



## **Washington County 2025-2029 Consolidated Plan**

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

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## **Executive Summary**

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

#### **1. Introduction**

Washington County is an entitlement jurisdiction which receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to invest in local communities. The funds are provided under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). All funds must assist low- and moderate-income households and areas. The Washington County Community Development Agency (CDA) administers the funds and programs on behalf of Washington County.

The primary objective of the CDBG Program is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities. Eligible CDBG spending activities include public services, capital improvement projects, public facilities/infrastructure, and housing rehabilitation. Public service activities provide social services and/or other direct assistance to individuals or households, including those experiencing or at risk for homelessness. Capital improvement projects include substantial rehabilitation of existing buildings. Public facilities/infrastructure projects include improvements such as municipal sewer or sidewalk projects. Housing rehabilitation projects are those that make improvements to single housing units and/or multi-unit housing units serving low- or moderate-income households. Based on past funding, Washington County anticipates receiving approximately \$3.5 million of CDBG funds between 2025 and 2029.

HOME funds are dedicated to housing activities that meet local housing needs, which has historically been focused on preservation and creation of affordable housing units. Uses include rehabilitation, homebuyer assistance, and new construction. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of affordable housing. Washington County participates in the Dakota County HOME Consortium to be eligible for HOME funds. Washington County anticipates receiving approximately \$1.2 million of HOME funding between 2025 and 2029.

Every five years, HUD requires the creation of a Consolidated Plan to assist the County in determining community needs and further provide a community-wide dialogue regarding affordable housing and community development priorities. On an annual basis, the County creates an Action Plan to report funding determinations that will further the goals outlined in the Consolidated Plan; additionally, a Consolidated Annual Performance Evaluation Report (CAPER) reports the County's performance on the previous year's goals.

This 2025-2029 Consolidated Plan is the strategic plan for allocating and leveraging CDBG and HOME entitlement grants. It utilizes qualitative and quantitative data gathered through citizen participation,

market analysis, and an assessment of need to identify the highest priority needs in which to direct entitlement dollars. The following goals were identified to meet these high-priority needs (in no order or ranking): affordable homeownership and rental housing, public services for homeless and other special need populations, public facilities for emergency and transitional shelters, and public infrastructure improvements.

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

### *Housing Needs Assessment (NA-10)*

According to the American Community Survey data, Washington County experienced a 4.3% growth in population from 2020 to 2023. According to the *Comprehensive Housing Needs Assessment 2022* commissioned by the Washington County Community Development Agency (CDA), growth continues to be robust in Washington County and the Twin Cities. The study forecasted a growth of 11.1% between 2020 and 2030. This growth will likely result in increased the need for affordable housing, especially for rental housing. The *Comprehensive Housing Needs Assessment 2022* also found that many of those who work in Washington County cannot afford to live in the county. This finding points to the high cost of housing in Washington County as well as the relatively low pay of the jobs located in Washington County. Of the four HUD defined Housing Problems, high housing cost burden is the most prevalent housing problem affecting Washington County.

### *Disproportionately Greater Need (NA-15, NA-20, NA-25, NA-30)*

In Washington County, a disproportionate need exists for almost every racial/ethnic minority group and income bracket. This suggests that households of color must often are more likely to overextend themselves to reside in decent and safe housing.

### *Public Housing (NA-35)*

The large number of portable vouchers being used in Washington County and the lengthy wait lists for the Public Housing units and Housing Choice Vouchers points to the unmet need for Public Housing and Housing Choice Vouchers in Washington County. The need for accessible units does not appear to be particularly high because not all the accessible units are occupied by households that requested that type of unit. In addition, the number of those on the waiting list requesting an accessible unit is relatively low compared to the average population.

### *Homeless Needs Assessment (NA-40)*

The Continuum of Care assesses homeless needs, develops an application for accessing HUD funds and recommends objectives to meet the needs of individuals and families experiencing homelessness. Data is collected through a survey of individuals and households experiencing homelessness by local volunteer and community agencies such as nonprofits, faith-based organizations, law enforcement, school districts, public health, libraries, corrections, and human services. The Point-In-Time Count is

used in conjunction with the local Heading Home Washington Needs Assessment that is conducted every two years to determine the needs of the community in homeless services.

*Non-Homeless Special Needs Assessment (NA-45)*

Non-Homeless Special Needs are defined as housing and service needs for persons or households who have alcohol or other drug addictions; are elderly or frail elderly; or have a mental, physical, and/or developmental disability. The special needs population in Washington County is a substantial one that requires services tailored to the needs of each group. Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms.

*Non-Housing Community Development Needs (NA-50)*

In Washington County, the highest need for public facilities is support for transitional housing facilities, emergency homeless shelters, and centers for special populations. The need for other facilities and centers is met through local resources or has minimal impact to the whole population.

2025 Annual Action Plan

The 2025 Annual Action Plan has identified the following projects to meet the objectives and outcomes of the consolidated plan in the first year.

Project Table:

PROJECTS	CDBG	HOME	GOAL NAME	GOAL OUTCOME INDICATOR
Two Rivers Community Land Trust	114,178.70	\$189,212	Affordable Housing	Homeowner Housing Added: 6 units
Hammer and NER	45,000.00		Public Facilities	Public Facilities: 8 persons
Home Improvement Loan Program	294,000.00		Affordable Housing	Homeowner Housing Rehabilitated: 10 units
Washington County: Homelessness Prevention	104,579.70		Public Services	Homelessness Prevention: 540 persons
CHDO Set Aside		\$37,842	Affordable Housing	Creation or preservation of affordable housing
Administration	139,439.60	\$25,228		Administration and Federal Regulation Compliance
Anticipated Program Income	100,000.00			20% Admin, 15% Public Services, and 65% Home Improvement Loan Program
<b>Total</b>	<b>797,198.00</b>	<b>\$252,282</b>		

Washington County is receiving a HUD allocation of \$697,198 in CDBG Entitlement Funds for Program Year 2025 based on the 2024 allocation. Washington County anticipates \$100,000 in 2025 for a total CDBG budget of \$797,198. Any 2024 program income received in the remainder of 2024 will be allocated as such: 15% to public services, 20% to administration and the remaining 65% will be recycled back into the Home Improvement Loan Program.

The 2025 anticipated program income is \$100,000. This will be allocated as the following: 15% to public services, 20% to administration and the remaining 65% will be recycled back into the Home Improvement Loan Program.

Washington County participates in the Dakota County HOME Consortium to be eligible for HOME funds. Washington County anticipates a Consortium allocation of \$252,282.00 based on 2024 funding allocations. This consists of \$37,842.30 for the 2025 CHDO Set Aside and \$25,228.20 for administration, leaving \$ 189,211.50 HOME funds available for projects. Should the actual allocation change funds be allocated as such: CHDO 15%, Admin 10%, and the remainder to the Two Rivers Community Land Trust homeownership project.

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

The Consolidated Annual Performance Evaluation and Report (CAPER) captures progress toward meeting needs and achieving strategies established in a Consolidated Plan and the Annual Action Plans. Monitoring performance measures allows for operational improvements, resource allocation issues, and policy questions to be identified and addressed in the upcoming year. In the past, Washington County and its subrecipients have been successful in implementing housing, community services, and public improvement projects and programs. Since 2001, Washington County's CDBG and HOME programs have focused on promoting affordable homeownership and rental housing, assisting residents who are homeless or at risk of becoming homeless, and financing public improvement projects

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

Washington County CDA's strategies to broaden public participation included the formation of community outreach partnerships with housing and service providers; workforce development groups; community advocates; and others representing the local community. Community outreach partnerships were also forged with elected leaders, community planners, businesses, resident councils, citizen advisory committees, and representatives from public agencies at the local, county, and regional level to spread the word about the Consolidated Plan process.

A community needs survey was conducted to solicit input from residents and workers in Washington County and was open for 60 days. Respondents were informed that Washington County CDA was updating the Consolidated Plan for federal funds that primarily serve low- to moderate-income residents or areas. The questionnaire polled respondents about the level of need for various types of improvements that can potentially be addressed using entitlement funds.

Responses were solicited in the following ways:

- A link to the online survey was placed on the Washington County CDA's website ([www.washingtoncountycda.org](http://www.washingtoncountycda.org)).
- A flyer with a QR code to the online survey was distributed in the CDA lobby and shared with industry partners such as libraries to display.
- The survey link and QR code were advertised on the CDA's social media accounts and reshared by partners, was shared in Resource Connections and Landlords Newsletters, and as promoted at Community Events such as Landfall Back to School Celebration and Woodbury Days
- The survey link was emailed to entities, organizations, agencies, and persons requesting that they share the survey with their beneficiaries, partners, and contacts.
- Presentations of the process, survey, and established priorities were presented to the Citizen Advisory Committee, a committee appointed by the Washington County Board of Commissioners, and Washington County Community Development Agency Board of Commissioners.

A total of 120 survey responses were received. The CDBG Citizen Advisory Committee and the Washington County CDA Board of Commissioners reviewed the survey responses and provided input to set priorities for this Consolidated Plan. The priorities were presented to the Citizen Advisory Committee on October 25, 2024 and at the CDA's November 19, 2024 meeting which was open to the public. As a member of the Dakota County HOME Consortium, a public hearing was held at the Dakota County CDA's office on October 24, 2024 to gain citizen participation on establishing priorities for the Plan.

The public comment for the draft of the plan opened on March 7, 2025. Comments were accepted through April 15, 2025. Public notices have been published in the *Stillwater Gazette*, Washington County CDA's official newspaper and posted on Washington County CDA's website. The notices informed citizens about the plan and encouraged public comment on the plan development, amendments, and reports. A public hearing was held at the CDA office on August 15, 2025. No comments were received. The Washington County Board of Commissioners approved the Plan at its April 22, 2025 meeting.

Washington County followed its Citizen Participation Plan from 2024 with notice of a 30-day public comment period.



**5. Summary of public comments**

No comments were received. Survey results were included in the plan. See attached Citizen Participation document.

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

All comments were included.

**7. Summary**

The Washington County CDA will continue to carry out the CDBG and HOME programs to ensure the greatest benefit to the citizens of Washington County. Through the completion of the Needs Assessment and the Market Analysis sections of the Consolidated Plan Washington County CDA staff were able to identify strategies and projects to meet the needs and market conditions. Through the public consultation process, Washington County CDA identified the major priority needs that will guide funding throughout this period and serve as the basis for the objectives developed in the Consolidated Plan. The following goals were identified to meet these high-priority needs (in no order or ranking): affordable homeownership and rental housing, public services for homeless and other special need populations, public facilities, and public infrastructure improvements. All projects and activities chosen for fiscal years 2025-2029 will meet the objectives established in this plan: providing decent housing, creating economic opportunities, and creating a suitable living environment.

## The Process

### PR-05 Lead & Responsible Agencies - 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	WASHINGTON COUNTY	Washington County Community Development Agency
HOME Administrator	DAKOTA COUNTY	Dakota County Community Development Agency

**Table 1– Responsible Agencies**

### Narrative

In 2014, Washington County entered a subrecipient agreement with the Washington County Community Development Agency (CDA) to administer its CDBG and HOME programs. The CDA is responsible for administering all facets of both programs including the development and submittal of the Consolidated Plan. This Consolidated Plan covers all municipalities in Washington County except for the cities of Woodbury, Hastings, White Bear Lake, Grant and Lakeland. Woodbury is a separate entitlement jurisdiction. The cities of Hastings and White Bear Lake are partially located in Washington County and have chosen to be part of Dakota County and Ramsey County, respectively, entitlement counties. As of this date, Grant and Lakeland have chosen not to participate or have not responded to participate in the Washington County CDBG program and are not eligible to receive funds from an alternate jurisdiction; however, the cities do have the option of electing to participate in the programs.

### Consolidated Plan Public Contact Information

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

### **1. 1. Introduction**

Washington County CDA meets and consults regularly with housing, social service agencies, private industry, businesses, developers, and other entities to enhance coordination and leveraging between public and private entities. In particular, this includes:

- Nonprofit public service provider agencies
- Non-profit and for-profit affordable housing developers
- Washington County Board of Commissioners
- County departments including
  - o Administration
  - o Public Health
  - o Public Works
  - o Community Corrections
  - o Taxpayer and Records Office
  - o Community Services
  - o Broadband Program
  - o Emergency Management
- Washington County CDBG Citizens Advisory Committee
- Twin Cities Fair Housing Implementation Council
- Twin Cities Section 3 Collaborative
- Minnesota HIV Housing Coalition
- Canvas Health
- Community Action Partnership of Ramsey and Washington Counties
- Cities and Townships in Washington County
- Environmental Review Agencies
- Specialized Consultants

These partners help enhance the implementation of programs and activities. Many affordable housing development activities are carried out by nonprofit agencies, for-profit developers, and the Washington County CDA. Along with developing and managing affordable housing, the Washington County CDA administers rental assistance programs and housing counseling activities. The Washington County Board of Commissioners appoints citizens to the CDBG Citizen Advisory Committee and to the Washington County CDA Board. This partnership and leveraging strategy have worked extremely well and has resulted in the provision of many housing and many nonhousing improvements for the development of viable communities in Washington County.

**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)).**

Washington County's outreach and consultation strategies included the formation of community outreach partnerships with housing, service, and mental health providers; workforce developers; community advocates; and others. Community outreach partnerships were also forged with elected leaders, community planners, businesses, resident councils, citizen advisory committees, public agencies, service providers and departments (municipalities, county, and region). Development of the 2025-2029 Consolidated Plan involves working closely with the following:

1. Washington Community Services Economic Assistance Division
2. Washington County Community Services Social Services Division
3. Washington County Broadband Program
4. Washington County Public Health
5. Washington County Community Development Agency
6. Washington County CDBG Citizen Advisory Committee
7. Twin Cities Habitat for Humanity
8. Hammer and NER
9. Two Rivers Community Land Trust
10. Community Action Partnership of Ramsey and Washington Counties
11. ASI, Inc.
12. Rise, Inc.

The CDA also works regularly with the Watershed District, MN SHPO, and DNR as it relates to site specifics.

**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**

Washington County CDA and Washington County Community Services are part of the five-metro county Continuum of Care (CoC). The Suburban Metro Area Continuum of Care (SMAC) is comprised of Washington, Dakota, Anoka, Scott, and Carver counties. We have staff who participate in the local Washington County Housing Collaborative, coordinate and lead Heading Home Washington meetings, and one staff person who serves on the SMAC Governing Board and provides county specific input on local needs and priorities. The primary functions of SMAC are to provide a comprehensive and equitable response to homelessness, to evaluate and coordinate the homeless response system, and to prepare and submit the HUD CoC collaborative funding application on a regional level.

The Washington County Housing Collaborative was developed to address the needs of homeless and persons at risk of homelessness. The Collaborative is made up of local non-profit agencies, Washington County Community Services, Washington County CDA, faith community, state representatives, and

interested community members. The Collaborative provides an avenue for providers to coordinate, collaborate, and develop resources available in the community.

To address the needs of homeless persons and most efficiently utilize the resources available in the community, a Coordinated Entry system has been developed. Washington County participates in the regional Coordinated Entry system and sits on the CoC Coordinated Entry workgroup who sets the policies and priorities of the system. The system has been designed to meet the specific needs of Washington County in coordination with SMAC and state agencies to assure consistency across counties statewide. Washington County has four access points for those who need to be assessed for Coordinated Entry. The Washington County Community Services Homeless Outreach Services Team (HOST) acts as the main access point for any type of household experiencing homelessness, Stepping Stone Emergency Housing administers assessments to individual utilizing the Washington County Emergency Shelter, Solid Ground provides assessments to families and The St. Croix Connect Center, and StreetWorks outreach staff specialize in youth assessments however youth can also be assessed by Washington County and Stepping Stone. An initial assessment is conducted to determine if the person or family can be diverted from homelessness with connections to resources. If it is determined housing is needed, a full assessment is conducted to determine the type of housing needed, shelter, rapid rehousing, transitional housing or permanent supportive housing.

The Coordinated Entry system was developed in a collaborative effort with input from nonprofit agencies, County Community Services, Washington County CDA, faith community and interested community members. In early 2024, CDA staff met with staff of Minnesota Assistance Council for Veterans regarding the need for supportive services and housing for homeless veterans.

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

Washington County is not a recipient of ESG funding.

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

**Table 2– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	WASHINGTON COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency Child Welfare Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Washington County homeless prevention services for Washington County. Meetings with the public health department are held and referrals made for lead-based paint. Washington County has a broadband program for cities to access and an emergency management department. Washington County Transportation was consulted for housing near transit. The County also appoints members to an advisory committee for the Watershed Districts and Water Managements Organizations. Washington County Workforce Center Department was consulted regarding employment.
2	<b>Agency/Group/Organization</b>	Washington County Community Development Agency
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing Other government - County Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Washington County CDA administers the CDBG and HOME programs on behalf of Washington County. The CDA also administers the Housing Choice Voucher Program and Home Ownership Programs which grants the ability to address several housing needs throughout the county. The CDA has also acted as a developer and manager of several public housing developments. The Washington County CDA Board at Large Member is a public housing resident who also serves on the Citizen Advisory Committee and Washington County Resident Advisory Board for public housing residents. This overlap offers input to help define community needs and projects. Both Washington County and CDA Boards reviewed the survey results and provided additional comments.
3	<b>Agency/Group/Organization</b>	Canvas Health, Inc.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff contacted agencies for information pertaining to victims of domestic violence, transitional housing and chemical dependency agencies for the 2025-2029 Plan and subsequent Annual Action Plans.
4	<b>Agency/Group/Organization</b>	CDBG Citizen Advisory Committee
	<b>Agency/Group/Organization Type</b>	Housing PHA Citizens of Washington County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two meetings were held by the Washington County CDBG Citizen Advisory Committee, an appointed citizen committee, that provided input on identifying the needs and setting priorities.
5	<b>Agency/Group/Organization</b>	Two Rivers Community Land Trust
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDA and Two Rivers Community Land Trust have ongoing conversations relating to housing needs and market trends.
6	<b>Agency/Group/Organization</b>	MN Assistance Council for Veterans
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDA and MACV met to discuss the homeless services and supportive housing service needs in Washington County for veterans.
7	<b>Agency/Group/Organization</b>	Habitat for Humanity Twin Cities
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDA and Habitat have ongoing conversations relating to housing needs and market trends.

