

# 2020 – 2025 Consolidated Plan

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City of St. Cloud, Minnesota | Community Development Block Grant

DRAFT FOR PUBLIC COMMENT

Draft as of January 11, 2020

2020-2025 CON PLAN DRAFT

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## **Executive Summary**

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

#### **1. Introduction**

The Consolidated Plan is a five-year strategic plan required by the U. S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) program and the proposed use of funds provided by this grant program. The plan facilitates the City's coordinated effort to review and create strategies to develop affordable housing and support services needs within the community.

The strategic plan is a specific course of action. It builds on local assets and coordinates a response to the needs of the community. It integrates economic, physical, environmental, community and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive. A strategic plan also sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress.

The five-year strategy covers the period from January 1, 2020 to December 31, 2025. Individual Annual Action Plans will explain how the City intends to use of its CDBG allocation in each year of the five-year period, and how the funded programs, projects and activities will address the priorities identified in the Consolidated Plan.

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

In the next five years, the City of St. Cloud will strive to fund projects and activities that remedy or address the needs of low-income households in the community. The Consolidated Plan effort resulted in the following high priority needs:

- Affordable Housing
- Public Facilities and Infrastructure
- Support Services
- Economic Development
- Fair Housing
- Homelessness

#### **3. Evaluation of past performance**

The City of St. Cloud has worked diligently to address needs of low-income residents with funding available through the federal government (CDBG). Past five-year efforts include single family homeowner rehabilitation, park improvements, neighborhood code enforcement, public facility improvements for seniors, homeless youth and victims of domestic violence as well as public services needs including emergency childcare and homeless outreach among others.

It is anticipated that in the next five years, the City will focus a vast majority of the available resources on homelessness and affordable housing without neglecting other pressing community development needs such as core neighborhoods and fair housing.

#### **4. Summary of citizen participation process and consultation process**

The Consolidated Plan is designed to be a collaborative process whereby our community creates a unified vision for community development actions. The process offers local stakeholders the opportunity to shape the various housing and community development strategies. The plan is developed with input from numerous housing and service providers, a list of which is appended to this plan. The following measures were taken to encourage citizen participation:

- Neighborhood summits held in open-house formats served as an opportunity to hear community needs from residents of core neighborhoods.
- Comprehensive Housing Needs Analysis was updated in 2019 to assess the state housing in St. Cloud and provide recommendations on local housing needs. Six focus groups were held along with several in-person interviews and telephone surveys.
- St. Cloud Community Survey focusing on LMI residents made available online and paper with hand delivery to every public housing resident and strategic placement at key service organizations including homeless shelters – 207 responses.
- Invited 200+ local housing and service providers to Strategic Planning Session to develop five-year goals, needs and activities.
- Post Strategic Planning Session Survey for participants to prioritize their list of updated community needs and further comment.
- Solicited comments from interested social service agencies and providers through presentation and discussion.
- Held special Planning Commission Work Session focusing on CDBG – January 16, 2020.
- Published all meetings with the City Council in the local newspaper legal advertisement section fulfilling required comment periods and in compliance of St. Cloud CDBG Citizen Participation Plan.
- Provided opportunity to comment on the plans at two formal meeting settings
  - Planning Commission - February 11, 2020
  - City Council – March 9, 2020
- Draft Plan displayed on City website for public comment.

The City has adopted and follows a Citizen Participation Plan that encourages all citizens to participate in the consolidated planning process. Accommodations are made for non-English speaking persons and persons with mobility, visual, or hearing impairments. The public is invited to submit written comments on the plans. The 30-day comment period ends on date.

## **5. Summary of public comments**

Public comments during development of the Consolidated Plan tended to center around the themes of homelessness prevention and affordable housing. Many comments expressed concern for the increasing need of mental health services among vulnerable populations as well as the lack of job opportunities and skills training. Maintaining existing housing stock as a means to create more affordable housing for families remains a local need despite increased focus on other priorities. Comments from all aspects expressed support of local service agencies serving LMI residents in need.

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

There were no comments or view not accepted.

## **7. Summary**

Through engagement with the community, the City of St. Cloud developed the following goals for 2020-2025:

- Affordable Housing: Increase the supply and improve the condition of affordable owner-occupied and rental housing in the community.
- Public Facilities and Infrastructure: Provide public facilities and infrastructure meeting the needs of low-moderate income persons.
- Support Services: Reduce poverty, increase stability, and address homelessness by supporting health, well-being and self-sufficiency programs.
- Economic Development: Increase economic opportunity for residents through job training and business assistance programs.

These goals are further detailed, including outcome indicators, in the Strategic Plan chapter SP-45. The City of St. Cloud looks forward to what can be achieved in the next five years. We will strive to address the needs, priorities, and goals identified in this plan with the resources made available to us.

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	ST. CLOUD	Community Development

**Table 1 – Responsible Agencies**

### Narrative

The City of St. Cloud administers CDBG funds received from HUD for programs that provide services and resources to low-to-moderate income residents as well as persons and families experiencing homelessness. Additionally, these funds are used for public infrastructure improvements including parks in LMI neighborhoods and minor home repair services to low- and moderate-income homeowners.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The City of St. Cloud receives Community Development Block Grant (CDBG) funds from the U. S. Department of Housing and Urban Development (HUD). The CDBG funds are administered by the City under the Community Development Section. The City is not a recipient of Emergency Solutions Grant (ESG), or Homeless People with AIDS (HOPWA) grant funds.

This section outlines the efforts taken by the City of St. Cloud to engage the public and partner agencies in the Consolidated Planning process. St. Cloud works with several dozen public and private organizations in areas such as housing, economic development, and public services. As the needs in the community far exceed the resources available to the City, it is important to foster consensus on the priority issues.

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

The Consolidated Plan is designed to be a collaborative process whereby our community establishes a unified vision for community development actions. It offers local organizations the opportunity to shape the various housing and community development strategies.

In preparation for the 2020-2025 Consolidated Plan, the City of St. Cloud retained Maxfield Research to conduct an update the 2015 Comprehensive Housing Needs. The 2019 Comprehensive Housing Market Study provides recommendations on the amount and types of housing that should be developed to meet the needs of current and future households who choose to reside in St. Cloud. The scope of the study included analysis of the demographic and economic characteristics of the City; review of characteristics of existing housing stock, trends and land supply; and an analysis of the market conditions for a variety of rental and for-sale housing products.

The Consolidated Plan process solicited input from numerous for profit and nonprofit housing and service providers in the community in a number of ways including in-person discussions, focus groups, key stakeholder interviews, community survey, a strategic planning session as well as opportunities for comment at public meetings and public hearings. All meetings were held at an accessible meeting place and it was advertised that special accommodations would be made available upon request prior to the meeting. The purpose of soliciting public input is to allow for the opportunity to identify community housing and non-housing community development needs.

Overall, the Community Development Section obtained the views of citizens, public agencies, and other interested parties for the development of the City’s priorities for the 2020-2025 Five-Year Consolidated Plan.

**3. 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.**

The Central Minnesota Housing Partnership, Inc. leads the Continuum of Care efforts. The Central Minnesota Continuum of Care (COC) is a network of organizations, community residents and businesses that plan programs with the primary goal of alleviating homelessness in 14 counties in Central MN. Government officials, local public housing authorities, county officials, and service providers from 14 counties and the St. Cloud Area including City of St. Cloud.

