

CITY OF  
**ST.CLOUD**  
MINNESOTA



# Fourth Program Year CAPER (PY2018)

Consolidated Annual Performance and Evaluation Report  
Community Development Block Grant (CDBG) Program

St. Cloud City Council Approved  
9/9/2019

## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of St. Cloud, MN has prepared this CAPER for the period of July 1, 2018 to June 30, 2019. The CAPER presents the City's progress in carrying out projects and activities pursuant to the 2018 Annual Action Plan for CDBG funds received from the United States Department of Housing and Urban Development (HUD) to principally benefit low-and-moderate-income persons. The CAPER also provides a general assessment of the City's progress in addressing the priorities and objectives contained in its five-year Consolidated Plan (2015-2019).

All funded activities in Program Year 2018 fit within the Consolidated Plan Five-Year Goals: Expand and Maintain Affordable Housing, Invest in Core Neighborhoods, Assist the Homeless and those At-Risk of Homelessness, Assist Special Needs Clientele, Fair Housing Education and Outreach and Non-Community Development Needs.

As depicted in Table 1, the City made significant progress in the fourth year of the Consolidated Plan (2015-2019) towards meeting the goal outcome indicator targets for all goals. A standout project that fulfills several Con Plan goals is Project Connect, a one-day event for homeless individuals and families who are experiencing homelessness or near homelessness to access services and resources at one location on the same day. In 2018, there were 51 agencies serving the 619 guests. Every participant was able to receive free coats, hats, mittens, socks, etc. as well as bus tokens and basic supplies including soap and hygiene products. In furthering the Assist Special Needs Clientele goal, Lutheran Social Services Crisis Nursery prevents child abuse and neglect by providing short-term child care placement, a 24-hour crisis hotline as well as support services. . In Program Year 2018, Crisis Nursery served 265 persons. The majority of parents served are single women (98%) with very young children and no other means of support. These mothers are low-income with 99% of families served at or well below the federal poverty guidelines in PY2018. An impactful project by numbers is the park improvement at Rotary Park East located in a Census Tract of 1,813 residents primarily LMI. The primary character of the neighborhood is single family housing built in the 1940's and 1950's with an equal mix of owner-occupied and rental units. The playground system is safer and provides more play value for the neighborhood.

Together, all these projects have an impact on the City's use of its CDBG funds and its ability to address the priorities and specific objectives identified in Annual Action Plan and Consolidated Plan.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Assist Special Needs Clientele	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	5420		800	1813	226.63%
Assist Special Needs Clientele	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	600	771	128.50%	160	619	386.88%

Assist Special Needs Clientele	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	35	58	165.71%			
Assist Special Needs Clientele	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
Assist Special Needs Clientele	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Buildings Demolished	Buildings	5	4	80.00%			

Assist Special Needs Clientele	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	4	1096	27,400.00%			
Assist the Homeless and those At-Risk of Homelessn	Affordable Housing Public Housing Homeless	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	757		385	619	160.78%
Assist the Homeless and those At-Risk of Homelessn	Affordable Housing Public Housing Homeless	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	5420				
Assist the Homeless and those At-Risk of Homelessn	Affordable Housing Public Housing Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	600	4106	684.33%			
Assist the Homeless and those At-Risk of Homelessn	Affordable Housing Public Housing Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				

Assist the Homeless and those At-Risk of Homelessn	Affordable Housing Public Housing Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	0	395		250	265	106.00%
Assist the Homeless and those At-Risk of Homelessn	Affordable Housing Public Housing Homeless	CDBG: \$	Other	Other	0	0				
Expand & Maintain Affordable Housing	Affordable Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	5420				
Expand & Maintain Affordable Housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	35	58	165.71%	10	11	110.00%
Fair Housing Education and Outreach	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