9	<b>Agency/Group/Organization</b>	Minnesota Dept. of Corrections
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through the SMAC and WC meetings. Anticipated outcomes are continued work on strategies to ensure institutional releases in Washington County such as aging out of foster care, discharges from mental health facilities, discharges from correctional facilities and discharges from hospitals are provided with housing and services plans.
10	<b>Agency/Group/Organization</b>	MWF Properties
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDA and MWF have ongoing conversations relating to housing needs and market trends.
11	<b>Agency/Group/Organization</b>	Community Action Partnership of Ramsey and Washington Counties
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Community Action Partnership of Ramsey and Washington Counties and the CDA have regular conversations about the services they provide for transportation, utilities, Head Start, and weatherization programs and how they can assist in the CDA's programs. CAPRW is also Washington County's active CHDO.

12	<b>Agency/Group/Organization</b>	Blandin Foundation
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Washington County has a partnership with Blandin Foundation assisting municipalities in obtaining higher broadband services.

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

During the 2025-2029 Consolidated Planning process, local agencies, service providers, health clinics, institutions, and municipalities in Washington County were emailed a survey link to establish priorities for the next five years. No specific agency types were left out of the consultation process.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	SMAC	Increase Access and provide homelessness prevention
ThriveMSP 2040	Metropolitan Council	Increase supply of affordable housing
Housing Policy Plan	Metropolitan Council	Increase supply of affordable housing
Analysis of Impediments	Twin Cities Fair Housing Implementation Council	Increase access and increase supply of affordable housing
More Places to Call Home	Governor Task Force Report on Housing	Increase access and increase supply of affordable housing
Comprehensive Needs Assessment	Washington County Community Development Agency	Increase access and increase supply of affordable housing

**Table 3 – Other local / regional / federal planning efforts**

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

As the administrator of the CDBG, HOME and Continuum of Care, the Washington County CDA has formal and informal partnerships with local city governments, the metro area regional planning agency, County government, local and regional non-profits, state housing finance agency and departments of health and human services which informed this Consolidated Plan and will be integral in its implementation.

**Narrative**

As the administrator of the CDBG and HOME the Washington County CDA has informal and formal partnerships with local city governments, the metro area regional planning agency, County government, local and regional non-profits, state housing finance agency and department of health which informed this 5 Year Consolidated Plan and will be integral in its implementation.

## **PR-15 Citizen Participation**

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

A broad group of stakeholders were solicited to rank plan priorities by an electronic survey which was also posted on the Washington County CDA website. A total of 120 survey responses were received from local government officials, churches, service providers, and developers. Outside of the survey, staff contacted agencies assisting victims of domestic violence, HOPWA organizations and committees, transitional housing and chemical dependency agencies. Several meetings were held by the Washington County CDBG Citizen Advisory Committee, a committee of appointed citizens including a member from the Washington County CDA Resident Advisory Board for Public Housing residents, who provided input on identifying the needs and setting priorities. Both Washington County and CDA Boards reviewed the survey results and provided additional comments at their November board meetings which are open to the public. As a member of the Dakota County HOME Consortium, Washington County participated in a joint public meeting held at the Dakota County CDA on October 24, 2024, prior to establishing priorities for the next five years. At its November public board meeting staff held a discussion with the CDA board regarding priorities for the Plan.

As a member of the Dakota County HOME Consortium, Washington County follows the Dakota County Consortium Citizen Participation Plan. The Citizen Participation Plan outlines the process and procedures to engage the citizens in the plan process. The public comment for the draft plan will be open March 7, 2025. Comments were accepted through April 15, 2025. Public notices were published in the Stillwater Gazette; Washington County's official newspaper and posted on the CDA's website. The notices informed citizens about the plan, proposed projects, and proposed funding. The notices encouraged public comment on the plan development, amendments, and reports. To solicit input from the general public, the CDA will held a public hearing on April 15, 2025 at the Washington County CDA at 3:00 pm (CST). CDA staff recommended approval of the Consolidated Plan and Annual Action Plan at the April 22, 2025 meeting of the Washington County Board of Commissioners. Washington County followed its Citizen Participation Plan from 2024 with notice of a 30-day public comment period. No comments were received.

#### Citizen Participation Outreach

#### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Survey	Non-targeted/ broad community	120 responses	Ranked activities and participation in the priorities survey	All included in ranking and scoring	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Survey	Non-targeted/ broad community  Residents of Public and Assisted Housing	4 in attendance /ranked projects and made funding recommendations	All included in scoring Economic Development and Tenant Based Rental Assistance as it relates to CDBG and HOME funds suggested as a low priority and other funding sources available. Public Services 15% Cap to be allocated to homelessness prevention services.	All included	
3	Public Meeting	Non-targeted/ broad community	0	None	None received	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/ broad community	0	None	None received	
5	Public Hearing	Non-targeted/ broad community  Residents of Public and Assisted Housing	0	None Received	None Received	
6	Internet Outreach	Non-targeted/ broad community	0	None Received	None Received	<a href="https://www.washingtoncountycda.org/our-organization/public-notice/">https://www.washingtoncountycda.org/our-organization/public-notice/</a>

**Table 4– Citizen Participation Outreach**





## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

According to a study commissioned by the Washington County Community Development Agency (CDA), *Comprehensive Housing Needs Assessment 2022*, growth continues to be robust in Washington County and the Twin Cities. Washington County is projected to grow by 23,652 people (8.1%) and 11,083 households (11.1%) between 2020 and 2030. In addition, Washington County is forecast to grow by 20,380 people (7.0%) and 10,080 households (9.1%) between 2030 and 2040. General occupancy demand is projected for an estimated 10,554 owned housing units and 5,402 rental units between 2022 and 2030. An estimated 58% of the general occupancy demand is projected to be for owned housing and 42% for rental housing. By 2040 it is estimated that 547 affordable senior housing units will be needed. Based on CHAS data 17-21 the number of households is 98,645. The American Community Survey has the number of households at 111,849 since 2023. For the purposes of the household tables the CHAS data will be used since the data shows a better breakdown for households.

Housing cost burden affects 30% of households throughout the county. Nearly two-thirds of households between 30-50% AMI are paying more than a third of their income for housing. More than half of all households earning less than 30% Area Median Income are paying more than 50% of their income towards housing. Renters earning less than 30% of AMI and owners 50-80% AMI are the most cost burdened.

The Continuum of Care assesses homeless needs, develops an application for accessing HUD funds, and recommends objectives to meet the needs of homeless persons. Specifically, for Washington County's planning purposes, the annual Point-in-Time homeless count includes additional populations that are not covered under HUD's definition of homelessness - specifically, households who are doubled up. Data is collected through a survey of homeless providers such as nonprofits, faith-based organizations, law enforcement, public health, corrections, and human services. The Washington County collaborative, Heading Home Washington, also conducts a Needs Assessment for the Family Homeless Prevention & Assistance Program (FHPAP)

Other non-housing needs identified were public facilities, public improvements, and public services. Emergency Shelters and Centers for Disabled were considered a high priority as well as improvements in low- to moderate-income areas.

## NA-10 Housing Needs Assessment

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

In Washington County, approximately 25,605 of the units occupied in 2023 were single person households according to the American Community Survey (ACS) Data. Single person households are the third highest household size after 2-person households which represents 38,846 households and 4-or-more-person household at 28,657 households.

The type of single person households in need of housing assistance are: Households that are cost burdened (specifically households with incomes at 0-30% AMI), households that are families no spouse, and elderly single person households.

### Summary of Households

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	267,568	278,936	6%
Households	104,014	111,849	7%
Median Income	\$110,014	\$110,828	.01%

### Housing Needs Assessment Demographics

**Data Source:** 2020 Census (Base Year), ACS 2023 (Most Recent Year)

Number of Households Table	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	7,695	8,735	14,315	11,130	56,775
Small Family Households (2-4 persons)	1,340	2,585	8,905	41,930	41,035
Large Family Households (5 or more persons)	280	560	1,115	6,220	87,620
Household contains at least one person 62-74 years of age	2,145	2,110	4,210	3,050	12,280
Household contains at least one person age 75 or older	2,155	1,880	2,350	1,050	3,275
Households with one or more children 6 years old or younger	688	1,294	1,855	1,875	9,725
* Based off CHAS Data of 98,645 households 2017-2021					

### Total Households Table

**Data** 2017-2021 CHAS

**Source:**

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

According to Solid Ground, approximately 60 percent of the population they serve have at least one member of the family that is disabled. While they do not see a large population that is fleeing a domestic violence situation, they estimate that 75 percent of the women they serve have experienced domestic abuse at some point.

Persons with disabilities face a range of housing-related issues. Many people with disabilities who rely on Supplemental Security Income payments fall into this category. The amount of benefit received as part of the Supplemental Security Income program places a person in the HUD “extremely low-income limit” group. Limited income may mean that persons with disabilities face severe cost burdens. Besides affordability, persons with disabilities also face issues related to accessibility in housing, aging caregivers, and housing discrimination. As with elders, access to transportation, health care, and other facilities and services are important factors when weighing various housing options. Financing for housing rehabilitation and modification to allow persons with disabilities to function independently or make homes accessible will continue to be a critical need. Overall, the most common housing problems for persons with disabilities is affordable, accessible, safe housing that is integrated into their chosen community.

The *2022 Comprehensive Needs Assessment* Subsidized senior housing offers rents affordable to qualified lower income seniors and handicapped/disabled persons. Typically, rents are tied to residents’ incomes with incomes restricted to 50% or less of AMI and the rent paid is based on 30% of the household’s adjusted gross income (AGI). For those households meeting the age and income qualifications, subsidized senior housing is usually the most affordable rental option available. Affordable properties are typically funded under the Low Income Housing Tax Credit Program or Section 42 or other assistance program with rents restricted to households with incomes between 50% and 80% of Washington County’s area median income.

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

Since there are 80,710 owner households and only 17,935 renter households, the 30% and 50% cost burden housing problem affects a much higher percentage of renters (46%) than owners (16%). The other housing problems are rare. A lack of plumbing or kitchen facilities affects a mere 360 renters and 27 owners. Severe overcrowding is experienced by 375 owner households and 449 renters. According to the *2022 Comprehensive Needs Assessment* the number of owner and renter households in Washington County in various income bands based on income limits as identified by MN Housing and the Department of Housing and Urban Development. Income limits are shown in Table HA-1 for 2022. The data for the income bands is not discrete as there are some overlaps usually at the higher income bands for affordability based on household size. Therefore, the figures presented are estimates. The lower income bands, those at 30% or less and between 31% and 50% of AMI, have limited overlap, while there is a gradual increase in overlap at the higher income bands.

**TABLE HA-4**  
**TENURE OF HOUSEHOLDS BY AMI AND PCT. COST-BURDENED**  
**WASHINGTON COUNTY**  
**2022**

	Renter Households		Owner Households	
	No. of HHs	Pct. Cost-Burdened	No. of HHs	Pct. Cost-Burdened
30% or less AMI	5,556	34.0%	8,300	63.0%
31% to 50% AMI	3,245	58.0%	7,989	31.0%
51% to 80% AMI	3,670	15.0%	11,379	17.4%
81% to 100% AMI	3,168	4.0%	15,712	12.3%
101% to 120% AMI	2,014	2.0%	21,907	1.0%
More than 120% AMI	1,529	0.0%	17,395	1.0%
Total	19,182	113.0%	82,682	125.7%

Note: Some income categories have modest overlap because of income limits by household size; primarily occurs beginning at 80% AMI and higher.

Sources: MN Housing; Ribbon Demographics; Maxfield Research and Consulting, LLC

### Housing Needs Summary Tables

Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	175	95	80	10	360	15	4	4	4	27
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	10	10	15	39	50	4	35	80	169
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	135	65	135	375	4	215	120	110	449
Housing cost burden greater than 50% of income (and none of the above problems)	2,285	865	320	40	3,510	2,390	1,215	625	175	4,405
Housing cost burden greater than 30% of income (and none of the above problems)	4015	1,620	1,350	355	3,730	1,055	1,435	2,385	1,350	6,225
Zero/negative Income (and none of the above problems)	645	495	1840	1725	4,705	340	2,640	7,480	7,135	17595

**Housing Problems Table**

**Data:** 2017-2021 CHAS

**Source:** CHAS Data

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,850	2,655	1,625	545	7,675	3,340	2,830	3,155	1,670	10,995
Having none of four housing problems	749	490	1,775	1,685	4,699	515	2,620	7,324	7,025	17,484
Household has negative income, but none of the other housing problems	185	0	0	0	185	105	0	0	0	105

**Housing Problems 2**

**Data:** 2017-2021 CHAS

**Source:** CHAS Data

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	570	305	115	990	725	435	195	1,355
Large Related	65	60	0	125	70	0	40	110
Elderly	1265	60	200	1,530	60	330	335	1,575
Other	525	130	30	685	440	215	60	715
Total need by income	2,425	555	345	3,330	1,295	980	630	3,755

**Cost Burden > 50%**

**Data:** 2017-2021 CHAS

**Source:** CHAS Data

Cost Burden > 30%

5	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	80	600	565	1,245	220	425	790	1,435
Large Related	20	50	170	240	15	115	130	260
Elderly	200	480	445	1,125	710	685	940	2,335
Other	120	575	375	1,070	155	205	425	785
Total need by income	1275	2335	3310	6920	1795	3870	8460	14125

**Cost Burden > 30%**

**Data:** 2017-2021 CHAS

**Source:** CHAS Data



Overcrowding (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	40	145	65	140	395	54	209	115	170	548
Multiple, unrelated family households	0	0	10	10	20	0	10	40	20	70
Other, non-family households	4	0	0	0	4	0	0	0	0	0
Total need by income	44	145	75	150	419	54	219	155	190	618

**Over Crowding Information**

**Data:** 2017-2021 CHAS

**Source:** CHAS Data

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

According to the *2022 Comprehensive Needs Assessment*, in Washington County, 14.7% of owner households and 44.9% of renter households are considered cost burdened. Washington County has a lower proportion of owner households that are cost burdened than the other six counties in the Twin Cities Metro, the Metro Area as a whole (17.7%) and Minnesota (17.1%). Washington County has a higher proportion of cost-burdened renter households (44.9%) than the Twin Cities Metro (41.4%) and Minnesota (40.5%). Among owner households earning less than \$50,000, 57.9% were cost burdened in Washington County. This proportion is lower than the Twin Cities Metro (68.6%), but higher than Minnesota (49.7%).

An estimated 84.4% of Washington County renter households that earn less than \$35,000 were cost burdened. This is higher than the Twin Cities Metro (79.6%), but slightly lower than Minnesota (84.7%). The proportion of cost burdened households in Washington County among all households (20.4%) was lower than the Twin Cities Metro (25.4%) and Minnesota (23.7%). The median contract rent in Washington County at \$1,399 is higher than the Twin Cities Metro and Minnesota, at the highest among all the seven Metro Area (\$1,255) and Minnesota (\$1,063).

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

The Minnesota Housing Partnership published 'Out of Reach' in 2021 where it was identified that a family in Washington County needs to earn \$25.15 an hour to afford a two-bedroom apartment in Washington County. According to the American Community Survey (ACS) data there were 17,817 households renting in Washington County with a mean renter wage in 2021 of \$12.52/hour. Many households in Washington County earn less than the minimum hourly wages required to afford a two-bedroom apartment. This high wage requirement puts many Washington County residents at risk of becoming homeless. Outside of those with insufficient income to compete in Washington County's rental market, data shows certain subpopulations are vulnerable to homelessness, including people leaving institutions; victims of domestic violence; non-elderly, low-income, single-person households; and members of families living in overcrowded, unstable conditions. However, insufficient data is available to estimate the number of such subpopulations living in Washington County.

To assist low-income households at imminent risk of homelessness Washington County collaborates with other agencies through the Heading Home Washington collaborative to sponsor programs aimed at providing affordable housing, self-sufficiency training, employment, job training, emergency rental assistance, foreclosure counseling, and other supportive services. The collaborative convenes monthly to strategize and plan the community's response to homelessness. In addition, the collaborative oversees the community's use of the Family Homeless Prevention & Assistance Program (FHPAP) which targets services to those who are at risk of homelessness through multiple nonprofit agencies. Family households facing imminent risk of homelessness are limited in their shelter options. In 2023 Washington County lost some of its family shelter capacity due to the end of a partnership between the current family shelter provider (St. Andrews) and another church. Therefore, in 2025 only 7 families can be provided shelter in Washington County at any given time. Washington County is also seeing an increase in the level of older adults who are at imminent risk of homelessness. Washington County Community Services also provides crisis assistance services to households facing the prospect of homelessness. The services include motel/hotel shelter, cash assistance for costs associated with obtaining housing like application fees or security deposits, and advisory services.

As households who are served by Rapid Rehousing (RRH) programs near the end of the program many are unable to pay all of their rent and still need access to on-going rental assistance and support. Rents in Washington County are unaffordable and many people who qualify need more time than rapid rehousing provides to find employment, access services, and form some to access an ongoing subsidy. When at all possible, Washington County will connect RRH households to permanent housing subsidy programs which has resulted in some households transitioning to affordable and permanent housing.

**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:**

The Washington County CDA and the Heading Home Washington collaborative are both members of the Suburban Metro Area Collaborative (SMAC) for Continuum(s) of Care (CoC). The CoC evaluates its

Coordinated Entry System data to identify which groups are most at-risk and therefore determine how to prioritize and target particular populations within the list. Currently, the CoC prioritizes households who are chronically homeless for services. This is based on the need to serve a high number of those who have more barriers to stable housing. This methodology is based on the CoC's data that chronically homeless households were not exiting out of the Coordinated Entry System as quickly as other populations. Since prioritizing these households in the system, the CoC has seen a large decline in these households within the system. See Section NA 40 for the homeless population estimates and the description of the methodologies used.