**4. List Agencies, groups, organizations and others who participated in the process and including housing, social service agencies and other entities.**

St. Cloud Housing & Redevelopment Authority; St. Cloud Metro Transit Commission; Whitney Senior Center; Stearns County; City of St. Cloud Parks & Recreation; United Way of Central Minnesota; Catholic Charities; Salvation Army; Anna Marie's Alliance; Central Minnesota Boys and Girls Club; Central Minnesota Habitat for Humanity; Essence Properties; CentraCare Health; Central Minnesota Council on Aging; Lumber One; HRC Committee on Housing and Homelessness; Human Rights Commission; Lutheran Social Service; LSS Crisis Nursery; Homeless Helping Homeless; Higher Ground Church; Tri-CAP; The Salvation Army; Central Minnesota Housing Partnership; Place of Hope; St. Cloud Downtown Council; Premier Real Estate; Promise Neighborhood; Center City Housing; Sand Companies; IRET; St. Cloud State University; St. Cloud Technical and Community College; Dreamcenter; Central Minnesota Mental Health Center; St. Cloud Veterans Administration; and Minnesota Department of Human Rights.

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

The City advertised the opportunities to participate in the 2020-2025 Consolidated Plan to its wide network of nonprofit, private sector and government partners. No agency was not intentionally consulted.

**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	Central MN Housing Partnership	Point-in-Time count informed homeless data in Consolidated Plan as well references to the Coordinated Assessment tool.
2019 Comprehensive Housing Study	City of St. Cloud	Multiple references to homeless, affordable housing needs and community development issues.
2015 Comprehensive Plan	City of St. Cloud	References affordable housing as a significant need to be addressed in the next 5-10 years.
St. Cloud HRA Public Housing Plan	St. Cloud Housing & Redevelopment Authority	References to capital plan for current and next five-years.
Minnesota Homeless Study, 2015	Wilder Foundation	Supplies information on statewide homelessness, and also tracks by region.
2018 State of Minnesota Report of the Governor’s Task Force on Housing	State of Minnesota	Details issues, goals and recommendations for actions for a resilient housing system statewide.

**Table 2 – 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))**

The Mayor appoints the board of St. Cloud Housing and Redevelopment Authority which has statutory authority for public housing and neighborhood revitalization under Minnesota law. Ongoing consultation and exchange of information occurs between the St. Cloud HRA and the City of St. Cloud including City Council member as a voting member on the St. Cloud HRA Board and regular communication between the HRA Executive Director and City Administration.

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

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

The Consolidated Plan is developed with the cooperation and input from numerous for profit and nonprofit housing and service providers in the community.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of comments not accepted and reasons
1	Email	Community Leaders and Stakeholders	None
2	Public Meetings	Non-Targeted/Broad Community	None
3	Public Hearings	Non-Targeted/Broad Community	None
4	Newspaper Print	Non-Targeted/Broad Community	None
5	Internet Outreach	Non-Targeted/Broad Community	None

**Table 3 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

This section utilizes data from the 2011-2015 CHAS (a special database created by HUD using 2006-2010 ACS) to show where households of different types have greater housing needs than others. Also, data is derived from 2005-2009 ACS and 2011-2015 ACS (most recent year). These data sources are specifically tailored to meet the needs of HUD housing strategies.

Additionally, reference is made to local sources including the 2019 St. Cloud Comprehensive Housing Study and St. Cloud Comprehensive Plan.

The Consolidated Plan effort resulted in the following goals:

- **Affordable Housing:** Increase the supply and improve the condition of affordable owner-occupied and rental housing in the community.
- **Public Facilities and Infrastructure:** Provide public facilities and infrastructure meeting the needs of low-moderate income persons.
- **Support Services:** Reduce poverty, increase stability, and address homelessness by supporting health, well-being and self-sufficiency programs.
- **Economic Development:** Increase economic opportunity for residents through job training and business assistance programs.

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

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	65,842	66,295	1%
Households	25,979	25,205	-3%
Median Income	\$39,957.00	\$45,437.00	14%

**Table 4 - Housing Needs Assessment Demographics**

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

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,345	3,325	5,025	2,890	9,610
Small Family Households	1,045	930	1,555	1,075	4,685
Large Family Households	225	165	245	200	830
Household contains at least one person 62-74 years of age	244	480	710	495	1,605
Household contains at least one person age 75 or older	275	460	535	250	545
Households with one or more children 6 years old or younger	779	534	720	490	974

**Table 5 - Total Households Table**

Data Source: 2011-2015 CHAS

**Housing Needs Summary Tables**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	55	0	0	105	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	35	0	0	75	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	185	10	30	30	255	30	4	25	4	63
Housing cost burden greater than 50% of income (and none of the above problems)	2,360	240	40	0	2,640	340	275	310	10	935

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	515	1,295	830	130	2,770	120	265	575	330	1,290
Zero/negative Income (and none of the above problems)	200	0	0	0	200	90	0	0	0	90

**Table 6 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,635	335	70	30	3,070	375	285	340	15	1,015
Having none of four housing problems	810	1,965	2,675	1,140	6,590	235	740	1,940	1,705	4,620
Household has negative income, but none of the other housing problems	200	0	0	0	200	90	0	0	0	90

**Table 7 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	855	559	220	1,634	135	125	225	485
Large Related	154	70	4	228	4	24	75	103
Elderly	165	185	115	465	219	240	250	709
Other	1,950	765	535	3,250	129	150	330	609
Total need by income	3,124	1,579	874	5,577	487	539	880	1,906

Table 8 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	660	59	10	729	85	85	40	210
Large Related	110	0	0	110	4	4	20	28
Elderly	150	70	0	220	135	70	75	280
Other	1,540	110	30	1,680	114	120	175	409
Total need by income	2,460	239	40	2,739	338	279	310	927

Table 9 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	235	45	10	4	294	34	4	25	0	63

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	10	20	0	30	0	0	0	4	4
Other, non-family households	4	0	0	25	29	0	0	0	0	0
Total need by income	239	55	30	29	353	34	4	25	4	67

Table 10 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

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

Table 11 – Crowding Information – 2/2

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

- According to the St. Cloud Housing Study, households consisting of those living alone accounted for the largest household type proportion in 2018 at 31.8%. Married without children accounted for the second largest household type proportion at 22.1%.
- Twenty-size multifamily buildings in the City consist of entirely affordable units. St. Cloud HRA manages 291 units of public housing and offers programs to help homeowners preserve homes through deferred loans.
- In addition to subsidized apartments, “tenant-based” subsidies in form of vouchers can help lower income households afford market rate rental housing. The St. Cloud HRA manages 950 Housing Choice rental assistance vouchers of which 912 are currently in use. The wait list has 1,000 households. In addition, there are 75 HUD VASH vouchers dedicated to Veterans and maintains a 92% utilization rate.

**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.**

Data is not readily available to asses number of families who are disabled in need of housing. The local public housing authority does not inquire as to whether or not an applicant is a victim of domestic violence, dating violence or sexual assault and stalking. It is estimated that Anna Marie’s Alliance serves

2,800 adult and child victims of domestic violence annually. A majority of which could use assistance in obtaining affordable housing.