Fair Housing Education and Outreach	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	400	557	139.25%	80	80	100.00%
Invest in Core Neighborhoods	Affordable Housing Non-Housing Community Development	CDBG: \$	Rental units rehabilitated	Household Housing Unit	5	2	40.00%			
Invest in Core Neighborhoods	Affordable Housing Non-Housing Community Development	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	35	58	165.71%	10	11	110.00%
Invest in Core Neighborhoods	Affordable Housing Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	20	4	20.00%			
Invest in Core Neighborhoods	Affordable Housing Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	0	1096				

Non-Community Development Needs	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	10840		1800	5420	301.11%
Non-Community Development Needs	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	600	771	128.50%			
Non-Community Development Needs	Non-Housing Community Development	CDBG: \$	Other	Other	5	2	40.00%			

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The six Consolidated Plan goals of the City are all considered to be high priority and were used as the basis for budgetary priorities outlined in the Program Year 2018 Annual Action Plan. Each activity funded in PY2018 demonstrated that it would further the achievement of a Consolidated Plan goal and benefit low- to moderate-income (LMI) persons in St. Cloud. It is important to note that while the Consolidated Plan provides estimates and presents goal outcome indicator targets over a 5-year period for each goal, meeting those funding level estimates and targets can be practically challenging because: (1) the City uses a Request for Proposals (RFP) process to distribute its CDBG funds and (2) funding recommendations are based, in large part, on current needs as well as applicant’s ability to provide matching dollars and complete project within one-year. This provides CDBG applicants with flexibility in terms of submitting project proposals and relies upon our nonprofit partners to determine the project outcomes which can vary from the pre-determined Con Plan goal outcome indicators. It is, therefore, important to remember that annual funding levels per goal and the annual goal outcome indicator targets per goal will vary each year as a function of the RFP, funding, and ultimately, the City Council approval processes. Together, all these factors will have an impact on the City’s use



of its CDBG funds and its ability to address the priorities and specific objectives identified in its Annual Action Plans and Consolidated Plan.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	920
Black or African American	194
Asian	12
American Indian or American Native	63
Native Hawaiian or Other Pacific Islander	21
<b>Total</b>	<b>1,210</b>
Hispanic	47
Not Hispanic	1,163

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

St. Cloud continues to be an increasing diverse community, which is reflected in the racial and demographics table. The City of St. Cloud and its partner agencies identify priorities needs and offer services and programs to eligible persons/households regardless of race and ethnicity. In 2018, activities implemented with CDBG funds benefited over 1,000 households.

**CR-15 - Resources and Investments 91.520(a)**

**Identify the resources made available**

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	595,858	531,196

**Table 3 - Resources Made Available**

**Narrative**

Please note that “Amount Expended during Program Year” is current at the time of CAPER submission according to PR26 IDIS Report. Drawdowns continue. The geographic distribution of CDBG funds are detailed in the table below.

**Identify the geographic distribution and location of investments**

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
St. Cloud CDBG Target Area	70	75	Single-Family Rehab

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

The City addressed a high priority need as stated in the 2015-2019 Consolidated Plan to rehabilitate single-family homes in core neighborhoods through the Single-Family Homeowner Rehabilitation Program.

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

Awarding CDBG funds to programs and activities that make use of other private and non-profit resources remain central to the overall administration of CDBG and the various partnerships the City maintains. Additionally, the City continues to seek partnerships and to use its resources from HUD in a manner that leverages additional federal, state and local resources. As an example, the update and remodel of Whitney Senior Center's commercial kitchen leveraged CDBG monies with state resources through a Live Well at Home grant from the Minnesota Department of Human Services. This was in addition to many individual contributions from private and non-profit resources as well.

The City of St. Cloud Park & Recreation Department utilized CDBG funds to make direct improvements to the City's park system on publicly owned land at Rotary East Park. The City leveraged these funds through in-house installation of playground equipment. In regard to HRA's Single-Family Homeowner Rehabilitation Program, there are no longer limits for homeowner rehabs to be located in the core neighborhoods rather now is city-wide. Overall, the City of St. Cloud does not distribute CDBG funds specifically based on geographic location, but throughout the City as a whole to benefit low- and moderate-income households.