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

Two of the best measures of households that have the potential to become homeless are income and housing costs. Renter households with extremely low incomes (less than 30% AMI) and high housing costs (50% or more of income) are deemed to have an imminent risk of homelessness. Minnesota Housing Partnership identified that in 2021 Washington County had the highest rent in the state. This makes those in our community earning minimum wage much more likely to be at imminent risk of becoming homeless due to high rent and lack of affordable housing.

**Discussion**

The main housing need appears to be affordability since the most frequent housing problems by a wide margin are housing cost burdens over 30% and over 50% for owner and renter households. These problems affect a much higher number of households than those with overcrowding and substandard physical conditions problems. Single person households are not specifically identified in the housing needs data. The Other, Non-Family Households category is the one that most likely has singles. Washington County is working hard to creatively serve those who are at risk of homelessness in a county with the highest rent in the state. Prevention resources have been increased through programs like the state-funded Family Homelessness Prevention & Assistance Program (FHPAP) and others. These resources have also been made more flexible in order to allow better support to households with higher dollar assistance needed than ever before due to the high rent community.

## NA-15 Disproportionately Greater Need: Housing Problems

### Introduction

Per HUD definitions, a disproportionate need exists when the members of any racial or ethnic group has a housing need that is 10% or higher than the total population. The four housing problems considered in this analysis include: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding of more than one person per room, and housing cost burden greater than 30% of a household's income. Of households which have 50-100% of area median income (AMI), African Americans are the most disproportionately affected.

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

Housing Problems	Has one or more of four housing problems	%	Has none of the four housing problems	%
Jurisdiction as a whole	4,730	4.79%	2,719	2.76%
White	3,990	4.04%	2235	2.27%
Black / African American	310	0.31%	240	0.24%
Asian	90	0.09%	110	0.11%
American Indian, Alaska Native	30	0.03%	4	0.00%
Pacific Islander	0	0.00%	15	0.02%
Hispanic	310	0.31%	115	0.12%

### Disproportionally Greater Need 0 - 30% AMI

Data: 2017-2021 CHAS

Source: CHAS Data

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

Housing Problems	Has one or more of four housing problems	%	Has none of the four housing problems	%
Jurisdiction as a whole	2,485	2.52%	6,115	6.20%
White	1,850	1.88%	4,745	4.81%
Black / African American	225	0.23%	600	0.61%
Asian	390	0.40%	355	0.36%
American Indian, Alaska Native	0	0.00%	0	0.00%
Pacific Islander	0	0.00%	0	0.00%
Hispanic	20	0.02%	415	0.42%

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

Data: 2017-2021 CHAS

Source: CHAS Data

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

Housing Problems	Has one or more of four housing problems	%	Has none of the four housing problems	Total
Jurisdiction as a whole	1,238	8.93%	12,625	13,863
White	1,040	8.59%	11,065	12,105
Black / African American	85	26.56%	235	320
Asian	105	14.09%	640	745
American Indian, Alaska Native	0	0.00%	15	15
Pacific Islander	0	0.00%	0	0
Hispanic	8	1.18%	670	678

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

Data: 2017-2021 CHAS

Source: CHAS Data

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

Housing Problems	Has one or more of four housing problems	%	Has none of the four housing problems	Total
Jurisdiction as a whole	559	5.11%	10,370	10,929
White	450	4.68%	9,165	9,615
Black / African American	65	21.67%	235	300
Asian	50	13.51%	320	370
American Indian, Alaska Native	0	0.00%	20	20
Pacific Islander	0	0.00%	0	0
Hispanic	4	0.63%	630	634

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

Data: 2017-2021 CHAS

Source: CHAS Data

## Discussion

Washington County does not have a high number of people of color, but each individual income category does have certain racial and ethnic groups affected. It is important to note that some of this disproportionate affect is due to very small numbers of people in the said ethnic or racial group. Of households which have 50-100% of area median income (AMI), African Americans are the most disproportionately affected. Overall households that are 0-30% AM are the most disproportionately affected.

## NA-20 Disproportionately Greater Need: Severe Housing Problems

### Introduction

The four severe housing problems considered in this analysis are: lack of complete kitchen facilities, lack of complete plumbing facilities, more than 1.5 persons per room, and cost burden over 50%. These four factors are the same as the Housing Problems in the previous section except the overcrowding problem is defined as more than 1.5 persons per room and the cost burden rate is defined as spending 50% or more on housing costs. According to the CHAS 2017-2021 data, households 0-30% area median income have the most housing problems. Renters 0-30% AMI and owners 30-50% AMI experience the highest prevalence of housing problems.

According to the *2022 Needs Assessment*, an estimated 47% of all renter households pay 30% or more of their income for rent. An estimated 22% of all renter households pay 50% or more of their income for rent and are considered “severely” cost-burdened. For renter households with incomes at or less than \$35,000 annually, 85% are cost-burdened (30% or more of income for rent) and 59% are severely cost-burdened (50% or more of income for rent).

Among owner households in Washington County, 17% of all owner households are cost-burdened as of 2022 (paying 30% or more of income on housing) and 6% are “severely cost-burdened (paying 50% or more of income on housing). For owner households with incomes at or less than \$50,000 annually, 58% are cost-burdened (30% or more of income for housing costs) and 32% are “severely” cost-burdened (50% or more of income for housing costs).



<b>Income by Housing Problems (Owners and Renters)</b>	<b>Household has at least 1 of 4 Housing Problems</b>	<b>% of Total Households</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available - no other housing problems</b>	<b>Total</b>
Household Income <= 30% HAMFI	13,525	81.55%	2540	520	16,585
Household Income >30% to <=50% HAMFI	10720	71.16%	4345	0	15065
Household Income >50% to <=80% HAMFI	7635	39.12%	11880	0	19515
Household Income >80% to <=100% HAMFI	6645	8.16%	74790	0	81435
<b>Total</b>	<b>38525</b>	<b>29.05%</b>	<b>93555</b>	<b>520</b>	<b>132600</b>

Source: CHAS 2017-2021

Income by Housing Problems (Renters)	Household has at least 1 of 4 Housing Problems	% of Total Households	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	4585	83.06%	820	115	5,520
Household Income >30% to <=50% HAMFI	3745	24.86%	565	0	15065
Household Income >50% to <=80% HAMFI	2305	11.81%	2045	0	19515
Household Income >80% to <=100% HAMFI	1210	1.49%	6985	0	81435
Total	11845	8.93%	10415	115	132600

CHAS 2017-2021

Income by Housing Problems (Owners)	Household has at least 1 of 4 Housing Problems	% of Total Households	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	8940	82.43%	1585	320	10,845
Household Income >30% to <=50% HAMFI	6975	46.30%	3780	0	15065
Household Income >50% to <=80% HAMFI	5330	27.31%	9835	0	19515
Household Income >80% to <=100% HAMFI	5435	6.67%	67805	0	81435
Total	26680	20.12%	83005	320	132600

CHAS 2017-2021

<b>TABLE HA-4</b> <b>TENURE OF HOUSEHOLDS BY AMI AND PCT. COST-BURDENED</b> <b>WASHINGTON COUNTY</b> <b>2022</b>				
	Renter Households		Owner Households	
	No. of HHs	Pct. Cost-Burdened	No. of HHs	Pct. Cost-Burdened
30% or less AMI	5,556	34.0%	8,300	63.0%
31% to 50% AMI	3,245	58.0%	7,989	31.0%
51% to 80% AMI	3,670	15.0%	11,379	17.4%
81% to 100% AMI	3,168	4.0%	15,712	12.3%
101% to 120% AMI	2,014	2.0%	21,907	1.0%
More than 120% AMI	1,529	0.0%	17,395	1.0%
Total	19,182	113.0%	82,682	125.7%
Note: Some income categories have modest overlap because of income limits by household size; primarily occurs beginning at 80% AMI and higher.				
Sources: MN Housing; Ribbon Demographics; Maxfield Research and Consulting, LLC				

## Discussion

In general, the rate of households with one or more severe housing problems becomes progressively higher as the income level of the group declines. The highest needs overall are experienced by rental households earning 31-50 % AMI, with nearly 58 percent experiencing severe housing problems and owner households 0-30% AMI, with 63 percent.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

### Introduction

Housing cost burden affects 30% of households throughout the county. Households earning less than 30% Area Median Income are paying more than 31% of their income towards housing. Almost 10% of household in the county are payment more than 51% of their income towards housing.

### Housing Cost Burden

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	% of population	Cost burden > 50%	% of population	Total
Household Income <= 30% HAMFI	6,410	6.50%	4,890	4.96%	11,300
Household Income >30% to <=50% HAMFI	5,375	5.45%	2,100	2.13%	7,475
Household Income >50% to <=80% HAMFI	4,750	4.82%	975	0.99%	5,725
Household Income >80% to <=100% HAMFI	1,985	2.01%	215	0.22%	2,200
Household Income >100% HAMFI	2,025	2.05%	230	0.23%	2,255
Total	20,545	20.83%	8,410	8.53%	28,955

### Greater Need: Housing Cost Burdens AMI

Data: 2017-2021 CHAS

Source: CHAS Data

<b>Income by Cost Burden (Renters Only)</b>	<b>Cost burden &gt; 30%</b>	<b>% of population</b>	<b>Cost burden &gt; 50%</b>	<b>% of population</b>	<b>Total</b>
Household Income <= 30% HAMFI	2,905	2.94%	2,485	2.52%	5,390
Household Income >30% to <=50% HAMFI	2,715	2.75%	885	0.90%	3,600
Household Income >50% to <=80% HAMFI	1,740	1.76%	350	0.35%	2,090
Household Income >80% to <=100% HAMFI	395	0.40%	40	0.04%	435
Household Income >100% HAMFI	265	0.27%	30	0.03%	295
<b>Total</b>	<b>8,020</b>	<b>8.13%</b>	<b>3,790</b>	<b>3.84%</b>	<b>11,810</b>

**Source: CHAS 2017-2021**

<b>Income by Cost Burden (Owners)</b>	<b>Cost burden &gt; 30%</b>	<b>% of population</b>	<b>Cost burden &gt; 50%</b>	<b>% of population</b>	<b>Total</b>
Household Income <= 30% HAMFI	3,505	3.55%	2,405	2.44%	5,910
Household Income >30% to <=50% HAMFI	2,665	2.70%	1,215	1.23%	3,880
Household Income >50% to <=80% HAMFI	3,010	3.05%	625	0.63%	3,635
Household Income >80% to <=100% HAMFI	1,590	1.61%	175	0.18%	1,765
Household Income >100% HAMFI	1,760	1.78%	200	0.20%	1,960
<b>Total</b>	<b>12,530</b>	<b>12.70%</b>	<b>3,790</b>	<b>3.84%</b>	<b>16,320</b>

**Source: CHAS 2017-2021**

#### **Discussion:**

Overall, 21 percent of all households pay more than 30% of their income toward housing costs; 8 percent pay more than 50% of their income toward housing costs. Households with incomes below 30% AMI who are paying more than 50% of their income toward housing costs make up 5% of the total population.

### **NA-30 Disproportionately Greater Need: Discussion**

**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?**

Disproportionate housing needs are found in at least one racial or ethnic minority group within every income bracket. Washington County does not have a high number of people of color, but each individual income category does have certain racial and ethnic groups affected. It is important to note that some of this disproportionate affect is due to very small numbers of people in the said ethnic or racial group. Of households which have 0-50% of area median income (AMI), African Americans are the most disproportionately affected. Among households which are 50-80% AMI, Asians are the most disproportionately affected

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

Not applicable.

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

In Washington County, the White, non-Hispanic population makes up 79.8 percent of the total population. Asian households comprise of 6.9 percent of the population and the African American population a nearly equal proportion at 4.8 percent. The American Indian and Native Hawaiian population are under 1 percent. According to the *2022 Needs Assessment*, in 2020, the Oakdale submarket was estimated to have the lowest percentage (66.9%) and the Northeast submarket had the highest (93.7%).



## NA-35 Public Housing

### Introduction

The Washington County CDA is responsible for administering the Public Housing inventory and Housing Choice Voucher programs in Washington County. Of the 49 Public Housing units, 40 are located in the four-story Whispering Pines Apartments in Forest Lake and 9 are townhome units.

The Raymie Johnson Estates in Washington County CDA's portfolio is a Section 8 Project Based Rental Assistance (PBRA) development with a total of 120 units. This property consists of a five-story 96-unit building for seniors and residents with disabilities and an adjacent complex with 24 attached townhome units for families.

Washington County CDA administers the Housing Choice Voucher program and has an allocation of 259 vouchers including Family Unification Program, Mainstream, and Veterans Affairs Supportive Housing vouchers. Additionally, the CDA receives state and county funding to provide support housing to approximately 35 households. The Washington County CDA also administers, on average, 410 portable vouchers for a total of 704 supported units. The large number of portable vouchers being used in Washington County demonstrates that Washington County is a good place to live for voucher holders and that the demand for vouchers far surpasses Washington County's allocation. Metro HRA, a regional housing authority, also administers Project Based Housing Choice Vouchers (PBV) in Washington County. All 15 Metro HRA PBV units are located in the City of Woodbury. Nine are at City Walk, a low-income family building, and six at an affordable CDA-owned senior building, Glen at Valley Creek.

As of December 2024, the waiting lists for Washington County CDA Public Housing and Housing Choice voucher programs have the following numbers of households: 293 for the tenant-based Housing Choice Voucher program, 58 for the property-based units at Raymie Johnson, and 106 at Whispering Pines. The lengthy wait lists point to the unmet need for Public Housing and Housing Choice Vouchers in Washington County.

**Totals in Use**

Program Type									
	Certificate (Raymie Johnson PBRA)	Mod- Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
# of unit vouchers in use	120	N/A	49	519	N/A	704	15	36	30

**Table 5 - Public Housing by Program Type**

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

# Characteristics of Residents

Program Type								
	Certificate  (Raymie Johnson PBRA)	Mod- Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	15,695	Not tracked	22,599	Not tracked	Not tracked	21,811	12968	13993
Average length of stay	6.5 years	Not tracked	6.5 years*	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked
Average Household size	1 @ highrise 2 @ TH	Not tracked	2.33	Not tracked	Not tracked	3	2	4
# Homeless at admission	Not tracked	Not tracked	0	6	Not tracked	0	5	13
# of Elderly Program Participants (>62)	42	Not tracked	20	65	Not tracked	148	3	0
# of Disabled Families	3	Not tracked	2	Not tracked	Not tracked	Not tracked	0	2
# of Families requesting accessibility features	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked
# of HIV/AIDS program participants	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked
# of DV victims	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked	Not tracked

**Table 6 – Characteristics of Public Housing Residents by Program Type**

\*Average Length of Stay at Public Housing Units:

15% @ < 1 year

8% @ 1 – 2 years

21% @ 2 – 5 years

36% @ 5—10 years

20% @ 10 – 20 years

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

# **Race of Residents**

Program Type									
Race	Certificate (Raymie Johnson PBRA)	Mod- Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	138		64	265		645	5	68	
Black/African American	6		36	160		1084	1	15	
Asian	5		0	11		6	0	4	
American Indian/Alaska Native	6		2	1		17	0	0	
Pacific Islander	1		0	1		7	0	0	
Other	3		3	0		1	0	13	
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 7 – Race of Public Housing Residents by Program Type**

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

### 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		1	12		11	0	13	
Not Hispanic	159		104	463		445	6	87	
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 8 – Ethnicity of Public Housing Residents by Program Type**

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

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

In Washington County, the need for accessible units is reflected by the percentage of households currently occupying available, accessible units. There are six accessible units at Raymie Johnson Estates, one unit in the scattered site Public Housing program and two units at Whispering Pines for a total of nine accessible units. Of the nine accessible units, five are occupied by households who requested an accessible unit.

Resident-interest applications (wait list applications) for Raymie Johnson and the Public Housing units request applicants indicate whether they or a household member are living with a disability. The form does not however, differentiate between physical disabilities that would necessitate an ADA unit or disabilities that do not require an ADA unit, like intellectual or developmental disabilities. Because wait list requests for ADA units are not tracked, the need for accessible units can only be assessed by the current usage of ADA designated units. Based on current tenancy, the need for accessible units does not appear to be particularly high. Only 56% of the accessible units are occupied by households needing accessibility features.

The two ADA accessible units at Whispering Pines Apartments have roll in showers and front-facing appliance controls. The building and unit floor plan for the other units present few, if any, barriers for residents with physical disabilities with an entrance at grade, an elevator, hallways and units that are all on one level, and showers with low thresholds and seats. Other than two sets of stairwells that connect the floors, there are no stairs in the building making the building very accessible. Currently the two ADA units are occupied by households who requested an accessible unit. One of the MHOP scattered site units is ADA accessible. This home is currently not occupied by a household that requested an accessible unit.

Raymie Johnson Estates has a 96-unit high-rise building for seniors and those with disabilities that is set up much like Whispering Pines, with few, if any physical barriers. An elevator provides access to all floors and all parts of the building and there are no steps outside of those in the stairwells that connect floors. This building has four ADA accessible units with modifications similar to Whispering Pines including low threshold showers. Currently two of the four ADA units at Raymie Johnson Estates are occupied by residents who requested accessible units. Raymie Johnson also has 24 units of town homes. Two of the units are accessible, one-floor layouts with a roll-up kitchen counter, front-facing appliances, wheelchair accessible showers, roll-up bathroom vanities and other accessibility modifications. The other 22 units are two-story units. Currently one of the two ADA units is occupied by a household who requested an accessible unit.