**What are the most common housing problems?**

The most common housing problems, according to the Housing Needs Summary tables above, is cost burden. As noted in the local housing study it is a community-wide concern because families paying more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty in affording necessities such as food, clothing, transportation and medical care.

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

Households most affected by housing problems, especially cost burden, include:

- Renters earning 0 to 30 percent AMI,
- Large related renter households earning 0 to 30 percent AMI,
- Small related renter households earning 0 to 30 percent AMI;
- Elderly renters and owners earning 0 to 30 percent AMI.

Renter households are also more likely to be living in overcrowded conditions. Crowding is particularly prevalent in what is intended to be single-family households.

**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**

Characteristics of Individuals: people with mental illness, elderly on fixed income, people with disabilities, victims of domestic violence, alcohol and drug issues. Need affordable housing and supportive services.

Characteristics of families with children: single mom with two preschool-aged children, no high school education or barely a high school education, low wage earners working less than 40 hours, victims of domestic violence, evicted because of perpetrator’s behavior, far and away likely female. Need affordable housing and supportive services.

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

At this point we don’t have systems available to measure current, real time counts. The COC and others are researching options to better track this population.

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

Some of the most common social and housing characteristics that lead to housing instability and homelessness include severe cost burden (paying more than 50% of gross household income in housing costs); domestic violence; job losses/inability to find stable employment; chemical dependency; mental illness; and medical or disability related conditions that negatively affect earned income. According to the St. Cloud Housing Study, the median income of homeless in Central Minnesota was \$600 per month versus \$550 Statewide. At \$600 per month and allocating 30% for housing results in an affordable housing cost of \$180 per month, requiring deep-subsidy housing or a housing voucher, both in very short supply. It is also important to note that central Minnesota has a higher proportion of employed homeless than Statewide (34.8% vs 30.4%, respectively). This suggests that wages may be less than sufficient to afford housing and other living costs.

Renters with a severe cost burden are at a high risk of homelessness. Often, cost-burdened renters who experience one financial setback must choose between rent and food or rent and health care for their families. Homeowners with a mortgage who have just one unforeseen financial constraint may face foreclosure or bankruptcy. Furthermore, households that no longer have a mortgage but still experience severe cost burden may be unable to conduct periodic maintenance and repair of their homes, and in turn, could contribute to a dilapidation and blight problems. All three are concerns linked to an increased risk of homelessness.

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

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

**Introduction**

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (defined as 10 percentage points or more) than the income level as a whole.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than whites: 1) Living in housing that lacks complete kitchen facilities, 2) Living in housing that lacks complete plumbing facilities, 3) More than one person per room (overcrowded), and 4) Cost burden greater than 30 percent of Area Median Income (AMI).

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,640	410	290
White	2,720	390	175
Black / African American	689	10	90
Asian	180	0	15
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	4	0	10

**Table 12 - Disproportionately Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,175	1,150	0
White	1,815	990	0
Black / African American	214	40	0
Asian	20	29	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	50	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,810	3,210	0
White	1,565	2,855	0
Black / African American	135	250	0
Asian	79	15	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	4	20	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	505	2,395	0
White	445	2,265	0
Black / African American	0	35	0
Asian	60	0	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	0	45	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

As a whole, the City of St. Cloud is primary housing problem is housing cost burden. Spending 30 to 50 percent of their income on housing has risen appreciably over the last decade in the City, across all earning levels and races.

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

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

**Introduction**

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of St. Cloud households that have severe housing needs by income and race and ethnicity. Needs are defined as one or more of the following housing problems: 1. Housing lacks complete kitchen facilities, 2. Housing lacks complete plumbing facilities, 3. Household has more than 1.5 persons per room, 4. Household cost burden exceeds 50 percent.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,010	1,045	290
White	2,230	880	175
Black / African American	589	115	90
Asian	170	4	15
American Indian, Alaska Native	25	25	0
Pacific Islander	0	0	0
Hispanic	0	4	10

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	620	2,705	0
White	575	2,225	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	44	210	0
Asian	0	44	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	75	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	410	4,615	0
White	320	4,100	0
Black / African American	60	325	0
Asian	4	90	0
American Indian, Alaska Native	15	19	0
Pacific Islander	0	0	0
Hispanic	4	20	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	45	2,845	0
White	45	2,660	0
Black / African American	0	35	0
Asian	0	60	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	0	45	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**Discussion**

In St. Cloud, severe housing needs are evidenced disproportionately across all earning levels. African Americans and Asians show the greatest disproportionality at all but the highest earning level.

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

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

### Introduction

Cost burden is experienced when a household pays more than 30 percent of their gross household income toward housing costs, including utilities, insurance and property taxes (for homeowners).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,515	4,695	3,695	295
White	15,195	3,920	2,900	175
Black / African American	635	385	605	95
Asian	215	215	150	15
American Indian, Alaska Native	39	29	40	0
Pacific Islander	0	0	0	0
Hispanic	240	34	4	10

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion

In the City of St. Cloud, cost burden is primarily experienced with earning levels between 30-50 percent of AMI. Cost burden is experienced disproportionately with African Americans and Asians in compare to whites and the jurisdiction as a whole.

## **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?**

Based on HUD definitions of housing problems and disproportionate impacts indicated in sections above, the provided data tables indicate racial and ethnic minority households reporting higher rates of housing problems, although specifics vary at different income levels.

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

We are not able to identify needs other than those noted above based on available data and/or in the local housing study as well as from interactions and conversations with stakeholders and housing professionals in the community through the Consolidated Plan process.

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

St. Cloud's increasingly diverse population is relatively broadly distributed. According to HUD, a minority concentrated area is any neighborhood or Census tract in which: 1) The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market areas; 2) If a metropolitan area, the total percentage of minority persons exceeds 50 percent of its population. St. Cloud does not have any census tracts that meet either of the thresholds.

## NA-35 Public Housing – 91.205(b)

### Introduction

This section identifies the status and needs of publicly-supported housing in the City of St. Cloud. The City of St. Cloud partners with the St. Cloud Public Housing Authority (St. Cloud HRA) to help meet the housing needs of low-and moderate-income individuals and families.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	281	869	0	835	34	0	0

Table 21 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,409	12,696	0	12,854	8,822	0	0
Average length of stay	0	0	3	5	0	5	0	0	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	0	24	0	1	23	0
# of Elderly Program Participants (>62)	0	0	23	156	0	153	3	0
# of Disabled Families	0	0	118	352	0	339	13	0
# of Families requesting accessibility features	0	0	281	869	0	835	34	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	172	601	0	583	18	0	0
Black/African American	0	0	87	250	0	236	14	0	0

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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 *
Asian	0	0	16	4	0	4	0	0	0
American Indian/Alaska Native	0	0	6	14	0	12	2	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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	11	8	0	8	0	0	0
Not Hispanic	0	0	270	861	0	827	34	0	0

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Affordable housing developments in St Cloud range from low income to moderately priced, encompass various funding programs and are either owned by the City's Housing and Redevelopment Authority (HRA) or privately. Twenty-six multifamily buildings in the City consist of entirely affordable units. Additionally, all but two multifamily properties contain 94% or greater affordable units. The two properties with less than 94% affordable units are Woodland Park Apartments, with 77% of its units affordable and Westwind Apartments, with 65% of its units affordable.

