



Washington County

**Consolidated Annual Performance and
Evaluation Report**

Program Year 2024

Prepared by Washington County Community Development Agency
On behalf of Washington County, Minnesota

Executive Summary

The Consolidated Annual Performance and Evaluation Report (CAPER) details Washington County's progress toward meeting the goals outlined in Washington County's 2024 Annual Action Plan and 2020-2024 Consolidated Plan. The CAPER reports on activities funded by the U.S. Department of Housing and Urban Development (HUD) Home Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) Program. This year's CAPER will also report on the special allocations of CDBG-Coronavirus (CDBG-CV) funds awarded through the Coronavirus Aid, Relief and Economic Securities Act (CARES-Act) and HOME Investment Partnership Program American Rescue Plan (HOME-ARP) awarded through the American Rescue Plan Act. Washington County has participated in the CDBG Program since 2001 and the HOME Program, through the Dakota County Consortium, since 1994. The Washington County Community Development Agency (CDA) administers the CDBG and HOME programs on behalf of Washington County.

This CAPER reports activities in all municipalities in Washington County, except for the cities of Woodbury, Hastings, White Bear Lake, Lakeland, and Grant. The CDBG and HOME activities for Woodbury, Hastings, and White Bear Lake are reported in separate CAPER's reported by the City of Woodbury, Dakota County, and Ramsey County, respectively. The cities of Grant and Lakeland have elected not to participate in the CDBG and HOME programs during this reporting period.

The CAPER contains three main parts:

- The first part discusses the overall achievements in housing and community development for the 2024 Program Year (July 1, 2024, through June 30, 2025), the fifth and final annual performance report for the 2020-2024 Consolidated Plan.
- The second part provides a narrative focused on the financial and programmatic performance of each grant awarded through the CDBG and HOME programs. Other narratives in this part describe the ability of the county and its funding recipients to leverage additional resources for housing and supportive services activities.
- The third part of this CAPER compiles attachments of supporting data for the narratives found in the first two parts.

The CAPER describes how Washington County has met the national goals and objectives in the areas of housing, homelessness, and community development. Washington County's 2020-2024 goals include expanding and preserving the supply of safe, decent, and affordable housing; strengthening the community's suitable living environment; and promoting opportunities for economic self-sufficiency.

In deciding which projects to fund with CDBG, the Washington County CDA ensured that the funded projects met at least one of the three national objectives:

- Benefit low to moderate income populations
- Prevent or eliminate slum and blight
- Provide for urgent need

The Washington County CDA ensured a proposed project met one of the following four objectives for HOME funds:

- Provide decent affordable housing to lower income households
- Expand the capacity of nonprofit housing providers
- Strengthen the ability of state and local governments to provide housing
- Leverage private sector participation in affordable housing

In the 2024 Program Year, Washington County had the following accomplishments:

- Washington County Home Improvement Loan Program assisted nine households in making necessary repairs to their homes (\$97,211.97 CDBG).
- Two Rivers Community Land Trust acquired ten single-family homes in Washington County. Six of the homes have been sold to income eligible homebuyers (\$140,917.99 CDBG and \$171,729.40 HOME).
- MWF construct 51-units of affordable housing (\$19,500 HOME)
- Twin Cities Habitat for Humanity acquired one single family home (\$93,500 CDBG) and finalized their 4-unit Pullman Development in St. Paul Park (\$4,000 HOME)
- Washington County Community Services provided homelessness prevention services to 2,340 people (\$90,439.25 CDBG, \$13,953.94 CDBG-CV, and \$180,038.95 HOME ARP for crisis funding and service staffing).
- Solid Ground provided supportive services to 203 people for homelessness prevention (\$20,566.17 HOME ARP).
- Program Administration (\$109,593.18 CDBG, \$35,876.80 HOME, and \$39,239.15 HOME ARP)
 - Utilizing Program Administration funds, Washington County, in collaboration with cities and counties in the Twin Cities Metro area, hired Affordable Housing Connections to provide tenant rights training and Minnesota Homeownership Center to provide homeownership trainings. Washington County also participated in the Twin Cities Section 3 Collaborative to implement certification and outreach activities on a metro-wide basis for Section 3 covered projects, with the goal of empowering low to moderate income residents and businesses to access employment and contracting opportunities.

In the 2024 Program Year, the total expenditure of CDBG funds was \$531,662.39, of which \$422,069.21 was disbursed to projects. The total expenditure of 2024 Program Year HOME funds for Washington County was \$232,106.20, of which \$196,229.40 was distributed to projects. In 2020, Washington County was allocated \$1,119,771.00 in Community Development Block Grant Coronavirus (CDBG-CV) funding under the Coronavirus Aid, Relief and Economic Securities Act. The 2024 CDBG-CV expenditures for relief programs and delivery of services were \$13,953.94. All CDBG-CV funds have been expended. Washington County was allocated 1,400,696 in HOME ARP funds. In 2024, \$239,844.27 HOME ARP funds were expended for supportive services.

