal planning efforts

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

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

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

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

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

For the 2025-2029 Consolidated Plan, Dakota County CDA sought to broaden the efforts made to engage citizens and include their viewpoints on the needs within the various communities where CDBG, HOME and ESG funds are utilized. As detailed in the Citizen Participation Plan (Attachment A), Dakota County, as a recipient of these federal funds, must provide for and encourage public participation to develop the plan. The minimum requirements are that a public hearing is held, and a 30-day comment period is open to obtain citizens' views.

The CDA conducted visual surveys at the Dakota County Fair and Eagan Market Fest. The CDA also collected surveys from stakeholders, including city staff, city elected officials, service providers, developers, and CDA residents. A public meeting was held in November 2024. Extensive efforts were made to provide opportunities for community feedback on entitlement grant activities.

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

Citizen Participation dates:

- Eagan Market Fest – July and August 2024
- Dakota County Fair Booth – August 2024
- 30-Day Comment Period – March 8, 2025 to April 7, 2025
- Public Hearing – April 22, 2025

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad – Public Comment Period from March 8 to April 7, 2025	Non-targeted/broad community	0 comments submitted	No comments.	No comments.	
2	Visual Survey	Non-targeted/broad community	76 residents participated at the Dakota County Fair. 105 residents participated at the Eagan Market Fest.	The top 3 activities identified were homelessness, senior services, and new single family affordable housing.	No comments received.	
3	Internet Outreach - Online Survey	Other – CDA Residents, City Officials, Developers, Service Providers	282 responses were received. 240 residents, 11 service providers, 28 city officials, and three developers responded.	The top 3 activities identified were rental assistance, new construction of affordable rental housing, and rental housing for families.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing – Dakota County Board of Commissioners	Non-targeted/ broad community				
5	Public Meeting – Consortium-wide, October 24, 2024	Non-targeted/ broad community	No citizens attended.	No comments received.	No comments received.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

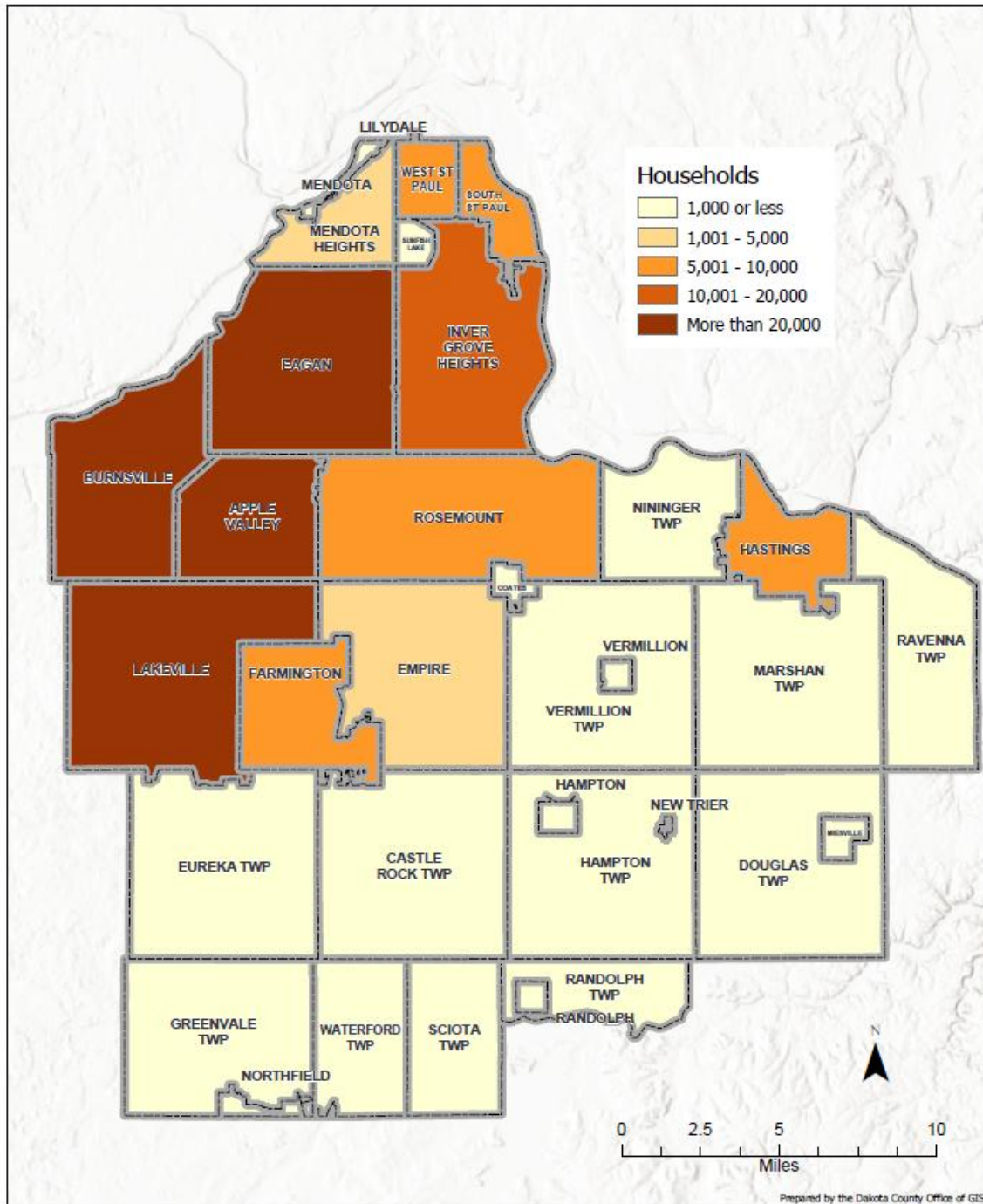
Needs Assessment Overview

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

Dakota County added 21,860 households between 2020 and 2024, an increase of 14.4%. Household growth in Dakota County during this period outpaced statewide household growth. It is estimated that Dakota County will add 5,717 households between 2024 and 2029.

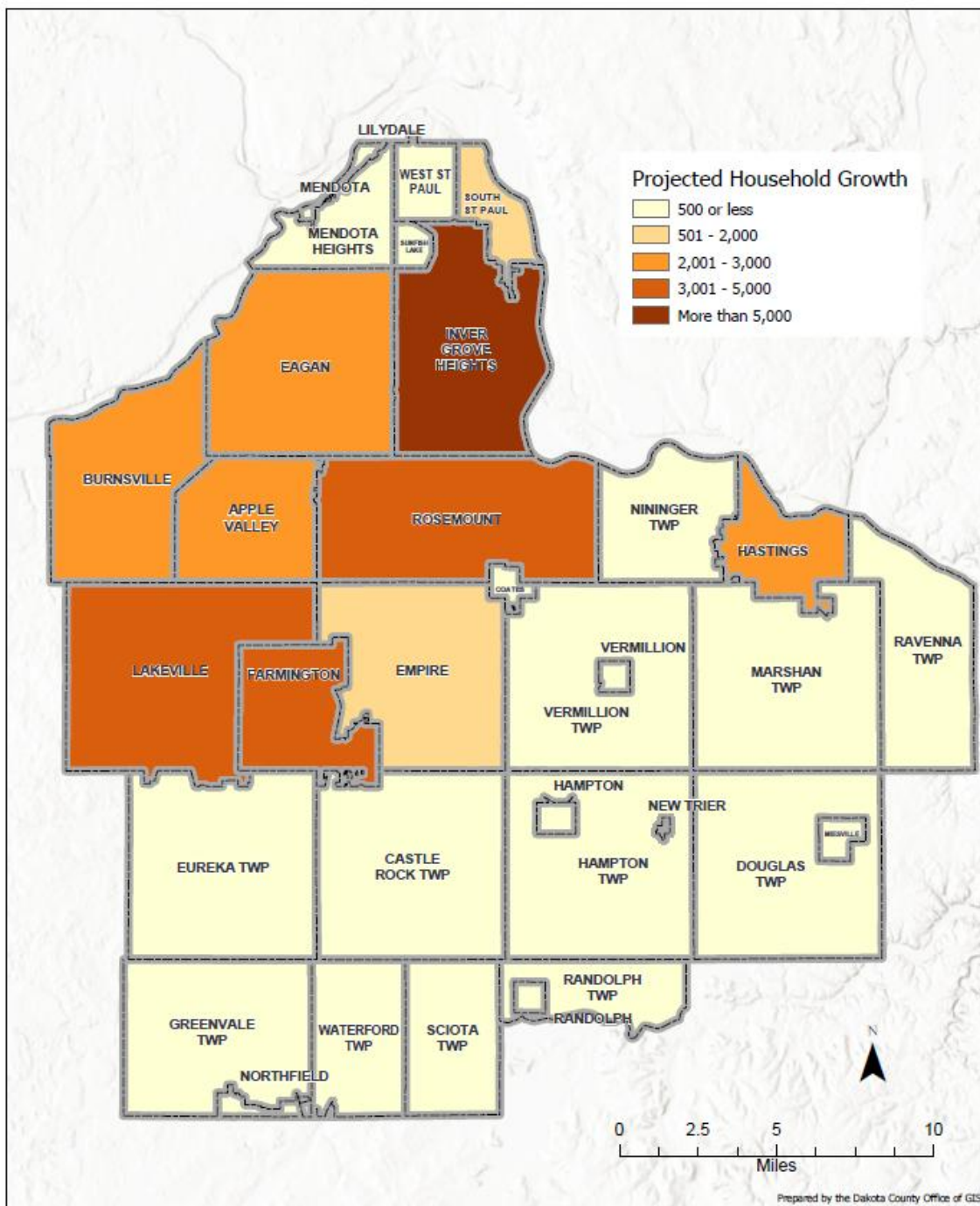
Throughout this Plan, we breakdown the county into submarkets. The submarkets are developed communities, suburban edge communities, and rural communities.

Dakota County Estimated Number of Households, 2023



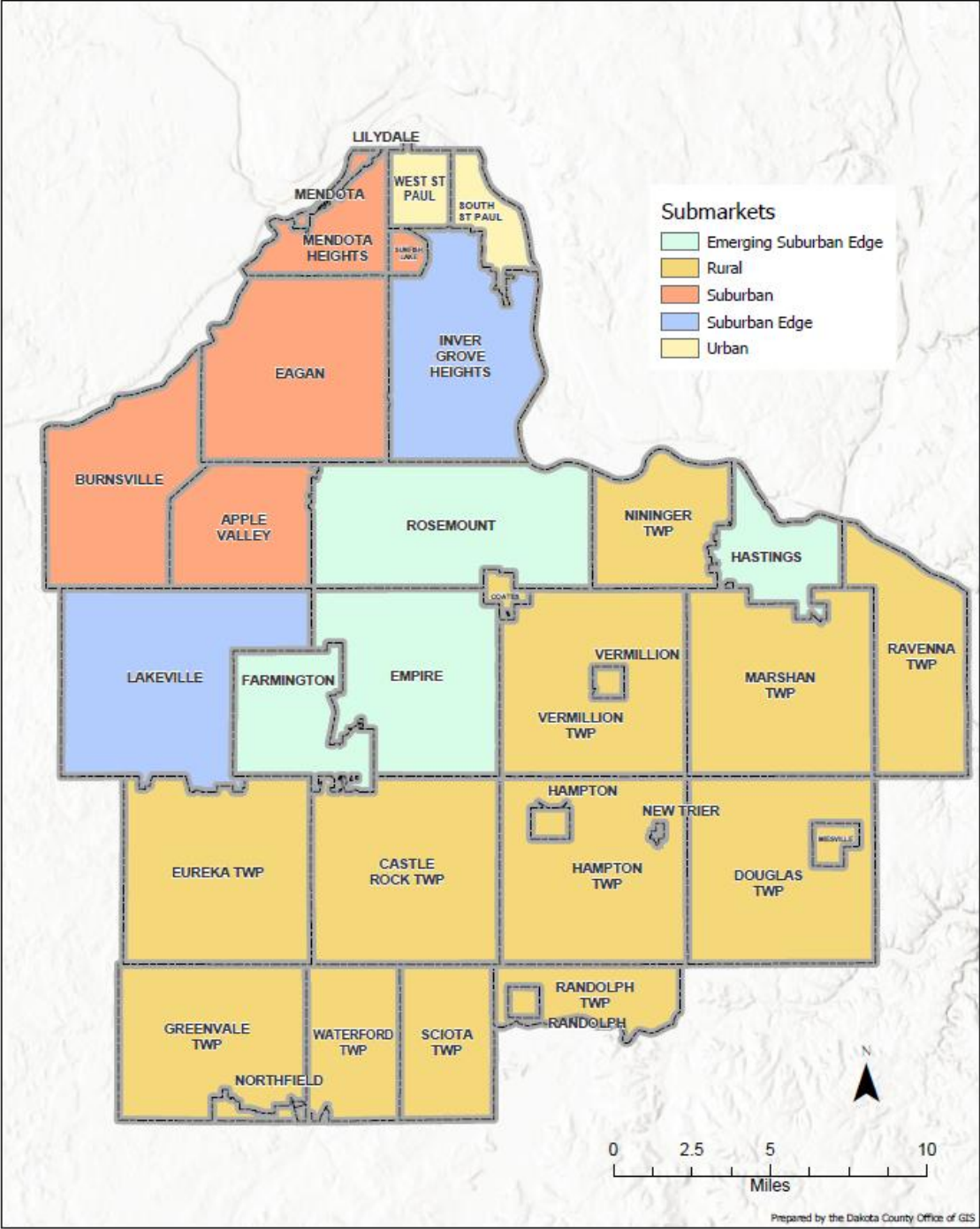
Source: Dakota County Office of GIS

Dakota County Projected Change in Number of Households, 2023-2040



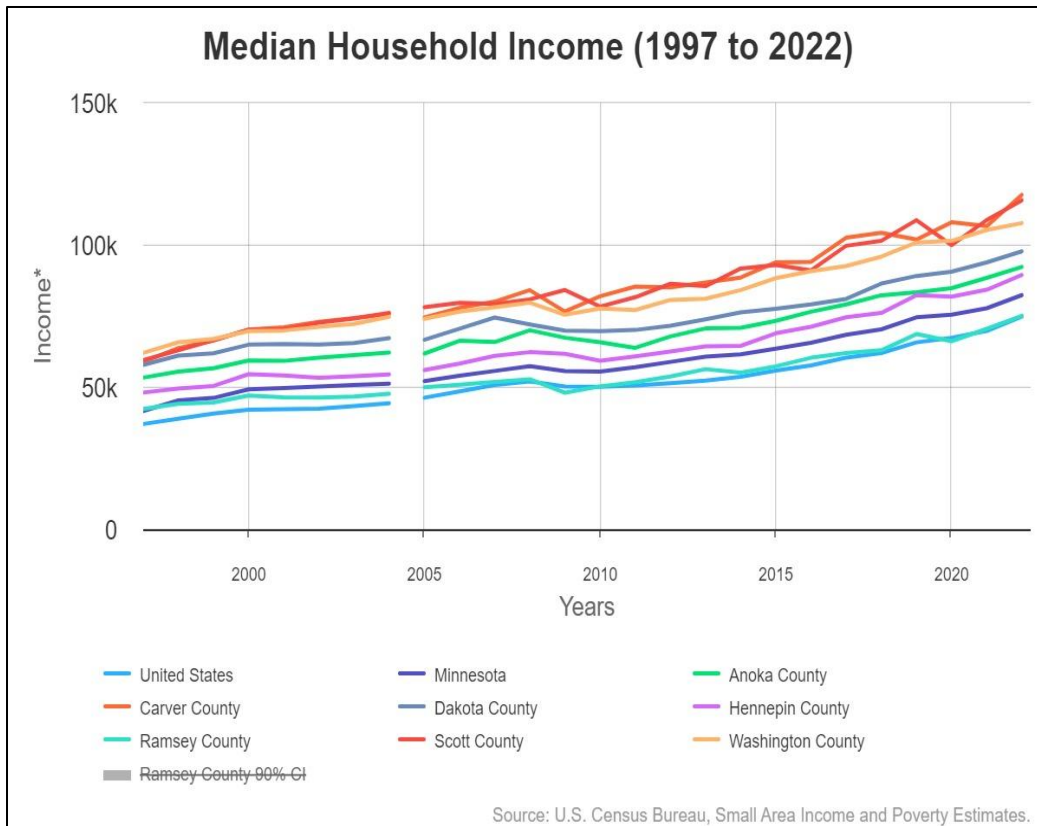
Source: Dakota County Office of GIS

Dakota County Submarkets



Source: Dakota County CDA

According to the Dakota County 2022 Residential Survey, 13 percent of participants chose affordable housing as the second most serious issue Dakota County is facing in an open-ended question. Affordable housing was the top concern in the 2019 Residential Survey with 20% of respondents mentioning it in open ended comments. Affordable housing continues to be a key issue for residents of Dakota County. Additionally, according to Minnesota Housing Partnership’s 2023 County Profile for Dakota County, 47% of renters in Dakota County are cost burdened and 22% are severely cost burdened.



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

Disproportionately Greater Need

The Black/African American, Pacific Islander, and American Indian/Alaska Native populations at 0-30% AMI have a disproportionately greater need. This can be seen below in the Housing Problems section. It means that they have on or more of the following problems: lack complete kitchen facilities, lack complete plumbing facilities, more than one person per room, and/or cost burden greater than 30 percent.

Wait lists for Public Housing and Housing Choice Vouchers combined with extremely low vacancies in the private market, increasing rents and older properties renovating units to increase rents have exacerbated challenges facing individuals and households that need housing assistance. The lack of housing affordable to households at the

lowest income levels (less than 50% of Area Median Family Income) is raising an already high barrier to assisting individuals and families in need to help them to stabilize their living situations, become more independent and thereby reduce the risk of these households becoming homeless.

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

Public Housing

The number of households waiting for public housing and the Housing Choice Voucher program suggests a need for housing assistance. Dakota County has over 100 units of public housing available to low- and very low-income households. Eligible families pay 30 percent of their adjusted monthly income toward rent.

Homeless Needs Assessment

Non-Homeless Special Needs are defined as housing and service needs for persons or households who have alcohol or other drug addictions, are elderly, are frail elderly, or have a mental, physical, and/or developmental disability. The Continuum of Care assesses homeless needs, develops an application for accessing HUD funds and recommends objectives to meet the needs of homeless persons. The annual Point In Time homeless county includes additional populations that are not covered under HUD’s definition of homelessness; specifically, households who are doubled up. Data is collected through a survey of homeless providers, such as nonprofits, faith-based organizations, law enforcement, public health, corrections, and human services.

Non-Homeless Special Needs Assessment

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

Non-Housing Community Development Needs

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

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

Summary of Housing Needs – HOME Consortium

Demographics	Base Year: 2009	Most Recent Year: 2020	Percent Change
Population	1,237,225	1,290,105	4%
Households	468,310	486,475	4%
Median Income	0	0	0

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Table 5 - Housing Needs Assessment Demographics

Number of Households Table – HOME Consortium

Dakota County	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	>100 percent AMI
Total Households	48,442	55,493	91,649	61,030	229,910
Small Family Households	10,651	15,448	30,198	26,067	133,812
Large Family Households	2,446	4,514	7,120	6,119	20,809
Household contains at least one person 62-74 years of age	11,914	13,481	23,964	13,489	48,095
Household contains at least one-person age 75 or older	12,333	12,338	12,780	5,611	12,217
Households with one or more children 6 years old or younger	5,663	9,049	14,476	11,200	25,784

Data Source: 2016-2020 CHAS

Table 6 - Total Households

Housing Needs Summary Tables

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

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,173	353	408	157	2091	84	73	68	85	310
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	267	278	342	164	1051	79	129	261	70	539
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	822	1196	1032	382	3432	352	650	889	455	2346
Housing cost burden greater than 50 percent of income (and none of the above problems)	15923	3454	666	133	20176	11752	5896	2165	370	20183
Housing cost burden greater than 30 percent of income (and none of the above problems)	3432	11818	7566	609	23425	4754	10044	14716	4747	34261
Zero/negative Income (and none of the above problems)	1002	0	0	0	1002	1352	0	0	0	1352

Data Source: 2016-2020 CHAS

Table 7 – Housing Problems

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

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	18186	5280	2454	850	26770	12272	6721	3371	965	23329
Having none of four housing problems	8287	17394	25843	13366	64890	9738	26091	59972	45860	141661
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016-2020 CHAS

Table 8 – Housing Problems 2

3. Cost Burden > 30 percent - HOME Consortium

Dakota County	Renter				Owner			
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5525	5374	2725	16324	3579	5052	5934	14565
Large Related	1092	1384	408	2884	862	1168	1217	3247
Elderly	8181	4715	2706	15602	9411	7117	5980	22508
Other	6334	5133	2806	14273	3065	2847	3966	9878
Total need by income	21132	1666	8645	46383	16917	16184	17097	50198

Data Source: 2016-2020 CHAS

Table 9 – Cost Burden > 30 percent

4. Cost Burden > 50 percent - HOME Consortium

Dakota County	Renter				Owner			
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	925	925	2822	1947	0	4769
Large Related	0	0	335	335	585	228	95	908
Elderly	6552	1683	632	8867	6101	2654	1189	9944
Other	0	5576	865	6441	2490	0	0	2490
Total need by income	6552	7259	2757	16568	11998	4829	1284	18111

Data Source: 2016-2020 CHAS

Table 10 – Cost Burden > 50 percent

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

Dakota County	Renter					Owner				
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	>80-100 percent AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,040	1,387	1,137	416	3,980	353	724	925	334	2,336
Multiple, unrelated family households	53	64	113	110	340	48	55	198	194	495
Other, non-family households	24	35	138	30	227	35	0	20	0	55
Total need by income	1,117	1,486	1,388	556	4,547	436	779	1,143	528	2,886

Data Source: 2016-2020 CHAS

Table 11 – Crowding Information

Dakota County	Renter				Owner			
	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total	0-30 percent AMI	>30-50 percent AMI	>50-80 percent AMI	Total
NUMBER OF HOUSEHOLDS								
Households with Children Present	1665	2020	1815	5500	1570	1270	2935	5775

Data Source: 2016-2020 CHAS

Table 5 – Crowding Information

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

Approximately 41,583 of the units in 2020 were single person households according to the 2016-2020 ACS. Single person households make up a large segment of all renter-occupied units in Dakota County, at 24.75 percent. Two-persons households made up 33.83 percent of households, and 4+-person households made up 25.6 percent of households.

In 2023-2024, Dakota County had 591 clients on the Coordinated Entry priority list; of these, 449 were singles (76 percent). These numbers reflect the total number of clients throughout the year. Singles are also the majority of unsheltered persons, with 228 unsheltered singles identified during the 2023 Point-in-Time count.

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

- % of units occupied by single person households
 - o 41,583 of the units occupied in 2020 were single person households
 - o 24.75% of all units occupied are single person households
- % of single person households in all renter-occupied units
 - o There are a total of 17,374 single person households in all renter-occupied units
 - o Of all renter-occupied units, 39.7% are single person households
 - o Of all owner-occupied units, 19.5% are single person households

- % of 2 person households making up all households
 - o There are a total of 56,830 two-person households living in renter-occupied units and owner-occupied units
 - o Of all households, 33.83% are two-person households
- % of 4+ person households making up all households
 - o There is a total of 43,092 4+ households living in renter-occupied units and owner-occupied units
 - o Of all households, 25.6% are 4+ households

Source: 2022 ACS 5-Year Estimates

The emergency housing needs of seniors have been on the rise as projections show substantial growth of the Senior population in the next few years. Using data from the ACS 5-Year Estimates from the U.S Census Bureau, forecasts display a 40.08 percent increase in the Senior population in Urban Communities, 33.2 percent increase in the Suburban Communities, 29.54 percent increase in the Suburban Edge and Emerging Suburban Edge Communities, and an 18 percent increase in the Rural Communities from 2022 to 2030.

[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.](#)

According to the 2022 ACS, 43,378 or about 9.90 percent of the total population reported a disability among the civilian non-institutionalized population. The likelihood of having a disability varied by age – from 5.6 percent of people under 18 years old, to 16.3 percent of people 18 to 64 years old, to 58.8 percent of those 65 years and over.

The most prevalent type of disability among children (4 percent) was cognitive disability. Among seniors, the most common disability is ambulatory (14.9 percent).

An estimated 17,275, or 26.84 percent of all seniors, have a disability. Of those, 6,563 seniors have a self-care disability or 10.2 percent of seniors. This figure has doubled since the 2017 ACS, which recorded 3,196 seniors with a self-care disability.

A third of the civilian non-institutionalized population with a disability are employed, leaving two-thirds not in the labor force according to the Bureau of Labor Statistics. Because of their employment disability, a portion of these people may be in need of affordable or subsidized housing.

The following table details the category of disability by income level. The total is more than the total households for Dakota County as the average from survey data is over the three-year period. In addition, some households may have more than one member with these limitations and an individual may have more than one limitation.

Type of Limitation and Income Category	Total HHs		Owner HHs		Renter HHs	
	No.	Pct.	No.	Pct.	No.	Pct.
Households w/Incomes at or less than 30% AMI						
With a hearing or vision impairment	2870	1.5%	1635	1.2%	1235	2.5%
With an ambulatory limitation	3560	1.9%	980	0.7%	2580	5.2%
With a cognitive limitation	2495	1.3%	775	0.6%	1720	3.5%
With a self-care or independent living limitation	3445	1.9%	875	0.6%	2570	5.2%
With no limitations	9855	5.3%	4395	3.2%	5460	11.0%
Households w/Incomes greater than 30% but 50% or less of AMI						
With a hearing or vision impairment	2195	1.2%	1315	1.0%	880	1.8%
With an ambulatory limitation	2665	1.4%	1370	1.0%	1295	2.6%
With a cognitive limitation	2120	1.1%	965	0.7%	1155	2.3%
With a self-care or independent living limitation	2425	1.3%	1040	0.8%	1385	2.8%
With no limitations	12995	7.0%	7450	5.5%	5545	11.1%
Households w/Incomes greater than 50% but 80% or less of AMI						
With a hearing or vision impairment	2635	1.4%	1970	1.4%	665	1.3%
With an ambulatory limitation	2945	1.6%	2015	1.5%	930	1.9%
With a cognitive limitation	2105	1.1%	1300	1.0%	805	1.6%
With a self-care or independent living limitation	2275	1.2%	1295	1.0%	980	2.0%
With no limitations	23810	12.8%	15805	11.6%	8005	16.1%
Households w/Incomes greater than 80%						
With a hearing or vision impairment	7015	3.8%	6090	4.5%	925	1.9%
With an ambulatory limitation	5055	2.7%	4170	3.1%	885	1.8%
With a cognitive limitation	5425	2.9%	4435	3.3%	990	2.0%
With a self-care or independent living limitation	5205	2.8%	4340	3.2%	865	1.7%
With no limitations	84555	45.5%	73665	54.2%	10890	21.9%
Total	185650	100.0%	135885	100.0%	49765	100.0%

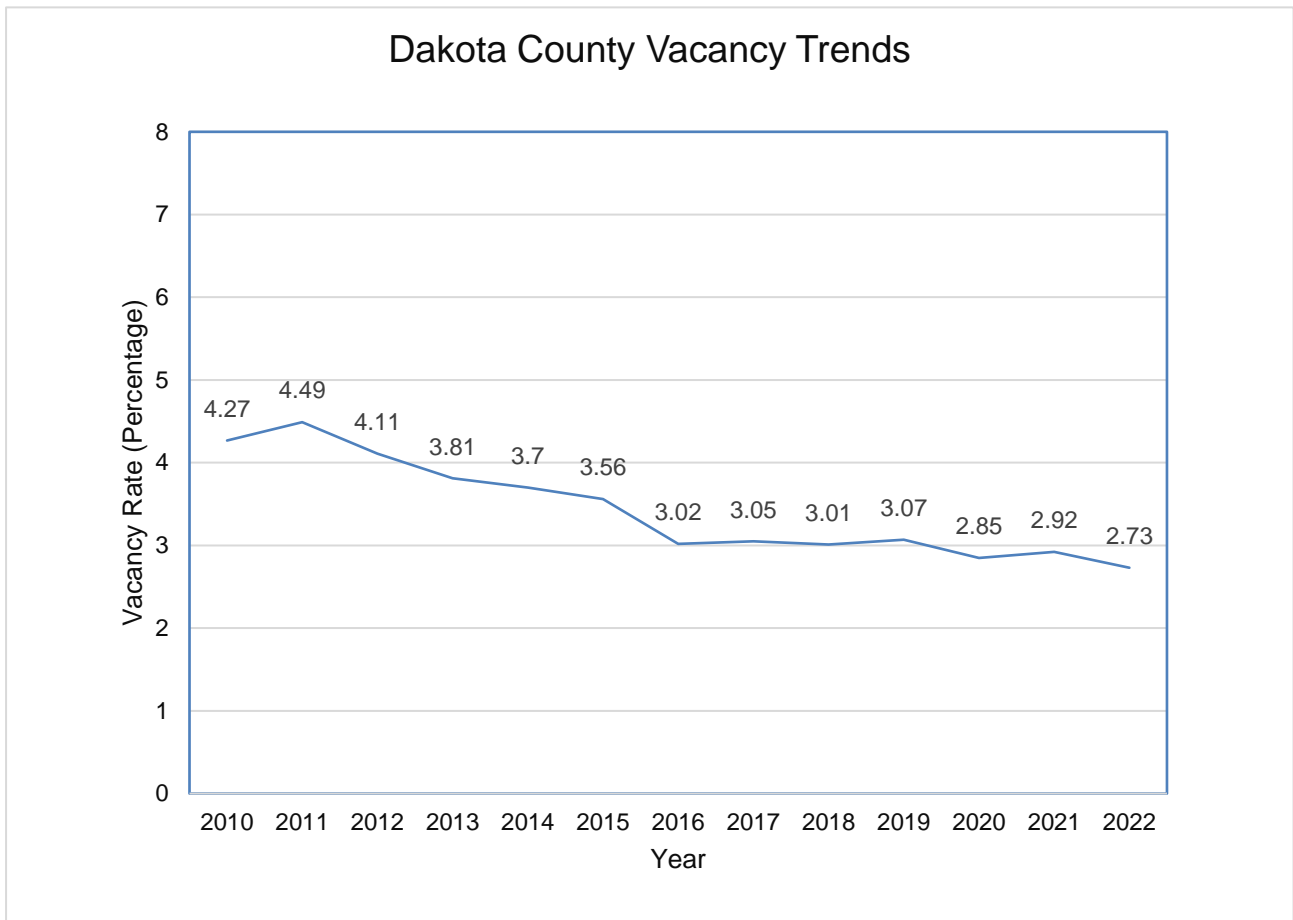
The data shows 34,570 owner-occupied households indicated some type of limitation versus 19,865 renter households. Owner-occupied households with limitations are more likely to have higher incomes than renter households with limitations. A higher number of renter households (8,105 households) with incomes of 30 percent or less of AMI indicated some type of limitation including either vision/hearing, ambulatory, cognitive, or self-care. Service providers who assist clients with disabilities identified these households as needing housing assistance since they have trouble accessing the rental market.

A higher proportion of owner-occupied households with limitations have household incomes of 80 percent or higher of the AMI (12.2 percent). The data does not identify the severity of the limitation other than the disability or limitation must last six months or longer.

The 2023 Wilder Research count found 307 people (176 adults and 131 minor children with parents) were in Emergency and domestic violence shelters in Dakota County and in surrounding Suburban Metro Areas. In program year 2023, approximately 27% of Dakota County's ESG recipients reported having been victims of domestic violence. The Minnesota Department of Safety estimates that 33.9% of women and 25.1% of men experience domestic violence in their lifetime. Given the high rates of domestic violence in Minnesota, rental assistance is needed to assist victims in leaving unsafe situations.

What are the most common housing problems?

The most common housing problems are access to housing and affordability or being cost burdened. Dakota County has continued to see the rental vacancy rate drop to extreme lows. As of the ACS 5-Year Estimates, the vacancy rate for the county was 2.73 percent in 2022. In the last 10 years, the vacancy rate steadily continues to fall, exacerbating housing affordability challenges.



10 Year Countywide Vacancy Trends

The low vacancy rates have been a trend across the metropolitan region resulting in an increase in the number of households searching for available rental units in the market, not just residents of Dakota County. Vacancy rates in Dakota County are considerably lower than those in Ramsey County, which has a vacancy rate of 5.71 percent, and Hennepin County with a vacancy rate of 5.28 percent. Residents of Dakota County have fewer available housing options than those of surrounding metropolitan areas.

The competition for limited vacancies has allowed property owners and landlords to be more selective of their prospective tenants. The result has low-and moderate-income

households experiencing a much greater challenge securing and accessing rental housing, especially naturally occurring affordable housing.

As shown elsewhere in this section, residents of Dakota County are cost burdened, with 46,383 rental households earning less than 30 percent AMI and 50,198 owner households earning 50 percent or less of AMI. Though this is a slight decrease from the 2020-2024 Consolidated Plan, households are still experiencing the challenges of being cost burdened. When looking at the total number of households by each tenure type, those whose income fell below 80 percent AMI, 36.7 percent are >30 percent cost burden at the 0-30 percent or more cost burden. The greatest percentage of renters experiencing a cost burden are >30 percent cost burden at the 0-30 percent AMI level. The greatest percentage of homeowners experiencing a cost burden are >50 percent cost burden at the 0-30 percent income level.

The other housing problems of lacking kitchen or plumbing and overcrowding do not seem to be as prevalent. While there are still some occurrences, the number of residents affected is on a much smaller scale compared to the number of cost burdened as a housing problem.

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

The tables suggest single (other) rental households at the 0-30 percent AMI income level and elderly ownership households at the 0-30 percent AMI level are the most affected by cost burden.

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

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

For those at imminent risk of homelessness, characteristics include low wages/temporary jobs/lack of living wage employment, medical emergencies or other one-time issues that interrupt work, limited financial resources to deal with emergencies and unexpected expenses. Other factors may also be at play, including medical conditions, mental health or chemical dependency. Extremely low-income families are

also at risk of homelessness due to the high cost of childcare and lack of transportation that are barriers to employment and housing stability.

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

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

Of the households served with Dakota County's FHPAP prevention and homeless assistance program in the FHPAP prevention and homeless assistance program in the 2022-2024 biennium, 332 were families and 250 were singles. 47.5 percent of people served were African American (whereas the general population in Dakota County is 9.4 percent African American).

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

For those who receive ESG rapid re-housing assistance (07/01/2023-06/30/2024),

- 6 households were served
- 6 people were served (6 adults and 0 children)
- 16 percent were African American, 50 percent were White
- 33 percent of adults had experienced domestic violence

For those who received HUD CoC rapid re-housing (6/1/2023-5/31/2024),

- 50 percent were families with children
- 47 percent were African American, 22 percent White
- 8 percent of clients had 2 or more physical or mental health conditions 48 percent had none
- 47 percent of adults had experienced domestic violence
- 85 percent achieved housing stability
- 53 percent increased total income

Of those who exited:

- 3 percent exited to emergency shelter
- 83 percent were renting on their own
- 1 percent were staying with family or friends permanently

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

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

According to the Statewide Report on Homelessness conducted via surveys in October 2023, housing affordability is cited as the primary reason for loss of housing.

Survey respondents cited three main reasons for continued housing instability/homelessness:

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

Of all survey respondents:

- 77 percent are currently unemployed
- 39 percent of homeless women were fleeing domestic violence
- 60 percent have a serious mental illness
- 54 percent are on a subsidized housing waitlist

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

Introduction

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

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

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

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	36727	6342	2306
White alone	27252	5324	1911
Black / African American alone	3807	399	172
Asian alone	1538	286	84
American Indian, Alaska Native alone	250	47	0
Pacific Islander alone	15	10	4
Hispanic, any race	2811	166	114

Data Source: 2016-2020 CHAS

Table 13 - Disproportionally Greater Need 0 - 30 percent AMI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	33912	19201	0
White alone	26025	15798	0
Black / African American alone	3146	1083	0
Asian alone	1392	702	0
American Indian, Alaska Native alone	171	129	0
Pacific Islander alone	0	0	0
Hispanic, any race	2386	1111	0

Data Source: 2016-2020 CHAS

Table 14 - Disproportionally Greater Need 30 - 50 percent AMI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25637	47914	0
White alone	21397	40934	0
Black / African American alone	1353	2507	0
Asian alone	1303	1605	0
American Indian, Alaska Native alone	82	267	0
Pacific Islander alone	0	0	0
Hispanic, any race	1143	2055	0

Data Source: 2016-2020 CHAS

Table 15 - Disproportionally Greater Need 50 - 80 percent AMI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9726	45090	0
White alone	8521	39405	0
Black / African American alone	399	1831	0
Asian alone	452	1956	0
American Indian, Alaska Native alone	10	119	0
Pacific Islander alone	0	4	0
Hispanic, any race	196	1245	0

Data Source: 2016-2020 CHAS

Table 16 - Disproportionally Greater Need 80 - 100 percent AMI

Discussion

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

0-30 percent

- Black/African American alone
- American Indian/Alaska Native alone

30-50 percent

- Black/African American alone
- American Indian/Alaska Native alone

50-80 percent

- American Indian/Alaska Native alone

80-100 percent

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

At the 0-30 percent AMI income level, 78.62 percent of all households having an income within this range have one or more of the four housing problems.