Currently, the St Cloud HRA manages 291 units of public housing comprised of 89 units at Empire Apartments, 126 units at Wilson Apartments and 76 family units, including 40 scattered site homes. St. Cloud HRA also provides assistance to households through voucher programs, specialized housing and manages affordable housing under the Low-Income Housing Tax Credit program. In 2018, HRA administered 950 vouchers including Project Based Assistance (PBA) and HUD-VASH totaling \$5,057,809 of assistance. There were 392 private property owners/managers who accepted vouchers and 10,602 individuals housed with assistance from the voucher program.

Nonetheless, a significant need exists for Public Housing and voucher assistance. Currently, there are thousands of households on the waiting list for public housing, and over 1,000 unduplicated households for the Housing Choice Voucher Program. The demand for 2-bedroom public housing units is several years.

St Cloud has experienced a significant influx of immigrants in the last 10 years, which increased the demand for large bedroom rental units. Some families are in need of 4, 5 or 6 bedrooms which are scarce in the overall market. This causes these families to split up into 2 separate households until a larger living arrangement can be found. St Cloud is a growing regional center; therefore, the increased demand is for specialized housing for the elderly, physically and mentally disabled, chronic inebriates, youth specific housing, and large family housing. The current economic climate and the scarcity of funding for non-profits and supportive service providers is also a concern.

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

The most immediate need for public housing and Housing Choice Voucher holders is affordable housing at or below 30% MFI in the City, close to transit, schools, hospitals, shopping and access to employment. Voucher holders have difficulty finding units because of low vacancies, and having trouble finding units that meet the voucher standards. Voucher holders with criminal backgrounds face challenges obtaining housing because of Crime Free housing program that is predominant in larger housing developments.

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

As mentioned above, the majority of public housing in St. Cloud is in the form of public housing complexes and scattered site units. These units are generally occupied by families who cannot afford larger-sized, market rate rentals. As such, a higher proportion of voucher holders are families needing affordable, large rentals than is reflected in the overall population of low-income residents. With that said, affordable housing is a prevalent issue for all types of low-income households in the City of St. Cloud. The needs of low-income households in need of affordable housing are further exacerbated due to lack of financial resources, low wages and under employment, illness, etc., to pay rents (i.e., rents that are affordable to households at or below 30% MFI) in St. Cloud's tight rental market. Additionally, the need for low-income affordable senior housing is also comparable to the housing needs of the population at large as the baby boomers increase the senior/elderly population.

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## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

According to service providers, homelessness has increased significantly in the recent years. The total homeless population counted by the Point in Time (PIT) count has increased by 64% between 2009 to 2015. As of 2015, the number of homeless was estimated at 787. The number of homeless identified as unsheltered increased from 61 in 2009 to 209 in 2015, an increase of 242%. Advocates argue that the PIT counts represent only a small percentage of the actual homeless population. The Central MN COC uses Homeless Management Information System (HMIS) data to improve measurements.

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

Homelessness can be categorized as either "situational", "temporary", or "chronic" based upon the cause and duration of the individual's experience. Greater understanding of these causes is necessary to facilitate the identification and implementation of appropriate housing and social service solutions:

Situational: Some examples include loss of job, loss of housing, a difficult health care situation, or divorce. Typically, these individuals need assistance in identifying organizations and resources that can provide specific opportunities. Once they receive support they tend to return to permanent housing. An estimated time involved is 30-90 days. Members of the Homeless Concerns Group estimate that 55-65% of the people in the St Cloud area experiencing homelessness fit into this general category.

Temporary: Examples could include a person who needs treatment for physical/mental health or chemical dependency, a person with poor credit who cannot find a place to rent, or families affected by domestic violence. Often, this entails a period of time in transitional housing. An estimated time involved is 6-24 months. Members of the Homeless Concerns Group estimate that 25-35% of the people in the St Cloud area experiencing homelessness fit into this general category.

Chronic: The factors that are involved are multiple, often including both mental illness and chemical dependency. Emergency shelters or current transitional housing programs cannot provide all of the services that these individuals need. Members of the Homeless Concerns Group estimate that 10% of the people in the St Cloud area experiencing homelessness fit into this general category.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

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

According to the St. Cloud Housing Study, the number of homeless that have served in the US Military is increasing. In Central Minnesota, 13.8% have served in the military, which is more than 5% higher than Minnesota as a whole. This demonstrates the influence of the VA Campus in the area, which attracts and serves a substantial number of Veterans. Approximately 60% of homeless Veterans in Central Minnesota and in Minnesota were not receiving any benefits as of the 2015 statewide survey conducted by the Wilder Foundation. This proportion is likely to have decreased somewhat as there have been increased local efforts to reach out to Veterans over the past few years to connect them to benefits where they are eligible.

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

Please see below.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Below is a summary of findings from Wilder Homeless Reports as explained in the St. Cloud Housing Study:

- Between 2009 and 2015, the number of homeless individuals in total in Central Minnesota is estimated to have increased by 65% during the period. As of 2015, the number of homeless was estimated at 787. The number of homeless identified as unsheltered increased from 61 in 2009 to 209 in 2015, an increase of 242%.
- The number of homeless in Central Minnesota between 18 and 21 and 22 or older is estimated to have increased from 2009 to 2015. Homeless ages 18 to 21 increased from 37 in 2009 to 78 in 2015; homeless age 22 years or older increased from 169 in 2009 to 437 in 2015.
- As of 2015, the proportion of homeless families exceeded the proportion of homeless individuals. This is a change from the 2009 and 2012 studies. In 2015, an estimated 51.3% were families.
- Lack of affordable housing, chronic health conditions, abuse and violence, lack of living wage jobs and housing discrimination and racial disparities are cited as significant barriers in housing the homeless.
- Although a relatively high proportion of the homeless in Central Minnesota indicate they are

working full-time, low wages create a greater potential for housing instability, especially with a shortage of affordable housing and increasing housing prices.

**Discussion:**

The number of homeless and special needs persons in the City of St. Cloud is a notoriously difficult population to establish a reliable baseline count. In the 2010 Census, the homeless were included as a subset of the group quarters population, indicating a woefully limited interpretation of homelessness, particularly unsheltered homelessness. The Central Minnesota Continuum of Care conducts periodic point-in-time counts of unsheltered homeless populations along with the Wilder Foundation.

Central Minnesota's homeless population spans a broad age range and both genders and the number of seniors and youth that are homeless is increasing overall. Nevertheless, most homeless individuals in the region are between 25 and 54. In 2015, 27.4% of the homeless population in the region was between 30 and 39 and 18.3% of the homeless population was between 40-49 ("Minnesota Homeless Study, 2015," Wilder Foundation). Thus, 45% of the homeless population falls within these age cohorts.

Overall, it is known that the number of persons experiencing homelessness has increased steadily over the past five years. This increase indicates a need that more efforts and resources should be allocated to address issues at all levels, from immediate shelters to transitional housing to permanent affordable housing.