HUD requires that infrastructure improvements be limited to low- and-moderate income block groups or persons. Given HUD identifies low moderate-income block groups, the associated CDBG Target Area is helpful for when it is possible to direct CDBG funds to older, at-risk core neighborhoods.

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	635	619
Number of Non-Homeless households to be provided affordable housing units	1,680	591
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>2,315</b>	<b>1,210</b>

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	10	11
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>10</b>	<b>11</b>

Table 6 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The City continues to set priorities to meet the goals in the Consolidated Plan, shifting focus as needed to prioritize activities based on available funding.

The St. Cloud HRA's Single Family Rehabilitation Loan Program assists homeowners to rehabilitate their homes. Improvements include healthy, safety, and weatherization improvements. The improvements allow residents to maintain their homes in a safe manner and helps sustain the core neighborhoods

housing stock into the future. At the present time, the St. Cloud HRA completed 11 home loans in PY2018.

The City of St. Cloud did not construct nor manage any affordable housing projects using CDBG dollars in Program Year 2018. Construction and rehabilitation of affordable housing simply takes time due to complex financial arrangements, site acquisition, and regulatory compliance as well as financial commitments far beyond local CDBG allocation. However, the City of St. Cloud and its partner agencies acknowledge that affordable housing is an essential factor in ending homelessness.

**Discuss how these outcomes will impact future annual action plans.**

The City of St. Cloud will continue to support affordable housing through CDBG funding as outlined in the 2015-2019 Consolidated Plan. The City will continue to work with the St. Cloud HRA to ensure housing repair funding is available and completed in a timely manner. Additionally, City Staff will continue to publicize the program, so income qualifying residents can take advantage of the program.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

<b>Number of Households Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	470	0
Low-income	920	0
Moderate-income	293	0
<b>Total</b>	<b>1,683</b>	<b>0</b>

**Table 7 – Number of Households Served**

**Narrative Information**

The City of St. Cloud continued to administer existing housing efforts and will continue to work with and support other agencies in producing and preserving affordable housing to the maximum extent possible with funding made available from various federal, state and local programs.

11 households, 39 people, were provided assistance through the Single-Family Homeowner Rehabilitation program during the 2018 Program Year. Each household is income qualified based on family size. This activity meets the goal for creation, preservation or rehabilitation of affordable housing, and helping to make affordable housing more attainable particularly in the City’s core neighborhoods.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

The City continued to support agencies aiding low-income families through traditional means as well as CDBG funding. These programs and tools were provided with the intent of improving families' living situations hopefully to the point that they are no longer living in poverty or experiencing homelessness.

In addition to point-in-time counts being conducted annually by the Central MN CoC, there is also Project Connect events held to engage persons experiencing homelessness by providing a "one-stop shop" to connect to mainstream social services and to obtain housing resources. The annual event serves an estimated 600+ persons with CDBG funding covering the cost of the event space rental at St. Cloud River's Edge Convention Center.

City staff participates in training and events focused on homelessness throughout the year. This includes attendance at the Minnesota Coalition for the Homeless Annual Conference as well as local events including affordable housing and homelessness forums held by St. Cloud Human Rights Commission and St. Cloud Coalition for Men.

The City of St. Cloud is an active participant in several working groups focused on affordable housing and homelessness. This includes the St. Cloud Area Human Rights Commission Working Group on Housing and Homelessness and United Way Housing Planning Group. Among others, one point of action is accessing adequate housing by those experiencing homelessness, including special barriers to those with a criminal record. Also, the City was a founding member of the Housing Action Team Committee which facilitates key stakeholders for housing and homelessness dialogue and move forwarding actions needed in St. Cloud.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of St. Cloud works to address critical needs while providing for continuum of care from homelessness to transitional housing to permanent housing.