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

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

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

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

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29526	13568	2306
White alone	21858	10737	1911
Black / African American alone	3042	1153	172
Asian alone	1280	531	84
American Indian, Alaska Native alone	221	81	0
Pacific Islander alone	15	10	4
Hispanic, any race	2132	845	114

Data Source: 2016-2020 CHAS

Table 17 – Severe Housing Problems 0 - 30 percent AMI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13773	39325	0
White alone	10558	31240	0
Black / African American alone	1163	3062	0
Asian alone	669	1445	0
American Indian, Alaska Native alone	45	260	0
Pacific Islander alone	0	0	0
Hispanic, any race	1137	2360	0

Data Source: 2016-2020 CHAS

Table 18 – Severe Housing Problems 30 - 50 percent AMI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5727	67817	0
White alone	4240	58117	0
Black / African American alone	374	3475	0
Asian alone	572	2332	0
American Indian, Alaska Native alone	19	337	0
Pacific Islander alone	0	0	0
Hispanic, any race	398	2814	0

Data Source: 2016-2020 CHAS

Table 19 – Severe Housing Problems 50 - 80 percent AMI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2033	52697	0
White alone	1646	46246	0
Black / African American alone	101	2131	0
Asian alone	122	2294	0
American Indian, Alaska Native alone	0	129	0
Pacific Islander alone	0	4	0
Hispanic, any race	92	1355	0

Data Source: 2016-2020 CHAS

Table 20 – Severe Housing Problems 80 - 100 percent AMI

Discussion

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

0-30 percent

- Black / African American alone
- American Indian, Alaska Native alone

30-50 percent

- Black / African American alone
- American Indian, Alaska Native alone
- Hispanic alone

50-80 percent

- Asian alone
- American Indian, Alaska Native alone

80-100 percent

- None

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Housing Cost Burden - HOME Consortium

Housing Cost Burden	<=30 percent	30-50 percent	>50 percent	No / negative income (not computed)
Jurisdiction as a whole	363386	65419	45525	2501
White	321392	53624	36015	1997
Black / African American	11664	4614	3766	217
Asian	14955	2568	1851	89
American Indian, Alaska Native	1181	263	240	0
Pacific Islander	167	0	15	4
Hispanic	9739	3200	2544	149

Data Source: 2016-2020 CHAS

Table 21 – Greater Need: Housing Cost Burdens AMI

Discussion

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

<=30 percent

- American Indian/Alaska Native
- Pacific Islander

30-50 percent

- American Indian/Alaska Native

>50 percent

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

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

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

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

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

There is one group that has a greater disproportionate need at the 30-50 percent cost burden level compared to the needs of the income category. They are:

- American Indian/Alaska Native

At the ≤30 level there are two groups that had a greater need relative to the jurisdiction. They are:

- American Indian/Alaska Native
- Pacific Islander

If they have needs not identified above, what are those needs?

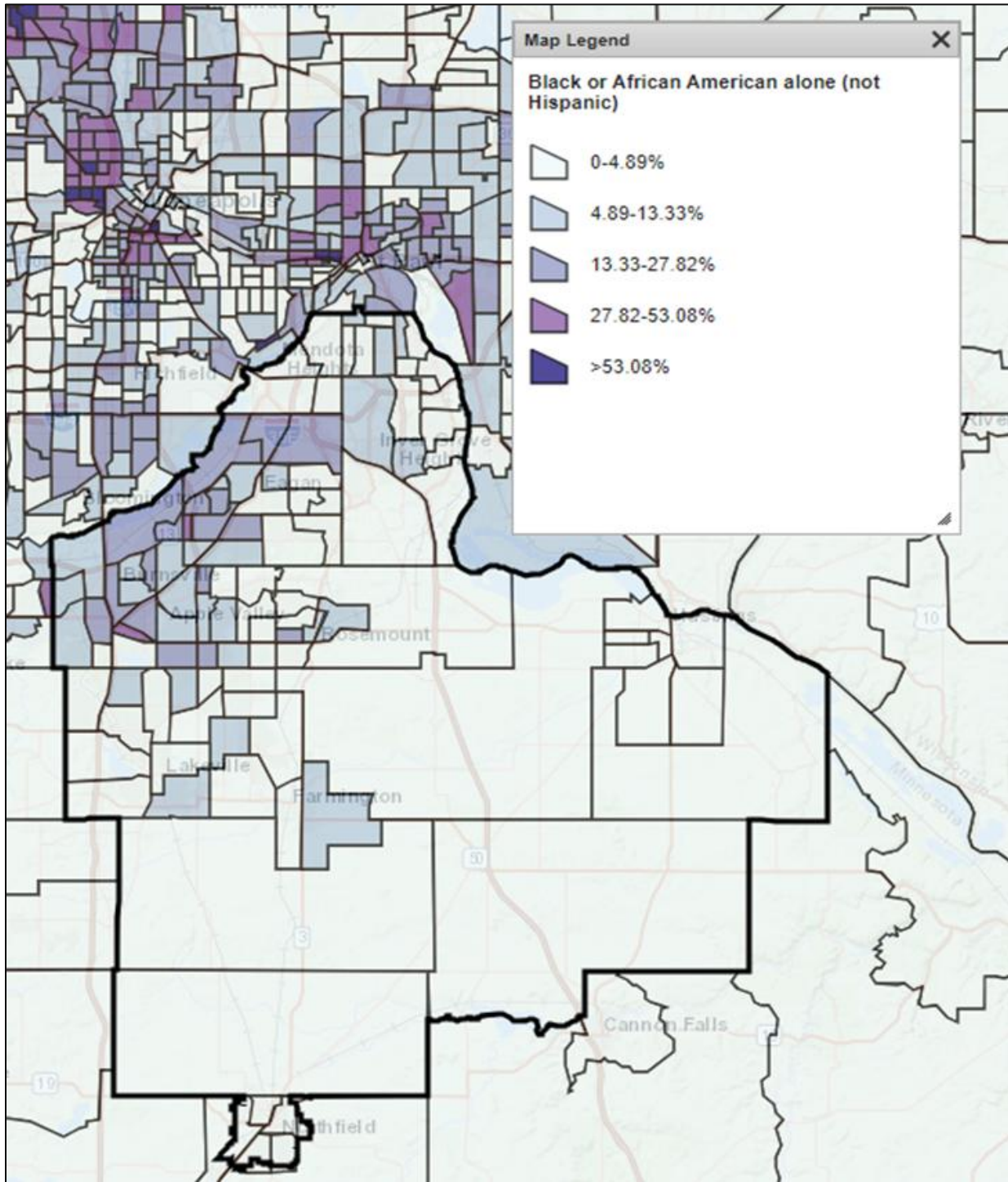
Not applicable.

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

There are concentrated Black/African American populations in the city of Burnsville. The city's Black/African American population is 14.1 percent, with one neighborhood reaching a Black/African American population of 33.83 percent.

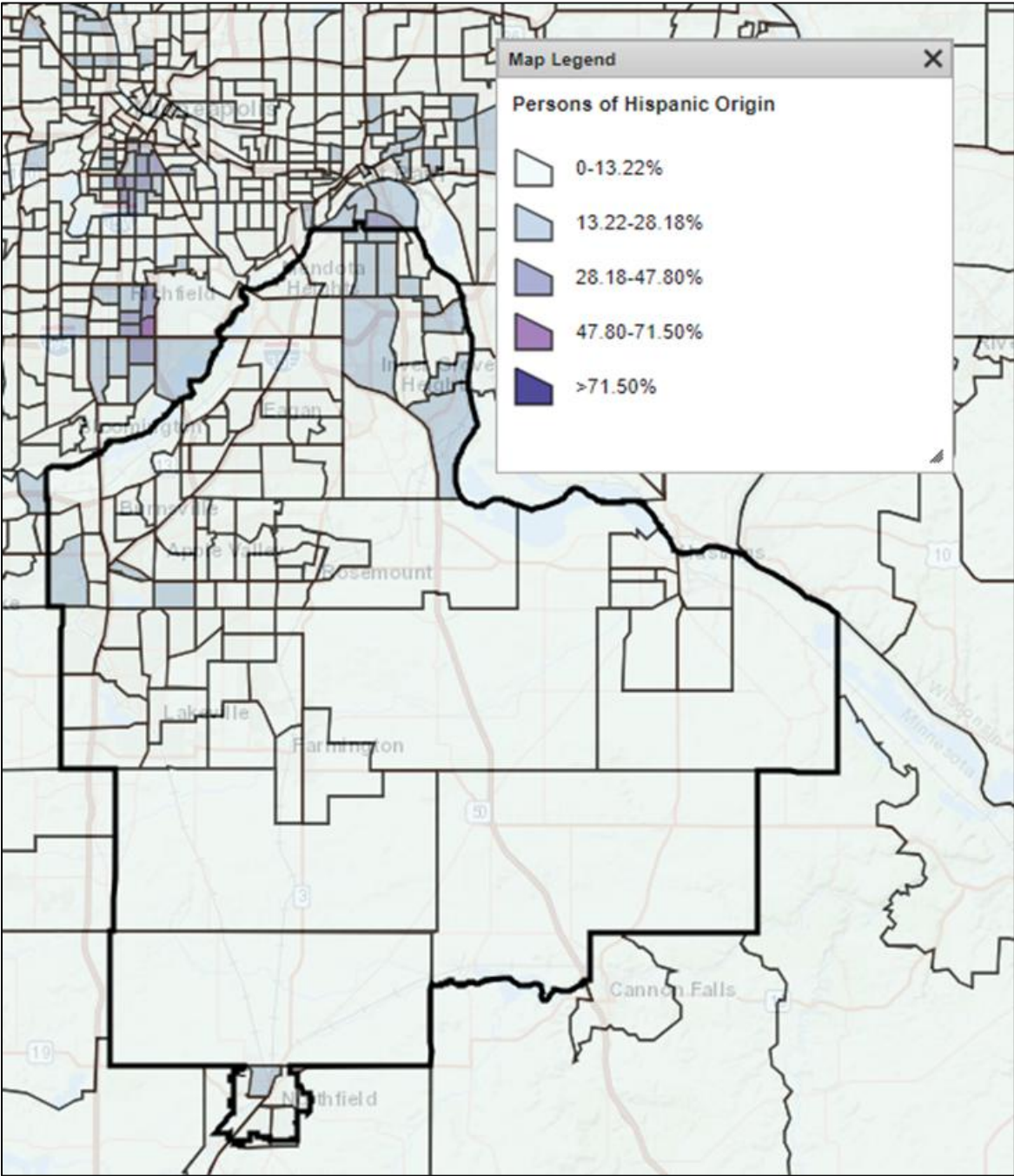
There are concentrated Hispanic populations in two of Dakota County's cities. According to the 2020 Decennial Census, the city of West St. Paul's Hispanic Population is 20.23 percent. The city of South St. Paul's Hispanic Population is 15.50 percent.

Black or African American Population



Source: HUD CPD Maps, American Community Survey 2016-2020

Hispanic Population



Source: HUD CPD Maps, American Community Survey 2016-2020

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

Introduction

The Dakota County CDA is responsible for administering the public housing inventory and Housing Choice Voucher programs in Dakota County. The scatter site public housing includes 4 four-plexes and 107 scattered sites throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA South St. Paul operates 298 units of public housing in two apartment buildings.

The Housing Choice Voucher Program is also administered by the CDA and is a federal program for all jurisdictions in Dakota County. The CDA assists 2,646 households through this program. The CDA also administers project-based assistance for units in Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 31 units between the two, all two- and three-bedroom units.

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

Totals in Use - HOME Consortium

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program	Disabled *	
Number of units in use	0	0	312	323	49	2267	0	0	0

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

Table 22 - Public Housing by Program Type

Characteristics of Residents – Dakota County

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$26,163	\$15,090	\$14,764	\$15,078	0	0
Length of stay/Program assistance (Highest percentage)	0	0	4 Years	6	2	6	0	0
Average Household size	0	0	3	2	2	2	0	0
Number Homeless at admission	0	0	0	0	0	0	0	0
Number of Elderly Program Participants (>62)	0	0	32	493	0	492	0	0
Number of Disabled Families	0	0	72	713	3	707	0	0
Number of Families requesting accessibility features	0	0	312	2,323	49	2,267	0	0
Number of HIV/AIDS program participants	0	0	0	0	0	0	0	0
Number of DV victims	0	0	0	0	0	0	0	0

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

Table 23 – Characteristics of Residents by Program Type

Race of Residents – Dakota County

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	205	1,371	24	1,340	0	0	0
Black/African American	0	0	79	859	22	837	0	0	0
Asian	0	0	28	47	1	46	0	0	0
American Indian/Alaska Native	0	0	0	42	2	40	0	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

Table 24– Race of Public Housing Residents by Program Type

Ethnicity of Residents – Dakota County

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	17	121	4	117	0	0	0
Not Hispanic	0	0	295	2,202	45	2,150	0	0	0

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

Data Source: PIC (PIH Information Center)

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

The needs of the existing public housing residents and applications vary based upon household composition and disability. Currently, 46 households on the CDA’s wait lists are in need of an accessible unit. The majority of those in need are requesting a one-bedroom unit.

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

The number of households on the waiting list for public housing for Dakota County CDA is 13,507 applicants. The bedroom size requested is broken down as follows:

Bedroom Size	Number on waiting list
1	6,203
2	4,053
3	3,251

As of October 2024, there are 11,193 households on the Section 8 waiting list.

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

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

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

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

Other rental households not living in public housing or who do not hold a Housing Choice Voucher continue to struggle to afford their housing as shown by the number of cost burdened households. Low- and moderate-income households need housing that is affordable at their income level and sized appropriately to the members in their household. The desire for additional affordable units is evident by the number of households waiting for these specific subsidized housing programs. The difficulty most entitlement jurisdictions face is the demand exceeding the development capacity. Dakota County is fortunate to offer other local housing subsidies, but the need has always far outweighed the funding and/or available units.

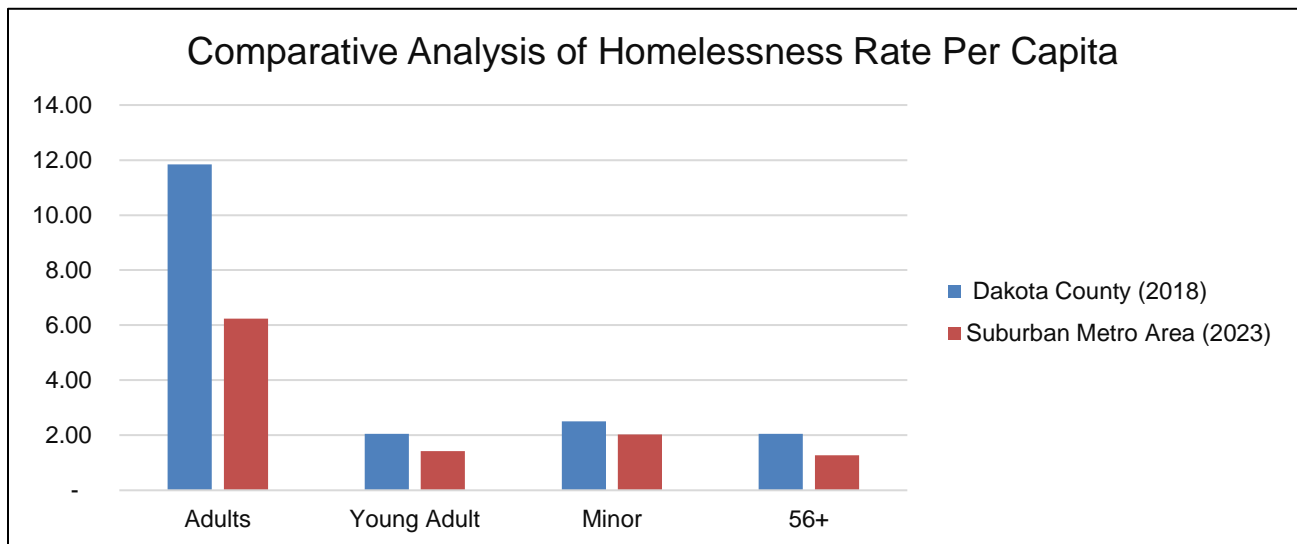
NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The growing need for homeless assistance is demonstrated by: Point in Time survey data that identifies high numbers of sheltered and unsheltered individuals and families and doubled up families (337 families), 2) waitlist for family shelter (currently 45 families) and longer shelter stays, and 3) a coordinated entry priority wait list with approximately 180 homeless households currently waiting for a housing resource.

Dakota County conducts the annual Homeless Point in Time Survey to count the number of homeless individuals and families each year. The 2023 PIT survey included surrounding Suburban Metro Areas, and counted 146 persons (21 parents in families, 99 individuals, and 26 children under the age of 18 in families). Dakota County alone had a higher per capita homelessness rate in 2018 compared to the Suburban Metro Area which includes Dakota County in 2023. This suggests that homelessness is more prevalent within Dakota County relative to the Suburban Metro Area as a whole, and that over time homelessness in Dakota County is a persistent issue relative to the Suburban Metro Area, considering their respective sizes. The following is the age breakdown:

- 83 adults age 25+
- 19 young adults aged 18-24
- 27 minors (17 and under) in families
- 17 older adults aged 56+



Source: Wilder Research, Point in Time Study 2018, 2023

Homeless Needs Assessment – Dakota County

Population	Estimate the Number of persons experiencing homelessness on a given night		Estimate the Number experiencing homelessness each year	Estimate the Number becoming homeless each year	Estimate the Number exiting homelessness each year	Estimate the Number of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	95	10	575	450	400	90 days
Persons in Households with Only Children	4	0	75 (18-24)	60	30	90 days
Persons in Households with Only Adults	212	207	400	350	300	120 days
Chronically Homeless Individuals	30	30	50	40	Unavailable	Unavailable
Chronically Homeless Families	0	0	0		Unavailable	Unavailable
Veterans	2	2	20	12	Unavailable	Unavailable
Unaccompanied Child	0	0	0	0	Unavailable	Unavailable
Persons with HIV	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Data Source Comments:	<ul style="list-style-type: none"> • Point In Time Survey, January 23, 2024. Numbers in table are persons defined as HUD homeless and does not include doubled-up. • Consulted with CoC to complete table. • ** Estimates based upon PIT data, shelter data, and annualizing 1st quarter coordinated entry data. 					

Table 26 - Homeless Needs Assessment

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person experiences homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

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

Nature and Extent of Homelessness – Dakota County

Race:	Sheltered:	Unsheltered (optional)
White	195	59
Black or African American	175	24
Asian	7	0
American Indian or Alaska Native	6	2
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	17	2
Not Hispanic	383	85

Data Source: January 23, 2023 PIT

Table 27 - Homeless Needs Assessment

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

The need for housing assistance for families is demonstrated by 1) Point in Time survey data identifying 146 people not in a formal shelter, including those who are doubled up, staying outside or on transit, 2) High waitlist for family shelter (45 households), 3) longer shelter stays, and 4) a coordinated entry priority wait list with approximately (180) homeless families waiting for a housing resource.

Data from Dakota County’s Family Homeless Prevention and Assistance Program (FHPAP) shows the characteristics of families in need of housing assistance.

- Single youth 18-24 = 2%
- Single adults 25-54 = 24%
- Single adults 55+ = 12%
- Families 18-24 with children = 3%
- Families 25-54 with children = 53%
- Families 55+ with children = 6%

It is estimated that a few hundred veterans need housing assistance in Dakota County on an annual basis. While coordinated service delivery has been improved Statewide and regionally through the introduction of the Minnesota Homeless Veteran Registry and other collaborative efforts, identification of veterans experiencing housing stability concerns remains an ongoing challenge.

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

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

Disparities are particularly high for persons of color, who represent over half of the persons served with homeless prevention programs and in shelter in Dakota County. Nearly 66 percent of those assisted by FHPAP homeless prevention services are persons of color. In comparison, Homeless management Information System (HMIS) data for Suburban Metro Area Continuum of Care indicates 51 percent of persons experiencing homelessness are persons of color.

Homelessness in Dakota County touches all race yet the majority of those experiencing homelessness, either in shelter or those that are unsheltered, are either White or African American. According to the PIT survey, 28.6 percent of persons were African American and 36.5 percent were White households. About 2.7 percent of people experiencing homelessness were Hispanic. This is different than what is seen at the state level where 24.22 percent of adults who experience homelessness are African American/Black and 21.29 are White.

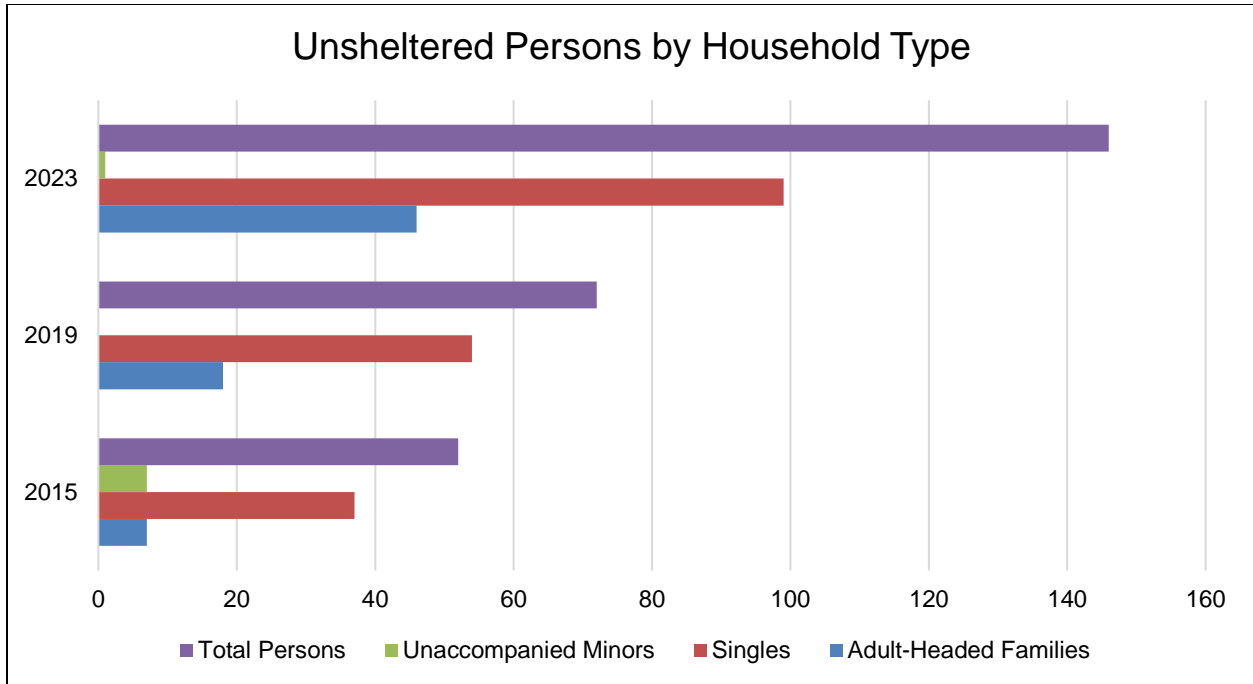
Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There is no one accurate measure of homelessness, but several data sources provide an estimate of the minimum number of persons encountered through several different measures. Standard measures are the PIT survey, the 2023 Wilder Survey and recent Coordinated Entry data.

Relative to the 2018 PIT survey, which documented 72 persons not in a formal shelter, there was an increase in the 2023 PIT survey, given the parameter change which includes surrounding Suburban Metro Areas. The 2023 survey counted 146 persons in

the Suburban Metro Area (99 single households and 47 persons in families) not in a formal shelter. The following is the age breakdown:

- 83 adults age 25+
- 19 young adults aged 18-24
- 27 minors (17 and under) in families
- 17 older adults aged 56+



Source: Wilder Research, Point in Time Survey 2015, 2019, 2023

The chart above shows the PIT survey count of the Suburban Metro Area from 2015, 2018, and the most recent 2023 data. Though families that are adult-headed experienced a minimal increase in homelessness, other household types encountered slight decreases, including total persons.

Coordinated Entry data: At the end of 2023, the coordinated entry priority wait list had 180 households in Dakota County who had been assessed as homeless and were waiting for a housing resource to become available. The majority of these households were assessed as needing a rapid re-housing resource, which includes rental assistance and shorter-term services to maintain housing stability.

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

Introduction

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

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

Describe the characteristics of special needs populations in your community:

Elderly. With the aging of the baby boomer generation, the greatest growth in Dakota County over this decade will occur in the 65+ age cohort. Currently, the senior population in Dakota County age 65 and over in 2022 was estimated to be 65,838. In 2022, the population growth rate was 5.7 percent from 2021. As the baby boomer generation continues to age, the 65+ group is projected to grow by 17 percent from 2020 to 2030. From 2010 to 2040, the senior population is expected to grow by 52,150.

Frail Elderly. As of 2022, there were 3,270 Frail Elderly, defined as persons aged 65 and older with a self-care disability and who require assistance with three or more activities of daily living, including bathing, walking, and performing light housework, in Dakota County.

Persons with mental, physical, and/or developmental disabilities. According to information collected by the 2017-2022 American Community Survey, 9.9 percent of Dakota County's non-institutionalized population has some form of disability. The most prevalent type of disability among children (59 percent) was mental disability. This is a significant increase from the 2013-2017 American Community Survey, which resulted in 33 percent of disabilities among children being cognitive difficulty. Among people aged 18 to 64, mental disability is the most common (32.7 percent), followed by physical disability (24.5 percent). Among seniors, the most common disability is ambulatory difficulties (28.8 percent), followed by hearing difficulties (24.1 percent).

In total, 22,174 people aged 18 to 64 in the County are either employed with a disability or unemployed with a disability; this is an estimated five percent of the population. Because of their employment disability, a portion of these people may need affordable or subsidized housing. Individuals may have more severe disabilities which may prevent

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

Persons with HIV/AIDS and their families. As of 2021 based on Minnesota Department of Health data, 222 people were newly diagnosed with HIV, adding up to 7,782 people living with HIV in the Minneapolis/St. Paul Metro Region.

Victims of domestic violence, dating violence, sexual assault, and stalking. The 2023 Wilder Research count found 307 adults and unaccompanied minors in emergency and domestic violence shelters in the Suburban Metro Area.

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

Elderly and Frail Elderly. Major shifts in housing preferences are expected to occur in Dakota County by 2030 as a larger proportion of the population moves into their senior years (65+). In 2012, ten percent of Dakota County's population was over the age of 65. This percentage increased to 14 percent in 2020 and is projected to increase to 16 percent in 2025 and 19 percent by 2030. Between 2010 and 2040, the senior population in Dakota County is projected to grow by about 52,150 people. Over this same period, the population under age 65 is projected to grow by 67,380. Seniors seeking a variety of housing products ranging from condominiums to assisted living housing will account for a larger share of demand for new multifamily housing.

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

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

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

Persons with Disabilities. Persons with disabilities face a range of housing related issues. Many people with disabilities who rely on Supplemental Security Income payments fall into this category. The amount of benefit received as part of the Supplemental Security Income program places a person in the HUD "extremely low" income limit group. Limited income may mean that persons with disabilities face severe

cost burdens. Besides affordability, persons with disabilities also face issues related to accessibility in housing and aging caregivers. As with elders, access to transportation, health care, and other facilities and services are important factors when weighing various housing options. Financing housing rehabilitation and modification to allow persons with disabilities to function independently or make homes accessible will continue to be a critical need. Overall, the most common housing problem for persons with disabilities is affordable, accessible, safe housing that is integrated into their chosen community.

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

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

The Minneapolis HOPWA-funded community is comprised of the metropolitan area, the 13-County Eligible Metropolitan Statistical Area (EMSA), includes: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties, three cities in Minnesota (Minneapolis, Saint Paul and Bloomington) and in Wisconsin, Pierce and Saint Croix Counties. There are not Eligible Metropolitan Statistical Area specific statistics but there is Minnesota-wide HIV/AIDS data available through the Minnesota Department of Health. As of 2023, an estimated 10,000 persons in Minnesota are living with HIV/AIDS. Approximately 38% of confirmed HIV/AIDS cases in Minnesota are African-American/Black individuals, a disproportionate percentage compared to the overall population of Minnesota. Overall, two-thirds of new HIV cases in Minnesota affect communities of color and males make up the majority of HIV/AIDS infections.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A.

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

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

Describe the jurisdiction's need for Public Facilities:

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

- Youth Centers
- Community Centers
- Child Care Centers

How were these needs determined?

These were the top three responses from online surveys completed by CDA residents, municipalities, developers, and service providers. These were also highly identified by respondents to a visual survey at local community events.

Describe the jurisdiction's need for Public Improvements:

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

- Street Improvements
- Water/Sewer Improvements
- Sidewalk Improvements

How were these needs determined?

These were the top three responses from online surveys completed by CDA residents, municipalities, developers, and service providers. These were also highly identified by respondents to a visual survey at local community events.

Describe the jurisdiction's need for Public Services:

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

- Fair Housing Activities
- Youth Services
- Senior Services

How were these needs determined?

These were the top three responses from online surveys completed by CDA residents, municipalities, developers, and service providers. These were also highly identified by respondents to a visual survey at local community events.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

Growth in the senior population after 2025 will impact the housing products needed for the future. Seniors seeking a variety of housing products ranging from condominiums to assisted living housing will account for a larger share of demand for new multifamily housing.

Public and Assisted Housing. The Dakota County CDA is responsible for administering the majority of the public housing inventory and federal Housing Choice Voucher programs in Dakota County. The scattered sit public housing includes 4 four-plexes and 107 scattered sites throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll buildings.

The CDA administers the HCV program, assisting 2,600 households through this program. Annual turnover within the HCV program is estimated to be 275 households. The CDA also administers project-based assistance for units in Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 31 units between the two, all two- and three-bedroom units.

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

Homeless Facilities, Housing and Services. In the Dakota, Anoka, Washington, Scott, and Carver County Continuum of Care, there are 640 beds at emergency shelters. In addition, there are 188 beds available at transitional housing facilities and an additional 840 beds available at permanent supportive housing facilities. Transitional housing facilities are meant to be temporary housing, usually with supportive services, to help stabilize a household moving to independent, permanent housing and are generally available for up to 24 months.

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

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

Employment and Housing. Since employment growth generally fuels household growth, employment trends are a reliable indicator of housing demand. Typically, households prefer to live near work for convenience. Developed Communities led the County in job creation in 2022, with the Suburban Edge and Emerging Suburban Edge Communities not far behind. The majority of the demand for the multifamily housing, and specifically for low- and moderate-income households, will be in the Developed Communities, where the majority of jobs are located and where access to public transportation options is greatest.

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

Introduction

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

The U.S Census Bureau's 2020 American Community Survey (ACS) reported that Dakota County had 174,164 housing units and that 4,760 (2.7 percent) of these units were vacant. Since 2010, the count has added approximately 16,296 housing units, therefore increasing the housing stock by 9.4 percent.

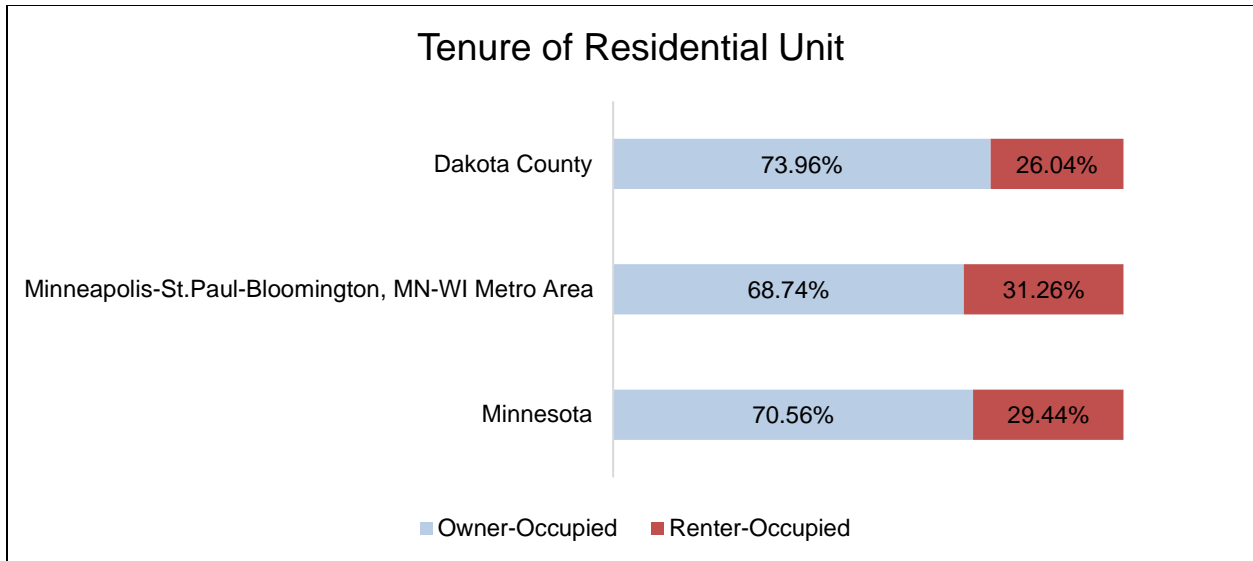
As shown in the following table, nearly two-thirds (63 percent) of Dakota County's housing stock consists of single-unit detached homes. The next most common housing structure in Dakota County are single unit attached (townhome) homes (15 percent).

All residential properties by number of units – HOME Consortium

Property Type	Number	Percent
1-unit detached structure	319,224	63 percent
1-unit, attached structure	75,688	15 percent
2-4 units	11,215	2 percent
5-19 units	21,403	4 percent
20 or more units	63,023	13 percent
Mobile Home, boat, RV, van, etc.	12,499	2 percent
Total	503,052	100 percent

Data Source: 2016-2020 ACS

Table 28 – Residential Properties by Unit Number



The number of households that own their residential units is significantly greater than rental households; 73.96 percent versus 26.04 percent. Dakota County has a higher proportion of homeowner households to renters when compared to the other six counties that make up the Minneapolis-St. Paul-Bloomington Minnesota and Wisconsin Metro Area and the State of Minnesota.

For the 26.04 percent of households that are renters, renting is a prudent choice. Households may not have the savings or credit to qualify for a mortgage. Young adults are often burdened with student debt, and for many seniors who are not able to keep up with the maintenance of homeownership, renting is an attractive alternative. The fair market price for a modest two-bedroom apartment in Dakota County is about \$1,622 per month. That requires a household to have an income of about \$65,000 to be considered affordable for that household.

Unit Size by Tenure – HOME Consortium

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	549	0 percent	4,903	4 percent
1 bedroom	5,606	2 percent	34,232	31 percent
2 or 3 bedrooms	68,141	18 percent	46,006	41 percent
4 or more bedrooms	300,580	80 percent	26,576	24 percent
Total	374,876	100 percent	111,717	100 percent

Data Source: 2016-2020 ACS

Table 29 – Unit Size by Tenure

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

The CDA assists between 2,600 to 2,700 households at a time with its housing choice voucher (HCV) program. The HCV program serves households at or below 60% AMI and households pay 30% of their income towards housing costs. The CDA has 203 public housing units serving 80% AMI or less with a preference for 30% AMI households and the City of South Saint Paul operates 298 units of senior public housing for those aged 50 and older that are income limited. There are 4,062 active LIHTC units in Dakota County. LIHTC projects typically target 50-60% AMI, but some more recent projects have used income averaging and provide units to households between 30-80% AMI. 65% of active LIHTC units in Dakota County are general occupancy and 35% serve seniors.

HOME funds and a locally sourced program, HOPE, have been used to build new affordable housing financed with Low Income Housing Tax Credits (LIHTC), and have also been used to fund rehabilitation and reconstruction of single-family homes. HOPE-assisted rental housing has an income limit of 50% AMI and the HOPE homeownership income limit is 80% AMI.

In recent years, Twin Cities Habitat for Humanity has been a regular recipient of HOME funding to reconstruct or rehabilitate single family homes that were acquired through the NSP program or were previously public housing scattered site units that were disposed of using Section 18 Demolition and Disposition. Once complete, these homes are sold to qualified households making 80% AMI or less. Additionally, the CDA administers a downpayment assistance program funded with HOPE dollars, which provides down payment and closing cost assistance to eligible homebuyers that purchase a Section 18 home or are a CDA resident.