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

### **Introduction:**

According to the St. Cloud Housing Study, in St Cloud- of the 62,454 people for whom poverty status is determined, 14,504 (23%) are below the poverty level. This percentage (23%) is higher than the percentage of those below the poverty level in both the Primary Market Area (12%) and the Tri-County Area (11%). While these households are not in emergency need for housing, it is possible that they still have needs that put them at risk for displacements. For example, housing and living expenses, including assistance with paying rent, and other support services such as, transportation, medical care, day care and living assistance. There are certain populations that are considered susceptible to additional challenges, such as persons over 62, persons with mental, physical, or development disabilities, and people with substance abuse problems, people with HIV/AIDS and other groups often have specific needs because of their circumstances. Many individuals and households facing these issues also have low-or very low-incomes.

### **Describe the characteristics of special needs populations in your community:**

The Census Bureau collects data on disability primarily through the American Community Survey (ACS) and the Survey of Income and Program Participation (SIPP). The 2018 ACS examines the disability rates found in St. Cloud. It states persons with a disability, under the age of 65 years increased 9.7% from 2014 to 2018 in the City of St. Cloud.

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

Housing needs for persons with disabilities vary depending on the disability. However, common needs include adult family homes and other supervised or group living for persons unable to live independently. There is an on-going need for rehabilitation of single-family homes owner-occupied homes so as to allow homeowner or family member with physical disabilities to stay in their home. People with disabilities are much less likely to be in the labor force than the able-bodied population. Affordable housing options are crucial in supporting the population with disabilities. Support service needs for persons with disabilities include medical assistance, living assistances, employment training and referral, along with other services.

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

There is no data specific to St. Cloud on the number of people living with HIV/AIDS.

### **Discussion:**

The increasing rates of individuals with a disability creates a significant need for accessible housing to ensure that all citizens are able to move around in their own homes. Reasonable fulfillment of

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accommodations for disability play a significant role in relations between tenants and landlords, and can represent any number of modifications to the property, including:

- Assigning an accessible parking space for a person with a mobility impairment.
- Permitting a tenant to transfer to a ground-floor unit.
- Adjusting a rent payment schedule to accommodate when an individual receives income assistance.
- Adding a grab bar to a tenant's bathroom.
- Permitting an applicant to submit a housing application via a different means.
- Permitting an assistance animal in a "no pets" building for a person who is deaf, blind, has seizures, or has a mental disability.

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

### **Describe the jurisdiction’s need for Public Facilities:**

The availability of senior centers, recreation centers and other public facilities greatly influences the general appeal and cohesiveness of the St. Cloud community. Support for the facilities that provide services to the homeless, the disabled, youth or other low-income population is necessary for a healthy community.

### **How were these needs determined?**

The needs identified in this section were determined by results from the 2019 Housing Study, the City of St. Cloud Community Survey, the CDBG Housing Survey and community conversations and planning sessions.

Needs for public facilities were a topic of conversation at the Community Input Session and Public Hearings held during the development the Consolidated Plan. Feedback from the community and social service organizations supports the efforts of the City in providing these services to the community.

### **Describe the jurisdiction’s need for Public Improvements:**

As one of Minnesota’s fastest growing metropolitan areas with over 250,000 people in its region, public improvements are essential to the orderly and sustainable economic growth of the City. At the same time, investment and reinvestment in the core of the City are essential as well, particularly in targeted core neighborhood areas and downtown. Improvements to roads, sanitary capacity, potable water, and other infrastructure support existing property owners, tenants, residents lead to further private sector reinvestment in these areas.

Like other municipalities, the City of St. Cloud has significant Community Development needs and inadequate sources of funding to accomplish all desired programs. Population growth, shifting demographics, wage levels, inadequate supply of affordable housing, aging infrastructures, and need for more strategic planning efforts are among the needs identified. CDBG funds are effectively matched for maximum benefit. The desired approach is to have other agencies or community organizations provide the necessary funds or serve as capital partners for Community Development projects for which CDBG funds are not available or limited. It is expected that CDBG funds will continue to be used for core neighborhood improvements, downtown improvements, senior services, youth center expansion, neighborhood facilities, park improvements, historic preservation, infrastructure improvements, handicapped centers, senior center, and public service needs.

### **How were these needs determined?**

Priorities for projects obtaining CDBG funding are determined by the availability of funds, demonstrated need, and effectiveness of the project in resolving issues directly or indirectly related to the goals of the City.

**Describe the jurisdiction’s need for Public Services:**

Assistance to public service activities is capped by CDBG program regulation at 15% of the CDBG grant. Supporting organizations that work to improve life in low-income neighborhoods and discourage adverse conditions such as crime, drug use, violence, vandalism, littering, and social neglect through empowering the community is necessary for a healthy community and a top goal of the City Council. Like other municipalities, the City of St. Cloud has significant Community Development needs as it relates to employment services, child care, health services, fair housing, and services for senior citizens and homeless persons needs with inadequate sources of funding to accomplish all desired programs. CDBG funds have always been effectively matched for maximum benefit and move forward the efforts of local public services agencies and community organizations planning and implementing projects that improve the lives of low-and-moderate income residents.

**How were these needs determined?**

The need for public services was a topic of conversation at the Strategic Planning Session and Public Hearings held during the development of the Consolidated Plan. Participants identified numerous issues with strategies to improve that would be eligible to be funded through CDBG’s public service dollars. For example, increased code enforcement, training programs for career development/advancement, transit ridership education, and community beautification programs.

Feedback from the community and social service organizations in the development of the Consolidated Plan supports the efforts of the City in providing these services to the community through CDBG funding specifically using public service dollars. In summary, the City of St. Cloud has and will continue to provide assistance to services agencies and community organizations planning and implementing projects that improve the lives of low-and-moderate income residents.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The MA tables and narrative in the Con Plan provide data on the current condition of the city's housing market. This includes type and size of housing units; affordable units at risk of being converted to market rate pricing; gaps in what households can afford and what is available in the rental market; the physical condition of housing and rehabilitation needs; and the housing needs of workforce and special needs populations. In addition to analyzing demographic and economic characteristics of the City, the St. Cloud Comprehensive Housing Study investigated the market condition for a variety of rental and for-sale housing products. A few key takeaways include:

#### Rental Housing

- Vacancy rates for all housing categories are below market equilibrium rate of 5% indicating pent-up demand.
- For subsidized and affordable categories, the vacancy rates are well below 5%, indicating significant pent-up demand.

#### Senior Housing

- Demand for all types of senior housing in St. Cloud.
- Development of senior housing cooperatives with moderate pricing for those desiring ownership.
- Additional affordable senior housing without age mixture of senior and non-senior in demand.

#### Special Needs Housing – Case Management

- A need at most facilities is for additional housing and case management services.
- Lack of resources for mental health and the number of mental health professionals to meet the increased need in the community.

#### Special Needs Housing – Specific Needs

- Increase the number of private units for women with families in transitional housing.
- Increase availability of affordable housing to allow family movement from transitional housing to a permanent housing facility (on-going services available).

St. Cloud is growing in popularity as a desirable place to live and work. The city's growth has led to greater demand for housing, leading to increased housing costs and a shortage of units to serve the lowest income residents. Some of the city's relatively older housing stock—which is often occupied by LMI persons including seniors living on fixed incomes—is in need of rehabilitation.