I. Summary of Resources and Distribution of Funds

HUD allocated Washington County \$677,231.00 of CDBG entitlement funds. In addition, Washington County received \$2,660 of program income in Program Year 2024 which was allocated during the 2025 funding award process. Washington County participates in the Dakota County HOME Consortium to be eligible for HOME funds. Washington County received a total HOME budget of \$252,615

2024	Community Development Block Grant	\$677,231
2024	Community Development Block Grant Program Income	\$2,660
2024	HOME Investment Partnerships (HOME)	\$252,615

TOTAL **\$1,087,656.33**

Allocation of Resources: 2024 Program Year funds were allocated to the following activities.

PROJECTS	CDBG	HOME	GOAL NAME	GOAL OUTCOME INDICATOR
Woodland Park Rental Rehabilitation	146,200		Affordable Housing	Affordable Rental Rehabilitation: 184 units
Two Rivers Community Land Trust		195,819	Affordable Housing	Homeowner Housing Added: 10 units
Home Improvement Loan Program	295,729		Affordable Housing	Homeowner Housing Rehabilitated: 10 units
Washington County Public Services	107,981		Homeless prevention	Homelessness Prevention: 540 persons
CHDO Set Aside		37,364	Affordable Housing	Affordable Housing
Administration	135,978	19,432	Administration	Administration and Federal Regulation Compliance
Anticipated Program Income	100,000		Affordable Housing	
Total	785,888	252,615		

While these funds were allocated through the Annual Action Plan, the amount of funds expended during the 2024 Program Year includes funds allocated in prior years but not expended until the 2024 Program Year due to project timelines. Washington County disbursed a total of was \$531,662.39, CDBG, \$13,953.94 CDBG CV, \$232,106.20 HOME and, \$239,844.27 HOME ARP. Expenditures for projects and activities included the following: Home Improvement Loan Program, Two Rivers Community Land Trust Scattered Site homeownership, Twin Cities Habitat for Humanity, MWF new rental construction, Washington County and CDA Public Services, Solid Ground Supportive Services and CDA administration. Due to other projects not having spent down their entire allocation as of June 30, 2025, expenditure percentages may seem higher or lower in some areas. All projects funded met a federal National Objective, as well as goals and priorities established by Washington County. All projects other than administration benefited families at or below 80% area median income (AMI).

The table below shows the project expenditures that took place in the 2024 Program Year, even if funded with prior year allocations.

2024 Program Year Expenditures

Entity	Project	CDBG	CDBG-CV	HOME	HOME ARP	OBJECTIVE	OUTCOME	Units/households served
Two Rivers	Acquisition for Rehabilitation 2021	\$2,500.00		\$2,500.00		Decent Housing	Affordability	Retainage: 3 homeownership units
	Acquisition for Rehabilitation 2022	\$11,673.00		\$7,327.00		Decent Housing	Affordability	3 homeownership units
	Acquisition for Rehabilitation 2023	\$126,744.99				Decent Housing	Affordability	3 homeownership units
	Acquisition for Rehabilitation 2024			\$161,902.40		Decent Housing	Affordability	4 homeownership units
Habitat	New Construction			\$5,000.00		Decent Housing	Affordability	5 homeownership units
	Acquisition for Rehabilitation	\$93,500.00				Decent Housing	Affordability	1 homeownership units
MWF Red Rock Square II	New Construction			\$19,500.00		Decent Housing	Affordability	51 rental units
Washington County Community Services	Crisis Assistance	\$35,793.06	\$13,953.94		\$180,038.95		Accessibility	208 persons
	Social Worker Services	\$54,646.19				Creating Suitable Living Environment	Accessibility	2132 persons
Solid Ground Supportive Services	Assistance and Staff				\$20,566.17			203 persons
CDA	Home Improvement Loan Program	\$97,211.97				Decent Housing	Affordability	9 loans
	Administration	\$109,593.18		\$35,876.80	\$39,239.15			Federal Compliance
Totals		\$531,662.39	\$13,953.94	\$232,106.20	\$239,844.27			

HOME and CDBG Highlights

Homewownersip: Two Rivers Community Land Trust acquired and rehabilitated ten homes in Washington County. Four of the units have been sold to homebuyers below 80% AMI. Habitat for Humanity utilized funding for construction of 4 units in St. Paul Park.



Two Rivers



Habitat for Humanity

Homeowner Rehabilitation: In efforts to preserve and maintain existing affordable housing, Washington County has a county-wide Home Improvement Loan Program. This is available to Low-moderate income homeowners needing necessary repairs to their homes with a 0% interest, deferred loan. This is an ongoing program that served 9 households in 2024. Below is a photo of one of the completed home improvements.



New Construction: MWF Properties constructed a 51-unit affordable rental development.



Project Activity Modifications:

- No project modifications were made in Program Year 2024

Other Financial Information

The Washington County Home Improvement Loan Program, as of June 30, 2025, had 100 loans outstanding with principal balances totaling \$ \$1,977,947.85. Loans in the Washington County Home Improvement Loan Program are deferred until the homeowner sells the property, refinances their property, and receives cash back from the refinancing, or no longer occupies the residence as their primary residence. The Washington County Down Payment Assistance Program had 12 outstanding loans totaling \$120,000 as of June 30, 2025. These loans are also deferred until the homeowner sells, refinances, and receives cash back from refinancing, or no longer occupies the residence as their primary residence.

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