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

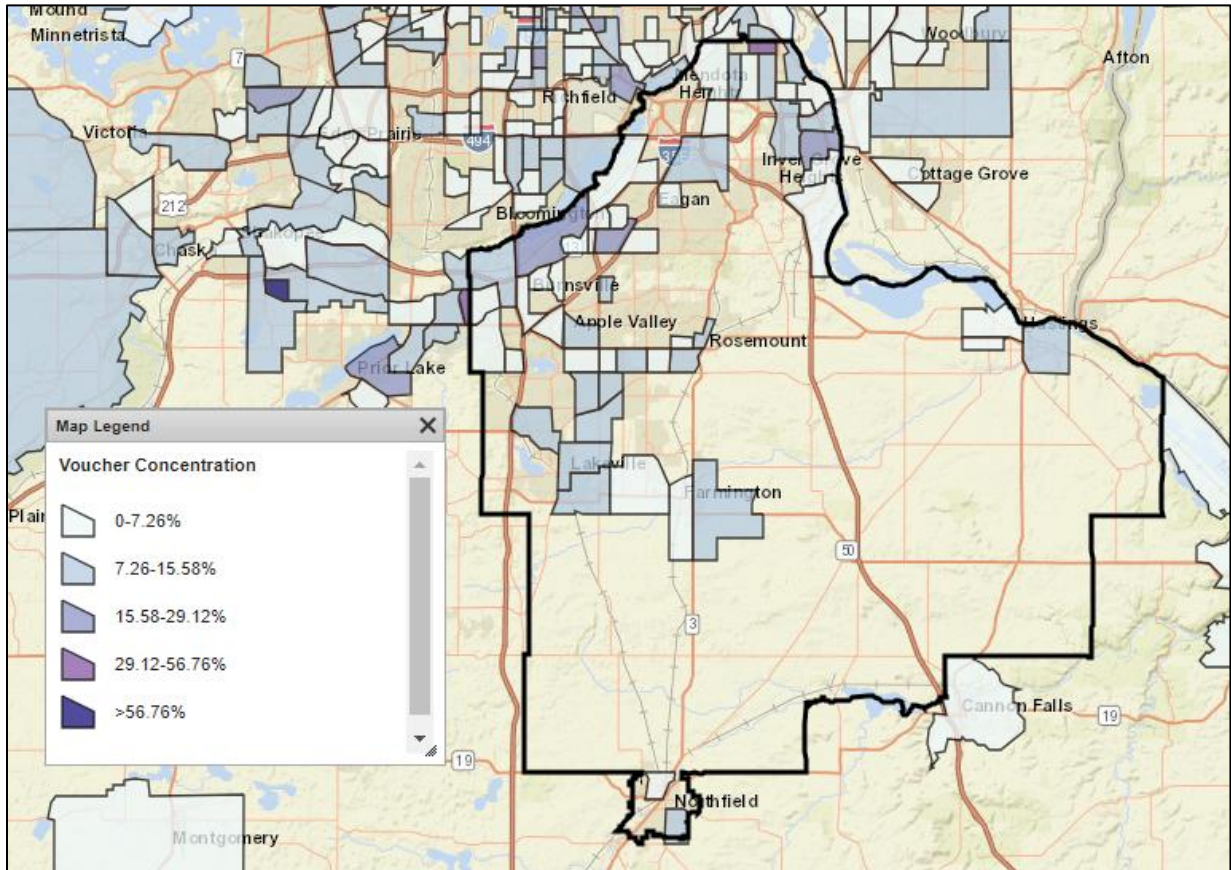
For renter occupied households, the targeted income level is 0-80 percent AMI and all family types. While previous discussion in other sections of the plan identifies specific groups that may be targeted, Dakota County has designed programs to be inclusive of all households. Specifically, households over the age of 55 may be served through the senior housing units that are managed by the CDA, the HCV program, and public housing.

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

Single renters under the age of 55 can access the HCV program, limited public housing and workforce housing developments. Singles would be the group less likely to be served by some of the other resources available to the other households in the

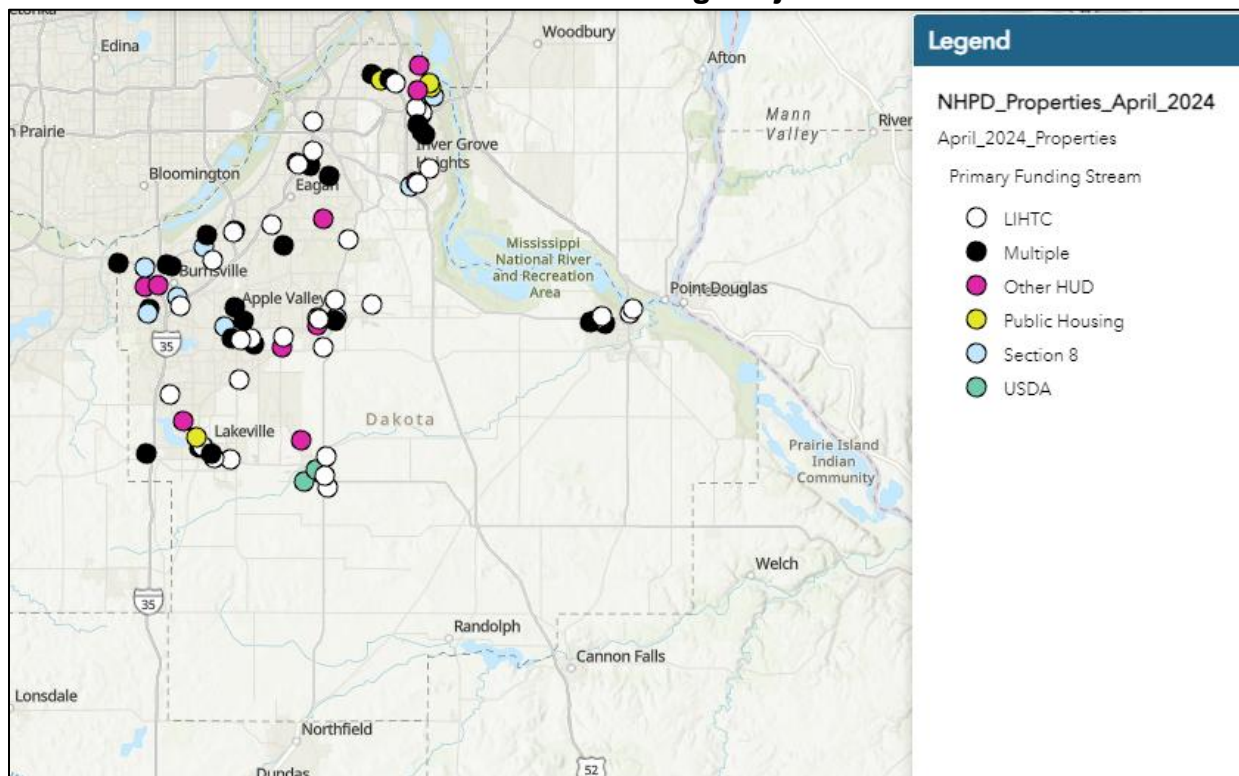
jurisdiction. The LIHTC program in Minnesota has placed parameters around the program that has limited the number of 1-bedroom units built, most likely to be occupied by a single-person household.

Voucher Concentration



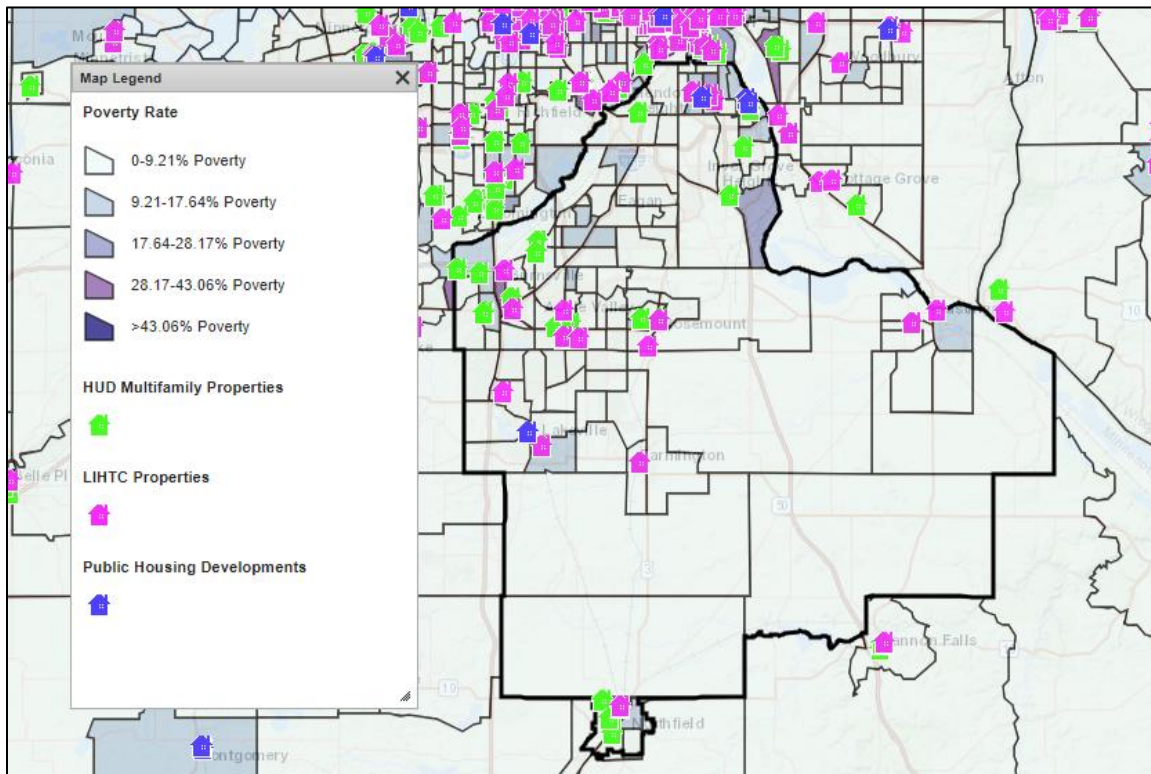
Source: American Community Survey 2016-2020, HUD CPD Maps

Subsidized Housing Projects



Source: National Housing Preservation Database Properties April 2024

Subsidized Housing Projects and Poverty Rate



Source: American Community Survey 2016-2020, HUD CPD Maps

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

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

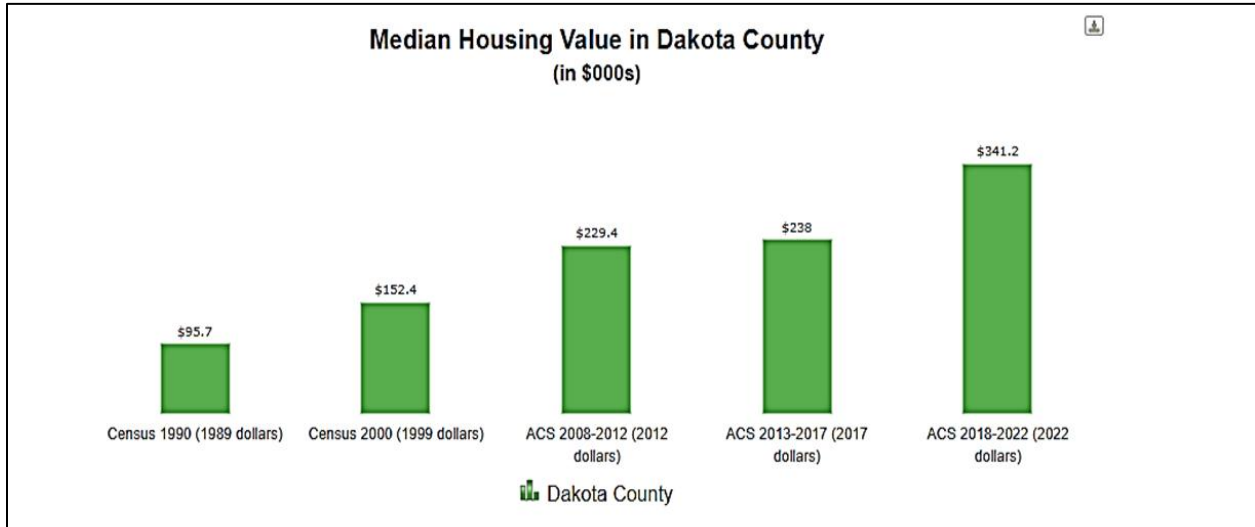
There are 31 Section 8 units in Dakota County with contracts that are set to expire in the next five years. There are 21 units at Cedar Villas in Eagan, and 10 units at Hidden Ponds in Apple Valley.

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

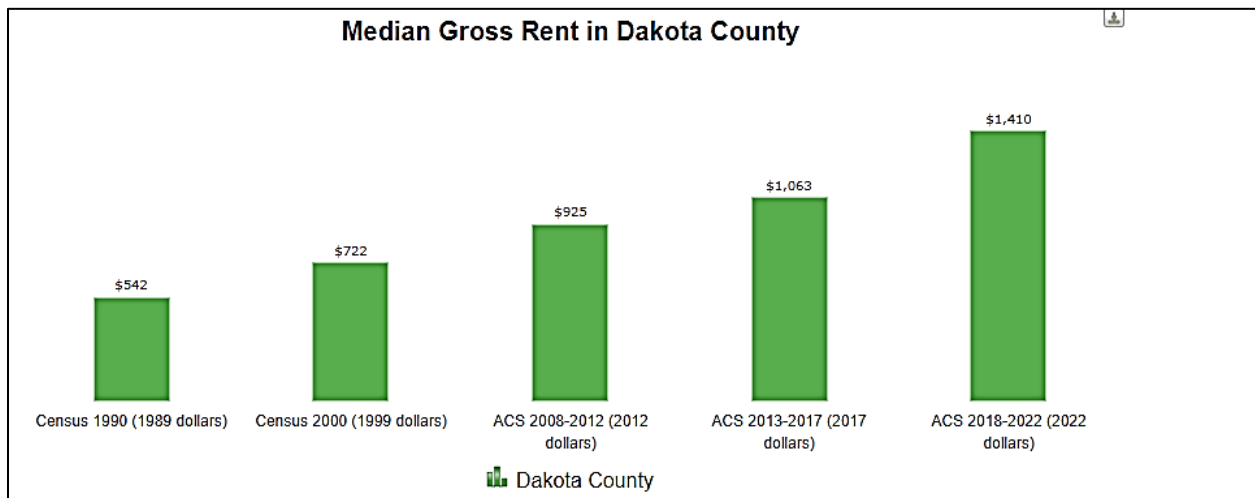
Dakota County CDA has developed over 2,800 units of affordable rental housing and has been a leader in the Twin Cities region in providing affordable housing to moderate income households. However, rental vacancy rates have reached new lows in some Dakota County communities and tightening vacancies and increasing rents have resulted in low- and moderate-income households experiencing greater challenges in securing affordable places to live. Additionally, the deep subsidy market (affordable to households with incomes at or below 50 percent AMI) have extensive waiting lists and are nearing an age where they will require significant rehabilitation. The CDA waiting list

for a Section 8 voucher has 11,193 households on it. Across all of the CDA’s housing types offered, there are 16,755 households on the waiting list.

Additionally, the current rental vacancy rate in Dakota County is 2.7%. A healthy rental market typically has a vacancy rate of 5-8%. With a low vacancy rate and high demand for affordable housing, Dakota County has a tight rental market where the demand for housing greatly outpaces supply.



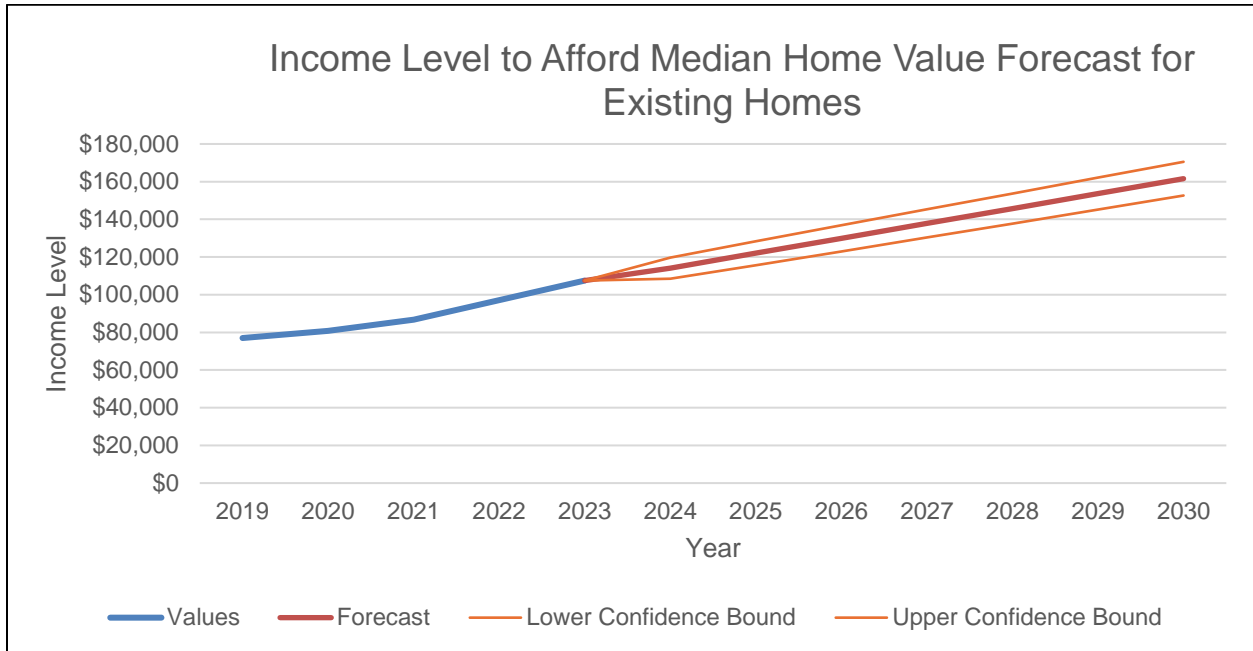
Source: U.S Census Bureau Decennial Census and American Community Survey, Metropolitan Council



Source: U.S Census Bureau Decennial Census and American Community Survey, Metropolitan Council

According to the HOME Homeownership Value Limits for the homeowner market, the median home value was \$383,908 in 2023, up 10.64 percent from the previous 12-month period. By 2030, the median home value is projected to increase by 33 percent at \$577,105 in existing homes. In new homes, the median home value was \$374,500 in 2023.

In 2023, to afford an existing home at the median value of \$383,908 a household requires an annual income of \$107,494. This has increased from \$97,160 from the previous 12-month period. By 2030, the annual income level needed to afford the median home value in existing homes increases to \$161,589. To afford a new home at the median value of \$374,500, a household requires an annual income of \$104,860.



Data Source: HUD, HOME Housing Trust Fund Homeownership Value Limits 2023

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

An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs and how housing affordability has changed over time. Cost burdened households may be cutting back on necessary household expenses because of housing costs; they might also be at risk of eviction or foreclosure. The 2016-2020 ACS estimates that 16,920 renters and 19,100 owners are cost burdened, which equals 22 percent of all households. These renters make up 41.56 percent of the renters in the County overall; the owners represent 15.56 percent of all owners.

Describe the need for specific types of housing:

Most of the demand for homeownership opportunities in Dakota County in the next five years is projected to be for modest homes (under \$400,000). Mortgage interest rates

have been relatively high since 2022 and while recent decreases by the Federal Reserve have made a 30-year fixed mortgage more accessible for low- and moderate-income households, the availability of moderately priced homes is limited in Dakota County. There is also a need for a variety in homeownership opportunities. For lower income households, purchasing part of a duplex or participating in a land trust can make homeownership a reality for low- and moderate-income households.

The CDA waitlist for a Section 8 voucher has 11,193 households on it and the waitlist for all housing types the CDA owns and manages is 16,755 households. As the largest provider of affordable housing in Dakota County, the CDA's long waitlists for rental assistance and rental housing indicate a strong need for more affordable housing in Dakota County, especially deeply affordable housing for those earning 30% AMI or less.

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

Introduction

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

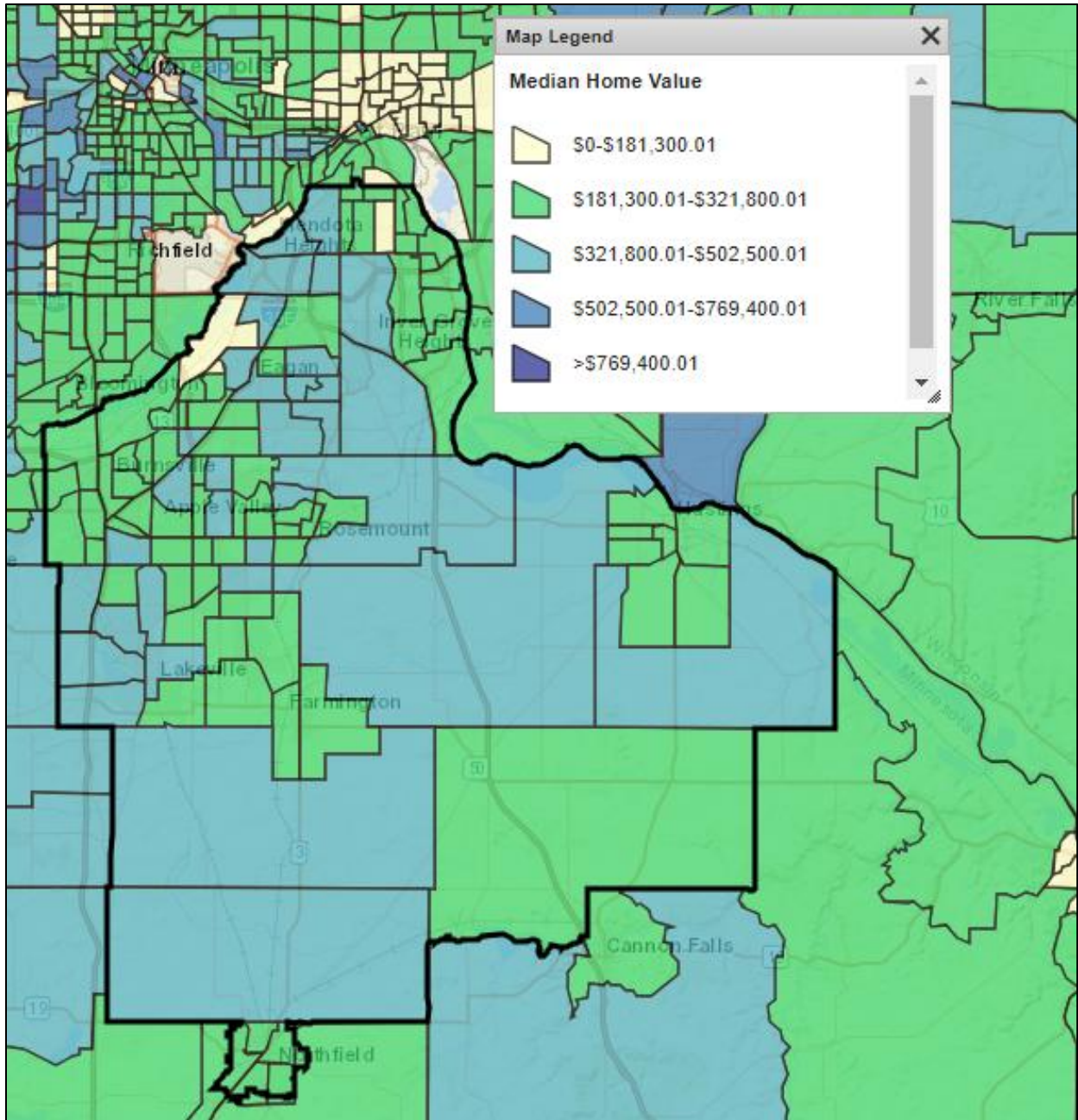
Cost of Housing

Dakota County	Base Year: 2010	Most Recent Year: 2020	Percent Change
Median Home Value	\$243,700	\$280,300	15.0 percent
Median Contract Rent	\$891	\$1,235	38.6 percent

Data Source: 2010 Census (Base Year), 2016-2020 ACS (Most Recent Year)

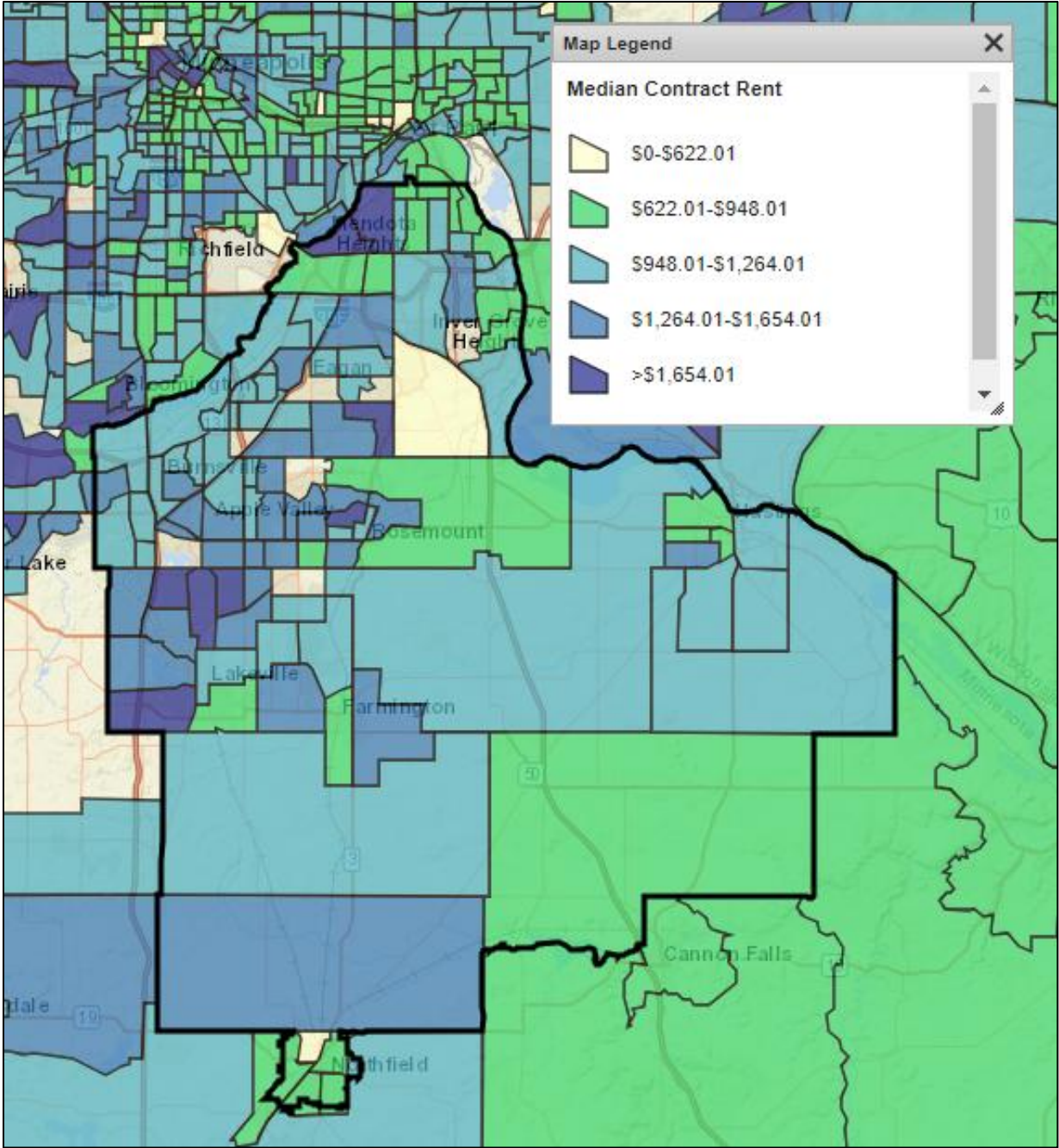
Table 30 – Cost of Housing

Median Home Values



Source: American Community Survey 2016-2020, HUD CPD Maps

Median Contract Rent



Source: American Community Survey 2016-2020, HUD CPD Maps

Rent Costs – HOME Consortium

Rent Paid	Number	Percent
Less than \$500	11,443	10.3 percent
\$500-999	35,845	32.1 percent
\$1,000-1,499	46,049	41.2 percent
\$1,500-1,999	13,307	11.9 percent
\$2,000 or more	4,989	4.5 percent
Total	111,633	100.0 percent

Data Source: 2011-2015 ACS

Table 31 - Rent Paid

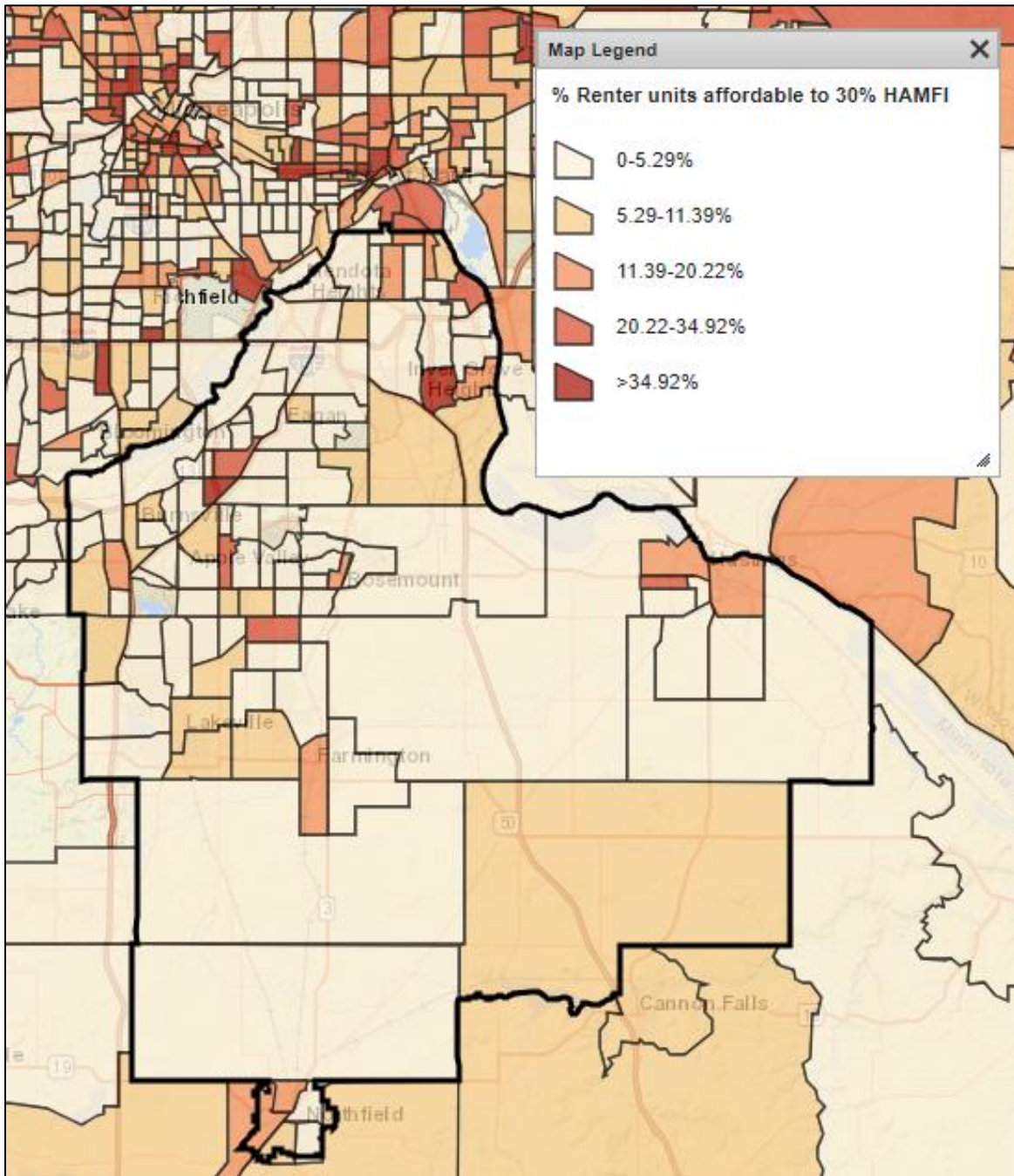
Housing Affordability – HOME Consortium

Percent Units affordable to Households earning	Renter	Owner
30 percent AMI	7,836	No Data
50 percent AMI	31,503	23,797
80 percent AMI	74,555	97,603
100 percent AMI	No Data	152,990
Total	113,894	274,390

Data Source: 2016-2020 CHAS

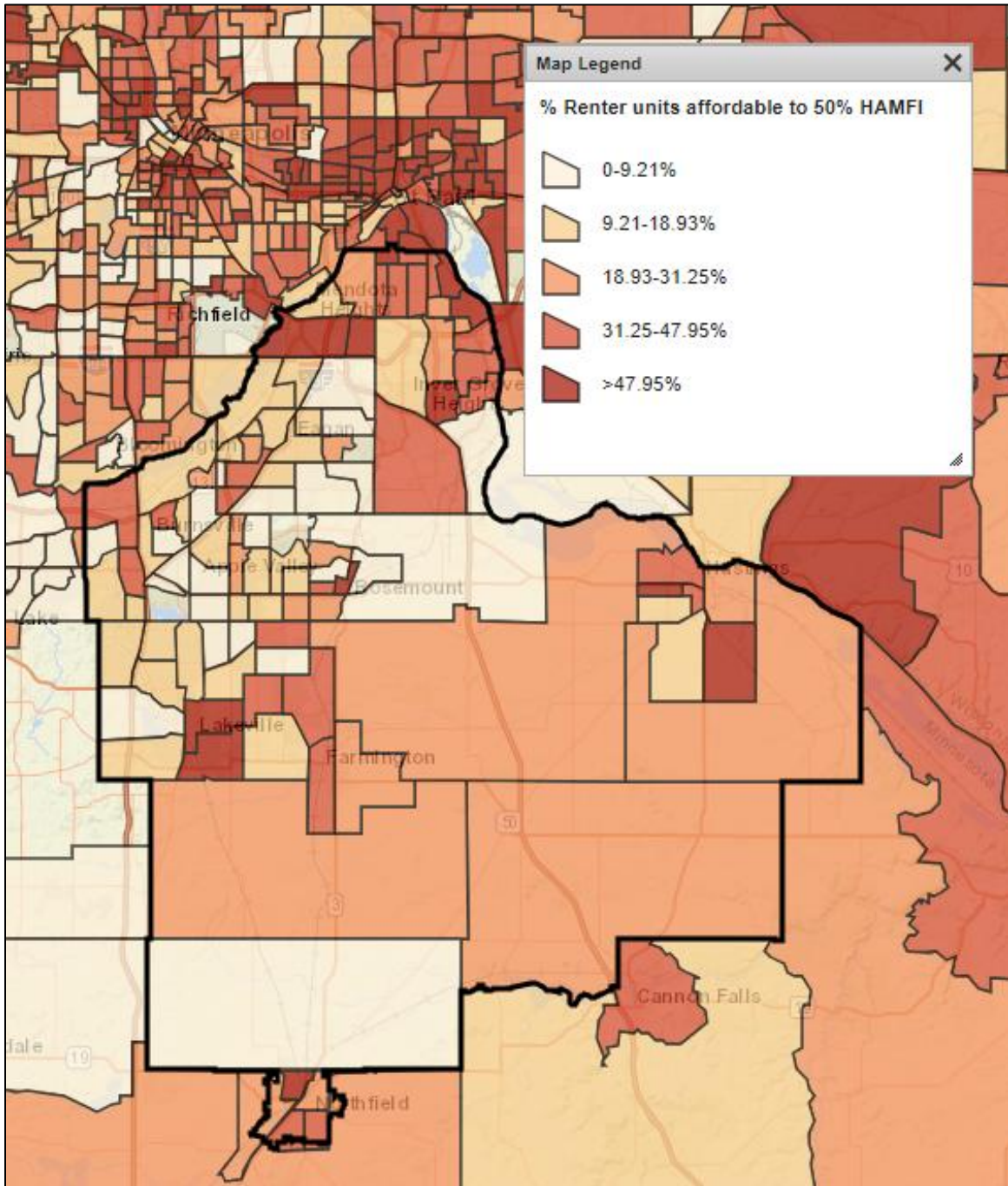
Table 32 – Housing Affordability

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



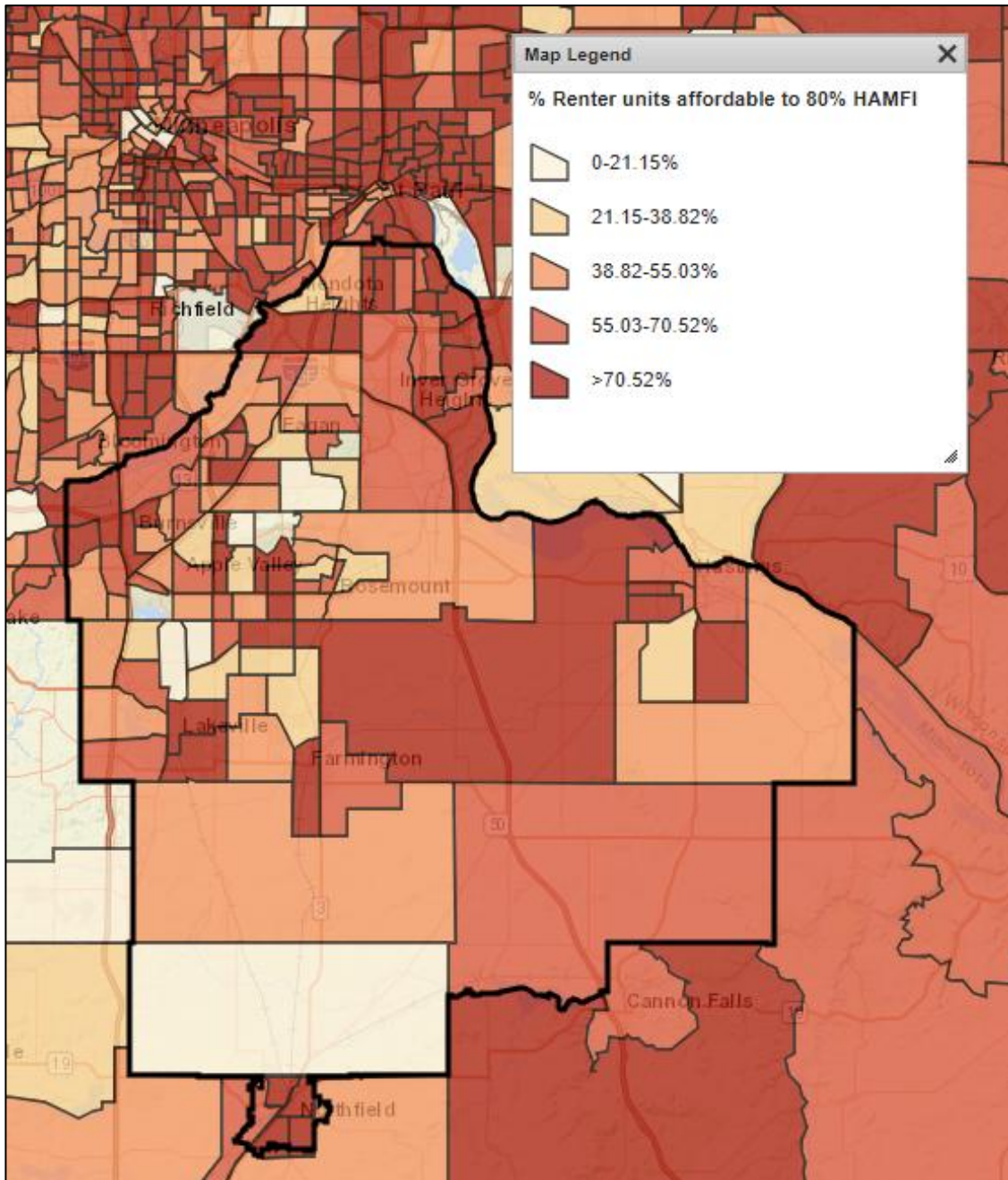
Source: American Community Survey 2016-2020, HUD CPD Maps