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

**All residential properties by number of units**

Property Type	Number	%
1-unit detached structure	14,790	54%
1-unit, attached structure	1,250	5%
2-4 units	1,490	5%
5-19 units	2,870	11%
20 or more units	6,360	23%
Mobile Home, boat, RV, van, etc	380	1%
<b>Total</b>	<b>27,140</b>	<b>100%</b>

**Table 25 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	430	4%
1 bedroom	150	1%	3,160	26%
2 bedrooms	2,810	21%	5,480	45%
3 or more bedrooms	10,145	77%	3,035	25%
<b>Total</b>	<b>13,109</b>	<b>99%</b>	<b>12,105</b>	<b>100%</b>

**Table 26 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

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

Currently, the St Cloud HRA manages 291 units of public housing comprised of 89 units at Empire Apartments, 126 units at Wilson Apartments and 76 family units, including 40 scattered site homes. St. Cloud HRA also provides assistance to households through voucher programs, specialized housing and manages affordable housing under the Low-Income Housing Tax Credit program. In 2018, HRA administered 950 vouchers including Project Based Assistance (PBA) and HUD-VASH totaling \$5,057,809 of assistance. There were 392 private property owners/managers who accepted vouchers and 10,602 individuals housed with assistance from the voucher program.

Nonetheless, there remains a significant need for Public Housing and voucher assistance. Currently, there are thousands of households on the waiting list for public housing, and over 1,000 unduplicated households for the Housing Choice Voucher Program. The demand for 2-bedroom public housing units is several years.

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

Based on conversations with the St. Cloud Housing & Redevelopment Authority (St. Cloud HRA) who administers the Section 8 project-based vouchers in St. Cloud, a collective judgment is that a significant amounts of Section 8 units will not be lost in the future. There may be some turnover, but in surveying the market it is not anticipated that any significant loss of public housing units will occur.

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

The variety and condition of the housing stock in a community provides the basis for an attractive living environment. As of 2017, the City of St Cloud was estimated to have 25,847 housing units, of which roughly 51.1% were owner-occupied and 48.9% were renter-occupied. The dominant housing type in the City is the single-family detached home, representing an estimated 93.0% of all owner-occupied housing units and 16.1% of renter-occupied housing units as of 2017. Homes in the City are older than homes in both the immediate surrounding communities and the Tri- County area. The median year built for owner and renter occupied homes in St Cloud city is 1978. In comparison, the median year built in the remainder of nearby communities is 1983 and 1980 in the Tri-County area. The age of the housing stock is an important component for housing demand, as communities with aging housing tend to have higher demand for remodeling services, replacement new construction or new home construction as the current inventory does not provide the supply that consumers seek. Central cities, such as St Cloud, typically have an older housing stock that results in higher demand for remodeling services and infill redevelopment.

In regard to the rental market, a total of 232 vacancies were found among the market rate rental properties, resulting in a vacancy rate of 3.1% as of January 2019. According to projections in the St. Cloud Housing Study, the City is expected to add 596 new households under age 75 between 2019 and 2024. It is estimated that 63% will rent their housing (based on tenure calculations), which produces demand for 435 new general occupancy rental units between 2019 and 2024. Taking into account turnover and adding demand from outside the City to the existing demand potential, results in total estimated demand for 1,410 rental housing units by 2024. Based on a review of rental household incomes and households sizes and monthly rents and vacancies at existing properties, we estimate that 15% of the demand will be for subsidized housing (30% AMI), 25% will be for affordable housing (40% to 60% AMI) and 60% will be for market rate housing (non-income restricted).

**Describe the need for specific types of housing:**

The most critical housing needs in St. Cloud at the time the 2020-2025 Consolidated Plan report was prepared in regard to specific types of housing include:

1. Demand for all types of senior housing in St. Cloud especially affordable senior housing with age mixture of senior and non-senior.

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2. Most facilities need additional rooms and case management services and there is an overall lack of mental health professionals to meet the increased need in the community.
3. More private units for women with families in transitional housing.

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

### Introduction

This section examines the cost of housing in St. Cloud. Housing costs in the City have been a significant concern for many years and will continue to be one of the major issues in this Consolidated Plan cycle. From HUD data sources and local efforts, it is evident that the cost of housing in St. Cloud is increasing at a faster rate than income.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	156,300	141,300	(10%)
Median Contract Rent	591	643	9%

Table 27 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,375	19.6%
\$500-999	8,230	68.1%
\$1,000-1,499	1,345	11.1%
\$1,500-1,999	115	1.0%
\$2,000 or more	19	0.2%
<b>Total</b>	<b>12,084</b>	<b>99.9%</b>

Table 28 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	975	No Data
50% HAMFI	4,630	995
80% HAMFI	9,245	3,625
100% HAMFI	No Data	5,545
<b>Total</b>	<b>14,850</b>	<b>10,165</b>

Table 29 – Housing Affordability

Data Source: 2011-2015 CHAS

**Monthly Rent**

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

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

The number of households with lower income levels is higher than the number of units available for people of those incomes. According to the CHAS data provided, there are 9,245 very low-income renter households (80% HAMFI). The St. Cloud Housing Study states an estimated 6.7% of the inventoried market rate units have monthly rents that would be affordable to householders earning 80% to 120% of AMI. Properties that are publicly assisted often have maximum income restrictions that range from 30% to 80% of AMI. As discussed above, there remains a significant need for Public Housing and voucher assistance.

Overall, there is a need of housing low-wage earners. Affordable starter homes and down payment assistance and home improvement loans for first time homebuyers are also needed. According to the St. Cloud Housing Study, the recent permitted housing development activity will not be sufficient to satisfy the upcoming housing demand, both for rental units and homeowner units.

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

Assuming market conditions stay the same, the affordability in St. Cloud is likely to decrease slightly or remain constant. According to the St. Cloud Housing Study, the median contract rent in St Cloud city was \$663 per month. Based on a 30% allocation of income to housing, a household in the City would need an income of about \$26,500 to afford the average monthly rent of \$663.

The median estimated home value in St Cloud city was \$149,900 in 2017. The income required to afford a home at this price would be about \$42,829 to \$49,997 based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt). About 57% of non-senior households in St Cloud have incomes of \$41,572 or more in 2018.

Nonetheless, unless employment and earnings start growing more rapidly, it is likely that affordability will remain low.

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

Please see discussion above. Data for HOME Rents / Fair Market Rent is not available; therefore, cannot compare to Area Median Rent. The City of St. Cloud is not a recipient of HOME funds.

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

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,685	20%	5,625	47%
With two selected Conditions	45	0%	305	3%
With three selected Conditions	35	0%	60	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,345	79%	6,110	51%
<b>Total</b>	<b>13,110</b>	<b>99%</b>	<b>12,100</b>	<b>102%</b>

**Table 31 - Condition of Units**

Data Source: 2011-2015 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,035	16%	1,525	13%
1980-1999	3,785	29%	4,240	35%
1950-1979	4,645	35%	4,440	37%
Before 1950	2,640	20%	1,895	16%
<b>Total</b>	<b>13,105</b>	<b>100%</b>	<b>12,100</b>	<b>101%</b>

**Table 32 – Year Unit Built**

Data Source: 2011-2015 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,285	56%	6,335	52%
Housing Units build before 1980 with children present	1,959	15%	874	7%

**Table 33 – Risk of Lead-Based Paint**

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

**Vacant Units**

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

**Table 34 - Vacant Units**

### **Need for Owner and Rental Rehabilitation**

There is a steady need for housing rehabilitation to maintain existing housing stock in core neighborhoods. Based on input from stakeholders and from staff members who have been in the rehabilitation programs for many years, the single largest problem that they observe with the existing housing stock occupied by low-and-moderate income persons is a lack of maintenance caused by an owner's limited income.