**Table - Public Housing & Housing Choice Voucher Assessment of Accessible Unit Needs**

<b>Program/Property</b>	<b>Total # of Units</b>	<b># of Accessible Units</b>	<b>Accessible Unit Occupied by Person(s) Requested It</b>	<b>Total on Waiting List</b>	<b># Requesting Accessible Unit</b>
Housing Choice Vouchers	704	Not tracked	Not tracked	Not tracked	Not tracked
<u>Property Based Section 8</u>					
Raymie Johnson	120	6	3	36	0
<u>Public Housing</u>					
Scattered Site*	65	1	0	654	Not available
Whispering Pines	40	2	2	401	Not available
Total	744	9	5	1091	Not available

Source: Washington County CDA

**Table - Public Housing & Housing Choice Voucher Waiting Lists**

<b>Program/Property</b>	<b>Number</b>
Housing Choice Vouchers	293
<u>Project Based Section 8</u>	
Raymie Johnson	36
<u>Public Housing</u>	
Scattered Site	654
Whispering Pines	106

Source: Washington County CDA

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

The most immediate need of Public Housing residents and Housing Choice Voucher holders is affordable housing located near employment, public transit and quality schools. Residents with the ability to work need services designed to increase self-sufficiency.

Transportation is key to accessing employment and schools. In 2017, Washington County commissioned a transit study for the county. The resulting *Washington County Transit Needs Study* reports county-wide challenges in achieving an efficient and cost-effective public transportation network:

The county has suburban and rural populations. Many cities serve as bedroom communities for Minneapolis and Saint Paul, while also containing important local trip generators such as shopping centers, schools, hospitals, community centers, government services, manufacturing facilities, and job sites. A demographic analysis illustrates that traditionally transit-dependent



markets are not concentrated wholly in the more urban areas with better access to transit: older adults, individuals with disabilities, Veterans, low-income households and non-English speakers can be found throughout the county, suggesting the need for a comprehensive approach to mobility in the county that addresses these population clusters in urban, suburban, and rural contexts.

The Study prioritizes a series of strategies that can be implemented within the short term. A primary outcome of the study is a recommendation for a coordinated approach to supplementing existing transit services by collaborating with human service agencies, cities, employers, and other entities to centralize travel planning, information, and the scheduling of trips. (p. ES-1)

Specific areas of the county have been identified that would benefit by smaller, circulator buses that pick-up and drop of riders at local retail, businesses and healthcare providers. Route planning includes service to affordable housing facilities. Several circulator routes have been launched. A website <https://gowashingtonmn.com/about-us/> was launched to assist residents in finding transportation in Washington County. In 2025 Washington County will conduct a Long-Range Transit Plan.

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

A survey of ADA units affordable rental housing owned by the Washington County CDA (non-Public Housing or Project Based Rental Assisted) show only 24 of 41, or 59% of the ADA units occupied by a resident requesting an accessible unit. This reflects similar overall use rates of 56% for ADA units in Washington County's Public Housing and Project-Based Rental Assisted units.

According to Maxfield Research and Consulting's *2022 Comprehensive Housing Needs for Washington County, MN*, The housing demand indicates that between 2022 and 2040, 21,412 for-sale housing units, 12,243 rental units and 5,771 senior units will be needed in Washington County to satisfy the housing demand for current and future residents.

The *Washington County Transit Needs Study* notes a concentration of population and employment opportunities in the western portion of the county, also a short commuting distance to Minneapolis and Saint Paul. "Woodbury, Cottage Grove and Oakdale are the three most populous cities. Combined, they account for 50% of the total countywide population. Overall, Washington County's employment density (concentration of jobs in specific areas) is relatively low, which presents a challenge to planning adequate transportation access to worksites around Washington County."

Existing fixed-route bus service is largely limited to commuter transit to St. Paul and Minneapolis. Regularly scheduled transit services are unavailable to meet transit demands in most of Washington County's cities and towns.

#### **Discussion**

As of December 2024 the Housing Choice voucher programs average time holding a voucher is 9 years.

NA-40 Homeless Needs Assessment

Introduction

The Continuum of Care assesses homeless needs, develops an application for accessing HUD funds, and recommends objectives to meet the needs of homeless persons. Specifically for Washington County’s planning purposes, the annual Point-In-Time (PIT) homeless count includes additional populations that are not covered under HUD’s definition of homelessness - namely, households who are doubled up. The following is a summary of Washington County’s annual Point in Time homeless count. Data is collected through a survey of homeless providers such as nonprofits, faith-based organizations, law enforcement, public health, corrections, and human services agencies.

This data is a glimpse into the need we have in our community, though the circumstances of the count can greatly influence the numbers recorded each year. The methodology of the count has varied in terms of whether schools were involved, whether the weather permitted easy access for street outreach workers to conduct their count, and whether the same number of surveyors were available and actively participating in the count each year. In 2016, a new definition of chronic homelessness went into effect and the count did not include those who were in shelter. In 2019 there was a change in policy at the MN Dept of Education that required schools to obtain a release of information from families before sharing their homeless data for the PIT count. This resulted in a reduction in the amount of families counted in the 2020 county. In 2021 there was a very limited county due to the COVID pandemic.

Table – Washington County Point-in-Time (PIT) Count<sup>1</sup>

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total Number of People counted	168	119	172	227	179	64	103	88	94	75

<sup>1</sup> Source: Washington County Point-in-Time Count 2015-2024

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).

Washington County, via the Homeless Management Information System (HMIS), is able to calculate the number of persons who have become homeless and counted within our Coordinated Entry system as well as how long those who have entered our Coordinated Entry (CE) system were homeless prior to their assessment into the CE system. Individuals who can be classified as chronically homeless make up 22.6% of those served in Washington County through the CoC CE system. This translates to 936 out of a total of 4,145 households who have been assessed into our CE system. On average, 7% of those served in Washington County are veterans and 21% are fleeing domestic violence. <sup>2</sup>

It is challenging to estimate how many people will become homeless in a year. As stated previously, there are indicators that lead to homelessness, but it is difficult to estimate who will become homeless. Households’ resiliency, access to services, etc. is too hard to predict.

Table – Estimated # of Persons Experiencing Homelessness in Washington County<sup>3</sup>

	<i>Sheltered</i>	<i>Unsheltered</i>	<i>Estimate the # experiencing homelessness each year</i>	<i>Estimate the # becoming homeless each year</i>	<i>Estimate the # exiting homelessness each year</i>	<i>Estimate the # of days persons experience Homelessness</i>
<i>Persons in Households with Adult(s) and child(ren)</i>	12	3	61	NA	NA	NA
<i>Persons in households with only Children</i>	0	0	0	NA	NA	NA
<i>Persons in households with only Adults</i>	32	28	243	NA	NA	NA

<sup>3</sup> Source: Washington County Point-in-Time Count 2024

	<i><b>Sheltered</b></i>	<i><b>Unsheltered</b></i>	<i><b>Estimate the # experiencing homelessness each year</b></i>	<i><b>Estimate the # becoming homeless each year</b></i>	<i><b>Estimate the # exiting homelessness each year</b></i>	<i><b>Estimate the # of days persons experience Homelessness</b></i>
<i>Chronically Homeless Households</i>	10	7	70	NA	NA	NA
<i>Veterans</i>	3	0	12	NA	NA	NA
<i>Unaccompanied youth</i>	N/A	N/A	N/A	NA	NA	NA

**Table – Homeless Count by Race & Ethnicity<sup>4</sup>**

	<i>Sheltered</i>	<i>Unsheltered</i>	<i>Total</i>
<b>Race</b>			
<i>White</i>	28	17	45
<i>Black/African American</i>	11	1	12
<i>Asian</i>	2	2	4
<i>American Indian/Native Alaskan</i>	0	1	1
<i>Multiple Races</i>	0	1	1
<i>Don't Know/Refused</i>	3	9	12
<b>Total</b>	<b>44</b>	<b>31</b>	<b>75</b>
<b>Ethnicity</b>			
<i>Non-Hispanic</i>	41	30	71
<i>Hispanic/Latino</i>	3	1	4
<i>Don't Know/Refused</i>	0	0	0
<b>Total</b>	<b>44</b>	<b>31</b>	<b>75</b>

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

The extent of homelessness by race and ethnicity are estimates based on the 2024 Point-In-Time count totals of sheltered and unsheltered people. The race and ethnicity proportions from the 2023 American Community Survey (ACS) are shown in order to view the differences between the homeless population of Washington County in comparison to the general population of Washington County.

<sup>4</sup> Source: Washington County Point-in-Time 2024

	<i>Sheltered</i>	<i>Unsheltered</i>	<i>Total Homeless</i>	<i>% of Homeless Population</i>	<i>% of Population based on ACS Data</i>
<b>Race</b>					
<i>White</i>	28	17	45	60%	77.1%
<i>Black/African-American</i>	11	1	12	16%	5.9%
<i>Asian</i>	2	2	4	5.4%	7.7%
<i>American Indian/Native Alaskan</i>	0	1	1	1.3%	.1%
<i>Multiple Races</i>	0	1	1	1.3%	6.4%
<i>Don't Know/Refused</i>	3	9	12	16%	2.8%
<b>Total</b>	<b>44</b>	<b>31</b>	<b>75</b>	<b>100%</b>	<b>100%</b>
<b>Ethnicity</b>					
<i>Non-Hispanic</i>	41	30	71	94.6%	94.6%
<i>Hispanic/Latino</i>	3	1	4	5.4%	5.4%
<i>Don't Know/Refused</i>	0	0	0	0	N/A
<b>Total</b>	<b>44</b>	<b>31</b>	<b>75</b>	<b>100%</b>	<b>100%</b>

**Table – Total Homeless Count by Race & Ethnicity<sup>5</sup>**

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

The sheltered and unsheltered data above is derived from the 2024 Point-in-Time count. The estimated Number of People Experiencing Homelessness Each Year is the total number of sheltered and unsheltered multiplied by four. This assumes the average length of homelessness is 90 days so that the Point-In-Time count only captures one fourth of the annual total. Homeless households with children are more likely to be sheltered than those with only adults due to the supply of shelter in our community. Most shelters in our community are designated for families. Most of the unaccompanied youth were unsheltered, also pointing to the fact that most of our community's shelters are for families rather than single adults or youth. Many chronically homeless households were also found in shelter rather than unsheltered, indicating that our community's shelters are targeting those with the highest need.

#### **Discussion**

Based on the 2024 Point-in-Time Count, there are estimated to be 75 households experiencing homelessness on any given night in Washington County. Of these, 44 were sheltered with another 31 unsheltered. The majority of single adults surveyed in the 2024 Point-in-Time Count were unsheltered compared to the majority of families surveyed who were sheltered. This indicates that Washington County is in need of single adult shelter for the community. The demographic data captured in the 2024 Point-in-Time Count also does not mirror the makeup of the general population in Washington County, indicating that people of color are disproportionately represented in our homeless population and our community needs to make inroads in preventing homelessness for our households of color. The increase of those that were unsheltered in 2024 shows that Washington County needs to continue to support

<sup>5</sup> Source: Washington County Point-in-Time Count 2024 & 2023 American Community Survey (ACS) Data

services and outreach to those who are experiencing homelessness in our community. With HOME ARP funds Washington County and Solid Ground are using the funds for supportive services for at risk and homeless populations. The County is constructing a shelter in Stillwater that will consist of 21-30 beds utilizing other funding.

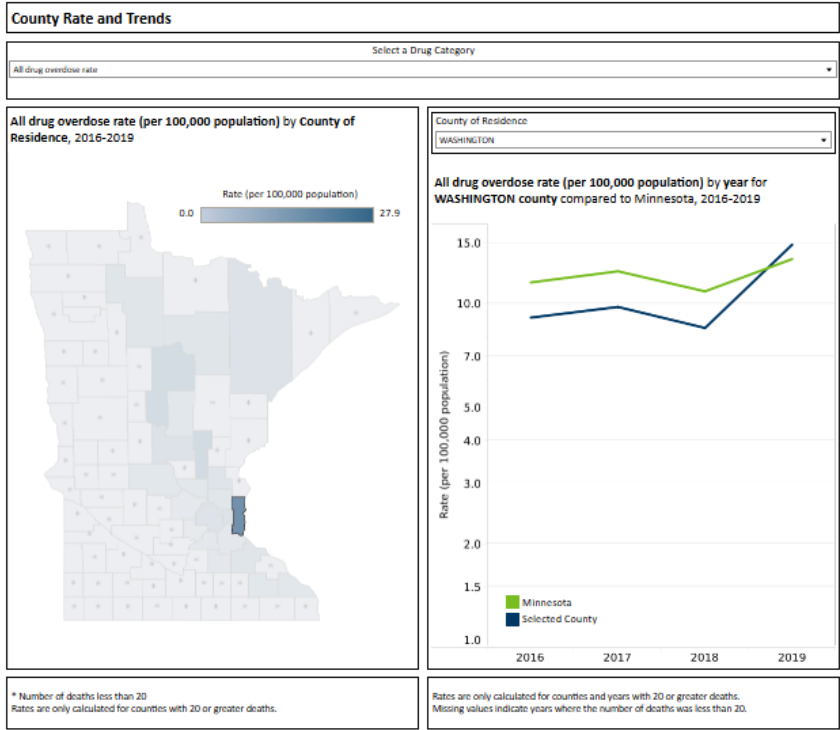
Table – Homeless Characteristics of 2024 Point-In-Time Count

	2024
<b><u>Households</u></b>	
Total	68
Sheltered	38
Unsheltered	30
Chronic Homeless (1 year or more or 4 times in the past 3 years)	17
Family (an adult with at least one child under age 18)	4
Single	71
Victim of Domestic Violence	N/A
<b><u>People</u></b>	
Total	75
Sheltered	44
Unsheltered	31
Adults	
Children (under age 18)	
Served in Military	Unknown
Employed Adults	Unknown

Persons with Alcohol or Other Drug Addiction

In 2023, according to the MN State Health Dashboard, Washington County has a over dose rate of 27.9 per 100,000. Washington County has also been combatting the opioid crisis through collaborative efforts between the Community Corrections Department and the Community Services Department.





## NA-45 Non-Homeless Special Needs Assessment

### Introduction

Non-Homeless Special Needs are defined as housing and service needs for persons or households who are elderly, are frail elderly, have a mental, physical, and/or developmental disability, have alcohol or other drug addictions, have HIV/AIDS or are victims of domestic violence or stalking. Unless specifically noted, the total number includes the city of Woodbury. Although the city of Woodbury is its own entitlement jurisdiction, many of the supportive services and housing are provided to all county residents by Washington County's Community Services Department; therefore, including Woodbury residents is appropriate.

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

#### Elderly and Frail Elderly

According to the *American Community Survey, in July 2023* the elderly cohort (age 65+) was 17.2 percent of Washington County's population. The frail elderly population (age 75+) tends to require assistance with three or more activities of daily living, including bathing, walking, and performing light housework.

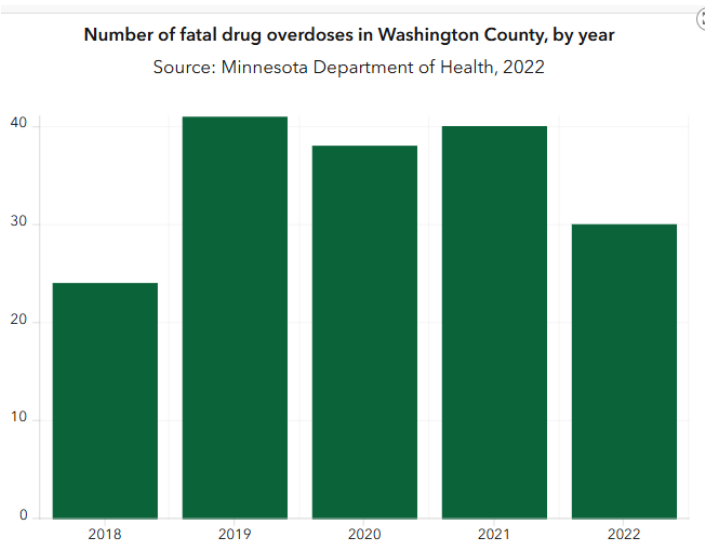
#### Persons with Mental, Physical, and/or Developmental Disabilities

According to information collected by the 2023 American Community Survey, 6.2 percent of Washington County's non-institutionalized population has some form of disability.

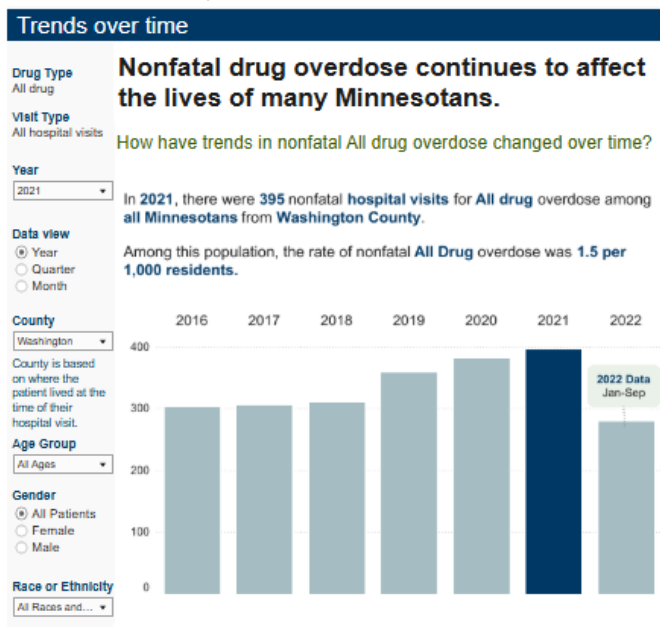
#### Persons with Alcohol or Other Drug Addiction

According to Washington County Public Health Department, substance use refers to the excessive use of substances including alcohol, tobacco, prescription drugs, opioids, and other drugs in a manner that is harmful to health and well-being. In 2020, 2021, and 2022, there was an average of 36 drug overdose deaths per year among Washington County residents. In recent years, overdose deaths have been driven by opioids (especially synthetic opioids like fentanyl), followed by psychostimulants like methamphetamine. While the opioid epidemic has deeply impacted the state and nation, so has harm caused by alcohol and other drugs. In 2019, 28% of Washington County adults reported excessive alcohol use in the past 30 days. One percent of Washington County adults reported E-cigarette and vape use and 4% of adults reported themselves or someone in their home smoking cigarettes, cigars, or pipes inside their home. In 2022, 22% of residents reported cannabis use since the beginning of the pandemic. Preventable harms include more than just deaths. Hospitalizations, injuries, and adverse childhood experiences (ACEs), among others, are all examples of preventable harm that are related to the opioid epidemic and substance use. In 2021, American Indian Minnesotans were ten times as likely to die from a drug overdose as white Minnesotans. Black Minnesotans were more than three times as likely to die from a drug overdose as white Minnesotans. Factors behind inequities in substance use behaviors and outcomes may include the experience of institutional racial biases, the effect of racism-related stressors on the mental and physical health of people of color, and the conscious and unconscious biases that

shape how people of color are treated, including by healthcare professionals.