A number of studies have been completed in recent years to assess the need of homeless persons in the St. Cloud area. Most recently the City of St. Cloud completed a Comprehensive Housing Study in 2019 which analyzed data on homeless trends and the number of people experiencing homelessness in St. Cloud. It concluded that the number of people identifying as homeless has increased significantly over the past six-year period in Central Minnesota; therefore, not experiencing a reduction in homelessness as identified for the State as a whole.

The Housing Study identified three emergency shelters in St. Cloud city that provide 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). Although St. Cloud city has 103 permanent emergency shelter beds and 10 to 30 overflow beds, they are found to be at capacity, particularly when offering additional case management and support services to stabilize their clients.

The number of homeless has risen sharply in Central Minnesota and the amount of available affordable housing remains limited. Although the need for emergency shelter beds has increased, greater is the need for housing that provides shelter along with supportive services to transition households to permanent housing situation. Efforts to increase the number of transitional housing and permanent supportive housing facilities and affordable housing could be expected to reduce some of the pressure on the existing shelter facilities.

The City and HRA will continue its support of agencies serving this population including the Salvation Army, Central MN Transitional Housing, HUD's VASH Program, HOPE on Ninth, and the VA Medical Center.

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

While emergency shelters provide short-term housing for people and families in immediate need of housing, transitional housing programs provide people and families more time and supportive help to deal with aspects of their life that make successfully obtaining and maintaining permanent housing difficult. Often a family or individual move from a short stay in an emergency shelter to an extended stay in a transitional housing program. Transitional housing programs play an instrumental part in the effort to reduce the risk of homelessness for many people and families.

The transitional housing facilities such as Domus Transitional Housing, VA Transitional Housing, Jill Eckhoff House and others provide a capacity for around 150 people, with programs serving single adults, single women, women with children and pregnant women. These and many other agencies offer valuable resources and support services to low-income individuals and families in an effort to avoid or overcome homelessness.

Overall, the transitional housing programs operate at capacity and nearly all have substantial wait lists based on the size of their facilities, indicating a strong ongoing need. Transitional housing is critical in moving people from homelessness to living independently in private housing.

**Helping homeless persons (especially chronically homeless individuals and families, families**



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

While the goal of both emergency shelters and transitional housing programs is for 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, 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. Additionally, there are seven board and lodging facilities for people with various barriers to securing permanent housing and six treatment facilities/programs and halfway housing in St. Cloud.

A need at most of the facilities is for additional space for housing and case management services. There is a lack of resources for mental health and the number of mental health professionals is insufficient to support to increasing need in St. Cloud.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The St. Cloud Housing and Redevelopment Agency was created in 1966 to provide public housing assistance to those in need. The HRA is governed by a Board of Commissioners, consisting of seven members, who are appointed by the Mayor of St. Cloud, with ratification by the City Council. The City of St. Cloud and St. Cloud HRA have an excellent working relationship and work closely in its efforts to create and maintain affordable housing opportunities.

Currently, the HRA manages 291 units of public housing including two high-rise buildings, three 12-unit townhome complexes, and 40 scattered single family residential homes located throughout the City. These developments are over 99% occupied as of January 2019. Units are actively managed and maintained in excellent condition, with the assistance of capital funds provided by HUD. The HRA also provides assistance to 900+ households through the HUD funded Housing Choice Voucher Program. Also, there are a number of other specialized housing options under other federal and state government programs such as Shelter Plus Care Program and Section 8.

Since St. Cloud is a growing regional center, there is an increased demand in public housing for the elderly, physically and mentally disabled, chronic inebriates, youth specific housing, and large family housing.

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

The St. Cloud HRA communicates and fosters relationships with Public Housing residents.

### **Actions taken to provide assistance to troubled PHAs**

The St. Cloud HRA has not been designated by the Public Housing Assessment Systems as “troubled”. The St. Cloud HRA is designated as a “high-performer.”