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

Based on the data provided by HUD in the above table (Risk of Lead-Based Paint Hazard), as many as 1,959 owner-occupied and 874 renter-occupied housing units are occupied by children and have some risk of lead-based paint. The risk of lead-based paint is higher in communities like St. Cloud that have historic, older homes.

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

**Totals Number of Units**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	291	891	45	846	275	0	0
# of accessible units									

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

**Table 35 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

Funding for new affordable housing is increasingly challenging. The Federal government is generally no longer funding new housing units through project-based Section 8 and Section 202 programs. Funding for additional housing choice vouchers has also been limited. Shallow-subsidy housing is provided through the Low-Income Tax Credit Program (Section 42), but the funding is highly competitive. Tax Increment Financing, municipal bond funding and public and private grants can help fill the funding gaps, but additional funding resources and funding tools are needed to increase development of affordable housing.

**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:**

The public housing stock is in good condition. Repairs and capital improvements are made as needed. Taking into account St. Cloud has 291 public housing units, the St. Cloud HRA is capable and maintains those units well.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 36 - Public Housing Condition**

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

Repairs are made to the 40 scattered site houses as needed. St. Cloud HRA is planning to make the following capital improvements:

- Install new windows and siding.
- Replace furnaces and hot water heaters.
- Enhance landscaping, add storage sheds.
- Painting interiors as needed.

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

The St. Cloud HRA solicits input from public housing residents when developing its annual and five-year plans. A public hearing is held every year prior to adoption of plan and resident meetings are held throughout the year.

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

### **Introduction**

The Wilder Foundation, in addition to supplying information on Minnesota homelessness statewide, also tracks homelessness by region. The Central Minnesota Region includes 16 counties and is the largest region outside of the Twin Cities Metro. It also has the second highest number of homeless in the State outside of the 7-County area. As of 2015, 531 unaccompanied minors and adults and 265 children were identified as homeless. This is nearly 8% of the estimated homeless population in Minnesota.

- In 2015, the highest number of identified homeless individuals in Central Minnesota were sheltered (73.4%). Unsheltered accounted for the remaining 26.6%.
- Of those sheltered, 34% were in emergency shelters, 13% were in domestic violence shelters, 46.5% were in transitional housing (i.e. board and lodging, treatment facilities, re-entry housing) and 10% were in rapid re-housing.
- An estimated 26.4% of homeless in Central Minnesota are between ages 30 and 39. In comparison, 22.4% in Minnesota are between ages 30 and 39.
- A higher proportion (14.6%) of those ages 18 to 21 in Central Minnesota are homeless compared to those in Minnesota (11.7%).

There are three emergency shelters in St. Cloud city that provides shelter to people who are homeless: The Salvation Army Emergency Shelter, Anna Marie's and Church of the Week (overflow emergency shelter, October through May). Church of the Week, which is a joint effort between Place of Hope Ministries and 19 area churches and their volunteers, provides shelter and an evening meal each day of the week on a rotating weekly basis.

The Salvation Army's shelter is the largest and provides emergency shelter to single adults and families in the general population. Anna Marie's provides shelter to victims of domestic violence and Terebinth Refuge focuses on women that are victims of sex trafficking. Church of the Week provides shelter to any homeless person. The Dream Center provided overnight shelter to single adults when it opened in St Cloud city in 1998. The Dream Center and its attendant facilities are now considered Board and Lodging.

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

**Table 37 - Facilities and Housing Targeted to Homeless Households**

**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**

There are a variety of service providers that often work collaboratively for the best use of community resources to avoid duplication. A connected and intense network of local service providers work to support homelessness services, some of which are delivered by local government and some by non-profits.

**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.**

While the goal of both emergency shelters and transitional housing programs is for their residents to eventually obtain permanent housing, for some people, this is not a reality. Because of various reasons, most notably a mental illness or chemical addiction, or both, some people are unable to maintain independent housing in the private market. Many people also have a criminal record, most commonly a felony or unlawful detainer that prevents them from being able to find permanent housing because most landlords are unwilling to take the risk. Currently, there are four permanent housing facilities in St. Cloud that offer supportive services – Al Loehr Apartments (residents at Al Loehr Apartments must contract with outside agencies for their supportive services), Linden Grove, Rivercrest and Hope on Ninth. Shelter Plus Care is a program that provides funding for individuals that may reside in permanent supportive housing similar to the Housing Choice Voucher program. There are seven board and lodging facilities for people with various barriers to securing permanent housing: Brott's Boarding & Lodging Homes, Inc.; Cummings Care Center; Murphy's Board and Care Home; St. Elizabeth Residential Care Facility; and Washington Home.

There is a population in St. Cloud who, because of chronic inebriety, cannot become self-sufficient in permanent housing, and thus are continuously homeless. Usually these people are dually diagnosed with mental illness and chemical dependency. River Crest currently exclusively serves this group filling a need in the community by providing permanent housing and support services.

Since chemical addiction is often a significant factor resulting in a person's homelessness, treatment facilities and halfway houses are often the first steps in a homeless person's journey to self-sufficiency. St. Cloud has six treatment facilities/programs: Passages Home; Journey Home; Focus XIII; VA Medical Center; Easthaven Halfway House; and Victory Plus.

This combination of facilities is discussed in this section because they provide permanent housing to many people who would likely have a difficult time maintaining independent housing, and thus, would be faced with homelessness.

A longstanding need in St. Cloud is services for youth experiencing homelessness. In 2018, Pathways 4 Youth opened a youth resource center to serve as a one-stop for services and programs offered by the community for youth at-risk of homelessness from ages 16 to 23.

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

### **Introduction**

This section supplements NA-45--Non-Homeless Special Needs Assessment with a description of the facilities and services available in St. Cloud. The source of much of the information is input from 2019 St. Cloud Community Housing Study and the City's stakeholders who work closest with the City's residents with special 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**

Services are needed for mental health and chemical dependency, transportation, medical needs, connecting people with resources, knowledge required to access available services, case management, advocacy, rental assistance with supportive services, and many others.

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

Discharge planning for the mental health institutes addresses housing but sometimes resources are limited. When available, persons can be placed with the Shelter Plus Care Program.

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

For many years, the City of St. Cloud has provided CDBG funds to support development of affordable rental and permanent supportive housing for targeted needs populations. This includes improvements to the 24-unit complex of Quarry Heights offering very low-income people with accessible, affordable, assisted/supportive, and independent living for persons with physical disabilities/brain injuries and seniors.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

HUD publications highlight several areas of local government policy that can have a negative impact on housing affordability. These include zoning (lot coverage, density standards, set-backs, lot size, parking minimums), impact fees, and building codes and standards.