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



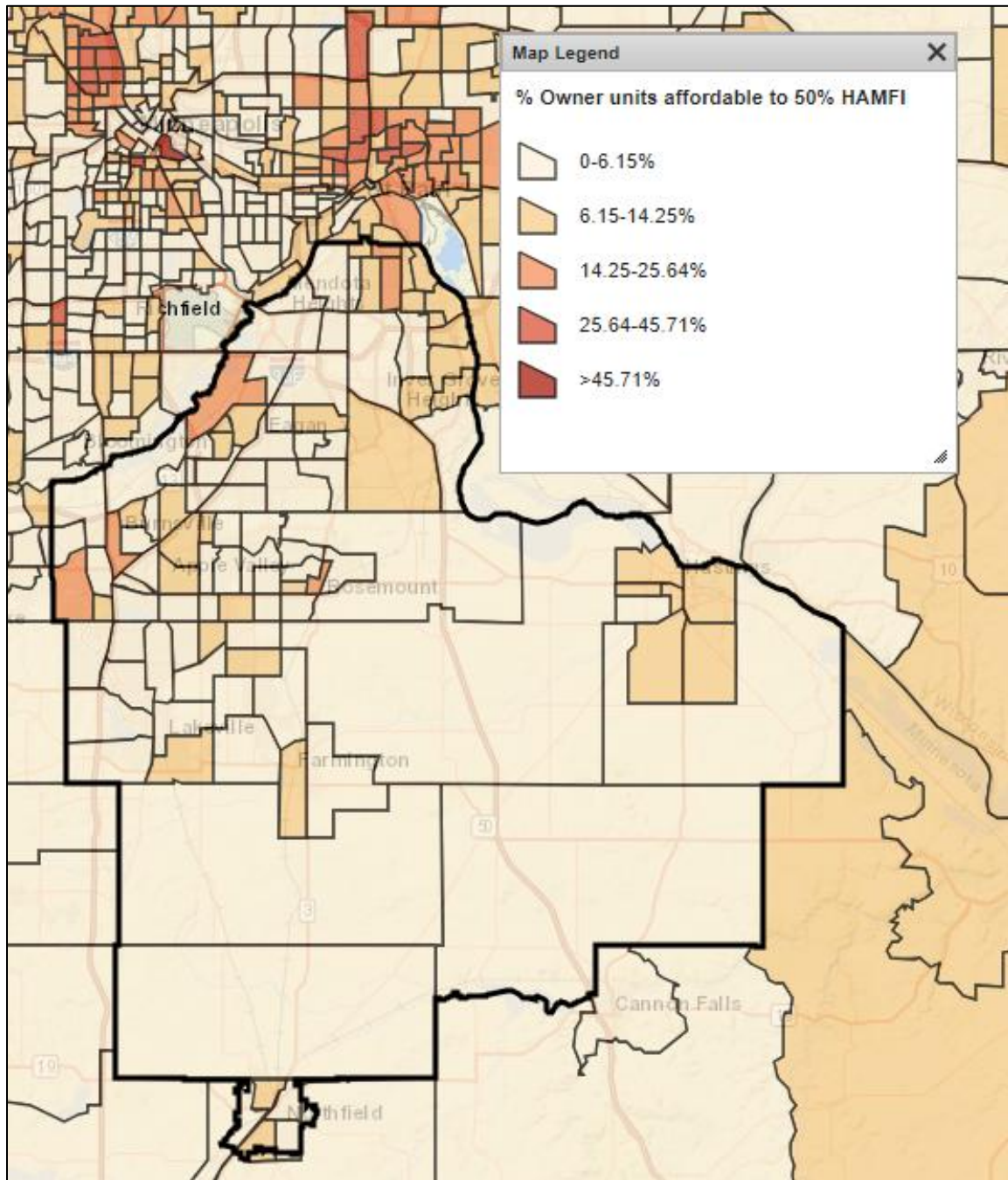
Source: American Community Survey 2016-2020, HUD CPD Maps

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



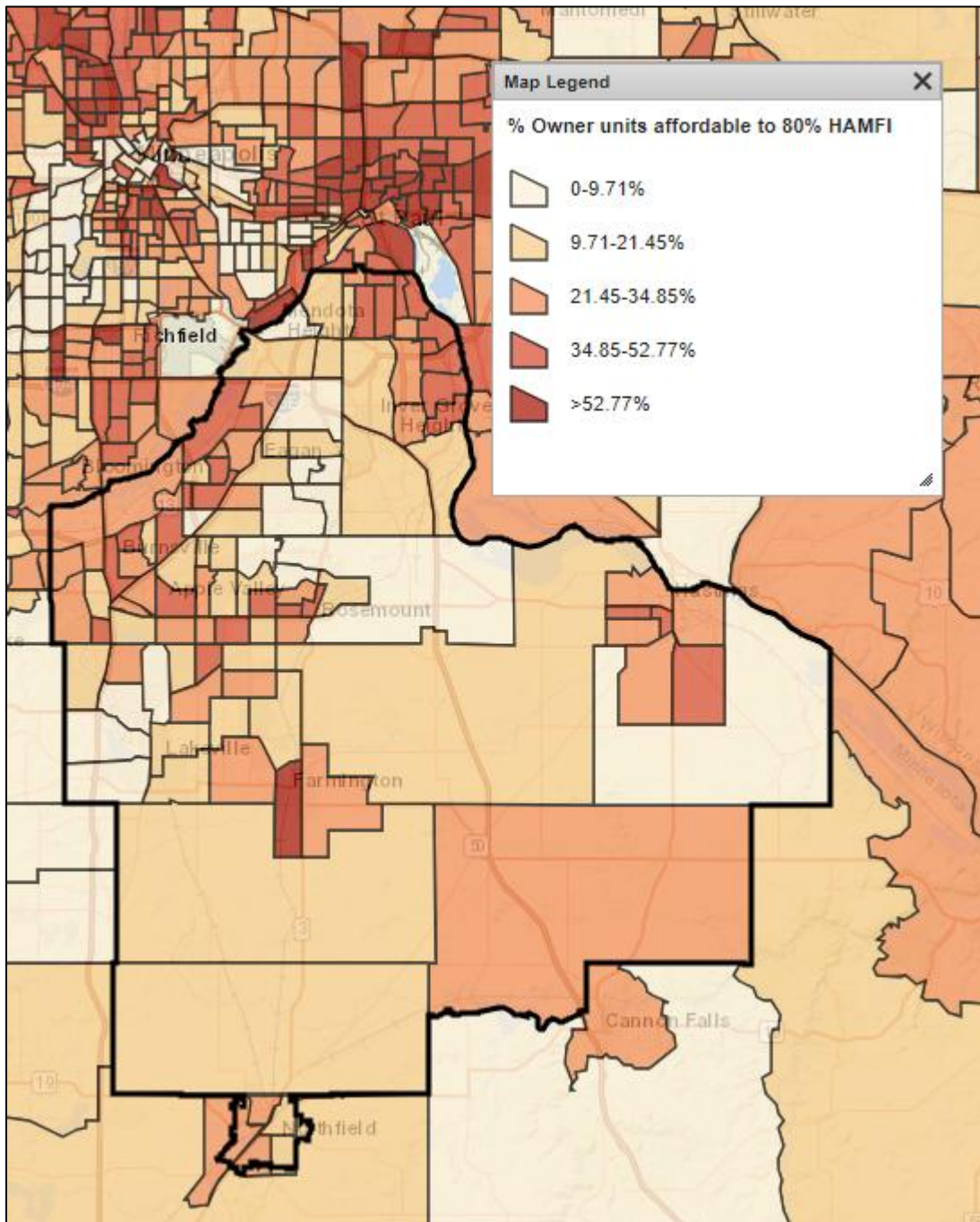
Source: American Community Survey 2016-2020, HUD CPD Maps

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



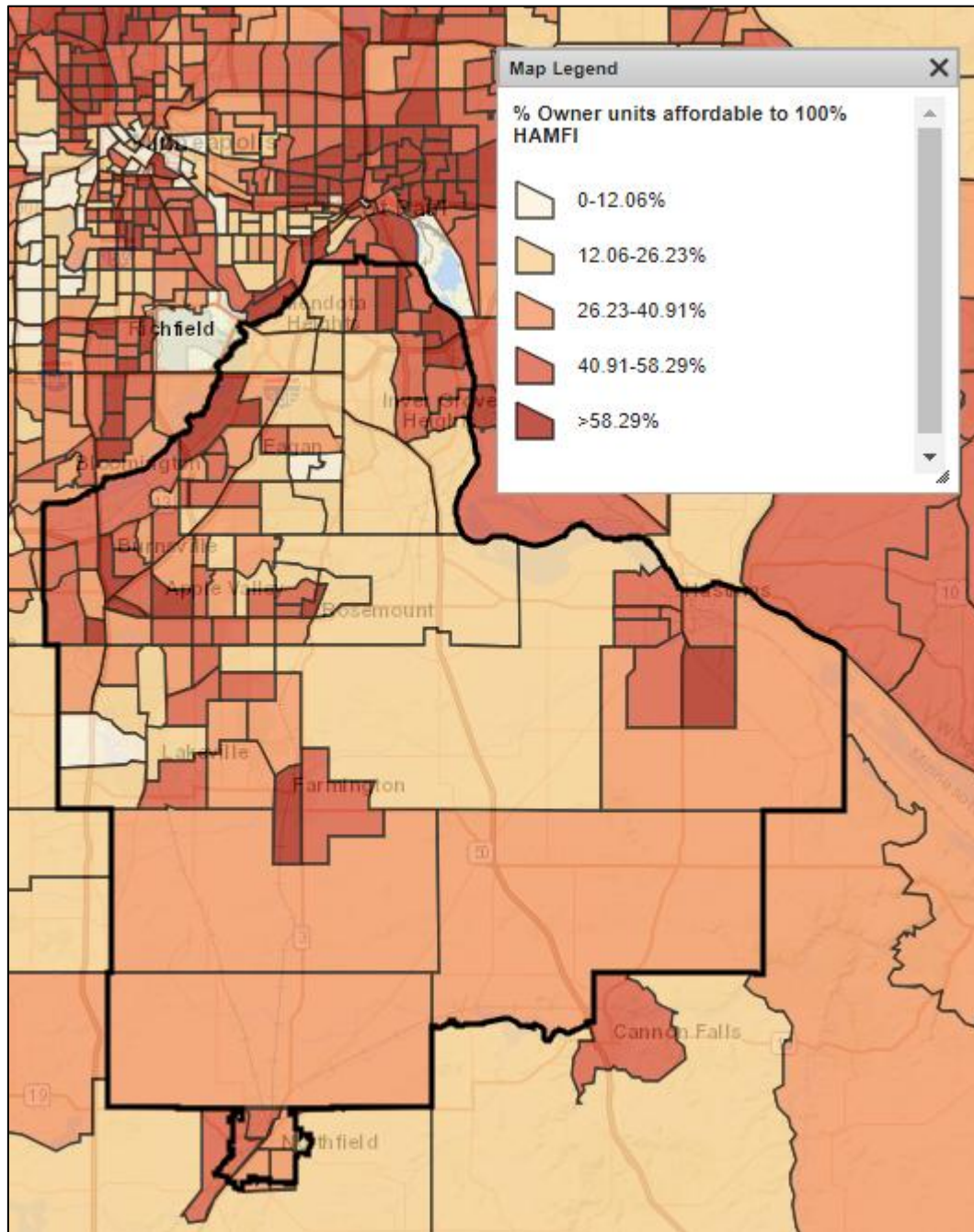
Source: American Community Survey 2016-2020, HUD CPD Maps

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



Source: American Community Survey 2016-2020, HUD CPD Maps

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



Source: American Community Survey 2016-2020, HUD CPD Maps

Monthly Rent – Dakota County

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,174	\$1,327	\$1,622	\$2,188	\$2,478
High HOME Rent	\$1,174	\$1,327	\$1,622	\$2,066	\$2,285
Low HOME Rent	\$1,087	\$1,165	\$1,397	\$1,615	\$1,801

Data Source: HUD FMR and HOME Rents

Table 33 – Monthly Rent

Is there sufficient housing for households at all income levels?

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

The high number of households who are cost burdened indicates that the affordability of the current housing inventory is insufficient and that there is a need for more affordable rental and owner-occupied housing. Of all households earning less than 80 percent AMI, 51.1 percent have housing cost burden. Nearly 60 percent of all households with incomes between 30-50 percent AMI are cost burdens and this rate increases to 78.67 percent for those households with income less than 30 percent AMI.

AMI	Total Households	Cost Burden			
		Renter	Owner	Total	Percent of Total Households
0-30 percent	16,600	7,985	5,075	13,060	78.67 percent
31-50 percent	18,140	5,460	5,225	10,685	58.90 percent
51-80 percent	29,635	3,040	6,110	9,150	30.88 percent
Total	64,375	16,485	16,410	32,895	51.10 percent

Data Source: 2016- 2020 CHAS

Table 34 – Housing Cost Burden by Household Income Level

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

Home values are forecasted to continue to rise. The median sales price of homes in Dakota County increased almost 22% between 2020 to 2024. Most of this rise occurred in 2021 to 2022, and while trends have stabilized, the large increase over the last five years has limited the accessibility of homeownership. Most experts believe that they will probably rise faster than household incomes and interest rates are also expected to stay steady despite being at some of the highest levels of the 21st century. As values increase, the available affordable housing supply narrows, and coupled with high interest rates, affordability is further eroded.

It is unlikely that rental housing will become more affordable soon. Forecasts show that rental vacancies in Dakota County will remain low, far below the Optimum Vacancy Rate of five percent. This means that rent prices will remain high and may keep rising. Forecasts predict that by 2030, vacancy rates will fall below 1.5 percent.

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

The median contract rent listed in the Cost of Housing table above is \$1,235 per month. HOME rents/Fair Market Rents are broken down by bedroom size and are not comparable to the area median rent. The affordable housing developments produced by the Dakota County CDA in recent years have had rents that fall below the established HOME rent and Fair Market Rent (FMR). The area median rent does not influence the decision to produce additional affordable units.

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

Introduction

The quality of a neighborhood's housing stock is a direct indication of the vitality of a community. Overall, Dakota County's housing stock continues to be well-maintained. An important indicator of housing condition is the age of the home. Older houses tend to have more condition problems and are more likely to contain materials such as lead-based paint. In areas where revitalization of older housing stock is active, many older homes may be in excellent condition; however, in general, condition issues are still most likely to arise in older structures. Overall, the County's housing stock is relatively new with only 11.5 percent of owner-occupied homes and 9.1 percent of rental units built before 1960.

Simply because of their age, older homes are more likely to need repairs or rehab, such as new roofs, windows, and siding. Approximately 76 percent of the occupied housing units (77 percent of owner-occupied units and 74.7 percent of renter occupied units) were built prior to 2000 and are likely to need some rehabilitation. The Dakota County CDA runs a robust Homeowner Rehabilitation Loan program using its CDBG grant that is supplemented with local funds. From July 2020 to July 2024, the Dakota County Homeowner Rehabilitation Loan program provided 278 rehabilitation loans.

Approximately 29 percent of housing units in Dakota County were built prior to 1980. 23.3 percent of Dakota County children under age six were tested for blood lead levels in 2021. The percentage of tested children with elevated blood lead levels was stable from 2018 to 2021 at 0.2 percent. There are estimated to be 13,097 units built prior to 1980 that are occupied by low-income households with children. There were 4,760 vacant units, according to the 2016-2020 American Community Survey.

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

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

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

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

Condition of Units – HOME Consortium

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
With one selected Condition	62,378	17 percent	47,380	42 percent
With two selected Conditions	895	0 percent	3,609	3 percent
With three selected Conditions	19	0 percent	143	0 percent
With four selected Conditions	0	0 percent	0	0 percent
No selected Conditions	311,555	83 percent	60,545	54 percent
Total	358,680	100 percent	111,677	100 percent

Data Source: 2016-2020 ACS

Table 35 - Condition of Units

Year Unit Built – HOME Consortium

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	75,236	20 percent	23,155	21 percent
1980-1999	143,860	38 percent	39,020	35 percent
1950-1979	129,490	35 percent	42,625	38 percent
Before 1950	26,154	7 percent	6,856	6 percent
Total	374,740	100 percent	111,656	100 percent

Data Source: 2016-2020 CHAS

Table 36 – Year Unit Built

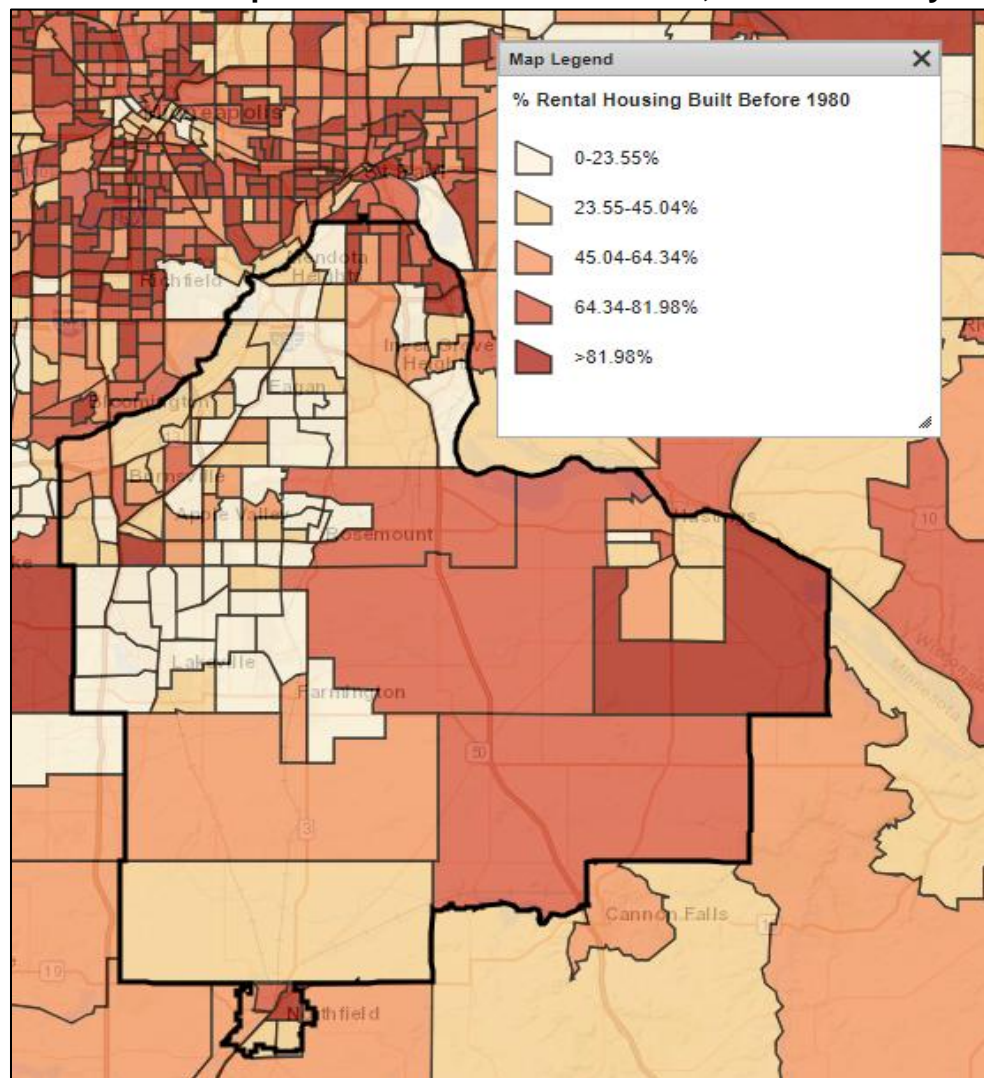
Risk of Lead-Based Paint Hazard – HOME Consortium

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Total Number of Units Built Before 1980	155,644	42 percent	49,481	44 percent
Housing Units build before 1980 with children present	45,778	12 percent	35,167	31 percent

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Table 37 – Risk of Lead-Based Paint

Owner Occupied Homes Built Before 1980, Dakota County



Source: American Community Survey 2016-2020, HUD CPD Maps

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	25,001	0	25,001
Abandoned Vacant Units	5,000	0	5,000
REO Properties	541	0	541
Abandoned REO Properties	108	0	108

Table 38 - Vacant Units

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

Approximately 20 percent of the housing stock in Dakota County was built after 2000, and 38 percent was built between 1980 and 1999. Though much of the housing stock in Dakota County is relatively new, the need for housing rehabilitation still exists.

The CDA's Home Rehab Loan Program continues to see strong interest from residents. The program allows homeowners to address maintenance and/or safety concerns while keeping housing costs the same. Many properties may benefit from the existing rehab program.

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

91.205(e), 91.405

According to the 2016-2020 ACS, there are a total of 169,404 households in Dakota County and 64,375 (38 percent) have incomes below 80 percent AMI. The total number of housing units built before 1980 with children is 9,285 owner occupied units plus 3,812 rental units for a total of 13,097 homes. These homes built prior to 1980 are susceptible to lead based paint hazards. This amount multiplied by the 38 percent proportion of households with incomes under 80 percent AMI equals 4,977 units, which can be considered the estimated number of units occupied by low- or moderate-income families with lead-based paint hazards. This amount is a conservative estimate because typically older housing units have lower rents and lower purchase prices that are more affordable to low income households than newer units.

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

Introduction

The Dakota County CDA is responsible for administering the majority of the public housing inventory and Housing Choice Voucher programs in Dakota County. The scattered site public housing includes 4 four-plexes and 107 sites throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll buildings. In 2018, the CDA applied to convert all public housing units over to project-based vouchers through the Rental Assistance Demonstration (RAD) program. RAD is a voluntary program that allows public housing agencies (PHAs) and owners of other HUD-assisted properties to convert units from their original sources of HUD financing to project-based Section 8 contracts. In 2019, after submitting an application for all 323 units of public housing, the CDA managed to undergo a RAD transaction, and the CDA submitted and received approval on an application for the Section 18 Demo/Dispo process. The Section 18 allows the transfer of public housing units from HUD ownership to CDA ownership for 120 of the public housing units in place of the RAD transaction. The CDA will continue to evaluate the RAD program and determine next steps. 31 Section 18 units were sold to Habitat for Humanity for sale to low- and moderate-income homeowners. Two additional Section 18 units were sold directly to the current tenant and five additional Section 18 units were sold by a realtor to income qualified buyers making 115% AMI or less. More will continue to be sold to current tenants, qualified buyers, and qualified nonprofits to further the CDA's mission.

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

Demand remains very strong for the public housing program. Residents that meet preference income guidelines may continue to apply to be placed on the wait list. Wait list by bedroom size is: 1BR – 6,203, 2BR – 4,053, 3BR – 3,251.

As noted previously, the Dakota County CDA administers project-based assistance for units in Hidden Ponds and Cedar Villas, totaling 31 units. Assisted units are leased to households with incomes at or below 30 percent AMI. Additional publicly assisted units are scattered throughout Dakota County among smaller buildings in the private market.

Totals Number of Units – Dakota County HOME Consortium

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Number of units vouchers available	0	0	323	2,306	50	2,256	0	4	0
Number of accessible units	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Data Source: PIC (PIH Information Center)

Table 39 – Total Number of Units by Program Type

Describe the supply of public housing developments:

There are 4 four-plexes and 107 scattered sites throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA South St. Paul operates 298 units of public housing in two apartment buildings.

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

Dakota County CDA manages and maintains 203 units of Public Housing units. During the last Real Estate Assessment Center (REAC) inspection, the CDA scored 77 and 88 out of 100 on our two Asset Management Projects. Based on these scores, the physical condition of CDA properties is ranked as Standard in HUD’s expectations.

The South St. Paul HRA owns and manages 298 units of public housing in two high-rise buildings (200 Marie Ave. and 300 Grand Ave. W.) The buildings are well maintained and are in excellent physical condition. The inspection scores are 99a and 97b.

Public Housing Condition

Public Housing Development	Average Inspection Score
Colleen Loney Manor	77
Scattered Site Public Housing	88
John Carroll	99a
Nan McKay	97b

Table 40 - Public Housing Condition

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

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

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

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

The strategy for improving the living environment of low- and moderate-income families residing in the public housing units is to continue to maintain the properties to the highest

level and to continue with modest improvements when needed to keep the properties updated allowing them to blend into neighborhoods and communities throughout Dakota County.

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

The South St. Paul HRA continues to make safety and security improvements to its two high-rise developments. There were improvements in common areas such as hallways and parking lots, advancements in outdoor areas including roof repair, updated lighting, and fencing around the outside generator, and the development and design of radon vapor mitigating system. Additionally, the 8.5 million dollar plumbing modernization project began in 2024. The majority of residents in the South St. Paul HRA developments are over 50 years of age; the HRA utilizes an Independent Living Program implemented by DARTS to help these residents age in place. A sense of community is also created by socialization in resident activities.

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

Introduction

Facilities Targeted to Homeless Persons – Dakota County

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	45	0	7	188	0
Households with Only Adults	50	0	4	241	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	25	0
Unaccompanied Youth	0	0	0	24	0

Table 41 - Facilities Targeted to Homeless Persons

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

Enrollment in mainstream benefits is provided as a part of case management services to all persons participating in homeless assistance programs. Services offered are: 1) referrals to mental health services and partnering with mental health agencies, 2) enrollment in medical assistance programs and MNsure counseling, 3) assisting people to enroll in SSI in a timely manner 4) referring veterans to the Veterans Administration to assess available benefits, and 5) facilitate the State Medical Review Team (SMRT) process for temporary disability certification and immediate medical benefits. Dakota County and service providers implement Coordinated Entry which helps ensure persons who are homeless are carefully assessed at intake for appropriate placement within programs that match their needs.

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

Services:

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

Emergency shelter

- Families - 22 (Dakota Woodlands)
- Single Women – 2 (Dakota Woodlands)
- Hotel Space – 50
- Domestic Violence – 23 (Lewis Houses)

Permanent Supportive Housing

- Family Unification Program – 100 vouchers

- CoC RRH/PSH – 48
- ESG RRH - 4
- Disability Mainstream Vouchers – 46
- Youth – Lincoln Place – 24
- Mentally Ill – Haralson – 16
- Veterans – 25
- Housing Support – 225 HH estimate (mostly singles)
- Cahill Place - 40

Transitional Housing

- 7 Families (CAP)
- 4 Single Men (CAP SRO Units)

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

Introduction

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

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

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

The current opioid epidemic has affected Minnesota in similar ways as the rest of the nation. According to the Minnesota Department of Health, there were 1,354 drug overdose deaths in 2021, a 29 percent increase from 2020. In 2021, there were 977 opioid-involved deaths, a 43 percent increase from 2020. Deaths involving synthetic opioids increased 57 percent from 2020 to 2021 (560 to 882). Overall, there were 17,781 hospital-treated nonfatal overdoses in 2021. In 2017, Dakota County initiated a lawsuit to seek changes in pharmaceutical marketing practices for opioids, preventative public education, and training of non-health care professionals to expand the ability to stop the crisis. Since then, a first lawsuit was settled for 26 billion dollars dispersed throughout various states including Minnesota, followed by five more lawsuits totaling 20 billion dollars. Of this amount, Dakota County will receive over 9 million dollars from the initial settlement, and nearly 7.5 million dollars from the second wave of settlements. Dakota County received initial payments in 2023, with expected settlement payments for the next 10-18 years. The State of Minnesota created an Opioid Epidemic Response Advisory Council in September 2019. The goal is to have sustainable funding through fees collected from prescribers, drug manufacturers, and distributors to fight the epidemic, and provide treatment and recovery services across the state according to the Minnesota Department of Human Services. One consequence of the opioid

addiction crisis is housing instability due, in part, to the amount of money spent on the drugs. Housing stability is a need that also includes supportive services to help the individual/family get back on their feet.

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

Dakota County, along with the Suburban Metro Continuum of Care (CoC), works with local and regional partners to meet the needs of persons discharged from health care institutions. Partners include hospitals and health care providers, non-profit housing providers, County CDAs/HRAs, County social services, public health nursing, and economic assistance staff. Dakota County has implemented a coordinated assessment process which helps streamline openings to ensure persons with medical needs are not discharged into homelessness.

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

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

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

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Dakota County intends to continue to offer and operate rental subsidy programs to assist households with their specific housing needs as this is the largest tool available to support households who have special needs in achieving housing that meets their needs. The Dakota County CDA will continue to coordinate with the above-mentioned services to support those who are not homeless but have other special needs and will make efforts to use affordable housing financing resources to support affordable housing developments that have supportive services for populations with special needs.

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

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

Dakota County does not establish countywide policies for land use and development. Each unit of government within Dakota County (including townships) establishes its own policies and controls regarding development. The most common barriers to providing affordable housing do not tend to be public policies, but rather the limited availability of land and the cost to purchase it. Additionally, the limited availability of private financing and public resources to develop affordable housing, especially units to serve households with extremely low incomes, is a barrier to affordable housing development. Where public policies do limit affordable housing development, the policies tend to be focused on requiring larger lot development or limiting multi-family housing to only a few areas of a city, which can drive up housing costs.

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

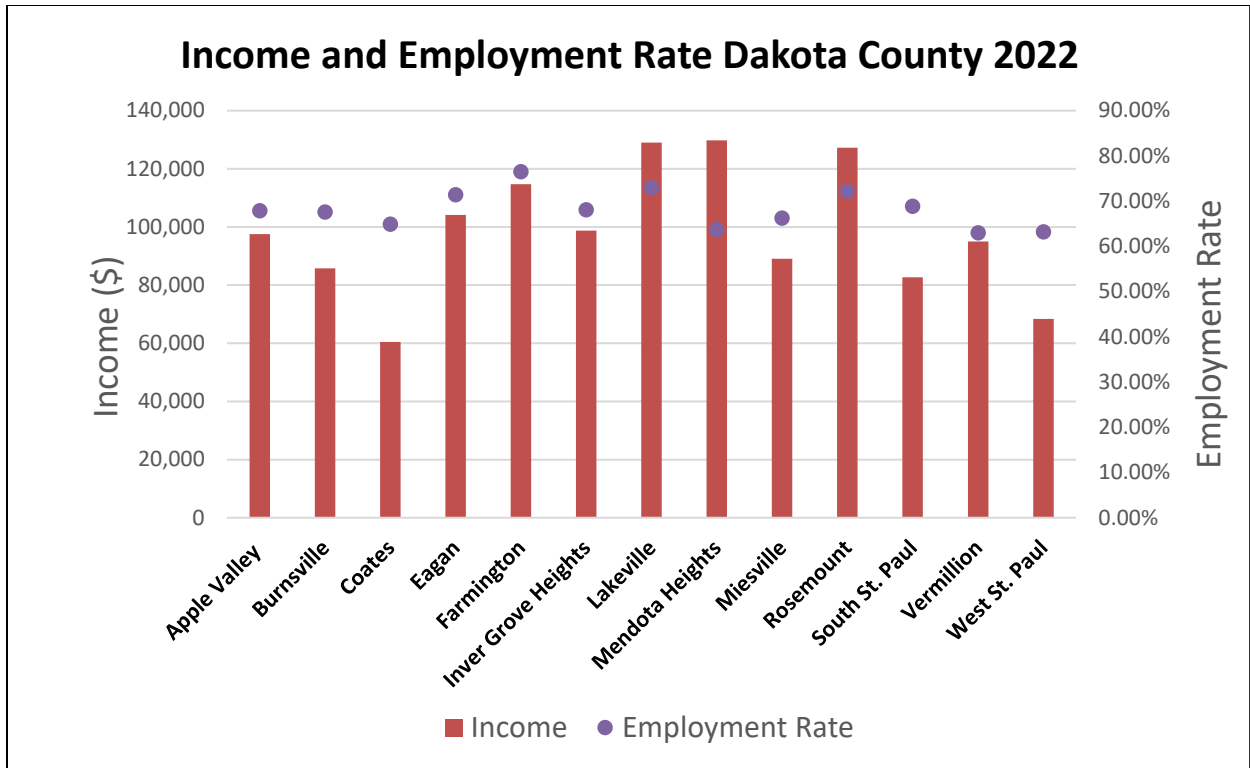
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

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

In Dakota County, residents with an educational attainment of “less than high school graduate” had a median income of \$33,364 and residents with a “high school graduate (includes equivalency)” had a median income of \$42,725. With median earnings of \$42,725, a resident will not be able to afford a modest two-bedroom apartment at the fair market price of \$1,622. Renter incomes continue to lag rent costs, and if rent costs continue to increase as forecasted, renting would become more and more unaffordable for many people, even those include households with higher educational attainment.

Having a job does not guarantee affordable homeownership. For many jobs in Dakota County, earnings do not cover actual housing costs. The ACS 2016-2020 median monthly housing costs for owner-occupied housing with a mortgage in Dakota County is \$1,990. With a median income of about \$103,680 a household can purchase their own home (spending less than 30 percent of income on housing). However, to be a successful homeowner, a household would realistically have to achieve 120 percent AMI, which is \$149,050. Successful homeownership is identified by financially preparedness for emergency repairs, being able to uphold good conditions through regular maintenance practices, making appropriate payments, and the ability to protect the home with sufficient insurance. A household with a bachelor’s degree with median earnings of \$75,832 could not reasonably afford a home. Over 56 percent of the labor force (population 16 and older) in Dakota County does not have a bachelor’s degree and has lower median earnings. Housing prices are expected to rise faster than households’ incomes. Consequently, the cost of homeownership will also increase, putting homeownership out of reach for many residents in Dakota County.



Data Source: U.S. Census Bureau, 2022 5-Year Estimates

Though the employment rates are comparable, cities like Coates and West St. Paul capture lower wages than its counterparts. Simultaneously, cities such as Mendota Heights, Rosemount and Lakeville capture higher wages, yet their employment rate is comparable if not lower than its counterparts.