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

The City of St. Cloud continues seeking opportunities to assist in providing adequate supply of affordable housing for residents in the City identified to be need. The main barrier to overcome in order to meet the under-served needs is the limited funds available to address the need for more affordable housing.

Actions continued during the 2018 Program Year to address obstacles to meeting the underserved needs including: housing rehabilitation of owner-occupied units, lead-paint testing and remediation; park improvements in low- to-moderate income neighborhoods; youth-designed care to help youth homelessness; senior center kitchen upgrade assuring nutritional meals for older adults; and public service activities including crisis nursery and homeless outreach resource event.

The City of St. Cloud and other local housing stakeholders have recently committed to renewing its multi-jurisdictional discussions regarding six identified barriers to affordable housing, including: infrastructure financing, building codes and construction techniques, zoning and subdivision control, processing and permitting improvements, resource protection standards, and miscellaneous local strategies.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

The funding necessary to fully meet the needs of public facility, neighborhood improvement, infrastructure, public services, housing, economic development and planning activities in the City of St. Cloud would far exceed the allocated annual CDBG grant dollars. As a result, the City must continue strengthening partnerships to meet needs of underserved populations. The City of St. Cloud is committed to soliciting greater involvement from traditionally underserved populations. This is done through notification of social service providers about the needs assessment and evaluation in the Consolidated Plan and Action Plan processes and city participation in opportunities to outreach and meet with service providers and residents. A few examples include participation in CoC, Housing Pillars Task Force led by United Way as well as area cities and counties meetings to evaluate existing housing and support service needs in our region.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

The St. Cloud Housing & Redevelopment Authority (HRA) has and will continue to assist in abating lead-based paint in all of St. Cloud's family occupied HRA assisted public housing and all single-family house rehabilitation assisted through the St. Cloud Single Family Homeowner Housing Rehabilitation Loan Program. HRA staff has responded and continued to assist in abating housing units that have been

identified to have high concentrations of lead based paint. While lead based paint is frequently found in St. Cloud's assisted housing, there were no homes found to have children with elevated lead blood levels over the past five years.

The City of St. Cloud Health & Inspections Department works collaboratively with the Minnesota Department of Health when any child in the City is found to have elevated blood lead levels. The Health and Inspections Department will issue orders for correction, follow up with penalties if needed, supply educational materials, and offer guidance for all affected locations within the City. This often includes working with homeowners, parents, public health staff, day care providers, and others. The City of St. Cloud Health Department staff attend trainings, receives lead-based paint certifications, and is currently in compliance with all local, state and federal regulations.

### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

The City of St. Cloud continued to support agencies aiding low-income families through traditional means as well as CDBG funding. In PY2018, the Single-Family Homeowner Housing Rehabilitation Loan Program improved the living situations of 11 low-to-moderate income families while the park improvements in Rotary East Park improved recreational opportunity for residents of a low- to - moderate income neighborhood. Whitney Senior Center continue to be able to serve over 620 older adult nutritional meals on-site and many more meals through non-profit partnerships. Pathways 4 Youth coordinated youth-designed care for nearly 700 young persons in the St. Cloud area. St. Cloud Area Crisis Nursery assisted nearly 265 low-to-moderate income families in times of crisis needing childcare assistance and Project Connect outreach event connected more than 600 persons experiencing homelessness to local social and housing agencies.

St. Cloud is fortunate to boast the ever-expanding supply of training and educational resources to prepare workers for all types of career opportunities. St. Cloud is home to several higher educational facilities including Minnesota's second-largest university, St. Cloud State University as well as St. Cloud Community & Technical College and Rasmussen College.

### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

St. Cloud is fortunate to have numerous private non-profit agencies that play a role in the delivery of housing and housing related services to low-income households. There is no lack of concern for special needs populations and homeless people in the St. Cloud community.

### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The City creates strategic partnerships to enhance the availability of resources and leverage services provided to low- and moderate-income residents and neighborhoods.

To enhance coordination the City partners with many local housing and service providers by participating in several commissions, task forces and other efforts led by social service agencies. The City continues to promote programs when opportunities arise including the Single-Family Homeowner Rehab advertising in the City's newsletter which is directly mailed to every household in the City. Also, the City enjoys an excellent working relationship with the St. Cloud HRA. The agencies work together to create and maintain affordable housing options as well as further the St. Cloud's fair housing goals.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

It remains a priority for the City to develop and enhance an effective and efficient program delivery system for the use of federal funds. Solid relationships have been built with fair housing organizations including the State of Minnesota Human Rights Office as well as area non-profits and public/private housing services agencies and work groups to consider activities and projects that require multiple funding sources in addition to CDBG.

As a part of the broader network of state offices headquartered in St. Paul, the St. Cloud Human Rights Office serves as a resource for those facing discrimination in Central Minnesota. Through on-going meetings and periodic technical assistance as well as the City's role as regulator, all partners are encouraged to share their views and together develop and implement programs and projects that serve protected class members.

Fair housing education for housing providers and housing seekers will continue to be a priority for the City of St. Cloud. To the extent these efforts can feasibly be expanded, they will seek to reach out to individuals and households seeking housing or those suspecting they are the victims of illegal housing discrimination.

Finally, St. Cloud's Analysis of Fair Housing Impediments will be updated during the Five-Year Consolidated Plan update (2020-2025) process initiating in the next three-months.

## **CR-40 - Monitoring 91.220 and 91.230**

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

The Planning & Zoning Department provides oversight and management of CDBG for the City of St. Cloud and is responsible for the preparation of the Consolidated Plan, the Consolidated Annual Performance and Evaluation Report (CAPER), and the Annual Action Plan.

The City of St. Cloud maintains all project files, rules and procedures applicable to all CDBG projects. Relevant information is shared with sub-recipients at the beginning of each award and throughout the process to final completion of annual programs and projects. On-site monitoring visits with subrecipients are completed annually. Also, subrecipients submit quarterly reports electronically throughout the Program Year.

The City continues to focus on strengthening relationships with non-profits, service providers, and for-profit businesses to improve the quality of life for LMI persons in the City of St. Cloud. City staff continues to work closely with regional HUD staff on planning, distribution, and reporting of CDBG funding.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The City's effort to provide citizens with reasonable notice and an opportunity to comment on performance as outlined in the draft Program Year 2018 CAPER follows the process outlined in the Citizen Participation Plan, which is part of the approved 2015–2019 Consolidated Plan. The Citizen Participation Plan describes the roles, responsibilities, and contact information for the responsible entities involved in administering, reviewing, or approving the activities included in the PY2018 CAPER.

The CAPER was available for public comment exceeding the required 15-day period. On August 24, 2019, the City published a public hearing notice in the St. Cloud Times, which is the city's local newspaper, stating the CAPER was available for public comment and the St. Cloud City Council would be considering approval of the CAPER on September 9, 2019. The notice and draft CAPER were also posted on the City's

website at [www.ci.stcloud.mn.us](http://www.ci.stcloud.mn.us). No comments were received prior to City Council's public hearing. The City Council held a public hearing on September 9, 2019 with no persons testifying.

### **CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

No operational changes were undertaken during the 2018 CDBG program. It is not expected that any changes in the operation of the program will be forthcoming. The City of St. Cloud has been responsive to the public regarding infrastructure improvements that have been made. The same effort to provide open lines of communication regarding other projects are also undertaken. The City has an open and good relationship with St. Cloud HRA regarding the single-family home improvement programs as well as with the community's non-profit stakeholders. Input from community members and organizations is solicited and encouraged when selecting annual CDBG projects and during the annual program review (CAPER) process.