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

### Introduction

This section examines the economic and development context of the City of St. Cloud. The issues addressed in this section serve to frame the wider context of housing and community development in the city.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	203	123	1	0	0
Arts, Entertainment, Accommodations	3,011	3,512	11	8	-3
Construction	1,354	1,698	5	4	-1
Education and Health Care Services	6,064	13,223	22	30	7
Finance, Insurance, and Real Estate	1,570	3,219	6	7	1
Information	473	958	2	2	0
Manufacturing	3,825	4,894	14	11	-3
Other Services	1,006	1,510	4	3	0
Professional, Scientific, Management Services	1,486	2,975	5	7	1
Public Administration	0	0	0	0	0
Retail Trade	3,793	5,762	14	13	-1
Transportation and Warehousing	942	1,643	3	4	0
Wholesale Trade	1,286	1,731	5	4	-1
Total	25,013	41,248	--	--	--

**Table 38 - Business Activity**

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

**Labor Force**

Total Population in the Civilian Labor Force	38,320
Civilian Employed Population 16 years and over	35,550
Unemployment Rate	7.22
Unemployment Rate for Ages 16-24	23.99
Unemployment Rate for Ages 25-65	4.78

**Table 39 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,675
Farming, fisheries and forestry occupations	1,640
Service	4,970
Sales and office	9,465
Construction, extraction, maintenance and repair	1,979
Production, transportation and material moving	2,360

**Table 40 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	27,635	83%
30-59 Minutes	3,845	12%
60 or More Minutes	1,750	5%
<b>Total</b>	<b>33,230</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2011-2015 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,295	200	935

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	4,610	450	2,130
Some college or Associate's degree	9,895	550	2,515
Bachelor's degree or higher	7,565	310	1,070

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	20	320	170	550	450
9th to 12th grade, no diploma	720	540	400	445	425
High school graduate, GED, or alternative	2,235	2,090	1,380	3,730	2,385
Some college, no degree	9,790	3,590	2,000	3,245	1,328
Associate's degree	1,005	1,635	1,015	1,480	263
Bachelor's degree	740	2,180	1,365	2,625	1,140
Graduate or professional degree	15	485	645	1,630	1,093

**Table 43 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	48,884
High school graduate (includes equivalency)	76,426
Some college or Associate's degree	72,683
Bachelor's degree	92,582
Graduate or professional degree	144,683

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The largest employment sector in St. Cloud is Education/Health Services, making up around 20% of employment in the city, with hospitals and school districts being the major employers. Additionally, retail and services makeup other large sectors, ahead of manufacturing.

**Describe the workforce and infrastructure needs of the business community:**

**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.**

The City of St. Cloud's Economic Development Authority (EDA) is dedicated to enhancing St. Cloud's economic vitality and expanding the city's tax and employment base. The EDA's professional staff and board members stand ready to offer assistance to existing and prospective businesses in site selection, area demographics, planning, workforce development, construction issues, and other items.

The 2017-2020 Economic Development Strategic Plan outlines three strategic goals which align with the Consolidated Plan of: 1) Facilitate opportunities for business growth/development; 2) Provide an environment that supports business growth; and 3) Enhance and promote the City of St. Cloud as a place to live and work.

The 7-member board is appointed by the Mayor and City Council for 6-year terms in accordance with State statutes and EDA bylaws. The EDA is located within the Community Development Section.

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

The Greater St. Cloud region is home to a variety of higher education facilities - both public and private. St. Cloud business owners frequently cite area colleges, universities, and other educational and training resources as major components that contribute their businesses profitability. A college degree and/or equivalent experience is necessary for one of the city's major employment sectors—Education and Health Care Services.

However, the Retail Trade Industry and Manufacturing are also major employment sectors and typically does not require advanced education. These industries may be providing jobs to individuals who have more advanced education and training, but who cannot find employment in their field of specialty and/or need flexible or alternative work schedules.

Today's labor market places a greater premium on skill development than ever before; however, fewer resources are spent on training of disadvantaged workers than in the past. In general, cities such as St. Cloud and others should focus attention to training and work experience programs which will generate impacts that are cost-effective and improve the lives of the poor.

**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 Minnesota Workforce Center is a 1-stop service center housing 3 divisions of DEED (Rehabilitation Services, Services for the Blind, and Job Service) as well as some programs of Stearns county Human Services and all of Stearns-Benton Employment and Training Council (a local workforce development agency, see below for more information). It also provides access to the largest source of qualified applicants and the opportunity for companies to list job openings on a computerized, Internet-based job system. Companies also get employee recruitment and screening assistance, as well as labor market data and business-related information. In addition, a job analysis service analyzes the skill levels of various occupations and assesses the skill levels of potential and current employees. Employers can use this information to target training programs for employees.

Stearns-Benton Employment & Training Council helps identify and prepare potential employees. Candidates seeking assistance from the council are screened in 17 areas of skill and work habits to ensure a good employment match. Additionally, companies that hire from the council receive in-kind training assistance which amounts to an additional workforce training subsidy. The council also assists area employers through school-to-work activities such as job fairs, apprenticeships, and internships.

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

Yes.

**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.**

Yes, St. Cloud participates in the Central Minnesota Quad Counties (CMQC) CEDS Program. Since December 2010, the CMQC has been a valuable tool for economic development in the region accomplishing economic development initiatives and identifying future projects that can be implemented.

## **MA-50 Needs and Market Analysis Discussion**

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

The primary housing problem in St. Cloud is excessive cost burden. The problems of overcrowding and lack of kitchen or plumbing facilities play a limited role. Data for individual areas and all income categories within St. Cloud is not available through the CHAS. The percentage of households in selected areas that have more than one problem could not be determined.

St. Cloud's population is relatively broadly distributed in terms of race and ethnicity, though the minority populations in the city have been growing in recent years. As such, there are a number of census tracts with a concentration of minorities.

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

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

There are two predominant characteristics of the low-income census tracts in St. Cloud. They tend to either be in the core City which is comprised of an older housing stock or dense student population near St. Cloud State University.

Most of those census tracts with low-income concentrations are found in the core of the City and have older housing stock which may have lower values making them more affordable for low-income families. A great majority of the housing stock in these core tracts was built was built 50-100 years ago.

### **Are there any community assets in these areas/neighborhoods?**

The City of St. Cloud strives to have community assets in all areas of the City. Schools, parks, shopping, entertainment, libraries, access to public transportation, are found throughout St. Cloud including those areas with concentrations of low-income households.

### **Are there other strategic opportunities in any of these areas?**

The core neighborhoods of St. Cloud which have concentrations of low-income households and older housing stock are ripe for redevelopment, revitalization and rejuvenation. The City will strive to address core neighborhood revitalization through any means available. This may include redevelopment of vacant and underutilized residential and commercial facilities. Opportunities for single-family rehabilitation will continue to be addressed through the St. Cloud HRA's Homeowner Rehabilitation Loan program. The City will continue to work closely with its partners--from nonprofit housing and service providers to private sector developers--to invest its resources in redevelopment where appropriate.

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

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

According to the ACS and the Federal Communication Commission's Fixed Broadband Deployment map, St. Cloud has generally good access to broadband internet meeting nationwide standards.

- 100% of St. Cloud's population lives in areas with at least 3 internet providers with at least 25 Mbps download speed.

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

N/A

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

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

**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 the event of a natural disaster in the City of St. Cloud has the option of reallocating CDBG funds in during all stages of recovery, from immediate assistance to long-term rebuilding. Additionally, in the event of a natural disaster, the City of St. Cloud can apply for CDBG-Disaster Relief funds.