Source: Minnesota Department of Health

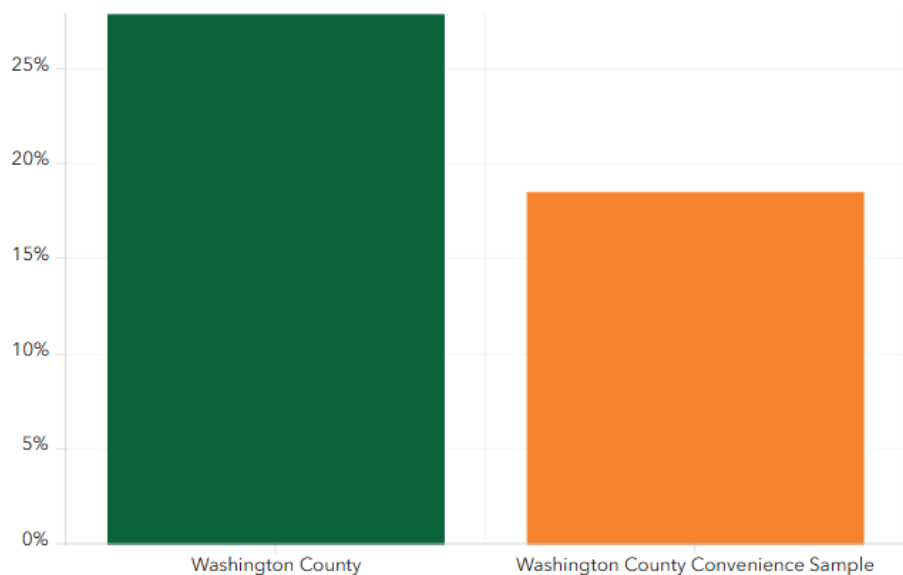


MN Department of Health:

<https://www.health.state.mn.us/communities/opioids/data/nonfataldata.html>

### Excessive alcohol use\* in Washington County, past 30 days

Source: Washington County Adult Health Survey, 2019



Source: Washington County Adult Health Survey, 2019

#### Persons with HIV/AIDS and their families

In 2023, there are reported to be 274 people with HIV or AIDS in Washington County according to the Minnesota Department of Health *2023 HIV Surveillance Report*. In 2023, there were 131 cases diagnosed under the age of 30, accounting for 40% of all cases. 119 (90%) of these were in people assigned male sex at birth. Age groups 25-29 and 30-34 had the largest number of new cases in 2023.

#### Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

People experiencing homelessness, especially women, often have more exposure to violence and exploitation. In a 2023 Wilder Research Study, experiences of violence are higher in greater Minnesota (59%), compared to the Twin Cities metro (52%). In particular, people stayed in an abusive situation because there were no other housing options (46% in greater Minnesota, compared to 36% in the Twin Cities metro). Rates of other violent experiences—being attacked or assaulted while homeless (35% statewide) and fleeing domestic violence (22% statewide)—were similar between the Twin Cities metro and greater Minnesota. There is a need for more supportive, safe and affordable permanent housing for this population.

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

Each of these groups has its own unique housing needs with varying degrees and types of supportive services.

#### Elders and Frail Elders

The housing needs of the elderly are projected to grow as the baby boomer generation ages and advances in medical technology extend the average lifespan. Elders and frail elders may face increasing housing cost burdens or may need home modifications and supportive services that allow them to age in place. In addition, access to transportation, health care, and other public and private resources, facilities, and services are considered when weighing housing options. The need for specialized or retrofitted housing and supportive services will continue to grow as elderly populations increase. Policies seeking to accommodate frail elders should incorporate affordability, accessible design in both residential and group homes, and increased supportive services to meet the needs of an aging population.

#### Persons with Disabilities

Persons with disabilities face a range of housing related issues. Many people with disabilities who rely on Supplemental Security Income payments fall into this category. The amount of benefit received as part of the Supplemental Security Income program places a person in the HUD “extremely low-income limit” group. Limited income may mean that persons with disabilities face severe cost burdens. Besides affordability, persons with disabilities also face issues related to accessibility in housing, aging caregivers, and housing discrimination. As with elders, access to transportation, health care, and other facilities and services are important factors when weighing various housing options. Financing for housing rehabilitation and modification to allow persons with disabilities to function independently or make homes accessible will continue to be a critical need. Overall, the most common housing problems for persons with disabilities is affordable, accessible, safe housing that is integrated into their chosen community.

### Persons with Substance Use Disorders

Dependence on drugs and/or alcohol is one of the most significant risks that alcohol or drug user faces, as it can lead to health problems. Health problems resulting from substance abuse can cause a financial burden, lead to a physical or mental disability, and an inability to work. In addition to health concerns and health care needs, addictive disorders disrupt relationships with family and friends and can cause people to lose their jobs. For those already struggling financially, a loss of income could also cause them to lose their housing. It is also important to note that substance abuse disorders can be a result of a loss of housing rather than a cause as substance use can be a coping mechanism for those in difficult situations.

### Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

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

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

Funding priorities are identified through the efforts of the Minnesota HIV/AIDS Housing Coalition, which convenes monthly for all stakeholders. The current needs are summarized by the Coalition in a Status Report distributed annually to identify the housing supply and the perceived demand by those within the HIV/AIDS community at risk of homelessness. It includes information about funding sources, housing inventory/availability and HIV/AIDS epidemiology trends.

### **Discussion**

The special needs population in Washington County is a substantial one that requires services tailored to the needs of each group. Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations and the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them daily. Needs for these populations are as varied as the populations themselves and depend on individual situations. The housing needs for this population are like other low-income individuals. However, because of their limited income, many of these individuals may live in either unsafe or substandard housing. These citizens may need a combination of case management, supportive services, and outpatient treatment options to monitor and treat their conditions.

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

Not applicable

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

### Describe the jurisdiction's need for Public Facilities:

In Washington County, the highest need for public facilities is to support transitional housing facilities, emergency homeless shelters, and centers for special populations. The need for other facilities and centers is met through local resources or has minimal impact to the whole population.

### How were these needs determined?

Needs for public facilities are described in several sections in the Consolidated Plan, including sections discussing populations with special needs and improvements for low moderate income benefit areas. A survey sent out as a part of the public input process for this plan asked respondents to rate the priority of specific uses for CDBG funding. Each activity was ranked on a scale from 0 (not a priority, CDBG/HOME funds not needed), 3 (high priority, CDBG/HOME funds not needed), and 5 (high priority, CDBG/HOME funds needed). The weighted scores for each funding priority are identified in the table below. The needs were then determined through a combination of survey results, public meetings, staff experience and interagency communication. Anything that scored over a 3 will be a high priority and under will be a low priority.

Activity	Weighted Average	Type of Use
Food Shelf	4.13	Public Facilities
Youth Centers	4.04	Public Facilities
Mental Health Care Facilities	4.00	Public Facilities
Senior Centers	3.98	Public Facilities
Emergency Homeless Shelters	3.89	Public Facilities
Transitional Housing Facilities	3.79	Public Facilities
Centers for the Disabled	3.78	Public Facilities
Facilities for Abused & Neglected Children	3.53	Public Facilities
Accessibility/ADA improvements to public facilities	3.30	Public Facilities
Child Care Centers	3.26	Public Facilities
Park & Recreational Facilities	3.15	Public Facilities
Educational Facilities	3.04	Public Facilities
Health Care Facilities	2.88	Public Facilities
Libraries	2.80	Public Facilities
Police Stations	2.77	Public Facilities
Fire Stations	2.61	Public Facilities
Parking Facilities	2.35	Public Facilities
Facilities for Persons with HIV/AIDS	1.96	Public Facilities



**Describe the jurisdiction's need for Public Improvements:**

In Washington County, there is a high need for accessibility improvements, contamination clean up, and water/sewer, sidewalk, street and drainage improvements.

**How were these needs determined?**

Needs for public improvements are described in several sections in the Consolidated Plan, including sections discussing populations with special needs and improvements for low moderate income benefit areas. A survey sent out as a part of the public input process for this plan asked respondents to rate the priority of specific uses for CDBG funding. Each activity was ranked on a scale from 0 (not a priority, CDBG/HOME funds not needed), 3 (high priority, CDBG/HOME funds not needed), and 5 (high priority, CDBG/HOME funds needed). The weighted scores for each funding priority are identified in the table below. The needs were then determined through a combination of survey results, public meetings, staff experience and interagency communication. Anything that scored over a 3 will be a high priority and under will be a low priority.

Activity	Weighted Average	Type of Use
Water/Sewer Improvements	3.47	Public Improvements
Cleanup of Contaminated Sites	3.43	Public Improvements
Lighting Improvements	3.43	Public Improvements
Sidewalk Improvements	3.39	Public Improvements
Street Improvements	3.34	Public Improvements
New or Renovated Playgrounds	3.18	Public Improvements
Flood & Drainage Improvements	3.14	Public Improvements

Acquisition and Clearance of Vacant Lots	2.83	Public Improvements
Historic Preservation	2.63	Public Improvements

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

There is a high need for homelessness prevention.

**How were these needs determined?**

Needs for public services are described in several sections in the Consolidated Plan, including sections discussing populations with special needs and homelessness. A survey sent out as a part of the public input process for this plan asked respondents to rate the priority level for CDBG funding for specific uses. The public service allocation is capped at 15% and results in very limited funding for these activities. It was determined through a combination of public meetings, survey results, staff experience and interagency communication to prioritize the top weighted result, homelessness prevention, for this process. Senior, Youth, and Disability services will be addressed within the homelessness prevention services.

Activity	Weighted Average	Type of Use
Homelessness Prevention Services	3.83	Public Services
Senior Services	4.21	Public Services
Food Banks	4.13	Public Services
Transportation Services	3.78	Public Services
Youth Services	3.73	Public Services
Disability Services	3.71	Public Services
Legal Services	3.58	Public Services
Health Services	3.58	Public Services
Child Care Services	3.47	Public Services
Crime Awareness/Prevention Services	3.36	Public Services

Tenant/Landlord Counseling Services	3.31	Public Services
Substance Abuse Services	3.21	Public Services
Housing Counseling	3.18	Public Services
Employment Training Services	3.14	Public Services
Services for Persons with HIV/AIDS	2.42	Public Services

**Based on the needs analysis above, describe the State's needs in Colonias**

Not applicable.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

##### Housing Market

The significant number of households with cost burden indicates that affordability is lacking in the current housing inventory and there is a need to create more affordable housing. Current low vacancy rates and high projected future demand for rental units means that rents will likely continue to rise making it more difficult for low income renters to secure affordable housing. The strong market values and demand for for-sale housing in Washington County will continue to push already high home prices upwards thus making affordable homeownership opportunities even more scarce.

##### Public and Assisted Housing

The Washington County CDA is responsible for administering the Public Housing inventory and Housing Choice Voucher programs in Washington County. Washington County CDA has a very limited supply of Housing Choice Vouchers, with an allocation of only 259 vouchers. Of the 49 Public Housing units, 40 are in the four-story Whispering Pines Apartments in Forest Lake and 9 are townhome units.

##### Housing Stock Available to Serve Persons with Disabilities and Special Needs

There are several programs in the Washington County currently available for persons with disabilities and special needs yet there remains a gap for transitional and supportive housing serving these populations. The existing housing stock is generally provided by non-profit organizations with case management services provided by Washington County and rental assistance provided by Washington County CDA. The Bridges Program and the Housing Support program are two primary housing programs that provide housing stock specifically for individuals with disabilities and special needs.

##### Homeless Facilities, Housing, and Services

In Washington County, there are 23 beds at an emergency shelter that are available all year through a hotel shelter program. In addition, there is capacity for 7 families for family shelter. Additional shelter can be added due to extreme weather but the exact amount can vary. Transitional housing facilities are meant to be temporary housing, usually with supportive services, to help stabilize a household moving to independent, permanent housing; assistance through these transitional housing facilities is generally available for period up to 24 months Washington County. Washington County has three transitional housing programs; one for women (2 beds), one for men (2 beds) and one for family (up to 4 people). Washington County and Solid Ground have been utilizing HOME ARP funds for supportive services for homeless and at risk homeless populations. Washington County is constructing a 20+ unit adult shelter.

### Regulatory Barriers

Some jurisdictions in Washington County have large lot requirements that drive up housing costs. More generally, zoning and land use ordinances restrict where multi-family development can occur within a municipality. Some jurisdictions have no zoning designations where multifamily residential is considered a conforming use and where a project could proceed without conditional land use permits. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it.

### Economic Changes

According to the *2022 Comprehensive Needs Assessment*, employment projections from 2020 to 2030 show that Washington County is projected to grow by 18,921 jobs (22.6%). The Twin Cities Metro Area is projected to grow by 370,798 (22.5%). The projected higher increase for Washington County reflects relatively strong employment growth projected for the larger cities such as Woodbury and Stillwater, increases of 4,915 and 4,295 jobs, respectively. Proportionally, Lake Elmo, Hugo and Forest Lake are forecast to see the largest increases, by 68.1%, 39.1% and 36.2%, respectively.

## MA-10 Number of Housing Units

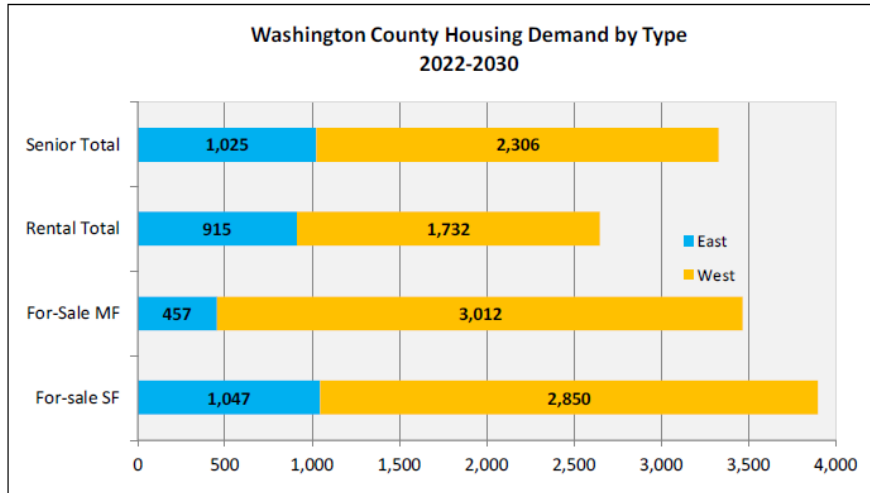
### Introduction

The Washington County housing market is growing and diverse. The county has a wide range of community types, from the state's oldest city, historic Stillwater to fast-growing suburbs like Hugo, from fully developed suburban communities like Oakdale and Newport to rural agricultural areas like Denmark and Grant townships.

The market for the entire county is projected to continue to grow. Population is expected to increase from 256,348 in 2017 to 304,710 in 2030 according to Metropolitan Council's Thrive MSP 2040 forecasts. Currently the 2023 population of Washington County is 278,936. The *2022 Comprehensive Needs Assessment* forecasts Washington County to grow by 23,652 people (8.1%) and 11,083 households (11.1%) between 2020 and 2030. In addition, Washington County is forecast to grow by 20,380 people (7.0%) and 10,080 households (9.1%) between 2030 and 2040.

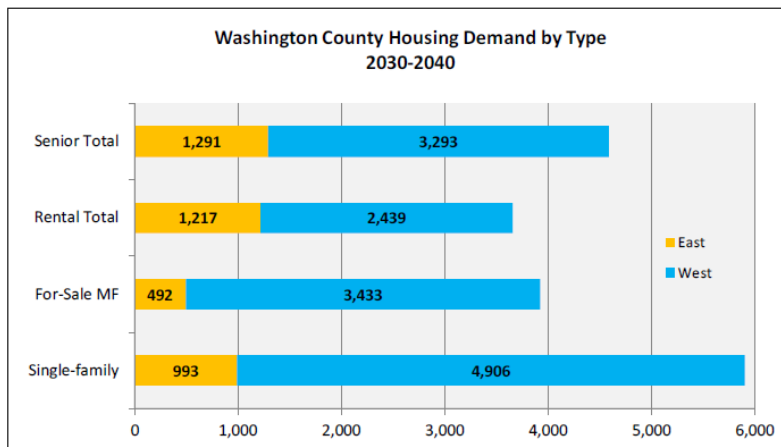
While new development is expected to progress eastward from St. Paul, the extent of existing municipal service lines will still restrict development to the western half of Washington County leaving the eastern half, aside from Stillwater, free of intense development pressures. The maps below from the *2022 Comprehensive Housing Needs Assessment* illustrate the projected development pattern for general occupancy and senior housing demand to 2030.

According to the *2022 Comprehensive Housing Needs Assessment*, the housing demand is estimated to be: 21,412 for-sale housing units, 12,243 rental units and 5,771 senior units between now and 2040.