In Program Year 2018, the Salvation Army S.M.A.R.T KIDS remodel project did not proceed as programmed in the Action Plan. The Salvation Army represented by an advisory board choose to forgo the grant dollars due to unexpected delays and an uncertain future of the S.M.A.R.T Kids program. The \$26,000 was reprogrammed to St. Cloud HRA for the Single-Family Rehabilitation program.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## **CR-45 - CDBG 91.520(c)**

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**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**



# Attachment

## 2018 CAPER Cover Page



Fourth Program Year  
CAPER (PY2018)

Consolidated Annual Performance and Evaluation Report  
Community Development Block Grant (CDBG) Program

St. Cloud City Council Approved  
9/9/2019

# 2018 CAPER Public Hearing Notice



## AFFIDAVIT OF PUBLICATION

[FORM Rev. 7/16]

CITY OF ST. CLOUD PLANNING OFC  
400 2ND ST S

SAINT CLOUD, MN, 56301

Account Number STC-00080405

Ad Number 0003748202

RE: NOTICE OF PUBLIC HEARING CITY OF ST. CLOUD CDBG PROGRAM YEAR 2018 CONSOLIDATED ANNUAL PERFORMAN

I, being first duly sworn, etc. oath states as follows:

1. I am the publisher of the St. Cloud Times, or the publisher's designated agent. I have personal knowledge of the facts stated in this Affidavit, which is made pursuant to Minnesota Statutes §331A.07.

2. The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in Minnesota Statutes §331A.02.

3. The dates of the month, and the year and day of the week upon which the public notice attached/copied below was published in the newspaper are as follows:

08/24/19

Etc.

P.D.# CAPER Hearing

4. The publisher's lowest classified rate paid by commercial users for comparable space, as determined pursuant to § 331A.05 (<https://www.revisor.mn.gov/statutes/?id=331A.05>), is as follows:

1.75 daily / \$2.75 Sunday per square line


5. [NEW] Mortgage Foreclosure Notices (Effective 7/1/15). Pursuant to Minnesota Statutes §580.633 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in Stutsman County. The newspaper complies with the conditions described by §580.633, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in a county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county.

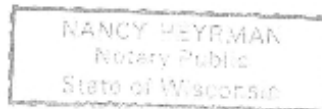
FURTHER YOUR AFFIANT SAITH NOT.

  
SHELBY HORN

Subscribed and sworn to before me

on this 26 day of Aug. in 2019

  
Nancy Heyrman  
State of Wisconsin, County of Brown Notary Public  
5.15.23  
Notary Expires



NOTES ON REVISED AFFIDAVIT FORM

The 2015 Legislature enacted amendments to the Minnesota law which governs mortgage foreclosure by advertisement. Those amendments appear in Chapter 14 of the 2015 session laws. They are effective on July 1, 2015.

Most importantly, a new statute was added (§580.033) that specifies where a notice of foreclosure should be published, something that was ambiguous under prior law. This statute also requires that affidavits of publication issued by a newspaper must contain certain language related to the published foreclosure notice.

The affidavit of publication form above includes (in paragraph 5) the language called for by the new statute. The form also complies with the general requirements for affidavits of publication found in Minnesota Statute, §331.07. The form is drafted so that it can be used for any published notice, not just mortgage foreclosure notices; in other words, you don't need to use a different form for other kinds of notices.

**NOTICE OF PUBLIC  
HEARING  
CITY OF ST. CLOUD CDBG  
PROGRAM YEAR 2018  
CONSOLIDATED ANNUAL  
PERFORMANCE AND  
EVALUATION REPORT  
(CAPER)**