Economic Development Market Analysis – Business Analysis – Dakota County

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	883	996	0	1	0
Arts, Entertainment, Accommodations	22,612	17,958	11	10	0
Construction	8,670	9,611	4	6	1
Education and Health Care Services	39,171	30,510	19	18	-1
Finance, Insurance, and Real Estate	18,489	15,181	9	9	0
Information	5,667	6,303	3	4	1
Manufacturing	20,189	20,568	10	12	2
Other Services	8,085	7,470	4	4	0
Professional, Scientific, Management Services	27,612	12,008	13	7	-6
Public Administration	0	0	0	0	0
Retail Trade	22,279	20,316	11	12	1
Transportation and Warehousing	9,434	9,672	5	6	1
Wholesale Trade	11,774	12,230	6	7	1
Total	194,865	162,823	--	--	--

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Table 42 - Business Activity

Labor Force – Dakota County

Total Population in the Civilian Labor Force	248,588
Civilian Employed Population 16 years and over	239,442
Unemployment Rate	3.7
Unemployment Rate for Ages 16-24	15.9
Unemployment Rate for Ages 25-65	3.1

Data Source: 2016-2020 ACS

Table 43 - Labor Force

Occupations by Sector	Number of People
Management, business and financial	75,344
Farming, fisheries and forestry occupations	9,104
Service	22,812
Sales and office	54,736
Construction, extraction, maintenance and repair	16,114
Production, transportation and material moving	14,064

Data Source: 2016-2020 ACS

Table 44 – Occupations by Sector

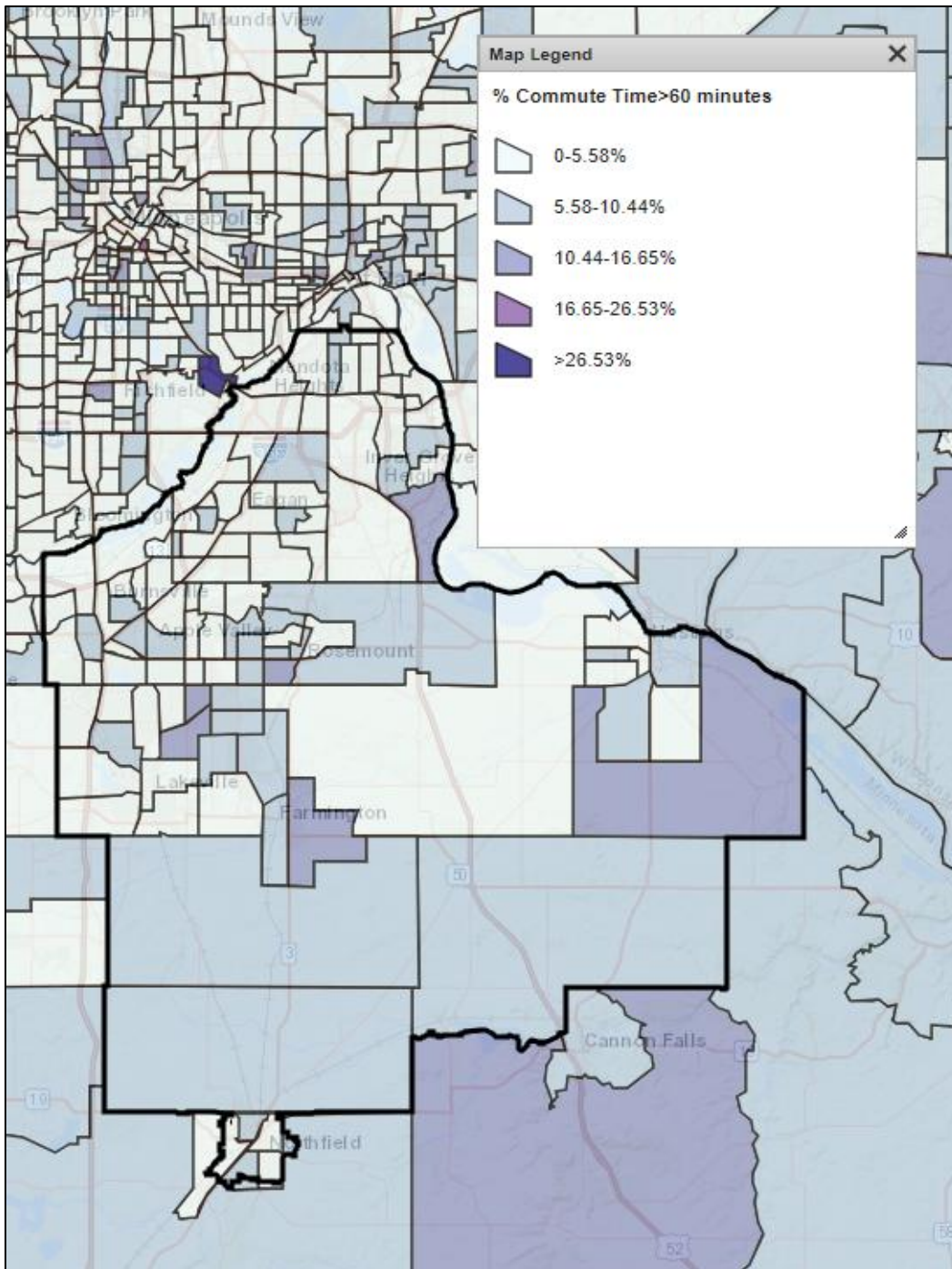
Travel Time – Dakota County

Travel Time	Number	Percentage
< 30 Minutes	152,663	64.7 percent
30-59 Minutes	73,854	31.3 percent
60 or More Minutes	9,438	4 percent
Total	235,955	100 percent

Data Source: 2016-2020 ACS

Table 45 - Travel Time to Place of Employment

Commute Time to Work Dakota County



Source HUD CPD Maps, 2016-2020

Education

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,009	979	2,227
High school graduate (includes equivalency)	31,403	1,668	7,932
Some college or Associate's degree	62,284	2,657	9,003
Bachelor's degree or higher	96,049	1,947	10,059
Total	196,745	7,251	29,221

Data Source: 2016-2020 ACS

Table 46 - Educational Attainment by Employment Status

Educational Attainment by Age – Dakota County

	Age					Total
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.	
Less than 9th grade	216	367	704	899	619	2,805
9th to 12th grade, no diploma	2,449	938	974	1,459	688	6,508
High school graduate, GED, or alternative	6,018	6,137	5,891	10,494	7,050	35,590
Some college, no degree	5,718	4,855	5,231	11,634	6,248	33,686
Associate's degree	1,202	2,772	3,721	7,717	2,211	17,623
Bachelor's degree	2,481	10,215	9,851	16,841	7,734	47,122
Graduate or professional degree	83	2,167	4,549	8,233	4,680	19,712

Data Source: 2016-2020 ACS

Table 47 - Educational Attainment by Age

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

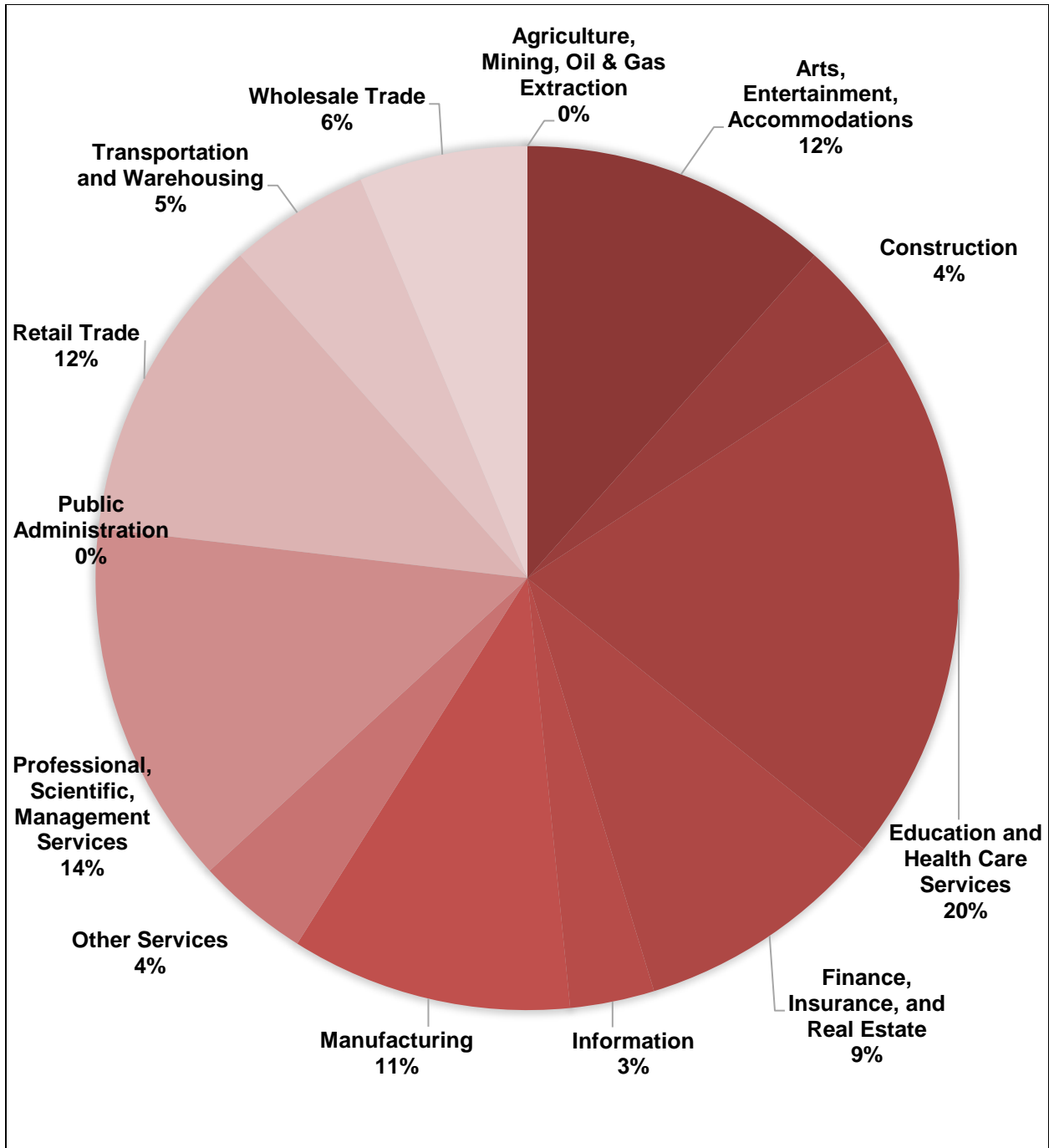
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,441
High school graduate (includes equivalency)	\$42,387
Some college or Associate's degree	\$52,823
Bachelor's degree	\$75,476
Graduate or professional degree	\$91,714

Data Source: 2016-2020 ACS

Table 48 – Median Earnings in the Past 12 Months

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

The following chart, based on Table 45, shows major employment sectors in Dakota County from 2016-2020; this is the most current information provided by HUD. Education and HealthCare Services is the largest employment sector, employing over 39,171 workers and making up 20 percent of the workforce in the county. The second largest sector of employment is Professional, Scientific, Management Services which employs 27,612 workers and makes up 14 percent of the workforce. Employing over 22,000 workers each or 12 percent of the total workforce, Retail Trade and Arts, Entertainment, and Accommodations are the next largest employment sector in the county. These four business sectors together employ over half of the entire workforce in Dakota County.



Source: 2016-2020 ACS

Describe the workforce and infrastructure needs of the business community:

Workforce: Dakota County has a low unemployment rate and a diversified economy.

The County also has relatively high educational attainment levels as shown in Tables 49-51. These factors illustrate the difficulty employers have in finding enough people to take jobs requiring low- and mid-level skills. To assist businesses, the two colleges have job and skills training courses available to help bridge the skills gap. There is also a

concerted push to include people who have not been in the labor pool, such as disabled people or the formerly incarcerated.

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

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

Dakota County has a vibrant and diverse economy made possible by investments from the private and public sectors. There are several development clusters throughout Dakota County that will influence job and business growth between the 2025-2029 period. The development clusters tend to be located in the larger cities in the County that are located near major transportation corridors. Below are a few of the clusters that are likely to experience growth in the next five years.

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

UMore Park Redevelopment – The University of Minnesota owns nearly 5,000 acres in the City of Rosemount and Empire Township that is currently used for agricultural research. However, the land is slated to be redeveloped to add over 30,000 new residents and 500 acres of business and commercial ventures. The City of Rosemount has completed a Comprehensive Plan amendment designating 474 acres in the northeast corner of the area from Agricultural Research to Business Park, which would allow businesses with a large number of employees, wages that support an entire family, and construction of high quality buildings that provide both beauty and tax base to the community. Additionally, this area will also be home to a Meta data center which will be an \$800 million investment. The CDA has already made investments in affordable housing projects in this area to bolster the local workforce. The Dakota

County Technical College is in this area as well and offers affordable educational opportunities in the trades.

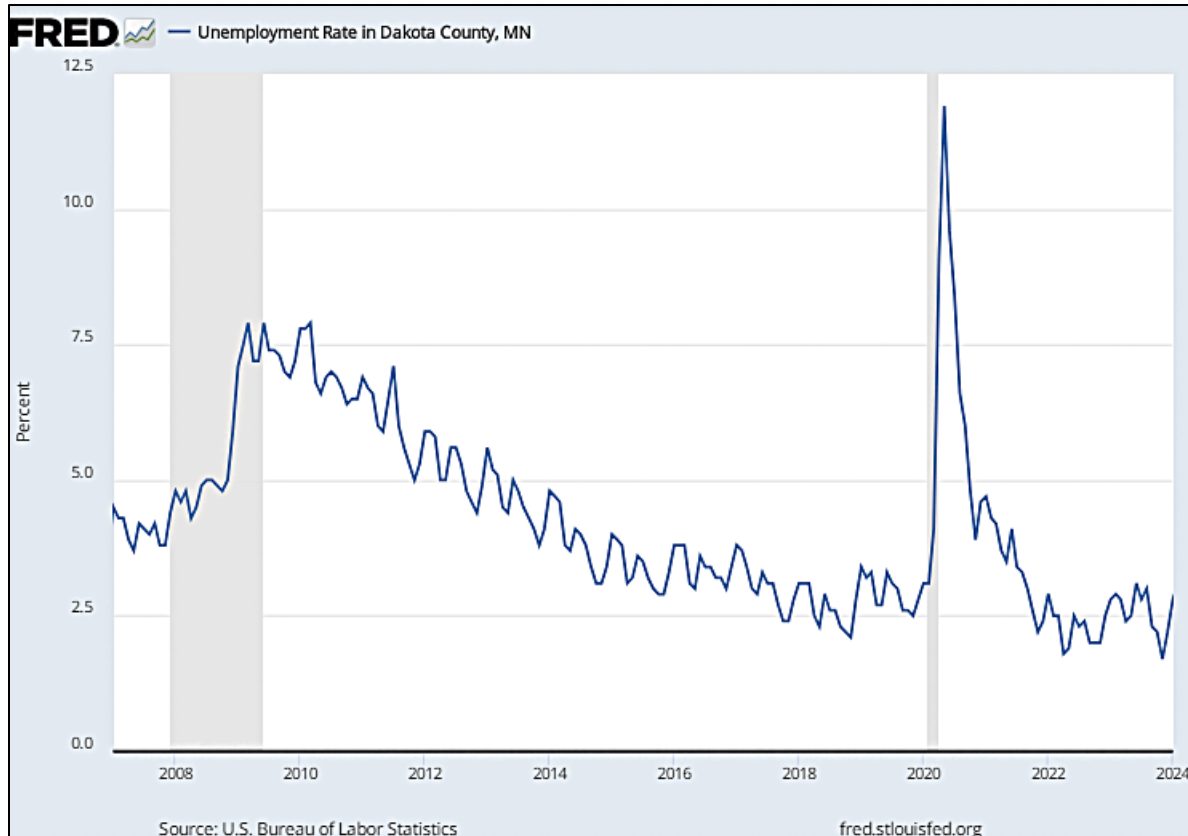
Northwest Central Commons Redevelopment – The Northwest Central Commons area in the heart of the City of Eagan offers a major redevelopment opportunity in Dakota County. This area already has the existing community resources of Eagan’s Central Park and Community Center. Also included in this area is three major office parcels that are currently vacant or underutilized. The CDA has purchased the Delta Data Center, a vacant office site that is 39 acres. In 2025, the CDA will demolish the data center and begin environmental remediation. The City of Eagan has created the Northwest Central Commons Small Area Plan for this area, which envisions a mix of housing choices including both affordable and market rate opportunities, expansion of Eagan’s Central Park, and creating an activity center that includes jobs, restaurants, and park-oriented uses in a walkable pattern. These investments will help revitalize an underused area, provide new members of the workforce, and grow employment and business opportunities. Significant investments in infrastructure will occur to redevelop the area.

Other major changes that may have an economic impact in the next five years include redevelopment projects on Robert Street in West St Paul, including the possible transit modes for Robert Street (including Bus Rapid Transit and Streetcars) which could greatly benefit businesses and residents within the region. In addition, the Twin Cities region is anticipating seeing golf courses in their communities being redeveloped into residential communities, which will have an economic impact. There has also been significant interest in building data centers in Dakota County. It is anticipated that this trend will continue, especially after Meta’s commitment to their Rosemount data center project.

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

As of January 2024, the unemployment rate in Dakota County was 2.8 percent, much lower than 11.9 percent in May 2020, the height of unemployment onset by the COVID-19 pandemic. The unemployment rate has since fluctuated around 2.5 percent. The unemployment rate in Dakota County is lower than the state of Minnesota average at 2.8 percent. Though the labor market has recovered since the high rates of unemployment in 2020, the low unemployment rate presents its own challenges, demonstrating a labor shortage that is anticipated to grow in the future for the Twin cities Metro Area. Unemployment rates are projected to decline gently.

The gray zones in the following graph depict recessionary periods. Following the COVID-19 pandemic, unemployment rates and recessionary characteristics took a steep trajectory in 2020 for the country and for Dakota County.



Source: Federal Reserve Economic Data St. Louis, U.S. Bureau of Labor Statistics

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

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

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

The workforce training initiatives, developed by the Dakota-Scott WIB and community colleges, support the 2025-2029 Consolidated Plan by having these experts utilize their

skills and resources to support employees and employers within Dakota County. Entitlement funds cannot support all the identified needs within the community, but Dakota County can focus these funds on specific areas. The 2025-2029 Consolidated Plan identifies the use of entitlement funds to support housing needs for low- and moderate income households, but with the understanding that the workforce training and employment opportunities must also be available to keep residents thriving in Dakota County. Those needs can be provided by County partners (Dakota-Scott Workforce Investment Board and community colleges).

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

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Dakota County is a member of Greater MSP, a 16-county private non-profit organization dedicated to providing public and private sector leadership, coordination, and engagement to grow the economy of the 16-county Minneapolis-Saint Paul region. In 2013, the Dakota County CDA and the 12 largest cities in Dakota County partner with Metropolitan Consortium of Community Developers (MCCD) to bring the Open to Business program to Dakota County. MCCD is a 49-member association committed to increasing opportunities for development of quality, community-based projects through collaborative action on public policy issues, loan fund development, public education efforts, and long-term strategic planning.

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

Open to Business not only provides technical assistance but can provide loans to businesses. The CDA will work with the municipal subrecipients to determine if entitlement funds can be used to augment any of the loans provided by the Open to Business program. But by having Economic Development listed as a Priority in the 2025-2029 Consolidated Plan, Dakota County reserves the option to potentially fund assistance to the Open to Business program to support low/moderate business owners.

MA-50 Needs and Market Analysis Discussion

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

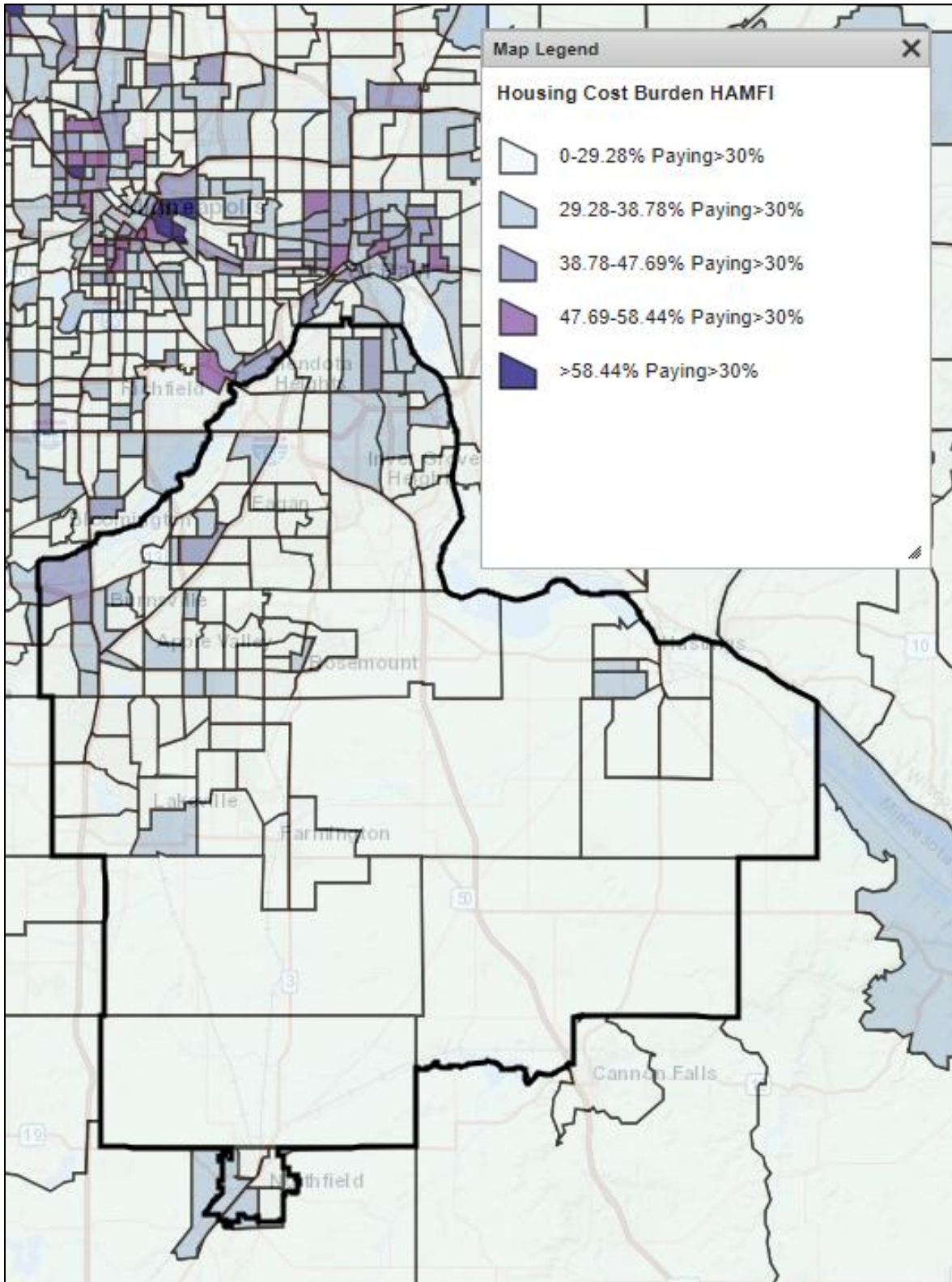
A concentration is defined as an area where 40 percent or more of residents experience one of the four housing problems with incomes below 80 percent of the area median income. Substandard housing being the lack of complete kitchen and plumbing facilities, housing problems, and having more than one person per room problem as overcrowding. In Dakota County, there are 4 census tracts that have a concentration of housing problems. They are in Burnsville, West St. Paul, and Eagan.

Cost Burden is the most frequent housing problem affecting residents of Dakota County. Twenty-nine of the 141 census tracts experience cost burden greater than 30 percent of the population. The median percentage is 36.13 percent. Four census tracts have concentrations of cost burdened households, the largest percentage being 55.87 percent. Overcrowding and substandard housing are not as prevalent, the highest proportion of overcrowding being 10.44 percent and then substandard housing at 5.73 percent.

Tract	City	Percent of households with income ≤ 80% HAMFI	Percent 1 of 4 Housing Problems	Percent Cost Burden	Percent Substandard	Percent Overcrowding
1 of 4 Problems						
60710	Burnsville	59.47	41.86	38.65	0	1.67
60105	West St. Paul	72.82	44.37	46.63	5.73	10.44
60711	Burnsville	68.45	42.78	N/A	5.35	1.53
60735	Eagan	56.64	40.28	N/A	0	1.79
Cost Burden						
61008	Rosemount	57.63	29.94	55.87	0	4.58
60202	South St. Paul	55.83	37.46	47.45	1.77	1.31
60105	West St. Paul	72.82	44.37	46.63	5.73	10.44
60805	Apple Valley	52.53	33.33	40.73	0	9.35
Substandard						
60811	Apple Valley	54.44		33.12	5.28	0.89
61102	Hastings	49.06	21.29	#N/A	3.77	1.55
60819	Lakeville	13.08	8.43	25.09	2.22	0
60745	Burnsville	48.8	36.23	37.56	2.1	1.47
60105	West St. Paul	72.82	44.37	46.63	5.73	10.44
60711	Burnsville	68.45	42.78	#N/A	5.35	1.53
70501	Northfield	47.22	22.78	#N/A	2.22	3.02
Overcrowding						
60105	West St. Paul	72.82	44.37	46.63	5.73	10.44
60805	Apple Valley	52.53	33.33	40.73	0	9.35
60828	Apple Valley	53.86	37.24	N/A	1.87	7.67
70601	Northfield	62.3	23.32	N/A	0.26	5.29
60302	South St. Paul	43.48	28.62	N/A	0	6.24

Source: HUD CPD Map Data

Housing Cost Burden



Source: HUD CPD Maps, American Community Survey 2016-2020

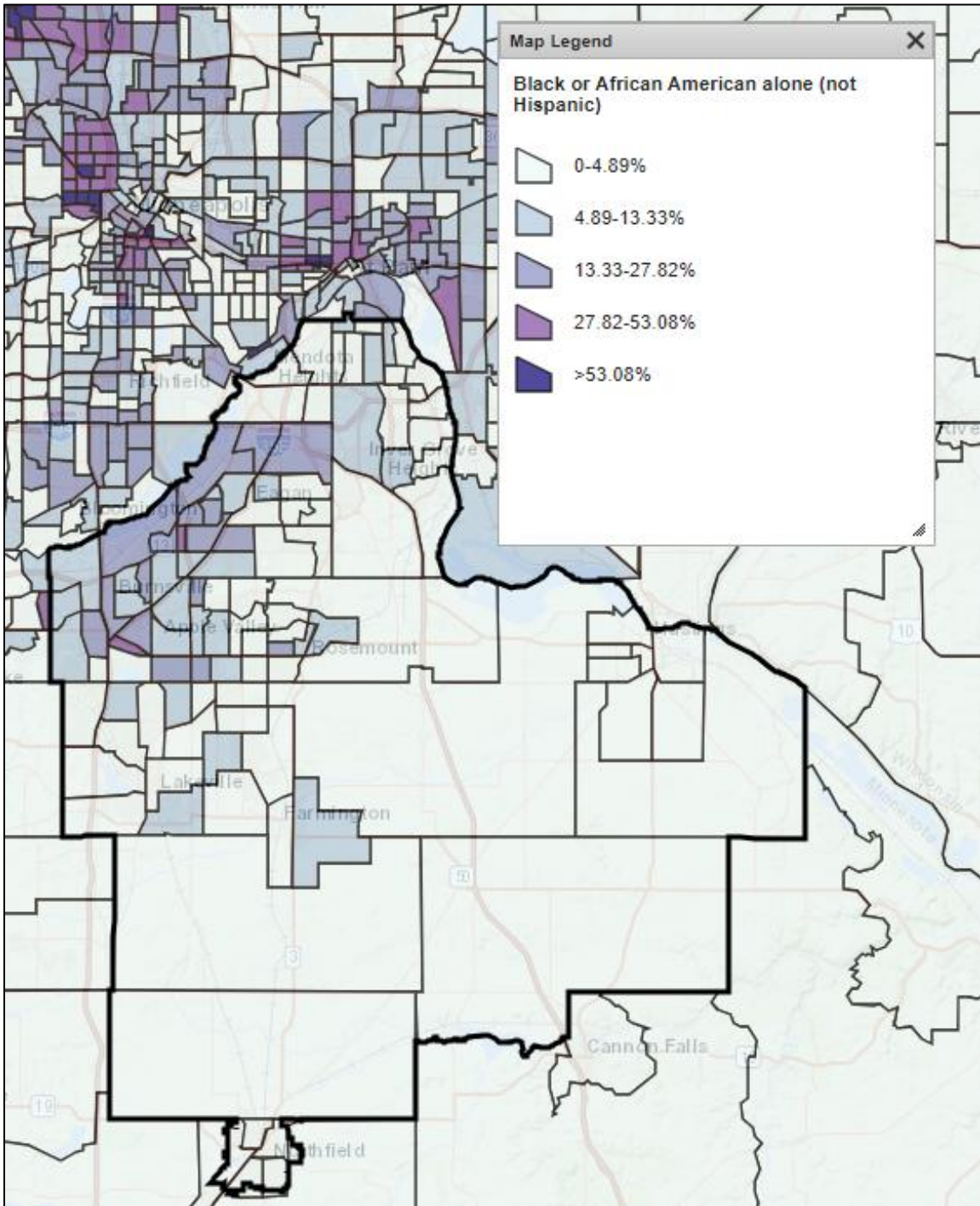
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of “concentration”)

For the purposes of this section, a concentration is defined as any census tract or partial tract where 50 percent or more of the population is a racial or ethnic minority. There are no minority concentrations in Dakota County. The white non-Hispanic population makes up 73.5 percent of the total population in Dakota County. Racial and ethnic minority populations make up much smaller proportions: 7.3 percent Black/African American, 5.4 percent Asian, 4.3 percent two or more races, .34 percent American Indian/Alaska Native, and .042 percent Native Hawaiian and other Pacific Islander. Persons of Hispanic origin make up 8.3 percent of the total population.

The tables below show the census tracts with the five highest proportions over one percent for each ethnic and racial group. The highest proportion of any racial group is 27.38 percent for African American in a tract located in Burnsville. The highest proportion of Asian households is 15.71 percent for a tract in Eagan. The maps below provide a geographic depiction of these proportions.

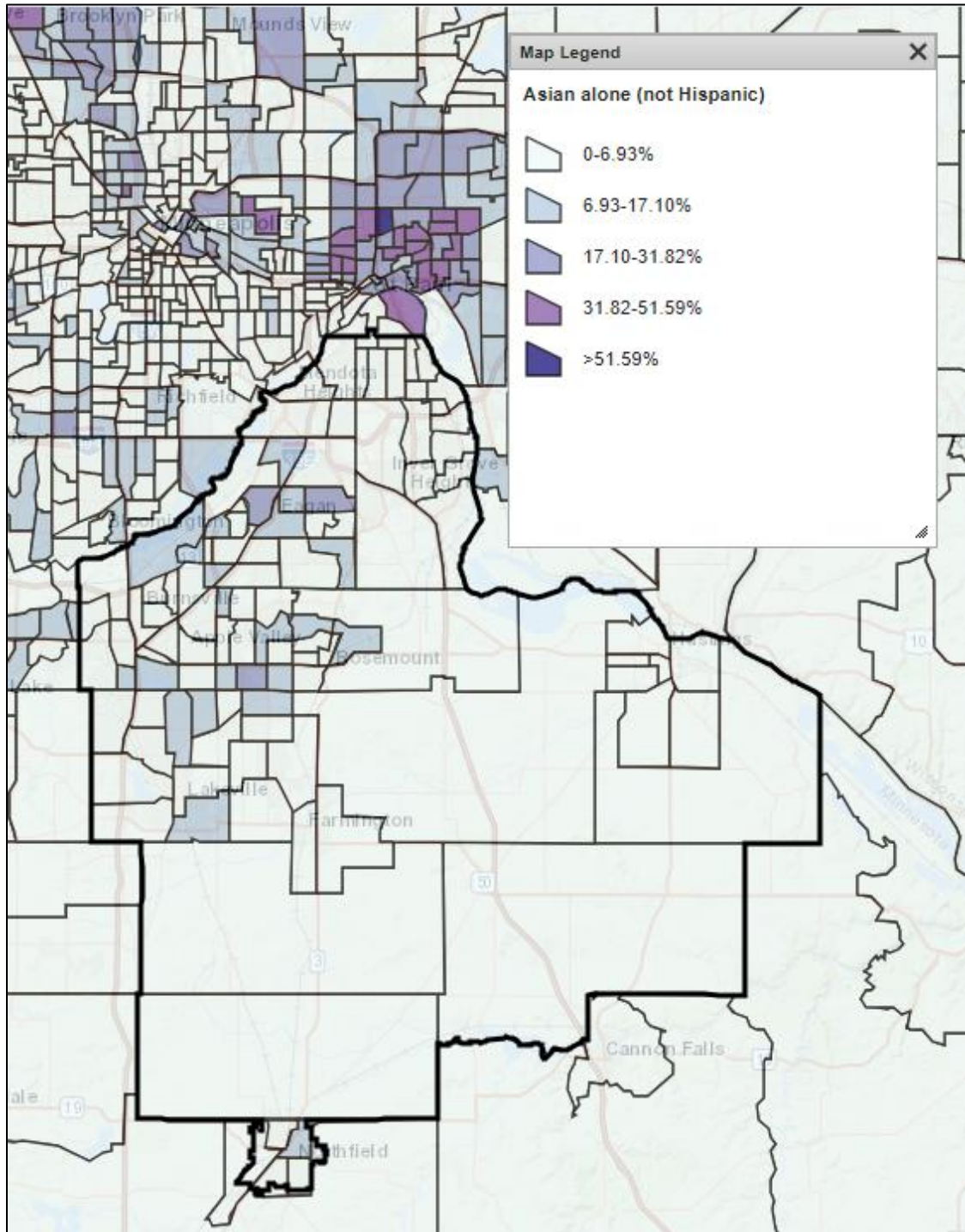
African American Population			Asian Population			Hispanic Population		
Tract	City	% Population	Tract	City	% Population	Tract	City	% Population
607.45	Burnsville	16.32	608.05	Burnsville	11.87	601.01	West St. Paul	20.83
607.11	Burnsville	18.3	610.09	Rosemount	12.02	706.01	Northfield	20.85
610.08	Rosemount	18.51	607.17	Eagan	12.66	608.05	Burnsville	21.59
607.43	Eagan	20.79	608.28	Apple Valley	14.04	610.08	Rosemount	21.63
607.47	Eagan	27.28	607.27	Eagan	15.71	601.05	West St. Paul	32.98

African American Population



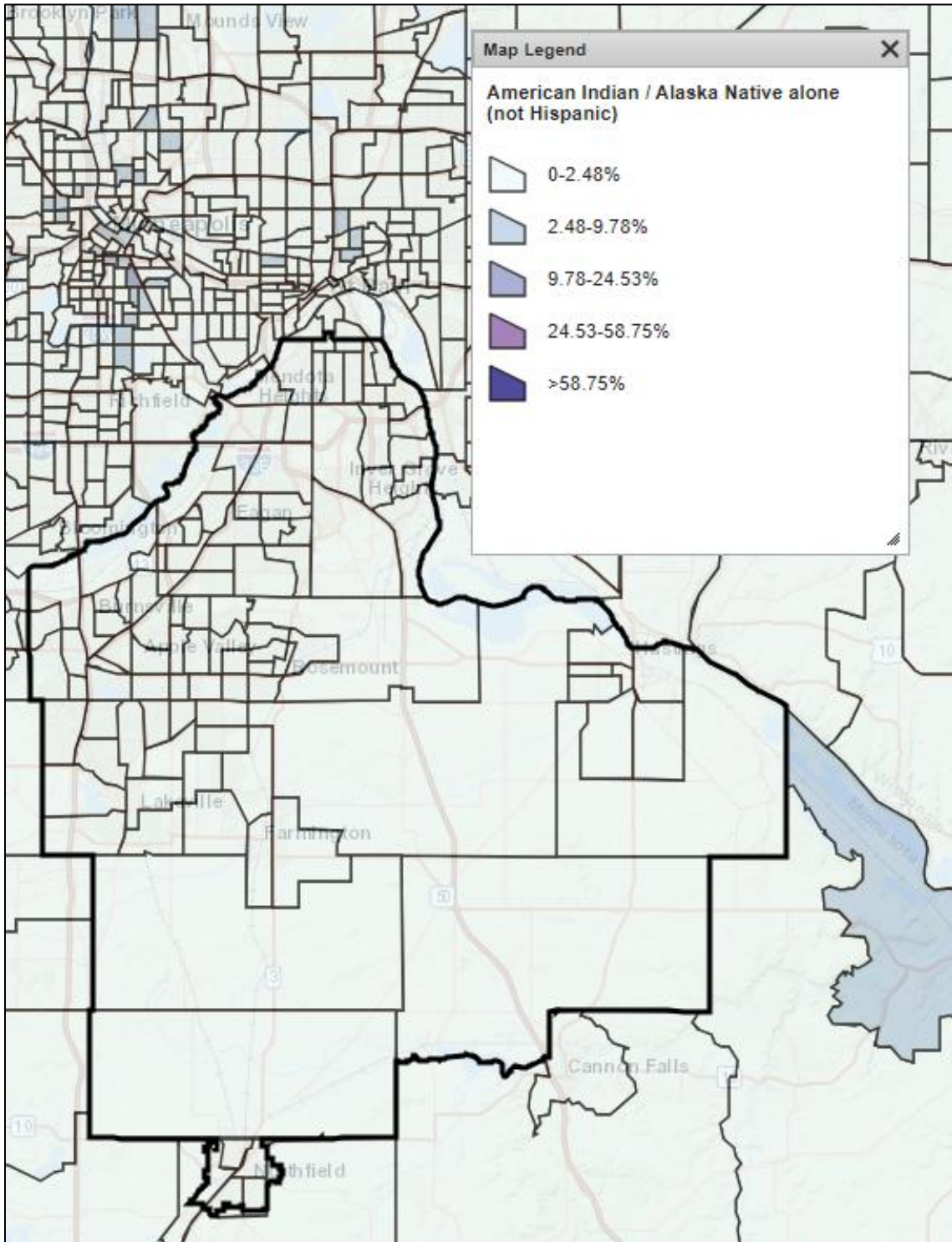
Source: American Community Survey 2016-2020, HUD CPD Maps