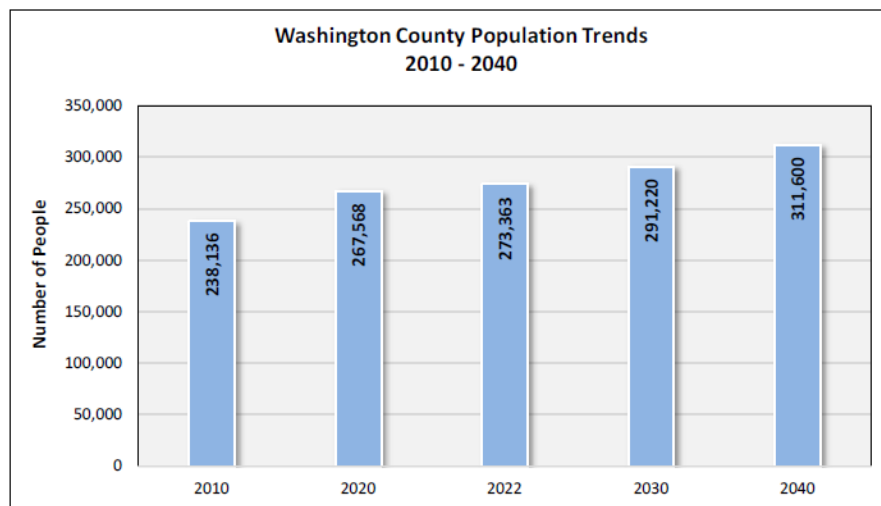
**Table – General Occupancy Demand 2022-2030**

Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2022*

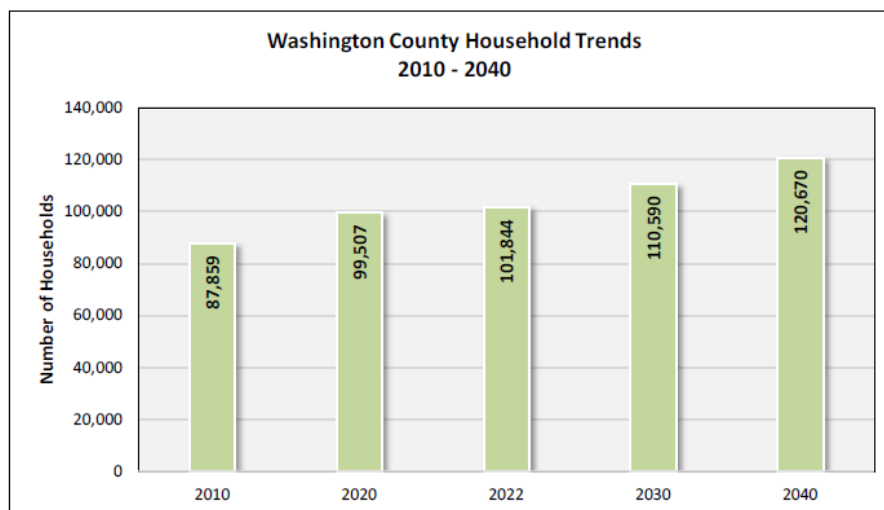


**Table – General Occupancy Demand 2020-2030**

Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2022*



Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2022*



Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2022*



**All residential properties by number of units**

	Occupied housing units	Percent occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
Label	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Occupied housing units	109,093	109,093	90,378	90,378	18,715	18,715
UNITS IN STRUCTURE						
1, detached	72,928	66.8%	71,165	78.7%	1,763	9.4%
1, attached	17,823	16.3%	14,864	16.4%	2,959	15.8%
2 apartments	973	0.9%	463	0.5%	510	2.7%
3 or 4 apartments	1,770	1.6%	568	0.6%	1,202	6.4%
5 to 9 apartments	2,391	2.2%	609	0.7%	1,782	9.5%
10 or more apartments	11,659	10.7%	1,160	1.3%	10,499	56.1%
Mobile home or other type of housing	1,549	1.4%	1,549	1.7%	0	0.0%

Source: ACS Data 2017-2022

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

Washington County typically targets housing production and long-term affordability to households with incomes of less than 80% AMI. Types of households served depends on identified needs of the community and may include homeownership, affordable rental, and varying levels of supportive housing.

In the *2022 Comprehensive Housing Needs Assessment*, there are 24 affordable rental properties in Washington County that consist of 1,650 units. Funding programs identified were Low Income Housing Tax Credits (LIHTC) for households below 60% AMI and CDBG/HOME for households below 80% AMI. There are 13 subsidized rental properties consisting of 743 units. The properties are a mix of Project-Based Section 8 and Section 236 developments. Residents of subsidized units pay a rent equal to 30% of

their adjusted gross income and must meet a household income restriction capped at 50% AMI. Of the market-rate general occupancy supply, only 11 of the 59 properties accept Housing Choice Vouchers. The CDA administers the Housing Choice Voucher program which consists of 662 vouchers. The CDA is allocated 397 vouchers but administers vouchers for households that are from another jurisdiction and moved to Washington County.

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

In Washington County, there are two affordable housing developments that have reached the end of their Extended Use period under the Low-Income Housing Tax Credit program. The properties at risk of converting to market rate properties are Cottages Homes One (Orleans) in Stillwater and Hillcrest Lake Apartments in Forest Lake. Due to the ability to demand higher rents in these markets, there is the potential that rents could increase to market rate at the expiration of the Restrictive Covenants. Washington County CDA has had conversations with the owner of Orleans about resyndicating the property with LIHTC and will continue will work diligently to see that these properties remain affordable for low income renters.

In 2018, the *Minnesota Housing Partnership Market Watch Report* found 2,037 Naturally Occurring Affordable Housing (NOAH) units without subsidies or affordability covenants but with rents affordable below 60% AMI in Washington County. While it is hard to determine the number of units likely to be lost from the affordable housing inventory, naturally occurring affordable units are particularly at risk of becoming unaffordable for most low or moderate income households as property values and median rents continue to increase. The Washington County CDA is exploring strategies to help preserve existing NOAH properties, including specific financing mechanisms and partnerships with cities to implement low-income rental property tax classifications.

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

The *Comprehensive Housing Needs Assessment* anticipates a potential demand for 15,956 new housing units in Washington County to 2030 and another 17,699 new units between 2030 and 2040. Demand is spread across all product types. General occupancy demand is projected for an estimated 10,554 owned housing units and 5,402 rental units between 2022 and 2030. There is also demand for 4,449 senior housing units by 2030. Of the 5,402 rental units, 56% will be for market rate units, 25% for affordable units and 19% for subsidized units.

Total demand from household growth and existing household turnover between 2022 and 2030 equates to 10,554 new for-sale housing units. The average sales price of homes in Washington County, Minnesota in 2024 is between \$430,000 and \$476,500 according to real estate websites.

For the rental market, the 2022 *Comprehensive Housing Needs Assessment* report found

estimate that 25% of the total demand in Washington County in 2030 will be for affordable housing and 19% will be for subsidized housing. Because of the relatively young age of the county's housing stock and the fact that redevelopment has not taken a significant number of homes out of the market, demand for housing in Washington County will be driven almost exclusively by household growth. Between 2022 and 2030, Washington County is projected to see an increase of 8,746 households. Between 2030 and 2040, another 10,080 households are projected to be added. Since each household equates to an occupied housing unit, the county will need to build an equal number of housing units to support this growth – or an estimated 18,826 housing units by 2040.

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

Washington County is a desirable place to live with a demand for all housing types. The *2017 Comprehensive Housing Needs Assessment* found there will be a need between The housing demand calculations found 21,412 for-sale housing units, 12,243 rental units and 5,771 senior units will be needed in Washington County to satisfy the housing demand for current and future residents. For-Sale Housing: To meet the projected single-family home demand in the Northeast Submarket to 2030, an estimated 217 lots would be needed to allow for adequate consumer choice. Like the Southeast Submarket, most of these lots will be created in several smaller, large-lot acreage developments. There are 62 vacant developed lots platted in the Northeast submarket and no future lots available or planned, although there have been some general discussions with developers that may bring proposed subdivisions forward. New lots may be needed to meet potential demand to 2030 if growth occurs as projected.

Rental Housing: There is demand for 42 rental units, but these are likely to be developed as single-family or twinhome/townhome rentals. Assistance with development costs for affordable rentals would be needed if this type of product were to be developed in the area. There is demand for affordable rental housing in the Northeast submarket, although the current level of demand to 2030 is low. We estimate that a development of between 12 and 20 units of affordable rental in a townhome-style can be accommodated in the Northwest submarket to 2030. We recommend a single-level or medium-density development to satisfy the demand from households that want to rent their housing and remain in or near their current neighborhoods/communities,

Senior Housing: By 2030, there will be demand for 364 senior units (118 active adult and 246 service-enriched). Most of this demand will occur near to 2030 as senior demand increases. Seniors in the Northeast Submarket will tend to be older than those closer to the Twin Cities core when they make the transition into age-restricted housing. Demand in the Northeast submarket is likely to be weighted more toward active adult housing as households requiring services are more likely to relocate to be near children and other conveniences. Products that offer greater flexibility for older adults to age in place are likely to be most attractive as are association-maintained products where exterior upkeep and maintenance are performed by a third-party.

Submarket	Single-Family				For-Sale Multifamily				Rental			
	Modest	Move-up	Executive	Total	Modest	Move-up	Executive	Total	Market Rate	Affordable	Subsidized	Total
Northeast	0	132	310	442	0	52	30	82	71	15	15	101
East Central	168	553	234	955	212	372	123	707	1,047	571	285	1,903
Southeast	0	211	432	643	0	94	66	160	90	19	19	128
Forest Lake	320	531	185	1,036	197	276	103	576	756	315	189	1,260
Hugo	380	949	193	1,522	178	254	76	508	334	168	168	670
Mahtomedi	0	152	258	410	32	117	28	177	198	133	110	441
Oakdale	52	199	55	306	138	230	92	460	724	435	289	1,448
Lake Elmo	0	550	1,022	1,572	90	250	98	438	390	83	83	556
Woodbury	367	2,825	1,724	4,916	888	1,506	565	2,959	2,409	803	803	4,015
Cottage Grove	163	1,551	502	2,216	468	698	161	1,327	858	518	345	1,721
<b>WASHINGTON COUNTY</b>	<b>1,450</b>	<b>4,517</b>	<b>4,915</b>	<b>8,862</b>	<b>2,203</b>	<b>3,849</b>	<b>1,342</b>	<b>7,394</b>	<b>6,877</b>	<b>3,060</b>	<b>2,306</b>	<b>12,243</b>
<b>East Total</b>	<b>168</b>	<b>896</b>	<b>976</b>	<b>2,040</b>	<b>212</b>	<b>518</b>	<b>219</b>	<b>949</b>	<b>1,208</b>	<b>605</b>	<b>319</b>	<b>2,132</b>
<b>West Total</b>	<b>1,282</b>	<b>6,757</b>	<b>3,939</b>	<b>11,978</b>	<b>1,991</b>	<b>3,331</b>	<b>1,123</b>	<b>6,445</b>	<b>5,669</b>	<b>2,455</b>	<b>1,987</b>	<b>10,111</b>

Note: Some totals may not add due to rounding.

Sources: Maxfield Research & Consulting, LLC

Submarket	Single-Family						Owned Multifamily					
	50% or Less	51%-80%	80%-100%	100%-120%	Over 120%	Total	50% or Less	51%-80%	81%-100%	101%-120%	Over 120%	Total
Northeast	0	9	29	39	181	258	0	0	17	22	10	49
East Central	29	39	94	134	159	455	12	62	115	128	56	373
Southeast	0	11	36	60	173	280	0	0	14	35	21	70
Forest Lake	36	98	119	119	100	472	20	60	128	59	67	334
Hugo	43	84	239	318	121	805	32	39	53	104	40	268
Mahtomedi	0	0	38	69	60	167	6	7	20	32	7	72
Oakdale	0	23	23	52	17	115	21	31	35	52	35	174
Lake Elmo	0	67	161	201	488	917	14	43	62	98	57	274
Woodbury	100	121	684	791	727	2,423	123	248	478	605	162	1,616
Cottage Grove	21	54	361	397	208	1,041	49	151	212	248	35	695
<b>Total-Washington Co</b>	<b>229</b>	<b>506</b>	<b>1,784</b>	<b>2,180</b>	<b>2,234</b>	<b>6,933</b>	<b>277</b>	<b>641</b>	<b>1,134</b>	<b>1,383</b>	<b>490</b>	<b>3,925</b>
<b>East Total</b>	<b>29</b>	<b>59</b>	<b>159</b>	<b>233</b>	<b>513</b>	<b>993</b>	<b>12</b>	<b>62</b>	<b>146</b>	<b>185</b>	<b>87</b>	<b>492</b>
<b>West Total</b>	<b>200</b>	<b>447</b>	<b>1,625</b>	<b>1,947</b>	<b>1,721</b>	<b>5,940</b>	<b>265</b>	<b>579</b>	<b>988</b>	<b>1,198</b>	<b>403</b>	<b>3,433</b>

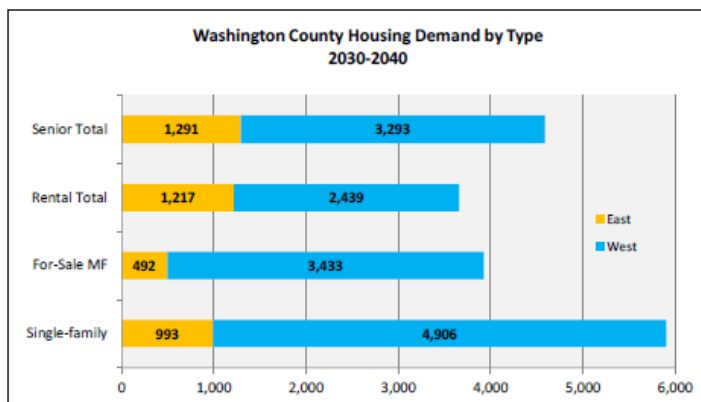
Sources: Ribbon Demographics; Maxfield Research and Consulting, LLC

TABLE DMD-12 GENERAL OCCUPANCY HOUSING DEMAND SUMMARY BY PRODUCT TYPE AND AMI LEVEL RENTAL HOUSING WASHINGTON COUNTY 2022-2040												
Submarket	Rental - Market Rate				Rental - Affordable				Rental - Subsidized			
	80%-100%	101%-120%	Over 120%	Total	50% or Less	51%-80%	81%-100%	Total	30% or Less	31%-50%	Total	
Northeast	15	15	0	30	6	0	0	6	0	6	6	
East Central	180	148	120	448	60	64	120	244	40	82	122	
Southeast	10	21	10	41	0	9	0	9	0	9	9	
Forest Lake	110	121	120	351	36	52	58	146	28	60	88	
Hugo	50	65	30	145	23	28	22	73	25	48	73	
Mahtomedi	38	40	14	92	12	30	20	62	17	34	51	
Oakdale	130	168	48	346	48	100	60	208	50	88	138	
Lake Elmo	40	51	22	113	0	24	0	24	0	24	24	
Woodbury	328	549	190	1,067	78	134	144	356	148	208	356	
Cottage Grove	120	212	54	386	86	128	19	233	65	90	155	
<b>Total-Washington Co</b>	<b>1,021</b>	<b>1,390</b>	<b>608</b>	<b>3,019</b>	<b>86</b>	<b>128</b>	<b>19</b>	<b>1,361</b>	<b>65</b>	<b>90</b>	<b>1,022</b>	
<b>East Total</b>	<b>205</b>	<b>184</b>	<b>130</b>	<b>519</b>	<b>66</b>	<b>73</b>	<b>120</b>	<b>259</b>	<b>40</b>	<b>97</b>	<b>137</b>	
<b>West Total</b>	<b>816</b>	<b>1,206</b>	<b>478</b>	<b>2,500</b>	<b>283</b>	<b>496</b>	<b>323</b>	<b>1,102</b>	<b>333</b>	<b>552</b>	<b>885</b>	

Submarket	Rental - Market Rate				Rental - Affordable				Rental - Subsidized			
	80%-100%	101%-120%	Over 120%	Total	50% or Less	51%-80%	81%-100%	Total	30% or Less	31%-50%	Total	
Northeast	9	20	12	41	0	9	0	9	0	9	9	
East Central	185	225	189	599	57	160	110	327	42	121	163	
Southeast	12	24	13	49	4	6	0	10	4	6	10	
Forest Lake	126	199	80	405	49	68	52	169	24	77	101	
Hugo	67	86	36	189	16	54	25	95	32	63	95	
Mahtomedi	20	62	24	106	22	32	17	71	21	38	59	
Oakdale	148	152	78	378	48	117	62	227	31	120	151	
Lake Elmo	64	155	58	277	31	28	0	59	21	38	59	
Woodbury	444	624	274	1,342	81	224	142	447	162	285	447	
Cottage Grove	222	202	48	472	32	138	115	285	80	110	190	
<b>Total-Washington Co</b>	<b>1,297</b>	<b>1,749</b>	<b>812</b>	<b>3,858</b>	<b>340</b>	<b>836</b>	<b>523</b>	<b>1,699</b>	<b>417</b>	<b>867</b>	<b>1,284</b>	
<b>East Total</b>	<b>206</b>	<b>269</b>	<b>214</b>	<b>689</b>	<b>61</b>	<b>175</b>	<b>110</b>	<b>346</b>	<b>46</b>	<b>136</b>	<b>182</b>	
<b>West Total</b>	<b>1,091</b>	<b>1,480</b>	<b>598</b>	<b>3,169</b>	<b>279</b>	<b>661</b>	<b>413</b>	<b>1,353</b>	<b>371</b>	<b>731</b>	<b>1,102</b>	

Sources: Ribbon Demographics; Maxfield Research and Consulting, LLC



**Table – Projected Housing Demand by Type**

Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2022*

Washington County, Minnesota						
	Occupied housing units	Percent occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
ROOMS						
1 room	1,406	1.3%	0	0.0%	1,406	7.5%
2 or 3 rooms	9,242	8.5%	2,352	2.6%	6,890	36.8%
4 or 5 rooms	22,414	20.5%	15,670	17.3%	6,744	36.0%
6 or 7 rooms	29,478	27.0%	26,592	29.4%	2,886	15.4%
8 or more rooms	46,553	42.7%	45,764	50.6%	789	4.2%

Source: ACS Data 2017-2022

## Discussion

Washington County is a desirable place to live with a strong and growing housing market. With the population growing, the housing market will need to produce more units, especially affordable units for low income households.