Notice is hereby given that the St. Cloud City Council will be holding a public hearing to hear public testimony regarding the City of St. Cloud's Consolidated Housing and Community Development Annual Evaluation Report (CAER) on Monday, September 8, 2018, at 6 p.m. in the Council Chambers, St. Cloud City Hall, 400 and St. St. St. Cloud, MN 56301. The City of St. Cloud is required to annually provide the public and HUD a report of its accomplishments toward meeting the priority goals outlined in the City of St. Cloud 2017-2019 Consolidated Plan. This report is known as the Consolidated Annual Performance and Evaluation Report (CAPER). The public is invited to review the CAPER and submit written comments. Copies of the CAPER are available for review on the City's website at [www.stcloudmn.us](http://www.stcloudmn.us) or in the City of St. Cloud Planning & Zoning Department. Submit comments to St. Cloud Planning & Zoning Department, 400 and St. St. St. Cloud, MN 56301 or [planning@stcloudmn.us](mailto:planning@stcloudmn.us) by September 3, 2018. The CAER must be submitted to HUD by September 21, 2018. Any visually or hearing impaired, or non-English speaking persons who wish to participate in this public hearing or wish to have translated copies of the CAPER may contact the City of St. Cloud Community Development at 620-256-7218. If you request, the City of St. Cloud will provide accommodations to allow individuals with disabilities the opportunity to participate in the public hearing. Contact St. Cloud Community Development at 620-256-7218 if you will need assistance for this public meeting. St. Cloud City Hall is handicapped accessible. Matt Giverson  
City of St. Cloud Planning and Zoning

# 2018 CAPER City Council Resolution

Resolution 2019-9-127

RESOLUTION APPROVING THE  
CITY OF ST. CLOUD COMMUNITY DEVELOPMENT BLOCK GRANT  
(CDBG) PROGRAM PY2018 CONSOLIDATED HOUSING AND COMMUNITY  
DEVELOPMENT ANNUAL EVALUATION REPORT (CAPER)

WHEREAS, as an Entitlement Community, as defined by the U.S. Department of Housing and Urban Development (HUD), the City of St. Cloud is eligible for an annual allocation of funds through the Community Development Block Grant Program (CDBG); and

WHEREAS, the City of St. Cloud as a CDBG entitlement city is required by the U. S. Department of Housing and Urban Development (HUD) to have a current Five Year Consolidated Housing and Community Development Plan; and

WHEREAS, the City of St. Cloud has developed the City of St. Cloud 2015-2019 Consolidated Plan, which identifies housing and community needs, prioritizes these needs, identifies resources to address the need, and establishes annual goals and objectives to meet the identifies needs; and

WHEREAS, the City of St. Cloud is required to annually provide the public and HUD a Consolidated Housing and Community Development Annual Evaluation Report (CAPER) to report of its accomplishments toward meeting the priority goals outlined in the City of St. Cloud 2015-2019 Consolidated Plan; and

WHEREAS, the City of St. Cloud's governing body needs to hold a public hearing and adopt a resolution authorizing St. Cloud Planning and Zoning to submit the City of St. Cloud CDBG PY2018 CAPER to HUD; and

WHEREAS, prior to submission of the CAPER to HUD, the City of St. Cloud has met the citizen participation requirements stated in the City of St. Cloud CDBG Program Citizen Participation Plan and provided citizens with a draft copy of the CAPER for a 15 day public review period,

NOW, THEREFORE, BE IT RESOLVED by the St. Cloud City Council that the City of St. Cloud CDBG PY2018 CAPER is approved following a public hearing soliciting public comment.


BE IT FURTHER RESOLVED, that the St. Cloud City Council hereby authorizes the Mayor to submit the PY2018 CAPER to HUD.

Adopted the 9 day of September, 2019.

State of Minnesota)  
                                          ) SS  
County of Stearns )

I, Seth Kauffman, City Clerk of the City of St. Cloud, Minnesota, do hereby certify that the above and forgoing is a true and correct copy of Resolution No. 2019-9-127 adopted by the City Council of the City of St. Cloud, Minnesota.

Witness My Hand and Seal of the City of St. Cloud, Minnesota, on the 9th day of September, 2019.

  
\_\_\_\_\_  
Seth Kauffman, City Clerk