Asian Population



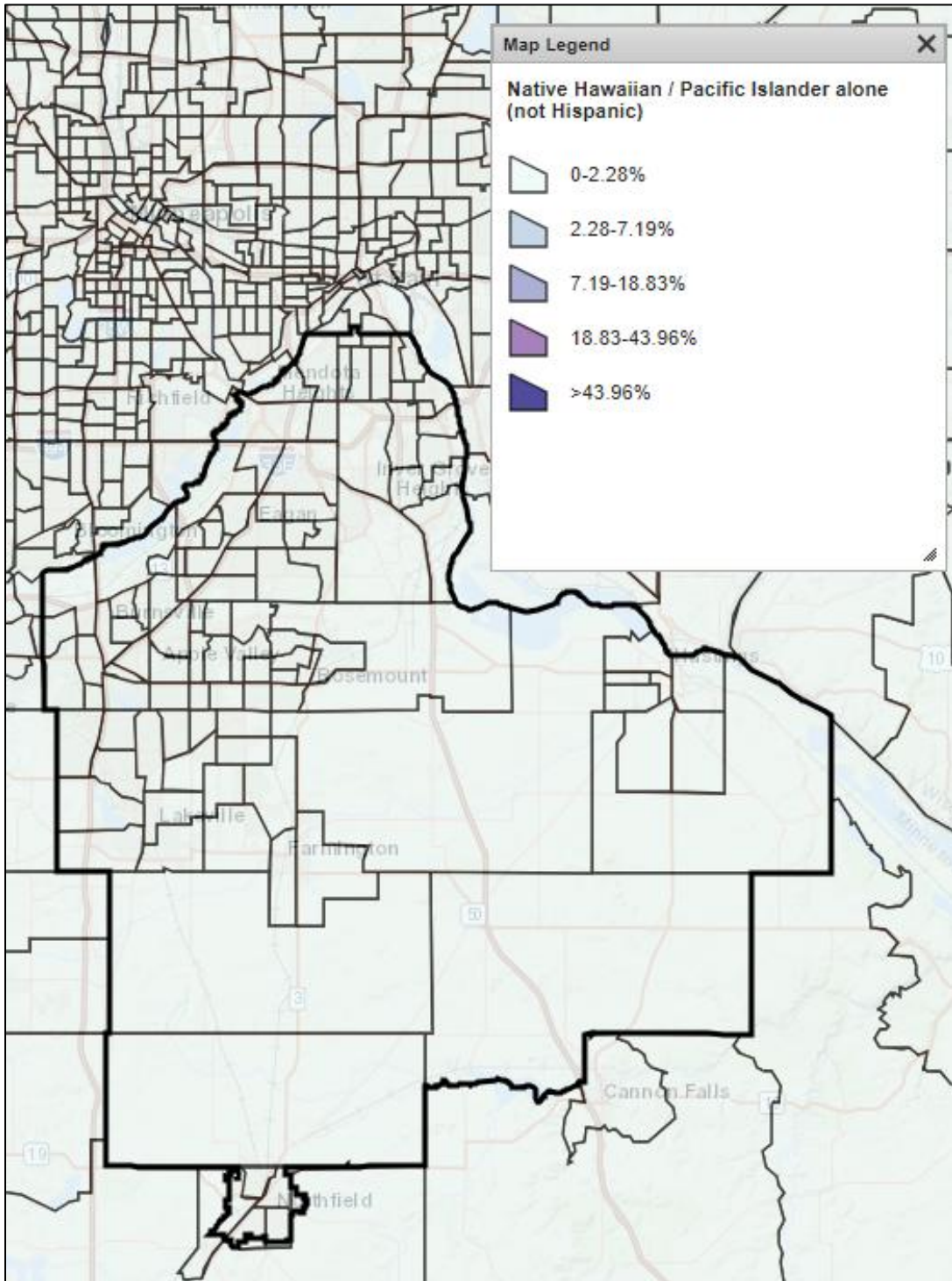
Source: American Community Survey 2016-2020, HUD CPD Maps

American Indian/Alaska Native alone (not Hispanic)



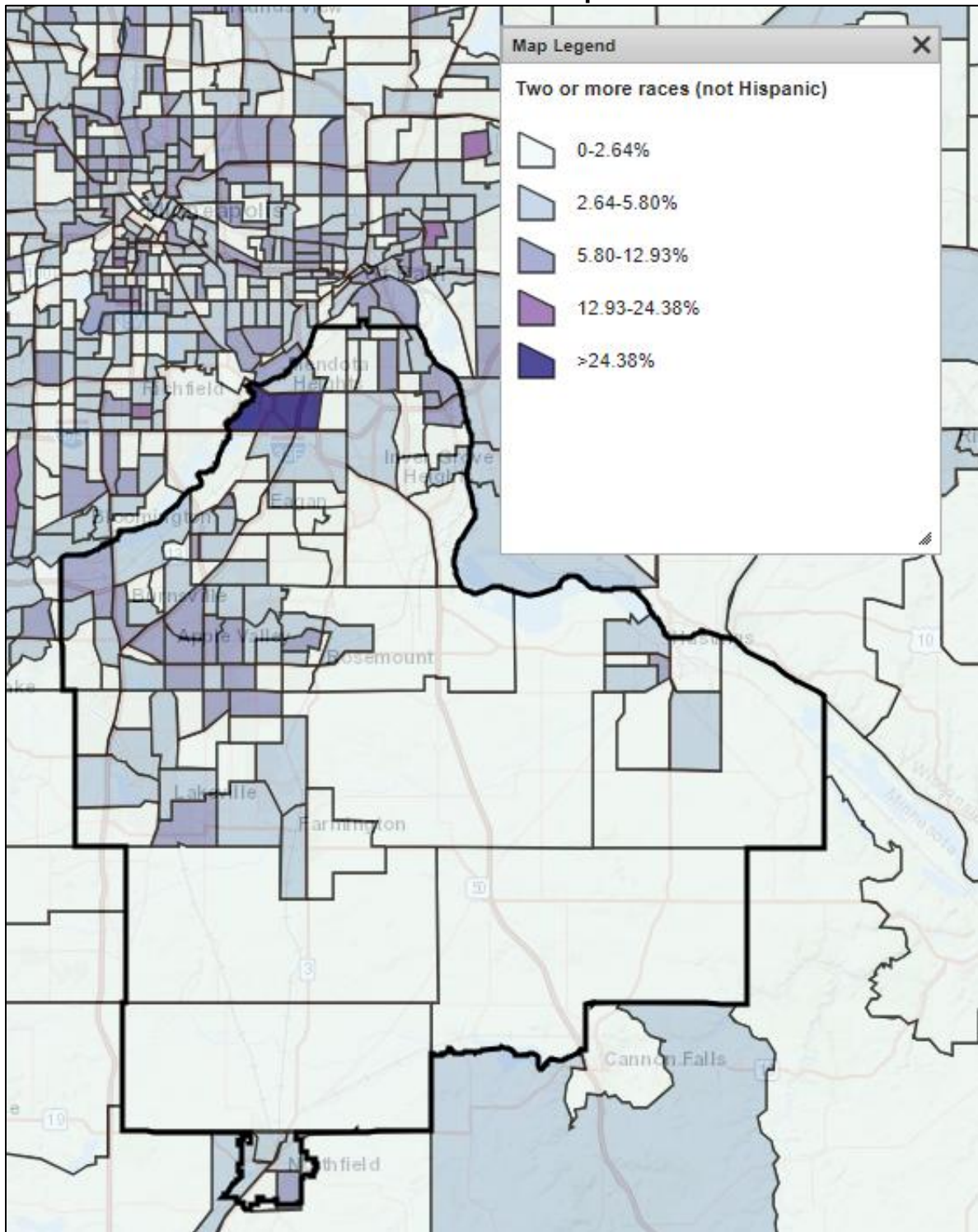
Source: American Community Survey 2016-2020, HUD CPD Maps

Native Hawaiian/Pacific Islander Population



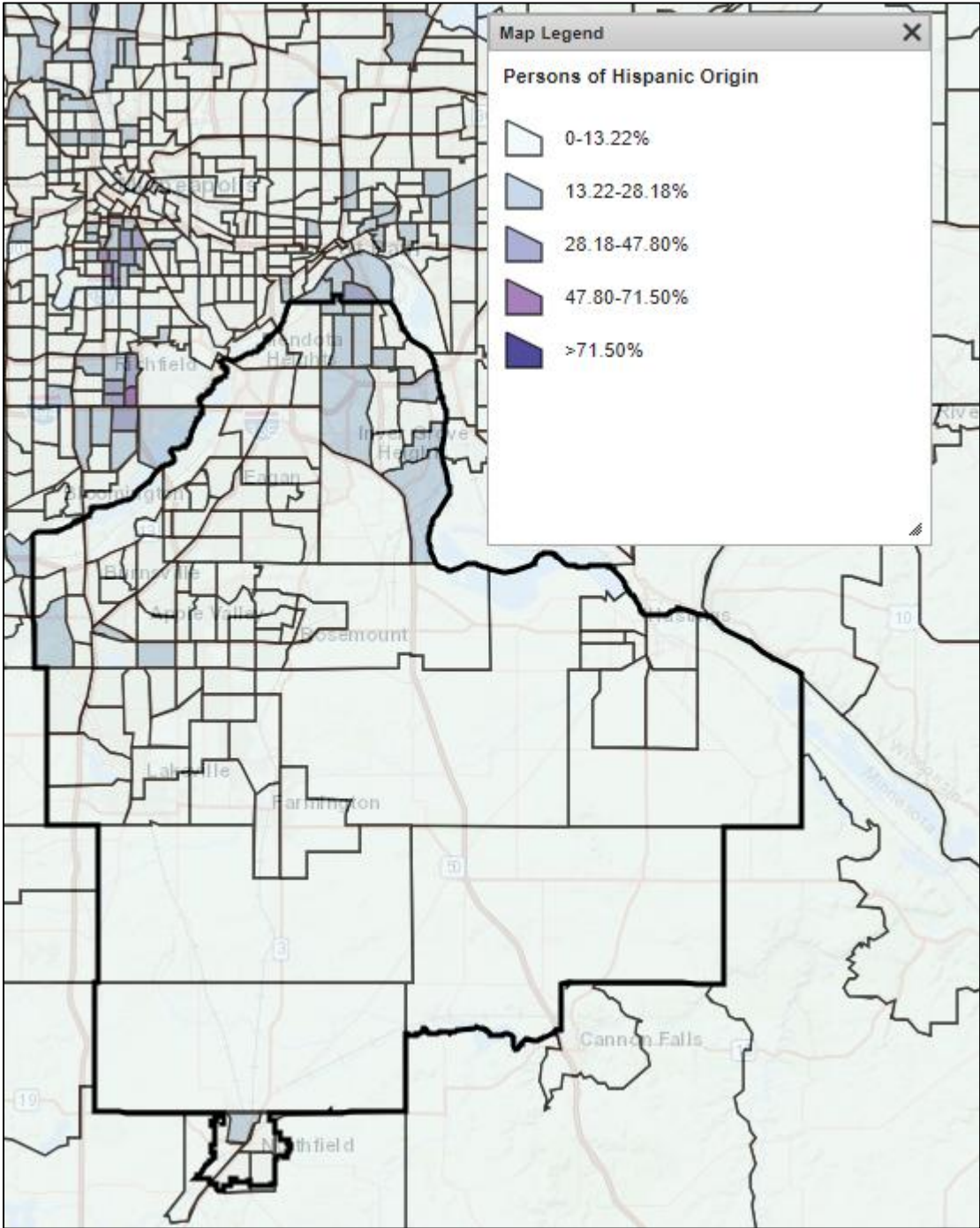
Source: American Community Survey 2016-2020, HUD CPD Maps

Two or More Races Population



Source: American Community Survey 2016-2020, HUD CPD Maps

Hispanic Population



Source: American Community Survey 2016-2020, HUD CPD Maps

Low Income

According to the American Community Survey 5 Year Estimate, the median household income in Dakota County was \$101,400 in 2022. There are 34,740 low-income households with incomes at or below 50 percent of Area Median Income (AMI), which in 2022 was \$58,650 for a four-person household.

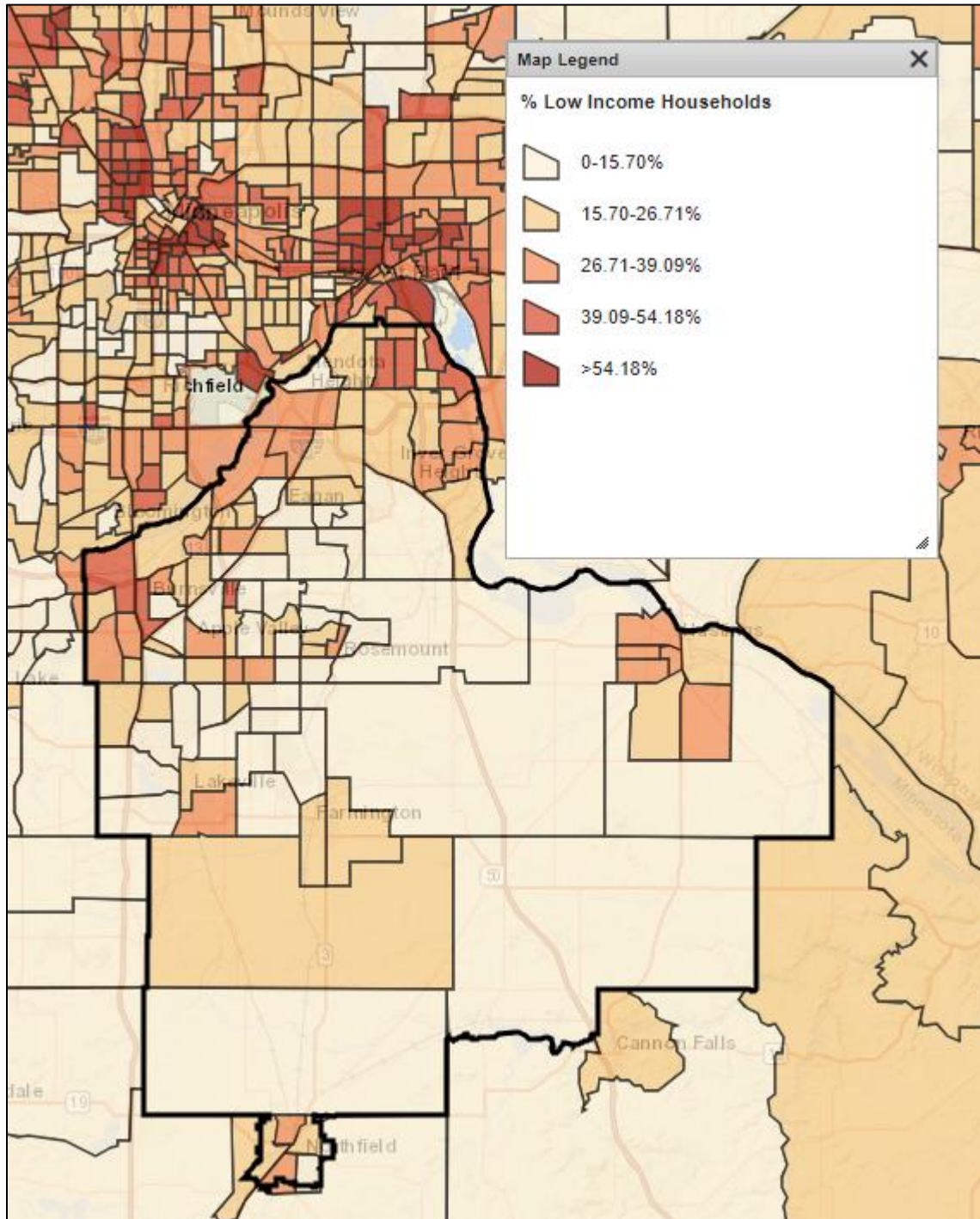
A concentration is defined as any census tract or partial tract where 50 percent or more of the households have income at or below 50 percent AMI. There are no low-income census tracts in Dakota County. Below is a table of the census tracts with the highest percent poverty rate in the county.

Tract	City	Percent Households below Poverty Line
61008	Rosemount	24.62
60745	Burnsville	22.56
60805	Apple Valley	21.68
60105	West St. Paul	21.88
60301	South St. Paul	21.22

Source: HUD CPD Map Data, American Community Survey 2016-2020

Table 49 - Low Income Households

Households Below 50 percent AMI



Source: 2016-2020 American Community Survey, HUD CPD Maps

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

The indicators assessed compounded problems in the different census tracts. For instance, West St. Paul (60104 and 60105) and South St. Paul (60301) have low-income populations in the top 5 and are among the highest cost burden areas of the county. As shown in the maps above, the indicators are clustered together in areas of the county, primarily, in South St. Paul, West St. Paul, Eagan, Burnsville, and Lakeville.

The portion of census tract 608.05 located in Apple Valley has 992 households with nearly 92 percent of households owning their home. Over seven percent of rental unit buildings were built before 1980 and 2 percent of structures have 20 or more units. Census tract 60105 in West St. Paul has 2,354 residents with 35.85 percent owner-occupied housing. Over half of structures have 20 or more units. Census tract 60301 in South St. Paul has 1,983 households. Nearly 90 percent of rental housing was built before 1980.

Another census tract with a high percentage of low-income households is in Rosemount (61008). There are 885 households in this area, and over 64 percent of households own their home. This is a residential area with a median home value sitting at \$193,500. The final census tract (60745) is in Burnsville. There are 1,670 households with about half of residents owning their homes.

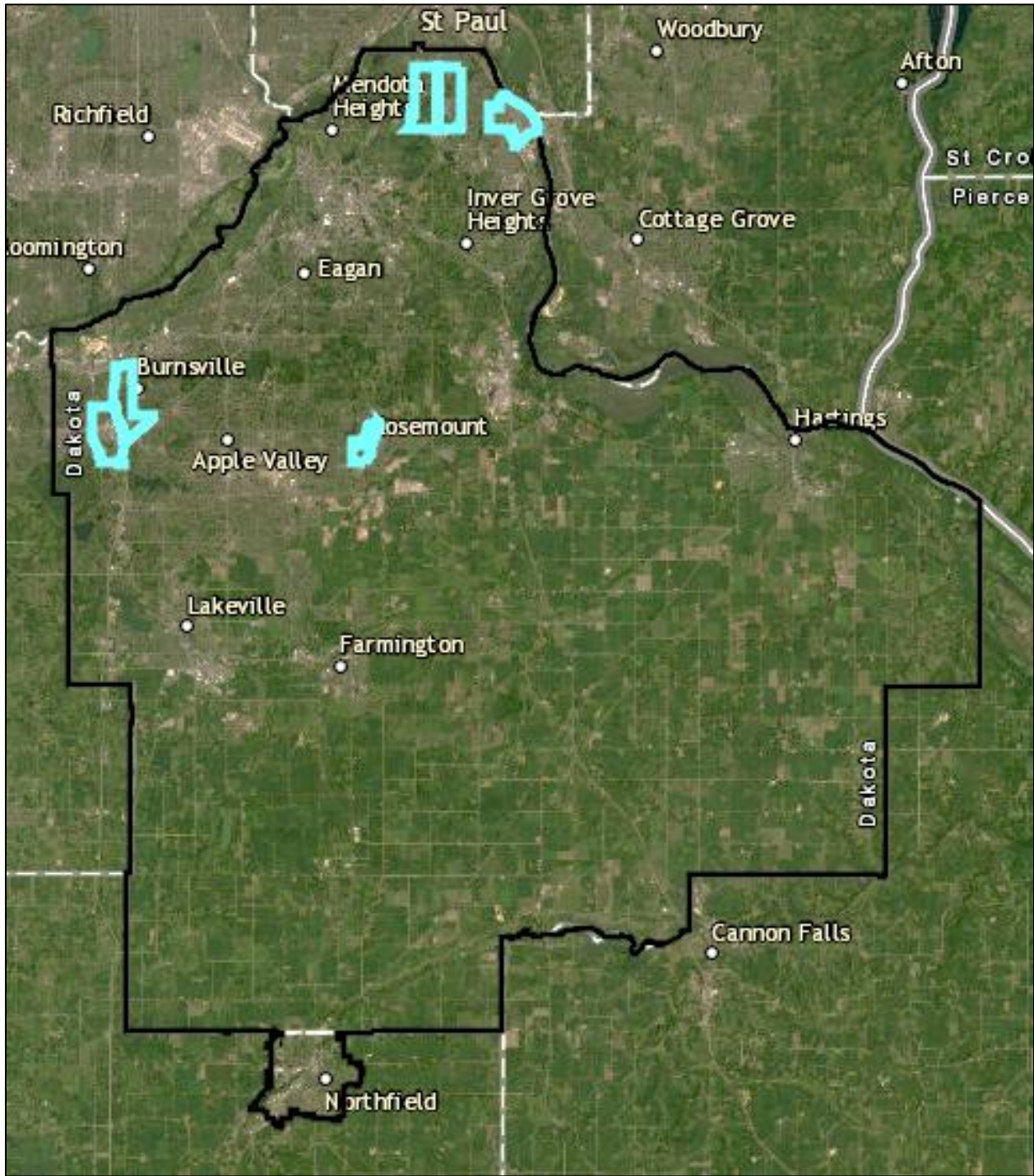
The following table summarizes key housing characteristics of the five census tracks with some type of concentration located across Dakota County.

Concentration	<u>African American & Housing Problem</u>	<u>Hispanic, Cost Burdened, Low Income, and Opportunity Zone</u>	<u>Hispanic & Cost Burdened</u>	<u>Low Income, Cost Burdened, and Opportunity Zones</u>		<u>Low Income</u>
Tract	607.11	601.05	610.08	607.45	601.04	603.01
City	Burnsville	West St. Paul	Rosemount	Burnsville	West St. Paul	South St. Paul
Number of Households	1,871	2,354	885	1,670	2,674	1,983
Median Home Value	No data	No data	No data	No data	No data	No data
Percent Owner Occupied	47.41 percent	35.8 percent	64.07 percent	50.42 percent	45.47 percent	43.32 percent
Median Contract Rent	\$1,203	\$1,013	\$951	\$1,082	\$943	\$663
Percent Rental Built Before 1980	66.36 percent	69.47 percent	13.84 percent	22.34 percent	52.74 percent	89.5 percent
Vacancy Rate	1.58 percent	9.84 percent	1.56 percent	7.17 percent	1.62 percent	1.73 percent
Percent Rental with 20+ units	53.24 percent	53.43 percent	33.48 percent	39.02 percent	47.98 percent	20.91 percent

Data Source: HUD CPD Map Data, American Community Survey 2016-2020

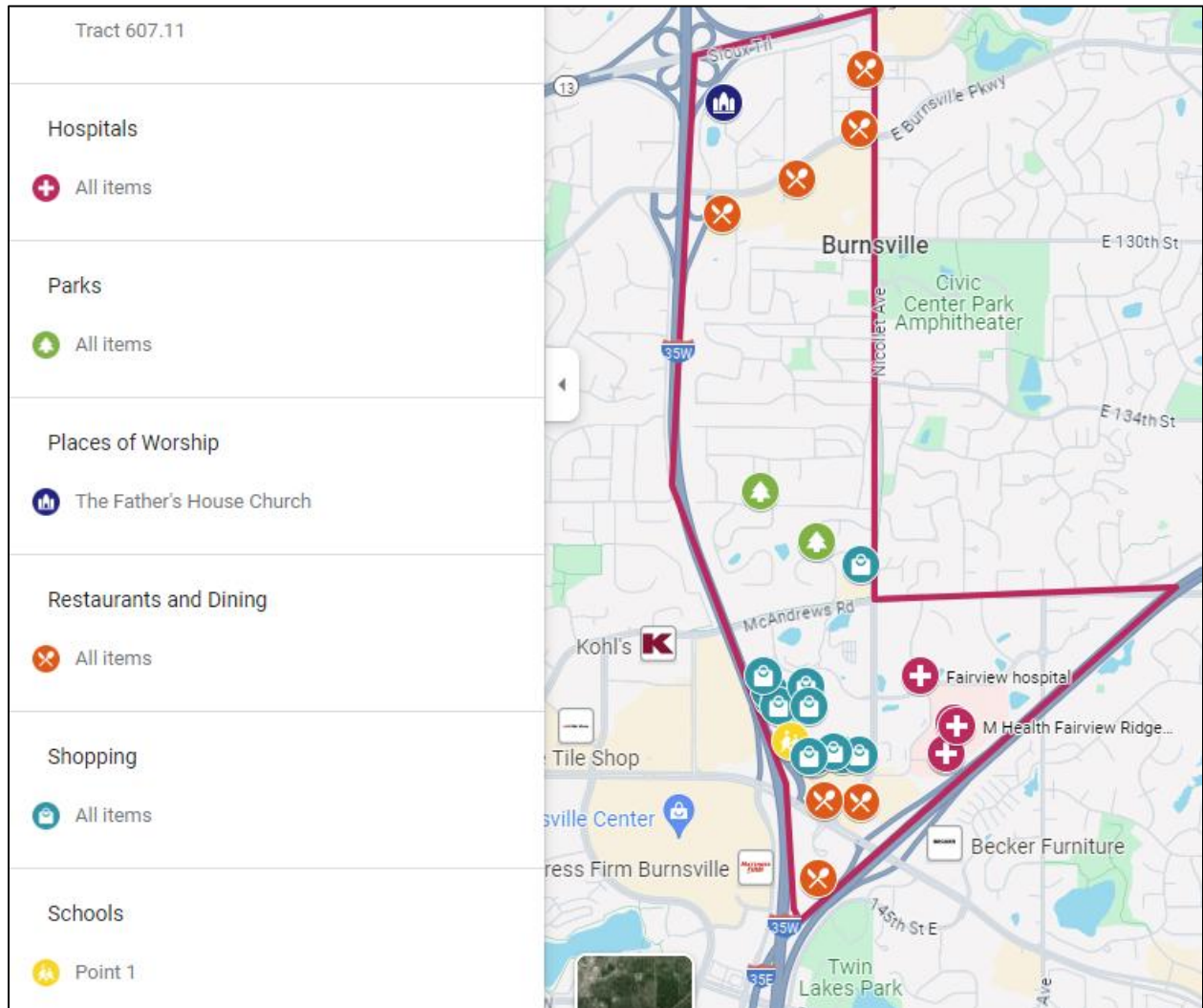
Table 50 – Select Area Housing Market Characteristics

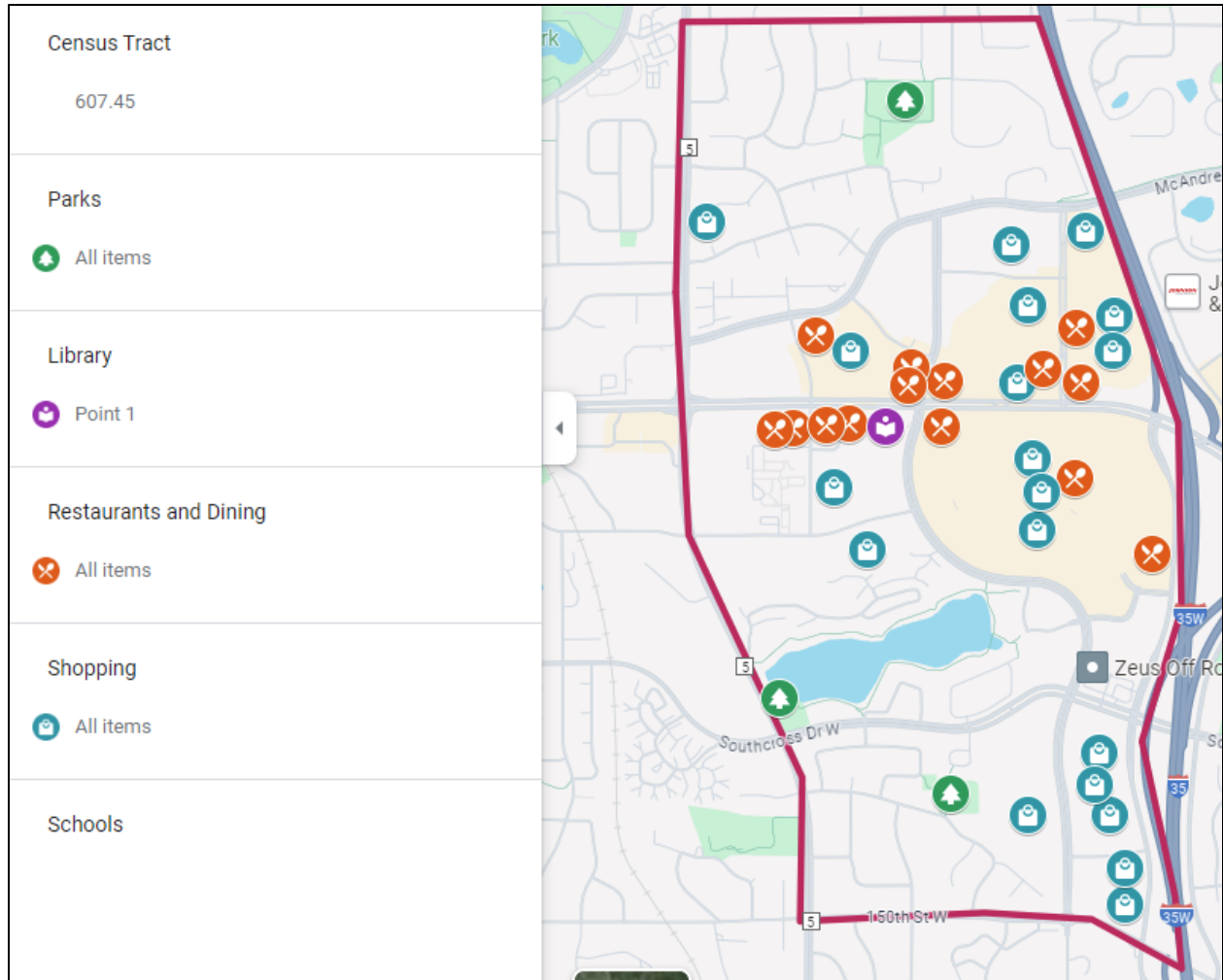
Concentration Tracts



Are there any community assets in these areas/neighborhoods?

Burnsville Census Tracts

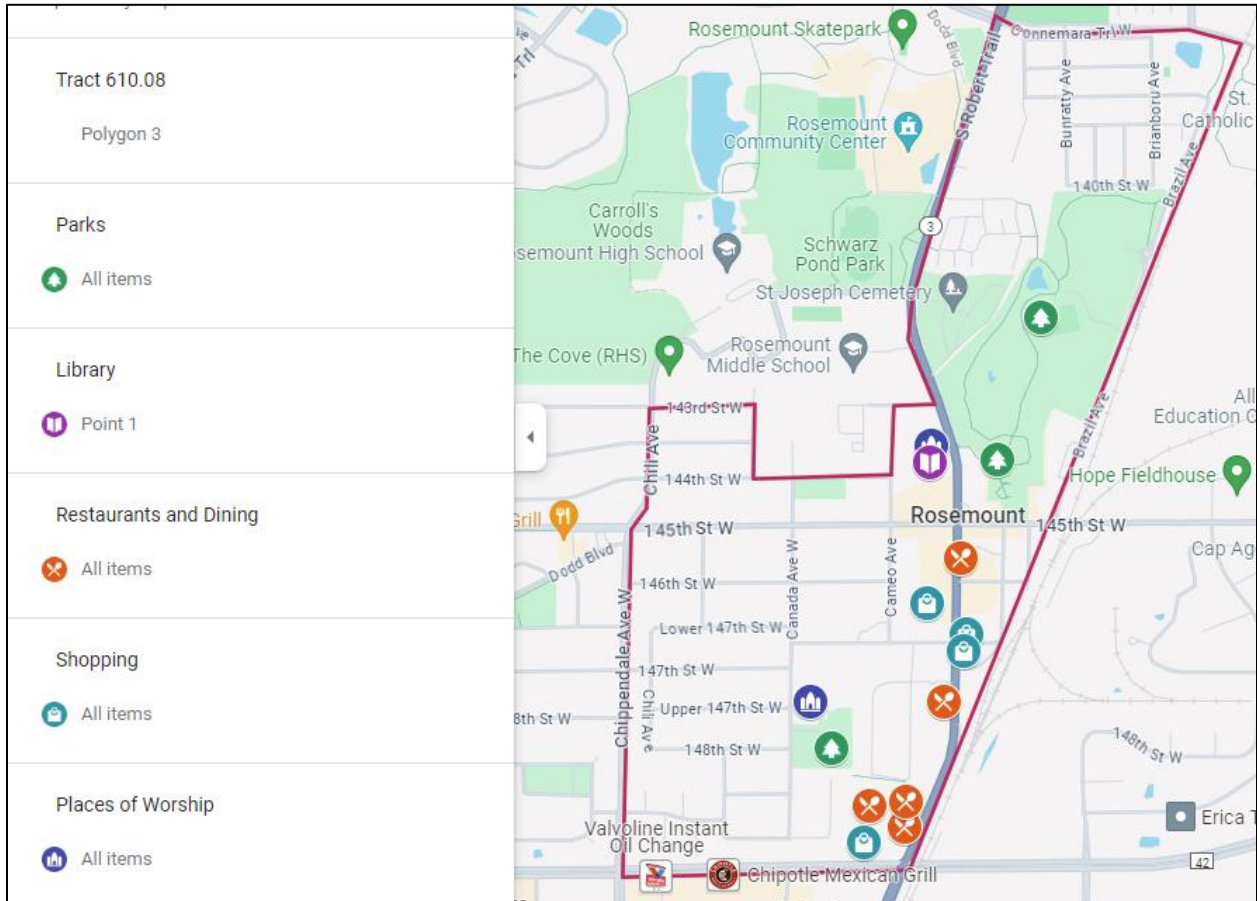




Source: Google Maps

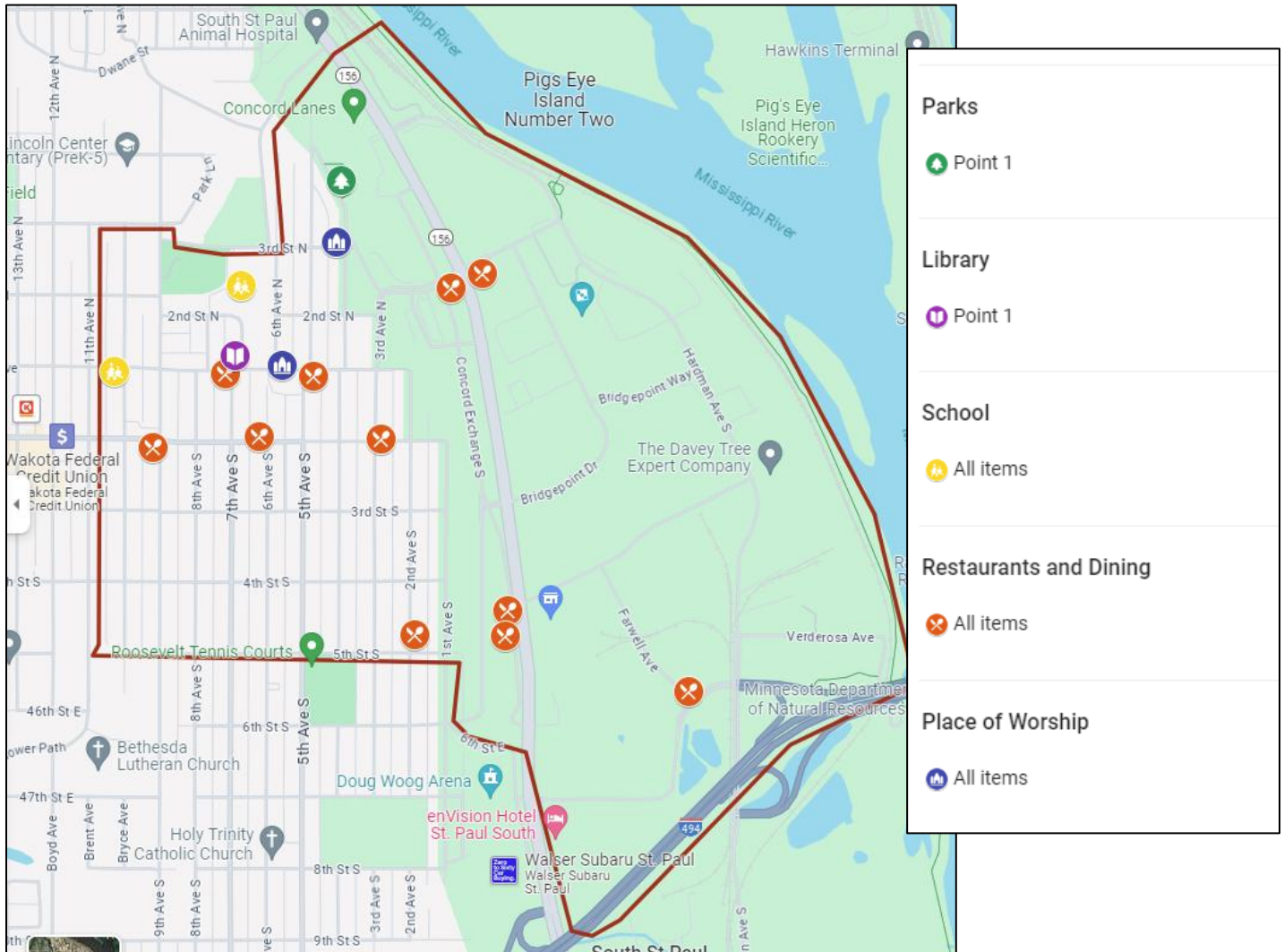
The census tract 607.45 located in Burnsville includes the Ames Center, Burnsville Library, Burnsville Center, Earley Lake, and several parks. The neighboring census tract 607.11 has additional retail spilling over from the shopping center. The northern portion of this census tract contains multi-family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

Rosemount Census Tract



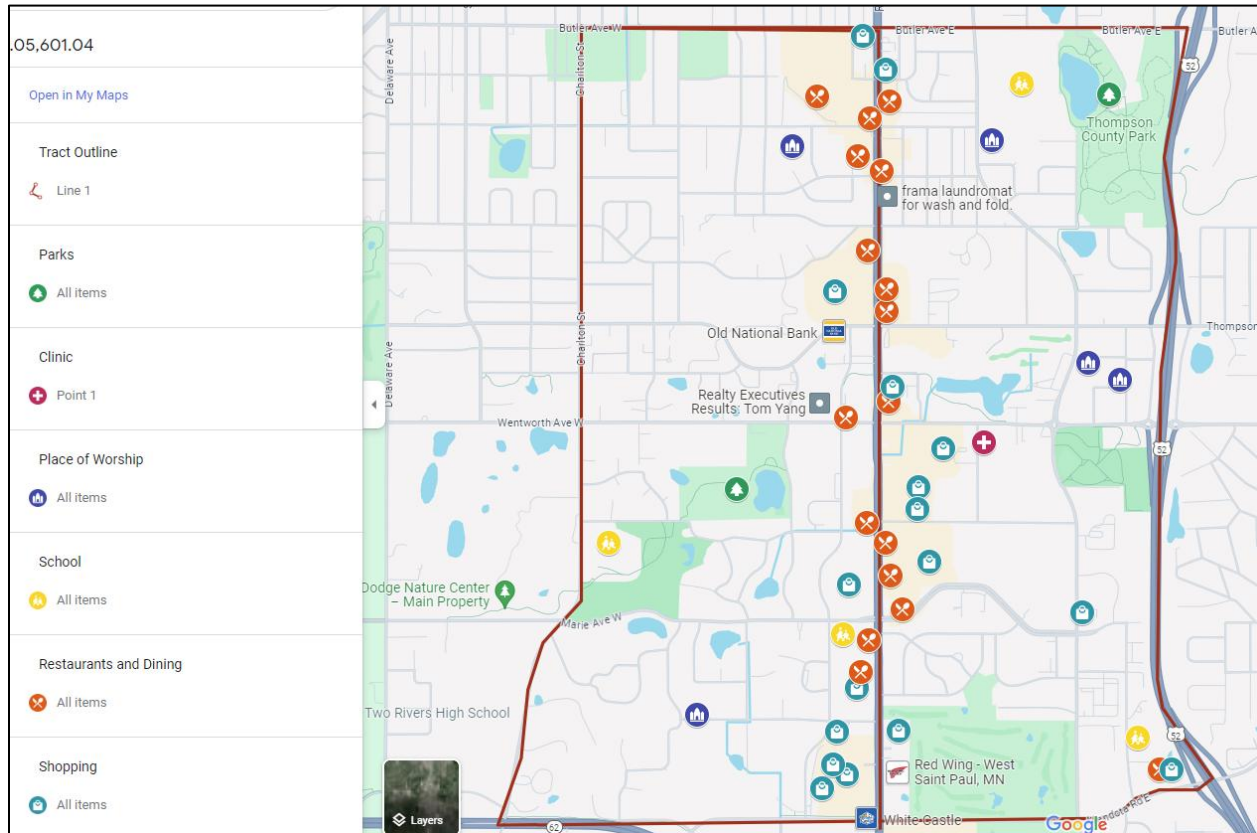
The census tract in Rosemount is primarily residential, consisting of mostly single family residential structures. It also contains a large park.