## MA-15 Housing Market Analysis: Cost of Housing

### Introduction

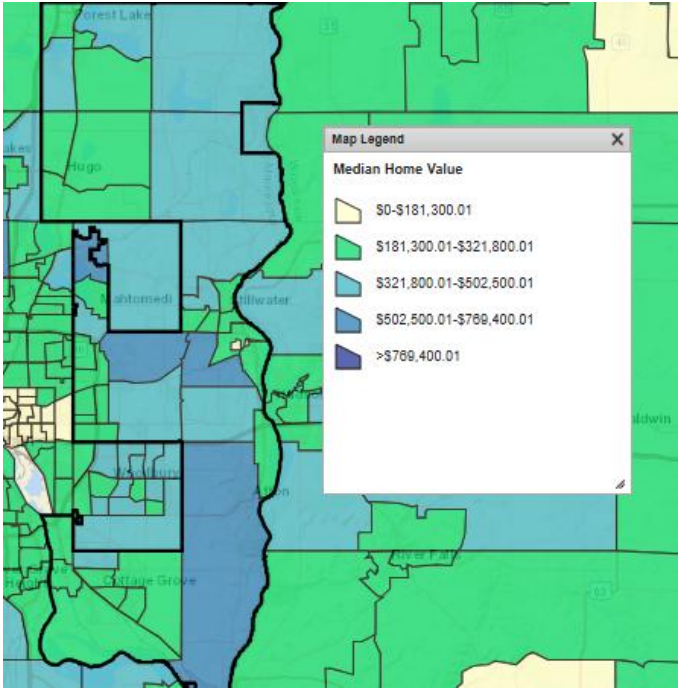
The significant number of households with cost burden indicates that there is insufficient supply of affordable housing and that there is a need for more affordable housing. Current low vacancy rates and high projected demand for more units means that rents and home prices will likely rise in the future making housing more unaffordable for low income households.

### Cost of Housing

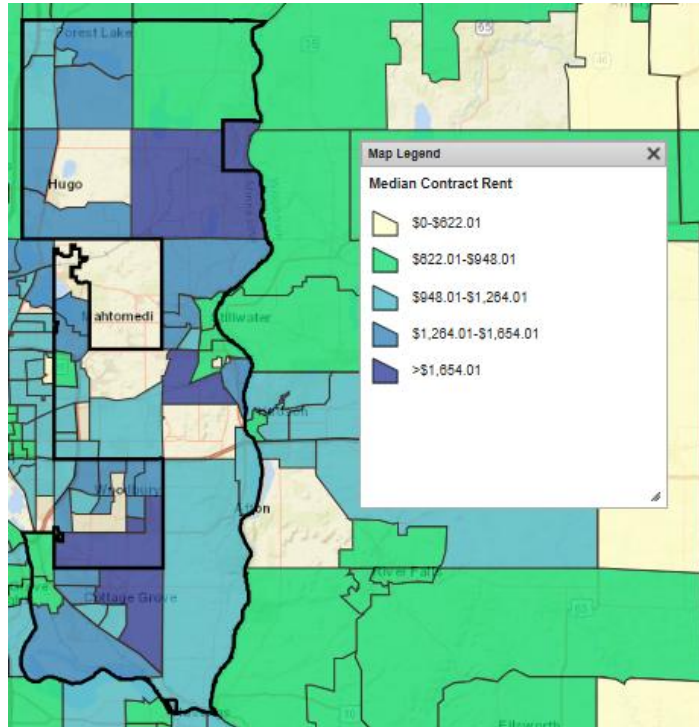
	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	251,160	379,300	51%
Median Contract Rent	1,021	1,577	54%

**Table 9 – Cost of Housing ACS data**

**Data Source:** 2018-2022 ACS (Most Recent)







Data Source: CPD Maps

Rent Paid Number and percentage of renter-occupied units by contract rent	Target	
	Number	Percentage
No cash rent	748	4.24%
\$0-\$499	1,183	6.71%
\$500-\$599	187	1.06%
\$600-\$699	400	2.27%
\$700-\$799	1,034	5.87%
\$800-\$899	1,359	7.71%
\$900-\$999	1,154	6.55%
\$1000-\$1249	3,449	19.57%
\$1250-\$1499	3,901	22.13%
\$1500-\$1999	2,820	16.00%
\$2000 or More	1,393	7.90%
<b>Total</b>	<b>17,628</b>	

Table 10 – Rent Paid Data Source: 2024 CPD Maps and Reports

### Housing Affordability

Units Affordable to Households Earning	Owner	Renter
30% HAMFI	No Data	1,280
50% HAMFI	3,140	4,040
80% HAMFI	16,630	10,385
100% HAMFI	27,260	No Data

**Table 11 – Housing Affordability**

Data 2018-2022 ACS

Source:

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,220	\$1,381	\$1,685	\$2,244	\$2,513
High HOME Rent	\$1,087	\$1,165	\$1,397	\$1,615	\$1,801
Low HOME Rent	\$1,174	\$1,327	\$1,622	\$2,066	\$2,285

**Table 12 – Monthly Rent**

Data HUD FMR 2025 and HOME Rents as of 06/24/2024

Source:

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

According to the *2022 Comprehensive Housing Needs Assessment*, 14.7% of owner households and 44.9% of renter households are considered cost burdened. Washington County has a lower proportion of owner households that are cost burdened than the other six counties in the Twin Cities Metro, the Metro Area as a whole (17.7%) and Minnesota (17.1%). Washington County has a higher proportion of cost-burdened renter households (44.9%) than the Twin Cities Metro (41.4%) and Minnesota (40.5%).

- Among owner households earning less than \$50,000, 57.9% were cost burdened in Washington County.
- An estimated 84.4% of Washington County renter households that earn less than \$35,000 were cost burdened.

**Table – Housing Cost Burden by Tenure**

	Total	Cost Burden	
	Number	Number	Percent
<u>Homeowners</u>			
All	82,682	12,139	14.7%
Incomes < \$50,000	12,544	7,266	57.9%
<u>Renters</u>			
All	19,162	8,608	44.9%
Incomes < \$35,000	6,011	5,076	84.4%

\* Data is for all of Washington County including the city of Woodbury.

Source: Maxfield Research, *Comprehensive Housing Needs Assessment 2022*

The high number of households who are cost burdened illustrates the lack of affordability in the current housing inventory and points to a need for more affordable rental and owner-occupied housing

#### Housing Cost Burden by Household Income Level

HAMFI	Total Households	Cost Burden			
		Renter	Owner	Total	% of Total Households
0-30%	7,695	2,910	3,510	6,420	83%
31-50%	8,735	2,725	2,870	5,595	64%
<u>51-80%</u>	<u>14,315</u>	<u>1,825</u>	<u>3,165</u>	<u>4,990</u>	<u>35%</u>
Total	30,745	7,460	9,545	17,005	55%

Source: 2017-2022 CHAS.

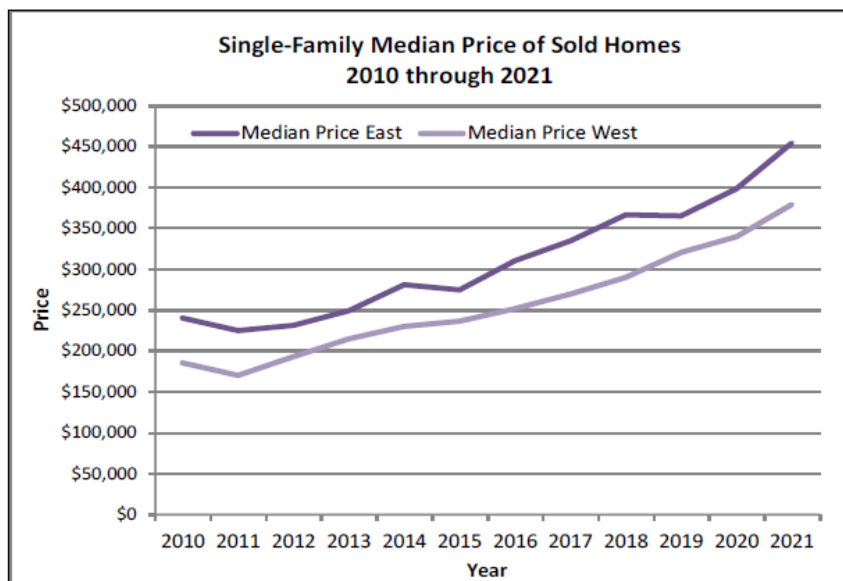
#### How is affordability of housing likely to change considering changes to home values and/or rents?

According to the 2022 *Needs Assessment* Washington County submarkets experienced rapid home sale appreciation after the Great Recession as home prices escalated substantially beginning in 2015. From 2016 through 2021, the median resale price increased by 65.5% in the overall East Submarket and by 59.8% in the West Submarket. In addition, the average price increased by 61.8% in the East Submarket and by 54.8% in the West Submarket. As a result of high property values in Washington County, appraised values for single family new construction and existing housing rehabilitation are projected to

come in much higher than the HOME limits allow. Housing values across the Twin Cities Metro Area and in Washington County continued to increase during the second half of this decade as mortgage interest rates decreased and housing demand rose substantially. Despite a significant amount of new housing construction, it did not keep pace with local and regional demand.

As of February 2022, there were 300 single-family and 129 owned multifamily homes listed for sale in Washington County. The total number is 53% lower than the listings available in 2017. Again, most are in the West Submarket (the larger geography and more rapidly growing section of the county. Single-family homes accounted for 70% of current listings in Washington County, a decrease of 11% since 2017.

The median list price in Washington County was \$540,153 (\$649,900 for single-family homes and \$377,900 for owned multifamily homes). The median sale price is generally a more accurate indicator of housing values in a community than the average sale price. Average sale prices can be easily skewed by a few very high-priced or very low-priced homes in any given year, whereas the median sale price better represents the pricing of most homes in a given market.



The *2022 Needs Assessment* found that Washington County's median gross rent is higher than the Twin Cities Metro or Minnesota. The estimated median gross rent adjusted for 2022 is \$1,399, compared to \$1,255 for the Metro and \$1,063 for Minnesota. In Washington County, 37.2% of renters are paying between \$1,000 and \$1,499 per month; 34.1% are paying \$1,500 or more; 18.4% are paying between

\$500 and \$999; 6.0% of renters are paying less than \$500. An estimated 4.3% of renters pay no cash rent.

#### Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	251,160	379,300	51%
Median Contract Rent	1,021	1,577	54%

**Table 13 – ACS Cost of Housing**

**Data** 2017-2022 ACS

**Source:**

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

The median contract rent listed in the Cost of Housing table above is \$1,577 per month. HOME rents, however, are broken down by bedroom size. The *2022 Comprehensive Housing Needs Assessment* has rents by bedroom size to provide a more accurate comparison between HOME rents level and fair market rents. The average rent for a two-bedroom unit in Washington County is \$1,698 in 2022 and the 2024 HOME rent for a two-bedroom unit is \$1,397. Fair Market Rent is \$1,685 for 2025. Realtor.com has the average 2024 median rent as \$2,597 for a two-bedroom unit. This is much less than the average rents being charged in the county. The high average rents indicate a need for a strategy to preserve and produce more affordable rental housing.

**Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,220	\$1,381	\$1,685	\$2,244	\$2,513
High HOME Rent	\$1,087	\$1,165	\$1,397	\$1,615	\$1,801
Low HOME Rent	\$1,174	\$1,327	\$1,622	\$2,066	\$2,285

**Discussion**

The significant number of households with cost burden indicates that there is insufficient supply of affordable housing and that there is a need for more affordable housing. Current low vacancy rates and high projected demand for more units means that rents and home prices will likely rise in the future making housing more unaffordable for low income households.

Strong future demand for high value for-sale housing will push already high home values upwards making homeownership more unaffordable as well.

## MA-20 Housing Market Analysis: Condition of Housing

### Introduction

In Washington County, approximately one-third of the housing units (24% of owner-occupied units and 4% of rental units) were built prior to 1980 and are likely to need some rehabilitation. The Washington County Home Improvement Loan program has provided 10 households with rehabilitation annually and has a waiting list for low income homeowners. Approximately 5% of the housing stock poses a potential lead-based paint hazard threat. There are approximately 4,917 units built prior to 1980 that are occupied by low income households with children. There were 2,731 vacant units, according to the 2017-2022 American Community Survey.

### Definitions

Washington County CDA programs use the Housing Quality Standards Inspection Checklist. This form has inspectable items within each inspectable area which are evaluated for possible deficiencies. A deficiency is an observable defect of the inspectable item. Inspectors make observations about the condition of inspectable items and record the condition by a pass or a fail. Failed items are required to be fixed within 30 days.

Standard Condition means the unit meets HUD Housing Quality Standards (HQS) and the unit meets all state and local codes. "Substandard" means the unit is in poor condition and it is both structurally and financially feasible to rehabilitate.

### Condition of Units

#### Number of occupied housing units by tenure and presence of selected housing conditions\*

(Reference)	Owner	Pct	Renter	Pct	Total	Pct
None of the selected housing conditions	65,481	83.77 %	9,287	52.68 %	74,768	78.05 %
1 selected conditions	12,522	16.02 %	7,692	43.64 %	20,214	21.1 %
2 selected conditions	165	0.21 %	649	3.68 %	814	0.85 %
3 selected conditions	-	0.00 %	-	0.00 %	-	0.00 %
4 selected conditions	-	0.00 %	-	0.00 %	-	0.00 %
<b>Total</b>	<b>78,168</b>	<b>81.6 %</b>	<b>17,628</b>	<b>18.4 %</b>	<b>95,796</b>	

**Table 14 – Condition of Units**

**Data** 2017-2022 CHAS  
**Source:**

The Year Unit Built table below displays the number of housing units, by tenure, based on the number of “conditions” the units have. Selected conditions are similar to the housing problems in the Needs Assessment and are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also calculates the percentage of total units that the category represents.

**Year Unit Built**

Number of occupied housing units by tenure and year structure built(Reference)						
Owner	Pct	Renter	Pct	Total	Pct	
Built 2000 or later	20,171	25.80%	4,946	28.06%	25,117	26.22%
Built 1980-1999	30,694	39.27%	6,385	36.22%	37,079	38.71%
Built 1950-1979	21,062	26.94%	4,851	27.52%	25,913	27.05%
Built 1949 or earlier	6,241	7.98%	1,446	8.20%	7,687	8.02%
<b>Total</b>	<b>78,168</b>	<b>81.60%</b>	<b>17,628</b>	<b>18.40%</b>	<b>95,796</b>	

**Table 15 – Year Unit Built**

**Data** 2017-2022 CHAS  
**Source:**

**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	27,303	34%	6,297	35%
Housing Units built before 1980 with children present	9,075	12%	1,445	8%

**Table 16 – Risk of Lead-Based Paint**

**Data** 2017-2022 CHAS  
**Source:**



#### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	NA	NA	1380
Abandoned Vacant Units	NA	NA	NA
REO Properties	NA	NA	NA
Abandoned REO Properties	NA	NA	NA

**Table 17 – Vacant Units**

**Data** 2017-2022 CHAS

**Source:**

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

Although much of Washington County's housing stock is relatively new, nearly 30 percent of owned and rental units were built prior to 1980 and are likely to need rehabilitation work. The Washington County Home Improvement Loan program has historically provided 10 rehabilitation loans annually and has a waiting list for low income homeowners. Based on these key points, Washington County's housing stock has a substantial need for rehabilitation.

Typically, local municipalities provide data about vacant, abandoned, or REO properties. However, this data is not available on a county wide basis. The Washington County Property and Taxpayer Services Department does not track this type of information. As a result, the US Census Bureau's American Community Survey (ACS) data on the number of vacant properties is the only source available on this topic.

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

In Washington County, approximately one-third of the housing units (24% of owner-occupied units and 4% of rental units) were built prior to 1980 and are likely to need some rehabilitation. The Washington County Home Improvement Loan program has provided 10 households with rehabilitation annually and has a waiting list for low income homeowners. Approximately 5% of the housing stock poses a potential lead-based paint hazard threat. There are approximately 4,917 units built prior to 1980 that are occupied by low income households with children.

### **Discussion**

While Washington County has a modest amount of new housing stock, there is still a high need for rehabilitation of units in Washington County.

## MA-25 Public and Assisted Housing

Commented [AS1]: Ann, Aaron Kristen

### Introduction

The Washington County CDA administers all of the Public Housing units available in Washington County. Of the 49 Public Housing units, 40 are located in the four-story Whispering Pines Apartments in Forest Lake and 9 are town home units. The nine Public Housing townhome units are privately owned and maintained. The remaining 40 are owned by the Washington County CDA. Those units are maintained through the CDA's capital improvement program, which has regular inspections to determine future needs.

### Totals Number of Units

Program Type									
	Certificate (Raymie Johnson PBRA)	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	120		105	519		704	20	37	30
# of accessible units	6		3			Not available	Not available	Not available	
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 18 – Total Number of Units by Program Type**  
**DATA Source:** PIC (PIH Information Center), Washington County CDA

**Describe the supply of public housing developments**

There are 40 Public Housing units in Washington County. Forty are located in the four-story Whispering Pines Apartments in Forest Lake while 69 are townhome units.

**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**

There are 49 Public Housing units in Washington County. All public housing units have regular inspections through HUD's Real Estate Assessment Center (REAC). The 40 Public Housing units owned by Washington County CDA are maintained through the CDA's capital improvement program, which has regular inspections to determine future needs. The established physical needs and any issues noted in REAC inspections are incorporated into an annual capital improvement plan. The plan identifies improvements to maintain the properties in good condition and budgets for capital projects over a five-year period. Nine Public Housing units are privately owned, maintained, and have regular inspections.