South Saint Paul Census Tract



Census Tract 603.01 in South Saint Paul is along the river and has industrial businesses, places of worship, a library, and a fire station.

West Saint Paul Census Tracts



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

Are there other strategic opportunities in any of these areas?

The higher vacancy rates in census tract 601.05 could mean the overall rental costs may be lower, even the naturally occurring affordable housing (NOAH). The low housing cost means that housing is affordable to many households that would otherwise not be able to find housing in Dakota County. One opportunity is to support the aging housing stock through a rehabilitation program to preserve these important sources of affordable housing in these areas. Targeted outreach of employment or educational opportunities may also benefit the residents in these areas.

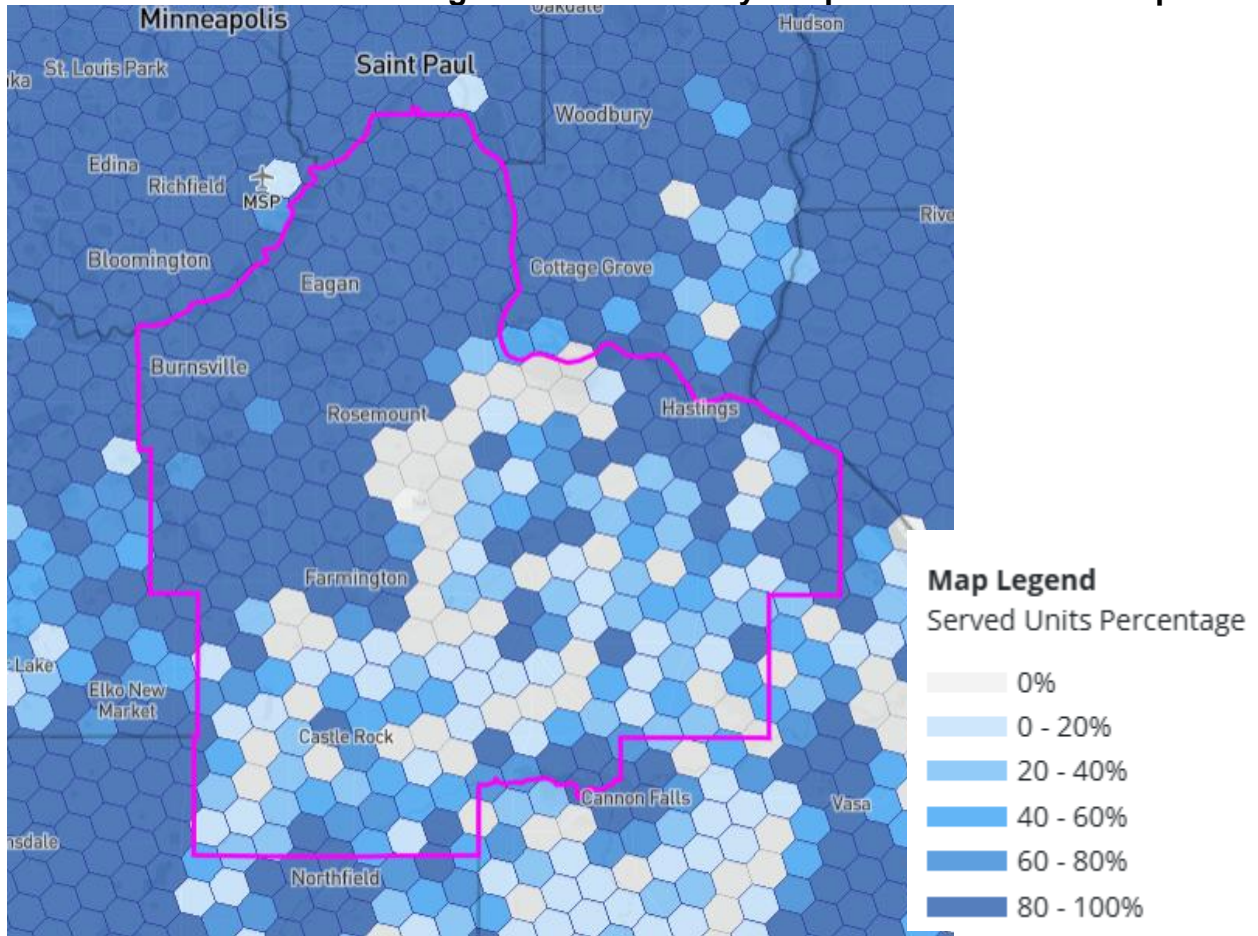
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households

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

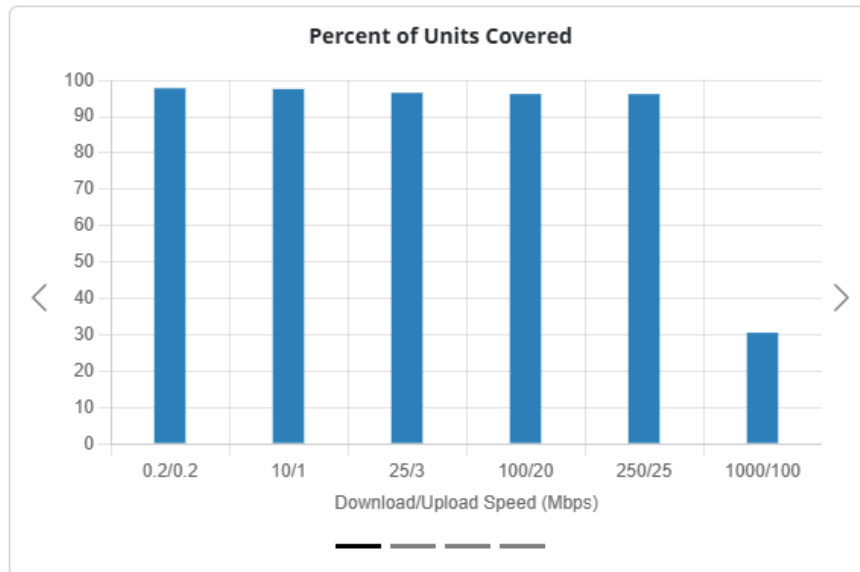
The Dakota County Office of Performance and Analysis states that 97.17% of Dakota County households have access to broadband with speeds of 100 Mbps/20 Mbps. Areas without access to broadband are the agricultural areas of southern Dakota County where population density is low. Dakota County's census tracts with different concentrations as discussed in MA-50 have access to higher speeds of fixed broadband. All of those census tracts have 95-100% broadband coverage except for census tract 610.08. There is a portion of this census tract that lacks some access to high quality fixed broadband but has 100% coverage of mobile broadband. Any portions of the map below that have 0% coverage contain no residences.

While there is significant access to broadband, Dakota County will continue to work towards 100% broadband coverage of speeds of 100 Mbps/20 Mbps. Low- and moderate-income households often lack access to broadband due to a lack of service or high cost of service, which can limit work-from-home employment opportunities and limit the success of K-12 school-aged children. Additionally, Dakota County is working towards introducing competition into the market as most residents of Dakota County only have access to one internet service provider. A lack of competition creates inflated prices and the high cost of internet access most heavily affects households who are low- and moderate- income.

Fixed Broadband Coverage in Dakota County at Speeds over 100/20 Mbps



Dakota County, MN



Source: [FCC National Broadband Map](#)

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

43% of Dakota County households have access to 2 or more providers that offer 100 Mbps/10 Mbps wireline broadband as of 2021. There are more options for mobile broadband service but this service typically has slower download/upload speeds than fixed broadband. There is still a lack of competition that allows broadband providers to increase prices at will without consumers having a choice or alternative. There is a great need for increased competition by having more than one broadband provider serving Dakota County households to allow for price moderation for a vital service needed in today's modern world. The impact of a lack of competition on pricing may lead low- to moderate- income households to forgo broadband service, hindering the economic and educational opportunities for the household. Strong, competitive, and widely available broadband service is a cornerstone of economic development.

MA-65 Hazard Mitigation

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

According to the Minnesota Pollution Control Agency, northern Minnesota temperatures have increased over 7 degrees, central Minnesota temperatures have increased 6 degrees, and Southern Minnesota temperatures have increased nearly 5 degrees from 1895-2021. This is due to an increase in impervious surface coverage. This phenomenon, known as the urban heat island, causes the Twin Cities area to be up to 9 degrees hotter than the surrounding rural areas. Because approximately one-third of Dakota County is rural and less developed, the urban heat island has a less dramatic effect on the County as a whole. The northern part of the County does experience some increase in temperatures because of greater impervious surface coverage and higher densities. Precipitation has increased by 0.5 inches per decade according to the Minnesota Department of Health. The rainfall is now less frequent, but in heavier amounts. This can cause flash flooding.

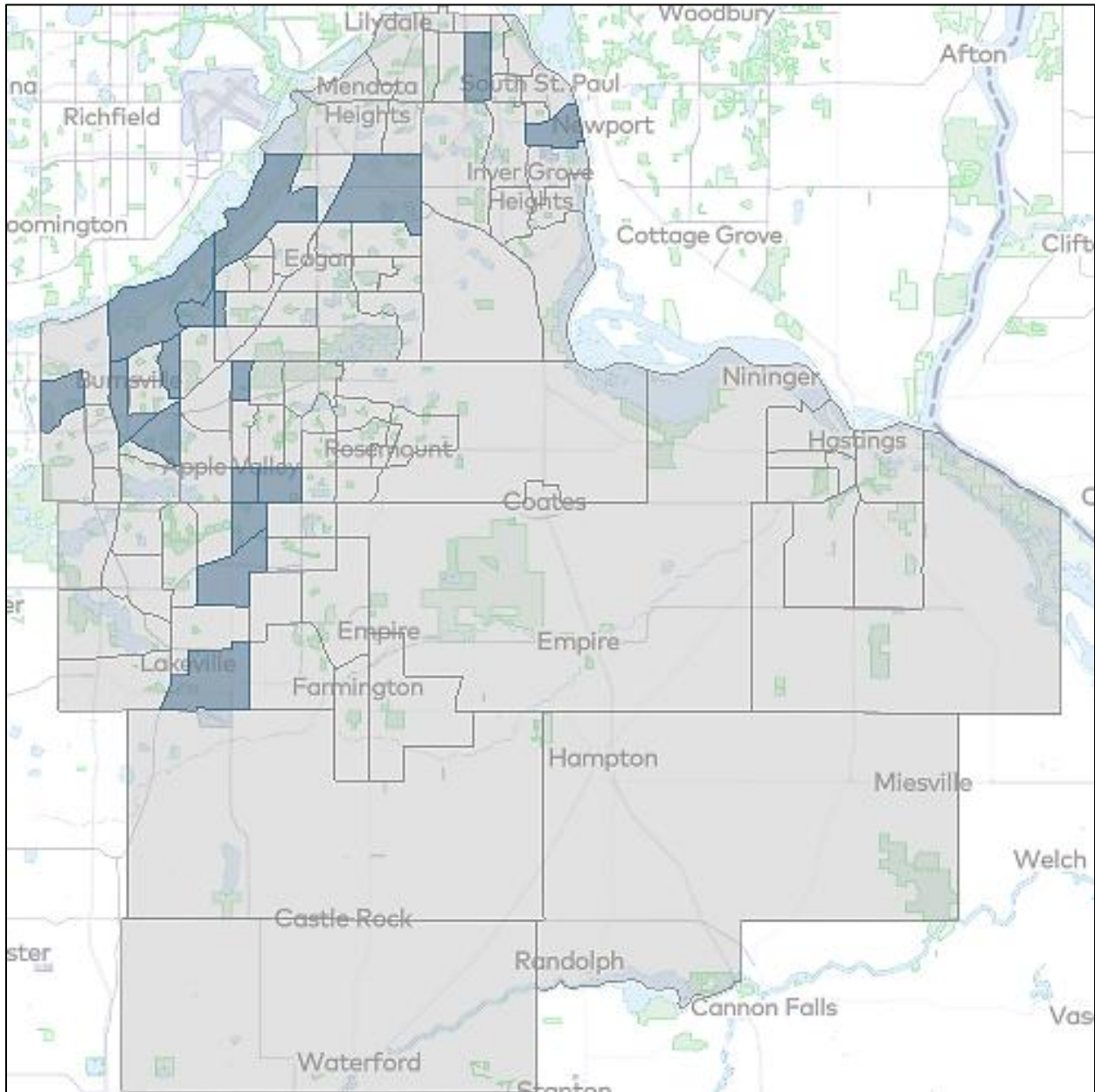
The warmer temperatures affect wildlife and plant life. There is potential for a significant loss of fish habitat for both cold and warm water fish. The cold-water fish cannot withstand the higher water temperatures. Warmer water causes more algae blooms, which can harm the warm water fish. Higher temperatures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

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

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

According to the Federal Emergency Management Agency (FEMA), Burnsville has a higher Social Vulnerability Risk than surrounding tracts of Dakota County. FEMA defines social vulnerability as the susceptibility of social groups to the adverse impacts of natural hazards, including disproportionate death, injury, loss, or disruption of livelihood. The City of Burnsville is projected to have a 3-9 degree temperature increase by 2100, with an increase in air conditioning demand by 293% according to a Pale blue dot study. People of color, those under economic stress, older adults, and single mothers are more vulnerable to extreme weather events, climate change, pollution, or limited access to health care. In Burnsville, tracts 607.37, 607.11, 607.39, 607.41 are denser with populations who are more vulnerable and require more need.

Tracts with Higher Social Vulnerability Risk



Source: U.S. Department of Commerce 2019; U.S. Census Bureau American Community Survey 2016-2020

Strategic Plan

SP-05 Overview

The primary objective of Title 1 of the Housing and Community Development Act is the development of viable urban communities. To achieve this intention, Congress has set forth three basic goals for the entitlement programs: provide decent housing, provide a suitable living environment, and expand economic opportunities to benefit predominantly low-and moderate-income persons. The U.S Department of Housing and Urban Development (HUD) defines low-and moderate-income households as having an annual gross income at or below 80 percent of the area median income. As of 2024, the area median income for a family of four in Dakota County was \$124,200. A moderate income household (80 percent AMI) in Dakota County was \$97,800 for a family of four.

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

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

As part of the evaluation to determine the priority goals for the five-year Consolidated Plan, HUD requires the jurisdiction to look at the needs of the community. Dakota County CDA looked at U.S. Census and American Community Survey (ACS) data, the projection of future household growth by both the Metropolitan Council and State of Minnesota Demography Center. CDA residents and stakeholders were surveyed and residents participated in a visual survey.

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

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



The chart on the following page details the strategies.

DRAFT 2025-2029 Consolidated Plan - Dakota County

Objective		Priority	Strategy	Outcome		
6	Support planning efforts that address the housing, community and economic development needs of Dakota County, support fair housing choice, and continue to foster partnerships with community stakeholders.	1	Increase the affordable housing choices for low- and moderate-income households.	<p>Reduce Homelessness</p> <p>a. Support the implementation and operation of coordinated access entry sites for families, youth and singles b. Support housing stabilization initiatives for homeless populations c. Support the operation of emergency shelter facilities</p>	Planning and Administration a. Support all of the goals and strategies with planning and administration	
				<p>Affordable Rental Housing</p> <p>a. Assist households to secure housing through new construction b. Improve energy efficiency of rental units c. Rehabilitate and preserve affordability in multifamily units d. Support fair housing activities e. Provide rental assistance</p>		<ul style="list-style-type: none"> • 50 Households provided Rapid Re-housing Assistance • 50 Households assisted with Homelessness Prevention • 500 Persons assisted through Overnight Shelter
		2	Preserve and improve existing housing to maintain affordability.	<p>Affordable Homeowner Housing</p> <p>a. Increase supply of affordable homeowner housing b. Improve energy efficiency of owner-occupied housing units c. Rehabilitate and preserve affordability in single family units d. Support fair housing activities</p>		<ul style="list-style-type: none"> • 50 Rental Units constructed • 10 Rental Units rehabilitated
				<p>Community Development</p> <p>c. Assist LMI homeowners with street assessments d. Improve accessibility in public buildings to comply with ADA regulations</p>		<ul style="list-style-type: none"> • 300 Homeowner Units rehabilitated • 1 Homeowner Unit (re)constructed • 3 Direct Financial Assistance to Homebuyers
		3	Increase access and quality of living by providing public services and supporting public facilities.	<p>Public Services</p> <p>a. Support programs that fulfill basic needs (food and shelter) for people who are low-income and/or homeless b. Support programs for youth c. Support programs for seniors d. Support transportation services e. Support housing counseling services</p>		<ul style="list-style-type: none"> • 500 Persons benefited from public facility or infrastructure improvement
		4	Support community development that revitalizes neighborhoods and removes safety and blight hazards.	<p>Neighborhood Revitalization</p> <p>a. Address vacant or substandard properties that may or may not be suitable for rehab b. Address water and sanitation hazards c. Address contamination clean up issues</p>		<ul style="list-style-type: none"> • 13,000 Persons benefited from public services
		<p>Economic Development</p> <p>a. Support work initiatives that assist residents to access living wage jobs b. Support initiatives that help low-income people gain work skills, jobs and employment history c. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)</p>	<ul style="list-style-type: none"> • 150 Households assisted 			
				<ul style="list-style-type: none"> • Façade treatment/business building rehabilitation: 2 Businesses 		

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

Geographic Area

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

General Allocation Priorities

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

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

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

The dedicated “Countywide” pool reserves approximately 13 percent of the overall grant to carry out the administrative requirements of the CDBG program and provide oversight to the projects undertaken by the municipal subrecipients. The County may from time to time reserve some of its pool for non-profit owners of affordable housing to rehabilitate existing multi-family structures. The remaining Countywide funds are budgeted towards activities that will provide a countywide benefit and meet the CDBG program threshold thresholds, which are

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

HOME funds are distributed to each consortium member on an annual basis using the consortia percentage share for the program year as determined by HUD. Each consortium member decides how to distribute HOME funds within its jurisdiction. Dakota County designates around 75 percent of HOME funds to go towards an affordable housing development, 15 percent is set aside for a Community Housing Development

Organization (CHDO) and the remaining 10 percent towards administration of the HOME program. Emergency Solutions Grant funds (ESG) are utilized throughout Dakota County. Dakota County allocates 60 percent of funding to emergency shelter, 7.5 percent towards administration, and the remaining funds towards rapid rehousing, homelessness prevention and data collection. The rapid re-housing rental assistance is targeted towards SRO units that are owned by the Scott-Carver-Dakota CAP Agency in Burnsville.

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

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

Priority Needs

Table 51 – Priority Needs Summary

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

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

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

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

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

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	A severe cost burden among renters in a market with modest rents is the greatest predictor of the need for a TBRA program. The 2016-2020 ACS estimates that 16,920 renters and 19,100 owners are cost burdened. Due to high rents in Dakota County, a TBRA program would not adequately or efficiently reduce rental cost barriers.
TBRA for Non-Homeless Special Needs	From the assessment, single, elderly and households with disabilities may be the most in need. Dakota County operates other rental assistance programs for special needs.
New Unit Production	The shortage of units, primarily rental, and the real need for additional units has influenced the decision to dedicate federal and local funding towards the production of new housing units.
Rehabilitation	While a majority of the housing stock is less than 40 years old (115,164), 60,000 were built before 1980. Rehabilitation is a cost-effective way to address housing deficiencies and deferred maintenance while maintaining affordability for income-eligible homeowners.
Acquisition, including preservation	In areas where blight and safety concerns are an issue, the use of property acquisition on a spot basis is beneficial to facilitate redevelopment and rejuvenate the neighborhood. Preservation of affordable units is an activity where funding may be applied if the need arose.

Table 52 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,873,895	400,000	135,000	2,273,895	9,369,475	The expected amount available for the remainder of Consolidated Plan reflects a steady funding allocation for the remaining four years. The amount of program income (including revolving loan funds) is anticipated to be \$400,000 per year.
HOME - Dakota	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,127,171	336,175	0	2,463,346	10,635,855	The expected amount available for the remainder of Consolidated Plan reflects a steady allocation over the next four years. The amount of program income is anticipated to be \$50,000 per year.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	172,422	0	0	172,422	862,110	The expected amount available for the remainder of the Consolidated Plan reflects a steady funding stream. No program income is anticipated.
Continuum of Care	public - federal	Overnight shelter Services Transitional housing	4,000,000	0	0	4,000,000	20,000,000	The expected amount available for the remainder of Consolidated Plan assumes flat steady funding for the remaining four years. No program income is anticipated.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	Public-federal	Acquisition Multifamily rental new construction	1,083,326	0	0	1,083,326	5,416,630	The CDA is authorized to allocate low-income housing tax credits to qualified projects in Dakota County. The 2023 and 2024 Low Income Housing Tax Credits were awarded to Denmark Trail, a new construction project of 40 affordable housing units in the City of Farmington.
Section 8	Public-federal	Rental Assistance	29,767,917	0	0	29,767,917	148,839,585	The annual allocation also includes funding for 25 VASH Vouchers administered by the CDA.

Table 53 - Anticipated Resources

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

For CDBG, the homeowner rehab program leverages state funding to provide additional loan resources to homeowners to complete rehab projects on their home, primarily mobile homes. The homeowner rehab program is also supplemented by local housing trust funds and state funded Local Affordable Housing Aid dollars. Additionally, there are other strategies that leverage private homeowner contributions, such as the well sealing program and the abatement of street assessments.

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

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

The CDA has purchased a vacant Delta data center site in Egan that will provide ample opportunity to address the needs in this plan. The site is 39 acres and is a part of the larger Northwest Central Commons redevelopment project by the City of Egan. The CDA will demolish the existing building, complete environmental remediation, and assist in executing the City's Small Area Plan for the Northwest Central Commons area. The city envisions mixed housing types of both affordable and market rate housing, a walkable activity center with jobs, restaurants, and park-oriented uses, and an expansion of Egan's Central Park. This property will help further redevelopment in a key area in Dakota County and will provide new housing options and economic development opportunities.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Dakota County	Grantee	Homelessness	Countywide
Dakota County CDA	Subgrantee	Program Administrator Economic Development Planning Public Housing Rental Neighborhood improvements	Countywide
Municipalities in Dakota County	Municipal Sub-recipients	Neighborhood improvements Public facilities Public service Planning	City/Township

Table 54 - Institutional Delivery Structure

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

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

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Table 55 - Homeless Prevention Services Summary

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

While the services available currently are assisting households experiencing homelessness, there is always room for improvement and additional services. Services provided in Dakota County are most often done through trauma-informed care that meet the needs of homeless persons and special populations. Chronically homeless individuals often have other needs that need to be met in addition to securing housing and these resources are provided to those individuals. For families with children, Dakota County has the Dakota Woodlands Family Shelter which provides emergency shelter and services to homeless households with children. Dakota County's Veterans Services department helps meet the needs of veterans through the service delivery system and unaccompanied youth can find services from the Link, a non-profit organization that specifically provides services to youth.

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

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

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

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Countywide	Affordable Rental Housing Planning and Administration	CDBG HOME	Rental units constructed: 50 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
2	Affordable Home Owner Housing	2025	2029	Affordable Housing	Countywide	Affordable Homeowner Housing Planning and Administration	CDBG HOME	Homeowner Housing Added: 1 Homeowner Unit (re)constructed Homeowner Housing Rehabilitated: 300 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness	2025	2029	Homeless	Countywide	Affordable Rental Housing Homelessness Public Service Community Development Planning and Administration	ESG	Tenant-based rental assistance / Rapid Re-housing: 50 Households Assisted Homelessness Prevention: 50 Persons Assisted Homeless Person Overnight Shelter: 500 Persons Assisted
4	Community Development	2025	2029	Non-Housing Community Development	Countywide	Community Development	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Service	2025	2029	Non-Housing Community Development	Countywide	Public Service	CDBG ESG	Public service activities other than Low/Moderate Income Housing Benefit: 13,000 Persons Assisted
6	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 150 Households Assisted
7	Economic Development	2025	2029	Non-Housing Community Development	Countywide	Community Development	CDBG	Façade treatment/business building rehabilitation: 2 Businesses

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning and Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Affordable Rental Housing Affordable Homeowner Housing Homelessness Public Service Community Development Economic Development	CDBG HOME ESG	Other: 10 Other

Table 56 – Goals Summary

Goal Descriptions

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

5	Goal Name	Public Service
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to providing public services.</p> <ol style="list-style-type: none"> 1. Support programs that fulfill basic needs (food and shelter) for people who are low-income and or homeless 2. Support programs for youth 3. Support programs for seniors 4. Support transportation services 5. Support housing counseling
7	Goal Name	Economic Development
	Goal Description	<p>The following strategies will be used to enhance the workforce and businesses.</p> <ol style="list-style-type: none"> 1. Support work initiatives that assist participants to access living wage jobs 2. Support initiative that help low-income people gain work skills, jobs and employment history 3. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)
8	Goal Name	Planning and Administration
	Goal Description	Support all of the goals and strategies with funding for planning and effective administration.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)
It is estimated that 250 families will be provided affordable housing by the HOME Consortium. A majority will be for moderate-income families but extremely low and moderate-income households will benefit as well through rental units and homeownership units.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c) Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

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

Activities to Increase Resident Involvements

In 2024, all public housing residents received written communication seeking their participation in the Consolidated Plan community survey. Their comments were included in the Plan. Annually, letters are sent to encourage residents to apply to become a member of the CDA's Resident Advisory Board. Every public housing resident is allowed to join this board and/or offer suggestions to the CDA. Outside of the Resident Advisory Board process, any comments received are reviewed by CDA Property Management staff to determine the best course of action to address the comments.

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

The CDA will continue to identify ways to continually involve public housing residents in CDA activities.

Is the public housing agency designated as troubled under 24 CFR part 902?
Neither the Dakota County CDA or the South Saint Paul HRA are designated as "troubled" public housing agencies.

Plan to remove the 'troubled' designation

Not applicable.

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

Dakota County does not establish countywide policies for land use and development. Each unit of government within Dakota County (including townships) establishes its own policies and controls regarding development.

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

In the current economic climate, addressing underserved housing needs has become increasingly more difficult. To make housing affordable to very low-income households, deep subsidies are needed. Appropriations for housing programs have seen reductions and are not at levels to solely support affordability gaps. The CDA will continue to wisely invest its federal funds in viable projects and combine federal sources with other resources so that it can continue to provide Dakota County residents with affordable housing options.

To help address potential barriers in individual cities, the CDA created the Redevelopment Incentive Grant (RIG) Program to assist cities with redevelopment efforts. The RIG Program provides competitive grants of up to \$250,000 to Dakota County cities to assist with redevelopment planning and implementation efforts. To be eligible for funding, cities are required to demonstrate support for affordable housing efforts. The CDA has provided over \$14 million in grants since the program's inception.

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

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

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

Addressing emergency shelter needs is done primarily with ESG funds. ESG funding is used to provide on-going rental subsidy and assists with existing family and singles shelters in Dakota County.

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

Dakota County has implemented initiatives to transition households experiencing homelessness into housing. Dakota County has significantly increased its investment in Housing Search and Stability Services, a service to help households' transition from homelessness to housing and to maintain ongoing housing stability. Currently, there are 10.5 social workers supporting households within Dakota County. In addition, Dakota County has hired a landlord engagement coordinator to build relationships with landlords throughout the county, enabling people easier access to available units and preventing people from becoming homeless through preventable evictions. Dakota County works closely with the local Continuum of Care (CoC) to support CoC-wide system issues to prevent and end homelessness.

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

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

- Family Homeless Prevention and Assistance Program. These are state funds specifically targeted to prevent homelessness among families, singles and youth. This includes supports services to help households maintain housing, if needed.
- 360 Communities and the Church Information Network. This agency coordinates small donations from faith communities to prevent an eviction.
- Dakota County Housing Clinic. Run by Dakota County, 360 Communities, Southern Minnesota Regional Legal Services (SMRLS), and Legal Assistance of Dakota County and provides legal advice and emergency assistance for residents facing eviction in Dakota County.
- Local Affordable Housing Aid. Dakota County utilizes Local Affordable Housing Aid (LAHA) for emergency rental assistance to prevent homelessness.

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

1. Coordinated Entry Assessments are received while in shelter and/or jail.
2. If available, shelter services are provided.
3. If qualify, Supportive Housing Unit access to Shelter Diversion Program.
4. If person is receiving Housing Support from Frasier Recovery Homes, Ally, or Life Builders, they may receive a Coordinated Entry exception per DHS to bypass Coordinated Entry.
5. Community Action Partnership has worked with Dakota County Community Corrections to offer housing for persons being discharged from public institutions. There are four transitional units and four permanent supportive housing units.
6. The Link provides housing support for youth and young families experiencing homelessness.

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

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

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

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

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

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

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

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

The actions listed above are in place to reduce the risk of lead poisoning and hazards. If after a risk assessment has been completed as part of the homeowner rehab program and lead-based paint was identified as being present, a plan is developed to address the hazards. Lead-based paint hazard control measures can include removal and replacement of the painted building components, removal of the paint itself, elimination of the conditions causing the paint to create dust, or covering or encapsulating the painted surfaces. The homeowner may be bothered by being forced to stay out of areas while the contractor is mitigating the hazards. Depending on the nature of the work

needed, a homeowner could be forced to leave the home until the work is completed and clearance testing shows lead dust is no longer present to an unsafe degree.

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

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

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

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

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

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

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

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

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

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

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

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

SP-80 Monitoring - 91.230

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

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

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

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

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

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

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

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

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

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

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

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

The MBE/WBE monitoring is performed by the CDA through continued reporting from contractors and reports turned into HUD. CDA staff reviews all construction projects over \$200,000 to determine when Section 3 compliance must occur. Monitoring occurs on a monthly basis.

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

database housed on the City of Saint Paul's website that makes certification for individuals and businesses more efficient. The website is found here: <https://www.stpaul.gov/departments/human-rights-equal-economic-opportunity/contract-compliance-business-development/hud>.

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

We meet monthly with the Fair Housing Implementation Council (FHIC), which is a collaborative group representing the Twin Cities Metropolitan Area. The purpose of the FHIC is to facilitate and initiate implementation of activities having metro-wide significance identified in the AI. Through the FHIC, these are the type of events completed annually. Monitoring and evaluation is based on the completion of these events:

- Will host a landlord/owner training for local landlords and rental property owners to discuss a variety of issues related to rental housing and the Housing Choice Voucher (HCV) program. Fair housing and equal access to housing will be covered. The CDA will use a contract attorney that specializes in fair housing law to ensure that the landlords and property owners receive the most current, accurate information regarding fair housing.
- Offers monthly workshops about the Housing Choice Voucher Program for rental property owners and landlords that provides tools, tips and information on requirements and policies. Fair housing information is also included.
- Provides new HCV participants information on fair housing and how to file a complaint.
- Is involved with the Dakota County landlord recruitments/retention initiative.
- Participates in an ongoing regional discussion regarding the mobility and policies of the HCV programs across the region.
- Homeownership counselors assist potential homebuyers of color and help prepare them for long-term homeownership success. Homebuyer Education and Counseling services at the CDA continue to be promoted at Dakota County community events and fairs, city offices, churches, and social service agencies. The CDA also advertises these services on its website.
- The CDA makes available information pertaining to the fair housing complaint process to homebuyers during Homestretch classes and homebuyer counseling.
- Foreclosure literature will continue to be mailed to recipients of Pre-Foreclosure Notices and Notices of Pendency educating them about the foreclosure process and the services offered by the CDA.

- The CDA Community and Economic Development Department staff holds bi-monthly meetings with the city Community Development Directors. This group has discussed the creation and implementation of local Fair Housing Policies in individual cities.
- The CDA Housing Finance Policy includes the requirement for projects financed with private activity bonds, 501(c)(3) bonds, refunding bonds, Low Income Housing Tax Credits, Tax Increment Financing and HOPE funds (a local gap financing source) to participate in the Housing Choice Voucher Program (HCV). The developer will be required to sign an agreement that while the bonds/loan/agreement are outstanding, they will not exclude from consideration qualified families receiving assistance for the Section 8 program.
- Annually, the CDA contributes a portion of its special benefit levy to the HOPE Program Fund, subject to approval by the CDA and Dakota County Boards of Commissioners. The CDA's HOPE Program is designed to provide resources to create and preserve affordable housing throughout Dakota County for low- to moderate-income households. The HOPE Program provides gap financing to leverage public and private sector funds for the expansion and preservation of affordable housing units in Dakota County. The HOPE Program is used to assist in the following activities:
 - New Construction/Land Acquisition
 - Homeownership Opportunities—indirect or direct assistance
 - Housing Rehabilitation/Acquisition/Preservation
- The CDA offers the Home Improvement Loan Program that assists low- and moderate-income homeowners with making repairs and improvements to their homes. Home Improvement Loans are commonly used for roof replacement, furnace replacement, electrical and plumbing repairs, insulation and improvements for special needs, such as ramps, bathroom or kitchen modifications. Home Improvement Loans feature zero percent interest and no monthly payments. It is repayable when ownership changes or you move from the property.
- CDA and County staff regularly attend the Dakota Affordable Housing Coalition (AHC) monthly meetings. The AHC is a public/private collaboration that facilitates Countywide planning of homeless services and resources.
- Dakota County Social Services staff provides (and has distributed) tenant and landlord marketing materials that provide a clear message about available assistance to resolve housing crises and prevent homelessness. The goal is to have this information provided at lease signing or other interactions between landlords and tenants to encourage them to refer tenants to resources instead of resorting to eviction. The tenant information is in English, Spanish and Somali.

Information about the Fair Housing Act is on the CDA website and it provides users with information on how to file a fair housing complaint.

- Fair Housing Ads will be published in the local newspapers during the month of April as part of Fair Housing Month.

Multi-language Fair Housing posters are prominently displayed in the front lobby of the CDA office, as well as smaller posters in staff cubicles where staff and program participants meet. The CDA will continue to supply additional posters to the other service organizations at the Affordable Housing Coalition meetings. The Fair Housing symbol will be displayed on all CDA brochures as well as on the CDA website.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,873,895	400,000	0	2,273,895	9,369,475	The expected amount available for the remainder of Consolidated Plan reflects a stable CDBG allocation over the next five years. The amount of program income (including revolving loan funds) is anticipated to be \$400,000 per year.
HOME - Dakota	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,127,171	336,175	0	2,463,346	10,635,855	The expected amount available for the remainder of Consolidated Plan reflects a steady allocation over the next four years. The amount of program income is anticipated to be \$300,000 per year.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	172,422	0	0	172,422	862,110	The expected amount available for the remainder of Consolidated Plan reflects a steady funding stream. No program income is anticipated.
Continuum of Care	public - federal	Overnight shelter Services Transitional housing	4,000,000	0	0	4,000,000	20,000,000	The expected amount available for the remainder of Consolidated Plan assumes flat steady funding for the remaining 4 years. No program income is anticipated.
LIHTC	Public-federal	Acquisition Multifamily rental new construction	1,037,278	0	0	1,014,140	4,000,000	The CDA is authorized to allocate low-income housing tax credits to qualified projects in Dakota County. The 2023 and 2024 Low Income Housing Tax Credits were awarded to Denmark Trail, a new construction project of 40 affordable housing units in the City of Farmington.
Section 8	Public-Federal	Rental Assistance	29,767,917	0	0	29,767,917	148,839,585	The annual allocation also includes funding for 25 VASH Vouchers administered by the CDA.

Table 57 - Expected Resources – Priority Table

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

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

Both HOPE and LAHA funds supplement the Home Improvement Loan Program. LAHA is also used to fund radon mitigation for CDBG funded homeowner rehab projects.

Private investment and equity are the major funding sources when LIHTC are used to construct new rental housing.

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

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

The CDA has purchased a vacant large data center in Eagan that will provide ample opportunity to address the needs in this plan. The site is 39 acres and is a part of the larger Northwest Central Commons redevelopment project by the City of Eagan. The CDA will demolish the existing building, complete environmental remediation, and assist in executing the City's Small Area Plan for Northwest Central Commons area. The city envisions mixed housing types of both affordable and market rate housing, a walkable activity center with jobs, restaurants, and park-oriented uses, and an expansion of Eagan's Central Park. This property will help further redevelopment in a key area in Dakota County and will provide new housing options and economic development opportunities.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Countywide	Affordable Rental Housing Planning and Administration	CDBG HOME	Rental units constructed: 10 Household Housing Unit
2	Affordable Home Owner Housing	2025	2029	Affordable Housing	Countywide	Affordable Homeowner Housing Planning and Administration	CDBG HOME	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit Down Payment Assistance: 1 Household

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homelessness and Prevention	2025	2029	Homeless	Countywide	Affordable Rental Housing Homelessness Public Service Planning and Administration	ESG	Tenant-based rental assistance / Rapid Re-housing: 10 Households Assisted Homelessness Prevention: 10 Persons Assisted
4	Community Development	2025	2029	Non-Housing Community Development	Countywide	Community Development	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Public Service	2025	2029	Non-Housing Community Development	Countywide	Public Service	CDBG ESG	Public service activities other than Low/Moderate Income Housing Benefit: 2,600 Persons Assisted
6	Economic Development	2025	2029	Non-Housing Community Development	Countywide	Community Development	CDBG	No outcome for PY2025

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	Countywide	Economic Development	CDBG	Assessment Abatement: 10 Homes Well Sealing: 10 Homes
8	Planning and Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Affordable Rental Housing Affordable Homeowner Housing Homelessness Public Service Community Development Economic Development Fair Housing	CDBG HOME ESG	Other: 4 Plans

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for renter-occupied units.</p> <ol style="list-style-type: none"> 1. Assist household to secure housing through new construction 2. Improve energy efficiency of rental units 3. Rehabilitate and preserve affordability in multifamily units 4. Support fair housing activities
2	Goal Name	Affordable Home Owner Housing
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for owner -occupied units.</p> <ol style="list-style-type: none"> 1. Assist households to become homeowners 2. Increase supply of affordable homeowner housing 3. Improve energy efficiency of owner-occupied housing units 4. Rehabilitate and preserve affordability in single family units 5. Support fair housing activities
3	Goal Name	Homelessness
	Goal Description	<p>The following strategies will be used to provide increased choice and improve existing housing specifically for households experiencing homelessness or are at-risk of homelessness.</p> <ol style="list-style-type: none"> 1. Support the implementation and operation of coordinated access entry sites for families, youth and singles 2. Support housing stabilization initiatives for homeless populations 3. Support the operation of emergency shelter facilities
4	Goal Name	Community Development
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to public infrastructure and facilities.</p> <ol style="list-style-type: none"> 1. Assist LMI homeowners with street assessments 2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements 3. Improve sidewalk accessibility and safety
5	Goal Name	Public Service
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to providing public services.</p> <ol style="list-style-type: none"> 1. Support programs that fulfill basic needs (food and shelter) for people who are low-income and or homeless 2. Support programs for youth 3. Support programs for seniors 4. Support transportation services 5. Support housing counseling

6	Goal Name	Neighborhood Revitalization
	Goal Description	<p>The following strategies will be used to increase access and the quality of living specific to public infrastructure and facilities.</p> <ol style="list-style-type: none"> 1. Assist LMI homeowners with street assessments 2. Assist LMI homeowners with water/sewer, storm water and solid waste improvements 3. Assist with the development of centers and recreational park improvements 4. Improve sidewalk accessibility and safety
7	Goal Name	Economic Development
	Goal Description	<p>The following strategies will be used to enhance the workforce and businesses.</p> <ol style="list-style-type: none"> 1. Support work initiatives that assist participants to access living wage jobs 2. Support initiative that help low-income people gain work skills, jobs and employment history 3. Provide financial assistance to businesses to address building deficiencies (exterior façade improvements)
8	Goal Name	Planning and Administration
	Goal Description	Support all of the goals and strategies with funding for planning and effective administration.

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	Administration and Planning
2	New Affordable Housing
3	Housing Rehabilitation
4	Public Service
5	Community Development
6	Neighborhood Revitalization
7	HOME Consortium Projects
8	Economic Development
9	ESG25 Dakota County

Table 59 – Project Information

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

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

At least 15 percent of HOME funding must be provided to a Community Housing Development Organization (CHDO) and the maximum percentage available for HOME administrative expenditures is 10 percent. The Consortium has yet to determine where the allotment of FY 2025 CHDO funds will go.

The Affordable Housing Coalition determined the most effective use for 2025 ESG funding was providing Rapid-Rehousing rental assistance and housing relocation/stabilization subsidies, Homelessness Prevention, Emergency Shelter Operations, and grant administration. A maximum of 7.5 percent can be used for administration.

AP-38 Project Summary

Project Summary Information

Project 1	Project Name	Administration and Planning
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$234,237 HOME: \$110,995.76 – Dakota County HOME PI: \$7,847.60 – Dakota County HOME: \$101,721.30– Anoka, Ramsey and Washington Counties and City of Woodbury HOME PI: \$21,126.75 – Anoka, Ramsey and Washington Counties
	Description	This project will be for the administration and planning activities that will occur in the 2025 program year for CDBG and HOME. ESG administration is discussed in “ESG25” section. 13% of CDBG funding will be for admin and planning activities, 10% for HOME administration.
	Location Description	Dakota Countywide
	Planned Activities	<u>Fair Housing Landlord Training (Countywide)</u> – Provide fair housing training to landlords taking DCCDA vouchers. <u>Buildable Overlay Map (Vermillion Township)</u> – The township will have a map created that identifies remaining buildable sites. <u>Downtown Development Guide Updates (Lakeville)</u> – The city will update their Downtown Development Guide that was last updated in 2018. <u>Industry Cluster Analysis Study (Lakeville)</u> – The city will complete a study that will identify industries for attractions to complement existing commercial and industrial businesses. <u>Land Development Code Update (Northfield)</u> – The city will update and modernize their Land Development Code which was last updated in 2011. <u>Downtown Framework Update (Rosemount)</u> – The city will update their downtown development framework that was last updated in 2017 to better reflect their vision for downtown development and redevelopment. <u>General Administration of the CDBG program (Countywide)</u> - General program administration and oversight of the Dakota County CDBG Program including environmental reviews, marketing, program management, compliance monitoring.

		<p><u>General Administration of the HOME program (Dakota Countywide)</u> – General program administration of the Dakota County HOME program, as well as oversight and technical supervision of Dakota County Consortium. Each Consortium member receives administrative funds proportional to its contributions, less an administrative fee payable to Dakota County.</p> <p><u>General Administration of the HOME program (Counties of Anoka, Ramsey and Washington and City of Woodbury)</u> – General program administration of the HOME program.</p>
Project 2	Project Name	New Affordable Housing
	Goals Supported	Affordable Homeowner Housing Affordable Rental Housing
	Needs Addressed	Affordable Homeowner Housing Affordable Rental Housing
	Funding	HOME: \$578,164.96 HOME PI: \$51,435.67 CDBG: 48,000
	Description	HOME funds will go to the new construction of an affordable housing development.
	Location Description	Dakota Countywide
	Planned Activities	<p><u>HOME Rental Project</u> – a rental project in Dakota County yet to be determined.</p> <p><u>HOME Homeowner Project</u> – a homeowner project in Dakota County yet to be determined.</p> <p><u>Downpayment Assistance (Northfield)</u> – Provide downpayment assistance to income-qualified homebuyers.</p>
Project 3	Project Name	Housing Rehabilitation
	Goals Supported	Affordable Homeowner Housing Affordable Rental Housing Neighborhood Revitalization
	Needs Addressed	Affordable Homeowner Housing Affordable Rental Housing Neighborhood Revitalization
	Funding	CDBG: \$1,194,808
	Description	This project covers the activities that will be pursued to rehabilitate the housing stock in Dakota County.
	Location Description	Dakota Countywide and the City of Northfield
	Planned Activities	<u>Homeowner Rehabilitation (Countywide and some Cities)</u> – CDBG funds will be used for the CDA-run Home Improvement Loan Program, which assists low- and moderate-income homeowners with improving and maintaining their homes so they are in a decent, safe and

		sanitary condition. The program offers 0% deferred loans to homeowners at 80% of area median income.
Project 4	Project Name	Public Service
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG: \$220,394
	Description	This project is for the public service activities that will be conducted in 2025.
	Location Description	Dakota Countywide
	Planned Activities	<p><u>DARTS Senior Chore Service (Apple Valley)</u> – Provides project funding for a Homemaking Service and Outdoor Chore Service for senior citizens.</p> <p><u>Pre-School Program (Eagan)</u> – Provides funds to defray the costs of income-eligible underserved families with children aged 2-5-years old in need of childcare.</p> <p><u>Middle School Youth (Eagan)</u> – Provides funding to support an after-school program for income-eligible youth. Participants will include at least 70% youth who qualify for the free/reduced lunch program.</p> <p><u>Dakota Woodland Youth (Eagan)</u> – Provides funding to support recreation program for youth residing at Dakota Woodlands, a homeless shelter for women and their children. The recreational opportunities focus on development of physical and social skills in a safe environment.</p> <p><u>Senior Services (Eagan)</u> – Provides funding to support programs focused on health and wellness for senior citizens.</p> <p><u>DARTS Senior Chore Service (Eagan)</u> – Provides project funding for a Homemaking Service and Outdoor Chore Service for senior citizens.</p> <p><u>Senior Services (Farmington)</u> – Provides funding to support programs and services at the Rambling River Center for senior citizens.</p> <p><u>DARTS Lakeville LOOP (Lakeville)</u> – Provides funds to support the Lakeville LOOP, which provides transportation between qualifying residents and retail locations one day a week for five hours. The Lakeville LOOP is open to seniors, persons with disabilities, and income qualifying individuals residing in six senior housing facilities.</p> <p><u>Senior Services (Lakeville)</u> – Provides funds to support programs and services for senior citizens at Lakeville Heritage Center.</p>

		<u>Housing Counseling (Countywide)</u> – Housing Counseling in the form of prepurchase, foreclosure, homebuyer education, and refinance counseling.
Project 5	Project Name	Community Development
	Goals Supported	Community Development
	Needs Addressed	Community Development
	Funding	CDBG: \$0
	Description	This project is for the community development activity that will be conducted in 2025.
	Location Description	None
	Planned Activities	No activities in 2025
Project 6	Project Name	Neighborhood Revitalization
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: 104,879
	Description	This project is for the neighborhood revitalization activities that will be conducted in 2024.
	Location Description	Dakota Countywide and Hastings-specific
	Planned Activities	<u>Septic System Repair (Countywide)</u> – Cost-share grants to reimburse landowners for the costs associated with replacing a failing septic system. <u>Assessment Abatement (Hastings)</u> – Provides funds to reconstruct streets involving bituminous paving, storm sewer, concrete curb and gutter, and sidewalk/trail construction.
Project 7	Project Name	HOME Consortium Projects
	Goals Supported	Affordable Rental Housing Affordable Homeowner Housing
	Needs Addressed	Affordable Rental Housing Affordable Homeowner Housing
	Funding	HOME: \$1,017,212.96 HOME PI: \$105,765.84
	Description	This project is for all the other Consortium members' HOME activities. Funding has been set aside for CHDO projects, some yet to be identified, Homebuyer, New Construction and Acquisition/Rehab.
	Location Description	The Counties of Anoka, suburban Ramsey, and Washington.

Project 8	Planned Activities	<u>Anoka County</u> <ul style="list-style-type: none"> • Affordable Rental Housing (\$463,616.82) • Affordable Rental Housing – Program Income (\$39,758.16) • Affordable Homeowner Housing – Program Income (\$150,000) <u>Ramsey County</u> <ul style="list-style-type: none"> • Affordable Homeowner Housing (\$364,384.32) • Affordable Homeowner Housing – Program Income (\$66,007.68) <u>Washington County</u> <ul style="list-style-type: none"> • Affordable Homeowner Housing (\$189,211.82) <u>Community Housing Development Organization (CHDO)</u> <ul style="list-style-type: none"> • CHDO - (\$319,075.58)
	Project Name	ESG25 Dakota County
	Goals Supported	Homelessness and Prevention Public Service Planning and Administration
	Needs Addressed	Homelessness Public Service Planning and Administration
	Funding	ESG: \$172,422
	Description	The 2025 Federal Fiscal Year allocation of ESG funds for Dakota County are planned to provide rapid re-housing, homelessness prevention, emergency shelter operations, and program administration.
	Location Description	Dakota Countywide
Planned Activities	Emergency Shelter Operations – (\$103,400) Homelessness Prevention – (\$4,000) Rapid Re-housing – (\$47,090) HMIS – (\$5,000) ESG General Grant Administration – (\$12,932)	

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

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

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

Geographic Distribution for 2025

Distribution Area	Percentage of Funds	Program Funding
Apple Valley	10.04 percent	CDBG
Burnsville	14.16 percent	
Eagan	12.21 percent	
Farmington	2.83 percent	
Hastings	2.72 percent	
Inver Grove Heights	5.91 percent	
Lakeville	8.82 percent	
Mendota Heights	1.04 percent	
Northfield	3.28 percent	
Rosemount	2.53 percent	
South St. Paul	4.31 percent	
West St. Paul	5.20 percent	
Small Cities and Townships	0.50 percent	
Countywide	25 percent	
<hr/>		
Dakota County	36.24 percent	HOME
Anoka County	24.62 percent	HOME
Ramsey County	22.84 percent	HOME
Washington County	11.86 percent	HOME
City of Woodbury	4.44 percent	HOME
<hr/>		
Countywide	100 percent	ESG

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Dakota County’s status as an “Urban County” is supported by the municipalities and townships of the County, particularly those communities that could qualify as entitlement jurisdictions individually. By remaining a collective whole, it enables the County to

receive more funding, reduces the administrative burden, and allows for program efficiencies. As a result, the municipalities are partners in implementing the CDBG program directly within their communities and approximately 75 percent of the funds are set-aside for the municipalities.

Specific to HOME, each member of the Consortium is awarded a percentage of the overall allocation based upon the most recent share percentage determination HUD provides. Dakota County has not chosen to disperse HOME funding to specific geographies and has chosen to wait to identify a HOME eligible project. The location of the project will be considered, but other factors such as site control, project financing and feasibility, and project readiness will heavily dictate where the funds are utilized.

ESG funds will be used for tenant-based rapid rehousing assistance, homelessness prevention, shelter operations, HMIS, and general grant administration. Any resident of Dakota County can be served through emergency shelter, homelessness assistance, or rapid re-housing assistance. ESG is not directed to any one community in Dakota County, but the funds must be used within Dakota County.

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

Introduction

The Program Year 2025 projects support affordable housing opportunities to very low- and low-income households through production of new units, rehabilitation of existing units and rapid re-housing assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	72
Special-Needs	0
Total	92

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	12
Rehab of Existing Units	60
Acquisition of Existing Units	0
Total	92

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

Discussion

Dakota County CDA and the municipal subrecipients will focus approximately \$1.1 million of CDBG entitlement funding towards homeowner rehabilitation. Another

estimated \$400,000 in program income will be used for the home improvement loan program. The remaining entitlement funding will be spread out to remove safety/blight hazards and revitalize the community; implement community development; implement public service programs for youth and seniors; provide financing for homeownership; and to complete plans and administer the CDBG program overall.

The HOME funding has yet to be allocated to an affordable rental housing and affordable homeowner housing project.

ESG funding for 2025 has been budgeted to assist with emergency shelter operations; provide rapid re-housing, which entails providing recipients' rental payment assistance and security deposit assistance; prevent homelessness through rental assistance; and provide financial assistance for housing relocation and stabilization services.

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

Introduction

The Dakota County CDA is responsible for administering the majority of the public housing inventory and Housing Choice Voucher programs in Dakota County. The scattered site public housing includes 123 units that are comprised of four-plexes and townhomes located throughout the County and an 80-unit apartment building, Colleen Loney Manor, located in West St. Paul. In addition to the CDA, the South St. Paul HRA operates 298 units of public housing in two apartment buildings, Nan McKay and John Carroll building.

The Housing Choice Voucher Program is also administered by the CDA and is a federal program for all jurisdictions in Dakota County. The CDA assists over 2,600 households through this program. The CDA also administers project-based assistance for units at Cahill Place (Inver Grove Heights), Hidden Ponds (Apple Valley) and Cedar Villas (Eagan), a total of 71 units between the three, all two- and three-bedroom units. The CDA recently disposed of 120 Scattered Site Public Housing Units. The Housing Choice Voucher program assists households with income levels below 50 percent of area median income and Public Housing serves households below 80 percent of area median income.

The Section 18 allows the transfer of public housing units from HUD ownership to CDA ownership for 120 of the public housing units. Section 18 properties are currently being disposed via Twin Cities Habitat for Humanity and via traditional methods to income-

qualified households. The CDA will continue to dispose of Section 18 homes in ways that meet the agency's mission.

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

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

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

The Dakota County CDA employs two Homeownership Specialists who provides housing counseling for households interested in homeownership. During a typical pre-purchase counseling session, staff will discuss with a client the importance of credit, credit repair, financial management, etc. This service has been marketed in the past to the public housing residents and residents in other CDA-owned affordable housing. During the next year, the CDA will continue to send information promoting the pre-purchase counseling program to public housing residents annually via mail. The CDA also offers down-payment assistance to residents who are interested in purchasing their unit if they live in a single family housing unit.

The Dakota County CDA encourages residents living in CDA-owned or managed units to become more involved through resident meetings and informational brochures. Residents receive information from CDA staff on how and where they can view the PHA plan and post comments to the plan on the CDA website. In addition, CDA staff are also diligent in sending out information to residents regarding the following areas that will assist them in self-sufficiency:

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

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

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

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

Introduction

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing emergency shelter needs is done primarily with ESG funds. ESG funding is used to provide on-going rental subsidy and emergency shelter operating expenses. In FY 2025, ESG funds will be awarded to Dakota Woodlands Family Shelter in Eagan. Dakota County continues to explore solutions for emergency shelter for single adults.

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

In March 2018, the CoC implemented a case consultation process through Coordinated Entry (CE) which uses a by name list for weekly review by a team of professionals, including shelter staff, to quickly move households into permanent housing. This process ensures households staying in Emergency Shelter (ES) are served timely through the CE process and are exiting to permanent destinations. Shelters across the region are also actively working with landlords to facilitate permanent exits from the shelter. In addition, the CoC hosts quarterly workshops for all providers within the region which offer exit planning support for all who attend. An online forum is under development for Rapid Re-Housing (RRH) providers where exit planning support will be available at any time.

The CoC's Coordinated Entry Committee is responsible for overseeing successful exits to permanent housing for ES, Transitional Housing (TH) and RRH.

The CoC has multiple strategies to increase households maintaining placement in permanent housing and exits to permanent destinations from other housing types. One of these strategies has been to implement a transition plan in CE policy. This policy supports households in transferring from one housing program to another if housing stability is at risk. The transition plan details the CES Advisory Committee that works with housing program staff to facilitate a transition if necessary. The CES Advisory Committee began meeting in January 2018 and is an elected group of providers and assessors. The Advisory meets monthly or more frequently as needed to review, discuss, and facilitate transitions.

The CE Committee is responsible for increasing the rate households retain permanent housing or exit to permanent housing destinations.

The CoC has had an active Coordinated Entry System (CES) in place since January 2015. 1) The CoC has access points spread across the entire region of the CoC. The definition and expectations of an Access Point are detailed in the CoC's CES policies. At a minimum, Access Points must administer the CES assessment and enter data into the Priority List. The CoC's CES work group reviews Access Point capacity on a

quarterly basis to assess if additional access is needed somewhere in the region. 2) In order to reach people who are least likely to apply for homeless assistance, outreach workers are utilized for CES assessments. All street outreach teams within the CoC are considered Access Points. Outreach workers connect with those households that are least likely to apply for homeless assistance by meeting and offering the CES assessment where the household is comfortable as opposed to requiring the household to come to a specific location. In addition to outreach providing assessments, Access Points are also able to offer housing assessments over the phone. There are places in the CoC where street outreach capacity is limited. Phone assessments are offered to households in areas not covered by an outreach team that are also unable to come to an assessment site. 3) The CoC uses prioritization tools to assess households. In addition, the CoC has developed a set of supplemental questions that help to further identify vulnerabilities and barriers. Households are prioritized on the by name list based on length of time homeless. After the by name list has been prioritized using this criteria Case Consultation teams review households at the top of the list to ensure those with the most significant barriers are served first in a program that will best fit their needs.

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

Dakota County established a Housing Resource Line as a centralized access point for households that are experiencing a housing crisis and are homeless or at risk of homelessness. This line centralizes the calls for all populations experiencing a housing crisis. Three providers in Dakota County are the initial contact points depending on household composition. For singles and families, it is Dakota County Intake; for youth it is The Link; and for domestic violence or sexual assault victims it is 360 Communities' Lewis House.

The CoC maintains a centralized housing priority list for persons experiencing homelessness. The priority list is designed to match households to the best ongoing resource to meet their housing and service needs. The list relies on completion of a standardized assessment for placement on this list. When a household contacts the Housing Resource Line the following steps occur.

Step 1: Resolve the crisis

Intake staff will work with the client to best resolve the housing crisis.

- Prevent an eviction
- Access emergency shelter
- Explore alternative resources

Step 2: Complete an assessment

If the client(s) are placed in an emergency shelter or are placed on a shelter waiting list, an assessment will be completed to determine their ongoing needs.

Step 3: Connect to a housing opportunity

Once assessed, their name will be placed on a central Housing Priority List and will be matched to a housing resource that best meets their needs when one becomes available. Providers have a weekly meeting to discuss placement of households on the waiting list and to report opening for available resources.

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

- Emergency Assistance and Emergency General Assistance. These are federal and state funds to assist with rental arrears, among other financial emergencies.
- Family Homeless Prevention and Assistance Program. These are state funds specifically targeted to prevent homelessness among families, singles and youth. This includes supports services to help households maintain housing, if needed.
- 360 Communities and the Church Information Network. This agency coordinates small donations from faith communities to prevent an eviction.
- In FY 2025, ESG funds will be awarded to the Scott-Carver-Dakota CAP Agency for homelessness prevention and rapid re-housing activities.

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

Introduction

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

Dakota County does not establish Countywide policies for land use and development. When the CDA has plans for a new development, CDA staff work with city staff in order to meet the zoning and land use requirements of that city. Dakota County CDA

maintains its relationship and works closely with all units of government throughout the county to support all affordable housing. This includes support of new rental construction, tenant-based rent assistance, new owner construction (e.g. Habitat homes), special needs housing, and housing rehabilitation. Housing advocacy groups and the CDA will continue to work together to further affordable housing opportunities within all communities.

To address potential barriers in individual cities, the CDA created the Redevelopment Incentive Grant (RIG) Program in 2006 to support affordable housing and redevelopment efforts. The RIG Program provides competitive grants up to \$250,000 to Dakota County cities to assist with redevelopment planning and implementation efforts including environmental remediation. To be eligible for funding, cities are required to match the CDA's funds and must demonstrate support for affordable housing efforts. The CDA has provided over \$14 million in grants since the program's inception.

Discussion

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

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

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

Introduction

Actions planned to address obstacles to meeting underserved needs

The CDA will continue to identify and partner with other organizations to address the needs of those most underserved. The creation of affordable rental housing has been

the method used most by the CDA to provide options for seniors and working families. For homeowners, the CDA assists underserved households when looking to purchase a home by providing credit counseling and first-time homebuyer education. Additionally, down payment assistance is available. The Home Improvement Loan program assists low- and moderate-income households with maintenance and upkeep of their homes with a zero percent deferred loan.

Actions planned to foster and maintain affordable housing

Program Year 2025 funds will be used to provide home improvement loans and rehabilitate rental properties. The CDA will work to preserve the affordability of rental units in an affordable housing development that is nearing the end of their federal project-based assistance contracts. Please see “AP-55 - Affordable Housing” for discussion on the County’s Affordable Housing strategy and goals.

Actions planned to reduce lead-based paint hazards

The CDA will continue to assess homes built prior to 1979 through the Homeowner Improvement Loan program and address any hazards as part of the program if lead-based paint has been identified in connection to the work to be performed.

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

The Home Improvement Loan program complies with all HUD and EPA standards and requirements concerning lead-based paint. Such requirements include performing Risk Assessments on all houses built before 1978. In cases where lead hazards are identified, interim controls are used to eliminate said hazards, and clearance tests are performed at the end of the project to ensure the house was kept clean and safe.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

Dakota County designated the Dakota County Community Development Agency (CDA) to administer the CDBG, HOME and ESG programs. The CDA maintains a strong

relationship with County departments, cities, and other agencies (private and non-profit) throughout County.

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

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

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

ESG is administered by the CDA. All ESG subgrantees are required to use HMIS except if they are a victim services provider and use their own comparable database for client-level data. The CDA will review the files for compliance and draw down all funds on a reimbursement basis.

[Actions planned to enhance coordination between public and private housing and social service agencies](#)

CDA and County staff regularly attend the Affordable Housing Coalition (AHC) meetings, which is the governing board of the Suburban Metro Area Continuum of Care (SMAC). In addition to continuing to participate in the AHC meetings, Dakota County and the CDA will attend meetings with other public and private housing agencies, and social service agencies as these meetings arise. Social service staff are deeply

connected to the social needs of residents will continue to be partners in the supportive and rapid rehousing programs. The CDA and the County will continue their many partnerships with the community, non-profits, and other local government entities in developing and implementing the Action Plan.

Discussion

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

In 2019 and 2020 the FHIC completed a new Analysis of Impediments to Fair Housing Choice. The Fair Housing Implementation Council (FHIC) is currently working on an updated AI.

Twin Cities Regional Analysis of Impediments to Fair Housing Choice 2020

The Twin Cities Regional Analysis of Impediments to Fair Housing choice (AI) is a thorough examination of structural barriers to fair housing choice and access to opportunity for members of historically marginalized groups protected from discrimination by the federal Fair Housing Act (FHA). This analysis specifically analyzes the following jurisdictions in the Twin Cities Region: Anoka County, Coon Rapids, Dakota County Hennepin County, Bloomington, Eden Prairie, Minneapolis, Minnetonka, Plymouth, Ramsey County, St. Paul, Washington County, Woodbury, Scott County and Carver County.

<https://www.dakotacda.org/fair-housing/fair-housing-implementation-council/>

In 2025, Dakota County will continue to jointly fund and participate in the following fair housing activities to attempt to address the impediments to fair housing choice facing the region and in Dakota County. Past activities include:

- In 2024, the FHIC awarded four organizations fair housing grants:
 - Affordable Housing Connections – Fair Housing training to property owners/managers, 8 trainings. Trainings will be available across all 7 counties.

- HOME Line – Support Eviction Prevention Project work will assist communities at risk of housing instability and/or immediate homelessness.
- Minnesota Homeownership Center – Translation of Manufactured Homeownership Curriculum. Each of the nine educational modules will be translated into Spanish, a new platform will be built to host the Spanish version of the modules, and there will be improvements on the technology and user interface so that it is accessible on mobile phones.
- Housing Justice Center - Fair Housing Access Project. The Renter Reclaim the Record (RRR) project works with people who have been denied access to housing opportunities due to barriers on their tenant screening reports.
- Additionally, the CDA's Housing Assistance department:
 - Hosts regular trainings for rental property owners/managers to discuss a variety of issues related to rental housing and the Housing Choice Voucher (HCV) program. Fair housing and equal access to housing will be covered.
 - Provides new HCV participants information on fair housing and how to file a complaint.
 - Is involved with the Dakota County landlord recruitments/retention initiative.
 - Participates in an ongoing regional discussion regarding the mobility and policies of the HCV programs across the region.
 - HCV waiting list is open. An online pre-application allows for applicants to apply with ease.
 - Reasonable Accommodation Training through the Saint Paul Human Rights Commission.
- Through the CDA homebuyer and homeownership resource connection, homeownership counselors assist potential homebuyers of color and help prepare them for long-term homeownership success. Homebuyer Education and Counseling services at the CDA continue to be promoted at Dakota County community events and fairs, city offices, churches, and social service agencies. The CDA also advertises these services on its website.
- The CDA makes available information pertaining to the fair housing complaint process to homebuyers during homebuyer counseling.
- Foreclosure literature will continue to be mailed to recipients of Pre-Foreclosure Notices and Notices of Pendency educating them about the foreclosure process

and the services offered by the CDA. Dakota County continues to promote the loan scam alert campaign *Look Before You Leap* on the CDA website. Furthermore, CDA staff discuss mortgage scams with foreclosure prevention clients by asking the following questions:

- Did anyone offer to help modify your mortgage, either directly, through advertising, or by any other means such as a flyer?
- Were you guaranteed a loan modification or asked to do any of the following: pay a fee, sign a contract, redirect mortgage payments, sign over the title to your property, or stop making loan payments?

The responses will be recorded.

The CDA Community and Economic Development Department staff holds bi-monthly meetings with the city community development directors. This group has discussed the creation and implementation of local Fair Housing Policies in individual cities.

- The CDA Housing Finance Policy includes the requirement for projects financed with private activity bonds, 501(c)(3) bonds, refunding bonds, Low Income Housing Tax Credits, Tax Increment Financing and HOPE funds (a local gap financing source) to participate in the Section 8 Program (aka HCV). The developer will be required to sign an agreement that while the bonds/loan/agreement are outstanding, they will not exclude from consideration qualified families receiving assistance for the Section 8 program.
- Annually, the CDA contributes a portion of its special benefit levy to the HOPE Program Fund, subject to approval by the CDA and Dakota County Boards of Commissioners. The CDA's HOPE Program is designed to provide resources to create and preserve affordable housing throughout Dakota County for low- to moderate-income households. The HOPE Program provides gap financing to leverage public and private sector funds for the expansion and preservation of affordable housing units in Dakota County. The HOPE Program is used to assist in the following activities:
 - New Construction/Land Acquisition
 - Homeownership Opportunities—indirect or direct assistance
 - Housing Rehabilitation/Acquisition/Preservation
- CDA and County staff regularly attend the Dakota Affordable Housing Coalition (AHC) monthly meetings. The AHC is a public/private collaboration that facilitates Countywide planning of homeless services and resources. Regular participants include:
 - 360 Communities
 - Twin Cities Habitat for Humanity

- Guild Incorporated
 - Hearth Connections
 - People, Inc.
 - The Link (homeless youth program)
 - Dakota-Carver-Scott CAP Agency
 - Neighbors, Inc. (a non-profit, social-service agency providing emergency assistance and supportive assistance programs to low-income community members in the northern Dakota County communities)
 - MICAH (a coalition of religious groups working to end homelessness and expand affordable housing in the Twin Cities region)
 - MESH (Metro-Wide Engagement on Shelter and Housing)
 - SMRLS (Southern Minnesota Regional Legal Services)
- Dakota County Social Services staff provides (and has distributed) tenant and landlord marketing materials that provide a clear message about available assistance to resolve housing crises and prevent homelessness. The goal is to have this information provided at lease signing or other interactions between landlords and tenants to encourage them to refer tenants to resources instead of resorting to eviction. The tenant information is in English, Spanish and Somali.
 - Information about the Fair Housing Act is on the CDA website, and it provides users with information on how to file a fair housing complaint.
www.dakotacda.org/fair-housing/
 - Fair Housing Ads will be published in the local newspapers during the month of April as part of Fair Housing Month.
 - Multi-language Fair Housing posters are prominently displayed in the front lobby of the CDA office as well as smaller posters in staff cubicles where staff and program participants meet. The CDA will continue to supply additional posters to the other service organizations at the Affordable Housing Coalition meetings. The Fair Housing symbol will be displayed on all CDA brochures as well as on the CDA website.

Program Specific Requirements

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

Introduction

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

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

The Dakota County Consortium lets Consortium members choose different aspects of their projects as long as they meet HUD guidelines, which includes applicant eligibility, processes for soliciting and funding applications or proposals, and where detailed information is obtained for each Consortium member.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(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	400,000
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	400,000

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.	80%

HOME Investment Partnerships Program (HOME)

Reference 24 CFR 91.220(l)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Dakota County does not plan to use HOME funds for other forms of investment beyond those identified in Section 92.205. The PJ will use HUD limits.

The Consortium does not limit eligible applicants. The Consortium members choose whether to process applications on a first-come, first-serve basis or competition. Information about HOME applications can be obtained at offices or on websites.

The Consortium members did not give preference to any segment of the low-income population.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Please see Appendix B - Dakota County HOME Consortium HOME Program Resale/Recapture Policy.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Please see Appendix B - Dakota County HOME Consortium HOME Program Resale/Recapture Policy. The affordability period of any HOME-assisted units shall be governed by a legal instrument recorded at the appropriate County Recorder's office. This same instrument shall also identify and enforce the resale or recapture provisions of the HOME program. Such documentation shall be provided by the Consortium

member and may include one or more of the following depending on the type of project:

1. Resale:
 - a. Deed Restriction; or
 - b. Declaration of Covenant.
2. Recapture:
 - a. Anoka County – Recorded Repayment Agreement and Note;
 - b. Dakota County - Mortgage and Note;
 - c. Ramsey County - Grant of Lien, Note and Declaration;
 - d. Washington County - Mortgage, Note and Declaration;
 - e. City of Woodbury – Mortgage and Note.

The precise nature of the documentation will be identified in the written agreement that governs the usage of the HOME funds in the project. The appropriate Consortium member must be contacted to ensure the correct document for enforcement of the HOME resale/recapture provision is used and recorded.

The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at 24 CFR 92.504(c)(5) of the HOME rule. If the Consortium member provides HOME funds to a subrecipient or CHDO to develop and sell affordable housing, the Consortium member must prepare and execute the agreement with the buyer or be a party to the agreement along with the entity it funded to ensure it can enforce the written agreement.

The executed HOME written agreement with the homebuyer must be recorded at the appropriate County Recorder's office when resale or recapture is used.

For HOME-assisted homebuyer projects under resale or recapture agreements, the Consortium will perform ongoing monitoring of the principal residency requirement during the period of affordability to confirm that the buyer is using the property as his/her principal residence. This can be accomplished through a variety of means, including, but not limited to verification of the buyer's name on utility company records, insurance company records for the home, property records verification, and or postcard or letters mailed with "do not forward" instructions can demonstrate whether the buyer is receiving mail at the home.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing

guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Dakota County does not plan to use HOME funds to refinance existing debt of multifamily housing. Dakota County will use HUD HOME limits.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Dakota County does not plan on using HOME funds to refinance existing debt of multifamily housing.

If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

No preferences or limitations will be applied to HOME rental housing projects.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

Include written standards for providing ESG assistance (may include as attachment).

The Dakota County Written Standards are included as Attachment E.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Dakota County, as part of the Suburban Metro Continuum of Care (SMAC) has an established centralized coordinated entry system. Providers direct housing crisis calls to one central number and, dependent upon the household's composition, will be forwarded to one of three agencies to mitigate the crisis. Once the initial crisis has been resolved, an assessment team will determine if a full assessment is needed. Then, the household is then placed on one centralized waiting list maintained by Dakota County Social Service Division. Homeless program providers are to contact the waitlist administrators when they have an opening available. A secondary team which communicates on a weekly basis reviews the waiting list and supplies the provider with an appropriate referral based upon rank and eligibility criteria for the specific program.

The system is advertised on the HeadingHome Dakota website (<http://www.dakota.headinghomeminnesota.org/>), the County's website, the County's Housing Crisis phone line, at community events, and through training for service providers.

Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

N/A. Dakota County and the CDA administer ESG funds directly and do not make sub-awards. See ESG Written Standards.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

See ESG Written Standards. The Affordable Housing Coalition, which is the CoC governing board, is required to have at least one homeless or formerly homeless person as a board member.

Describe performance standards for evaluating ESG.

ESG performance standards will be followed per 24 CFR Part 576, including measures to evaluate the effectiveness of the program and to assess how well the program serves the targeted population. This includes reductions in the number of homeless persons living on the streets and in shelters, the number of persons who do not reenter the shelter or supportive housing system within one year, and the number of persons exiting with permanent housing. Dakota County will continue to consult with the SMAC on performance standards for evaluating ESG.

Per HUD regulations, SAGE will be utilized to report aggregated data on persons assisted with ESG. See ESG Written Standards.