The CDA may convert all or a portion of the Public Housing units to Section 8 rental assistance.. If it occurs, conversion will maintain affordability at the current level for income-qualifying residents. HUD Housing Quality Standard (HQS) inspections will replace REAC inspections for all units. Capital improvements will continue to be funded by the CDA annual capital improvement plan for CDA-owned properties. The nine privately owned units will continue to be privately maintained.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Whispering Pines Apartments	98.5
Scattered Site	86

**Table 19 – Public Housing Condition**

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

All Public Housing units have passed regular REAC inspections, indicating minimal rehabilitation needs. Whispering Pines was substantially rehabilitated in 2012 and all the windows were replaced in 2019, so currently, its needs are quite minimal. Washington County CDA's capital improvement plan identifies future improvement needs and cost estimates. Following the Public Housing conversion to Section 8 housing assistance in 2020 and 2021, physical needs will continue to be addressed for the 96 units owned by the CDA through the CDA's capital improvement budget. Nine privately owned units will continue to be owned and maintained privately. All 49 units will be inspected regularly for compliance with HUD's inspection standards.

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

Washington County CDA's capital improvement plan identifies future needs and cost estimates on a replacement reserve schedule to ensure a good living environment for the residents. This, along with regular REAC inspections and property management inspections, ensures that physical needs get identified and addressed appropriately.

In 2012, the Whispering Pines' unit interiors were rehabilitated with new kitchens, flooring, and bathroom vanities and lighting. In addition, the roof and skylights were replaced and the parapet re-engineered. In 2016 the elevator, plumbing and mechanical systems were updated. Windows were refurbished in 2019. The parking lot was reconfigured and enlarged in 2020 to accommodate additional parking. In 2022, the Whispering Pines common areas were updated with new paint, flooring, and furnishings. The improvements extended to the property management office, community room kitchen, and central atrium, where new millwork, lighting, and seating combined to create much more inviting and usable spaces for resident enjoyment. The 2025-2029 capital plan for Whispering Pines entails full window replacement; exterior improvements to sidewalks, patios, landscaping, and site fixtures; exterior signage updates; brick tuckpointing; and replacement of appliances and bath fixtures as needed.

The CDA has initiated steps to undertake major rehabilitation of Raymie Johnson Estates. In light of the age of the development, the CDA intends to pursue recapitalization of the property in order to complete extensive modernization and address the range of improvements necessary to renew the nearly 50-year-old buildings. An architectural firm has been engaged by the CDA and a draft scope of work is in progress. Plans for rehabilitation include comprehensive updates to dwelling units and common areas, including paint, flooring, light fixtures, millwork, and hardware; modernization of mechanical, electrical and plumbing systems; and improvements to landscape and hardscape features. Plans also call for expansion of the front entry/lobby area to better accommodate the needs of residents and staff from property management and supportive service providers who office onsite. The CDA has applied for tax exempt bond and low-income housing tax credit allocations which will allow for a refinance with new debt and equity. The Raymie Johnson Estates, LLC was created as the tax credit partnership and eventual new

owner of the property. The CDA will maintain an ownership interest in the property through its role in the General Partner entity. Similarly, the CDA has begun steps to achieve an assignment and renewal of the existing HAP contract to preserve the project-based rental assistance. Anticipated schedule for the project entails a May/June 2025 finance closing with construction to be completed by July 2026.

#### **Discussion**

The Public Housing units in Washington County are well maintained. Deliberate physical needs assessments result in capital improvements plans and budgets looking out five years. The Washington County CDA implements its annual capital projects to ensure properties are well-maintained and provide a safe and decent environment for residents.

## MA-30 Homeless Facilities and Services

### Introduction

In Washington County, there are 24-31 beds between two emergency shelters that are available all year with 24 set aside for single adults and capacity for 7 families which can vary in beds or persons depending on the size of the family. Washington County is constructing a 20 unit shelter for adults in Stillwater utilizing other funding. **Facilities and Housing Targeted to Homeless Households**

**Table 20 – 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)	7-10	Varies depending on weather.	2-4	14	0
Households with Only Adults	24	Varies depending on weather.	4	10	
Chronically Homeless Households	None exclusively	None Exclusively	0	10	
Veterans	None exclusively	None exclusively		15	
Unaccompanied Youth	None exclusively	None exclusively			

**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**

Washington County's homeless response system is the result of strong collaboration between homeless providers, citizens and stakeholders in Washington County and throughout the Continuum of Care. Heading Home Washington is the first point of contact of the homeless response system locally and strives to coordinate a wide variety of resources and programs including but not limited to:

- Motel/hotel vouchers for emergency shelter
- Emergency shelter for victims of domestic violence
- Outreach worker(s) and case management to assist homeless youth
- Direct payment assistance to prevent homelessness including food, utilities, medical etc.
- Emergency assistance
- Utility payments
- Rent payment assistance/transitional housing for families, youth and singles (FHPAP, mental health program, Housing Support, St. Paul Foundation, etc.)
- After-hours crisis response team to work with law enforcement regarding children at risk
- Housing case management staff
- Permanent supportive housing—especially for persons with mental illness or chemical dependency issues
- Permanent supportive housing for Veterans and Chronically homeless individuals and families
- Food shelves throughout Washington County



**Table – Mainstream Homeless Services**

Washington County Homeless Response System			
	youth	single	family
<i>Washington County Community Services</i>			
Child Protection/Child Welfare	x		x
Adult Mental Health		x	x
Adult Protection		x	x
Developmental Disabilities Services	x	x	x
Economic Support	x	x	x
<ul style="list-style-type: none"> <li>Emergency Assistance, Minnesota Family Investment Assistance, General Assistance, Minnesota Supplemental Aid, Medical Assistance, General Assistance Medical Care, Economic Assistance, Minnesota Family Investment Program, General Assistance, Medical Assistance, General Assistance Medical Care, Utilities, Housing Unit (eviction prevention, mortgage prevention), Child Support, Food Support</li> </ul>			
HIRED (contracted by Workforce Center)			x
<ul style="list-style-type: none"> <li>Job search, resume writing, mentoring, budgeting, SSI Advocate and housing referral, transportation, childcare</li> </ul>			
Emergency Assistance	x	x	x
Emergency Shelter, Case Management, 1 <sup>st</sup> Month Rent and Damage Deposit	x	x	
<i>Stillwater Residence</i>		x	x
Board and Lodge/Care		x	x
<i>The Salvation Army</i>	x	x	x
Financial Assistance	x	x	x
<i>Tubman Family Alliance</i>			
<ul style="list-style-type: none"> <li>Provide legal assistance to individuals and families to obtain Order of Protection</li> <li>Provide in-home support services to domestic violence victims</li> <li>Shelter to domestic violence/sexual assault victims</li> </ul>		x	x
Dedicated beds for Washington County Residents			
<i>Canvas Health</i>		x	
Transitional Housing for persons with mental illness		x	
Rental Subsidies for people with mental health illness, long-term homeless	x	x	x
Chemical and Mental Health Services	x	x	x
Youth Life Skills Program	x		
<i>Valley Outreach</i>			
Food Shelf, clothing, emergency cash assistance	x	x	x
<i>Mobile Dental U of M &amp; Community Clinics</i>	x	x	x
Provide preventive and primary dental care services			
<i>St. Paul Foundation</i>			

Washington County Homeless Response System			
	youth	single	family
Financial Assistance to Households & Individuals to Prevent Homelessness	x	x	x
<i>Family Pathways</i> Advocacy and Food Support	x	x	X
<i>Minnesota Assistance Council for Veterans (MACV)</i> Supportive Services & Financial Assistance for Veterans		x	x
<i>Southern Minnesota Regional Legal Services</i> Legal representation to mitigate evictions, denials of public housing, rent subsidy terminations etc. for low income clients	x	x	x
<i>Solid Ground</i> Supportive Housing			x
<i>Woodbury Lutheran Christian Cupboard</i> <ul style="list-style-type: none"> <li>Food Shelf</li> <li>Limited Funds for Eviction Prevention</li> </ul>	x	x	x
<i>Stone Soup Thrift Store</i> <ul style="list-style-type: none"> <li>Furniture, Household Goods, Clothing, Bedding</li> <li>Limited Vouchers for In-store Items Based on Need</li> </ul>	x	x	x
<i>Adult Rehabilitative Mental Health Services</i> In-home Support Services, Life Skills Training etc.		x	x
<i>Hearth Connection (*for homeless)</i> <ul style="list-style-type: none"> <li>Intensive Case Management</li> <li>Rental Subsidy for Scattered Housing and Site Based</li> </ul>	x x	x x	x x
<i>St. Andrew's Community Resource Center</i> <ul style="list-style-type: none"> <li>Case Management</li> <li>Connection to community resources</li> <li>Short term emergency housing</li> </ul>			x x
<i>Friends in Need</i> <i>Food Shelf</i>	x	x	x
<i>Community Helping Hands</i> <i>Food Shelf</i>	x	x	x
<i>Community Action Partnership with Ramsey and Washington Counties</i> Energy Assistance Employment Services Car Ownership Self-Sufficiency Head Start	x  x  x	x x x x	x x x x
<i>Washington County Hired (for MFIP clients)</i> Job search, counseling and referral for psychological assess., resume writing, mentoring, budgeting, SSI Advocate and housing referral, housing, transportation., childcare, clothing, job training			x
<i>FamilyMeans</i> Mental Health Counseling, financial counseling, debt repayment, senior support, caregiver support, prevention programs with schools	x	x	x

Source: Washington County CDA

Services needed but not currently available:

- Additional Outreach services
- Emergency Shelter, specifically targeted for single adults
- Case Management services
- Increased financial assistance

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

Table – Non-Mainstream Services for Homeless

	youth	single	family
<i>Washington County Hired (for MFIP clients)</i> Job search, counseling and referral for psychological assess., resume writing, mentoring, budgeting, SSI Advocate and housing referral, housing, transportation., childcare, clothing, job training			x
<i>Family Means</i> Mental Health Counseling, financial counseling, debt repayment, senior support, caregiver support, prevention programs with schools	x	x	x
<i>United Way 211 Referral Service</i>	x	x	x
<i>Community Action Partnership with Ramsey and Washington Counties</i> Energy Assistance Employment Services Car Ownership Self-Sufficiency Head Start	x  x  x	x x x x	x x x x
<i>Senior Linkage Line</i>		x	x
<i>St. Croix Family Resource Center</i> Drop-In Center	x		
<i>Fare for All</i> Bulk food purchase program	x	x	x
<i>Ascend</i> Case Management		x	x
<i>Homeline</i> Legal support for renters	x	x	x
<i>Housing Link</i>	x	x	x

online rental housing referral and information			
<i>Veterans Service Office</i>		x	x

Source: Washington County CDA

Services or facilities needed in the community:

- Affordable housing units
- Affordable or assistance with car repairs

## MA-35 Special Needs Facilities and Services

### Introduction

There are several programs in Washington County currently available yet there remains a gap for non-homeless special populations.

#### Elderly/Frail Elderly

Elderly and Frail Elderly populations' highest need is for health services. The Elderly Waiver and Alternative Care Waiver programs assist elderly and frail elderly residents with supportive services. Persons participating in waiver services must also qualify by income. Once a person is income qualified, they will be eligible and will not have to wait to access supportive services. Washington County provides case management and other services to elderly and frail elderly. There are 616 assisted living beds, 324 beds for memory care, 231 nursing home beds, and 620 people on the Elderly Waiver Program. Based on the number of elderly/frail elderly population and facilities available, there is a gap for affordable senior housing with services.

#### Persons with Physical, Mental and Developmental Disabilities

Services supportive to persons with disabilities are offered through Washington County and non-profit organizations. The Washington County Adult Mental Health Unit is comprised of 16 case managers (social workers) and nurses whose primary function is to provide mental health case management services. Mental health case managers can provide assistance to individuals with a Serious and Persistent Mental Illness (SPMI) by providing resources and referrals which may include housing, transportation, vocational, applying for benefits, social rehabilitation, outpatient individual or group therapy, nursing services, chemical health services, or psychiatric services. Case managers also provide ongoing mental health support through telephone contacts and face to face visits in the community. Most mental health case management services are provided on a voluntary basis.

The Washington County Community Service Department provides case management services for children and adults with developmental disabilities to gain access to needed supports and services. The case manager works on behalf of the person to identify their unique needs and to minimize the impact of the disability on the person's life while assuring continuity of quality services and supports for the person. Case management also includes the coordination and evaluation of services, negotiating and actively promoting access to ordinary and specialized community resources.

Washington County contracts with Canvas Health to provide transitional housing services and a shallow subsidy to individuals who need housing but are not homeless. The individuals who are referred are triaged based on need, with transitioning from an institution as the top priority. Washington County Case Workers also work with Phoenix who provides supportive services to individuals who manage their own leases for market rate apartments.

#### Chemical Dependency

Washington County assists residents through an alcohol/drug abuse health assessment process (also known as Rule 25).

#### HIV/AIDS

Hope House, located in the city of Stillwater, provides housing and supportive services to persons living with HIV and AIDS. Hope House does not currently have a waiting list for housing and is able to coordinate with other housing providers to provide housing as needed.

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

#### Housing Programs and Facilities for Elderly

According to the *Comprehensive Housing Needs Assessment*, currently Washington County has about 3,200 senior housing units. About one third (1,170) of these are affordable units. The units have different levels of care: independent living (1,540), assisted living (610), congregate units (740) with a shared dining facility, and memory care units (324) for those with Alzheimer's or other similar conditions.

#### Assisted Living

As noted above, Washington County has 610 assisted living units which offer individual apartments with kitchens and a variety of services which include meals, housekeeping, transportation, recreation, and 24-hour supportive personal care services. The facilities that offer assisted living units and programs include the following: Birchwood Arbors (Forest Lake), Boutwells Landing (Oak Park Heights), Comforts of Home (Hugo), Croixdale Residence (Bayport), Coventry Senior Living (Cottage Grove), Oak Meadows Senior Housing (Oakdale), Oak Park Senior Living (Oak Park Heights), Oak Ridge Place (Oak Park Heights), St. Andrew's Village (Mahtomedi), Stonecrest (Woodbury), White Pine (Cottage Grove), Woodbury Estates (Woodbury), Woodbury Health Care Center (Woodbury), and Woodbury Villa (Woodbury).

#### Assisted Living with Memory Care

Washington County has senior facilities that offer units with specialized care for persons with memory care needs including those associated with Dementia and Alzheimer's disease. The facilities that offer memory care units include: Birchwood Arbors (Forest Lake), Boutwells Landing (Oak Park Heights), Comforts of Home (Hugo), Croixdale Residence (Bayport), Coventry Senior Living (Cottage Grove), New Perspectives (Mahtomedi), Norris Square (Cottage Grove), Oak Meadows Senior Housing (Oakdale), Oak Park Senior Living (Oak Park Heights), St. Andrew's Village-Memory Care Presbyterian Homes and Services (Mahtomedi), Stonecrest (Woodbury), White Pine (Cottage Grove), and Woodbury Estates (Woodbury).

#### Housing Facilities for Disabled Persons

The housing needs of persons with disabilities include a need for supportive services ranging from minimal services to robust 24-hour care, all of which can be provided in-home or at a separate facility. In addition, there is also a need for the housing to be affordable, such as for persons who can live semi-independently with minimal supports but cannot afford market rate rents. People needing this range of housing types include single individuals with disabilities and families consisting of parents with disabilities and their children. The Minnesota Department of Human Services licenses the providers of many of these types of services. For instance, Adult Day Services are non-residential programs that provide individualized and coordinated services aimed at maintaining or improving an individual's self-care capabilities. Another example is Adult Foster Care programs which provide 24-hour services with lodging, food, supervision and household services. Services may also include living skills or medication assistance. The Minnesota Department of Human Services Licensing Information Lookup webpage allows for searches by county for service providers by license type. Currently there are 31 active licensed Adult Foster Care and three active licensed Adult Day Services facilities listed for Washington County.

#### Housing Programs for Mental Health

According to Washington County, approximately 25% of persons requesting adult mental health case management services are in need of housing. There are only 89 beds available through 13 programs for permanent supportive housing between Scott, Carver and Washington counties. All the beds are at 100% capacity with five programs over capacity. As a result, there is a housing gap for adults with mental illness. There are 54 permanent supportive housing units in Washington County. According to Washington County Community Services, there are 32 people with mental health concerns who are waiting for housing.

#### Housing Programs for Chemical Dependency

Washington County assists residents through an alcohol/drug abuse health assessment process. If the assessment recommends chemical dependency treatment, funding through the Consolidated Chemical Dependency Treatment Fund (CCDTF) may be available to pay for the treatment services. CCDTF is a funding source of last resort, and other options for payment must first be explored. There may be a funding gap for persons who are low income but do not qualify for funding through the CCDTF. Housing for

persons with chemical dependency issues, on the other hand, is not always readily available once a person has successfully completed treatment. The Washington County CDA provides tenant-based rental assistance through the Shelter Plus Care and state Bridges programs targeted to persons with addiction issues.



#### Housing Programs for HIV/AIDS

Supportive housing needs for persons living with HIV and/or AIDS include health care. Hope House provides four units of assisted care for people living with HIV/AIDS who are no longer able to live independently. Licensed under Minnesota rules as Adult Foster Care, Hope House is one of five co-housing facilities in the State and the only one outside the urban core cities of St. Paul and Minneapolis. Residents of Hope House receive: assistance with daily living activities – personal care, cooking, mobility, transportation; food, lodging, protection, household services; social and recreational activities; 24-hour care-partnering services supervised by a care director; and holistic care, providing for the physical, psycho-social, and spiritual needs of each individual, including medication supervision and cash management.

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

There are four key institutional releases with which Washington County is most concerned. They include aging out of foster care, discharges from mental health facilities, discharges from correctional facilities and discharges from hospitals. Protocol is in place in Washington County and in the state of Minnesota that no one is discharged from foster care without a stable home. Washington County has a discharge plan with all foster care youth at age 16 to assure that youth receive notice regarding their rights. They may stay in foster care until age 21 or choose to live independently and work with their case manager to identify and secure a permanent housing option. Discharge plans include housing and employment options.

Protocol is in place so that no one is discharged from a mental health facility without a stable home in which to live. Per state mandate, all persons committed to any of the state regional treatment facilities are assigned a mental health case manager through the county of the person discharged. Discharge planning begins while the individual is committed and before the person is discharged. Housing remains a part of the treatment plan after discharge to ensure housing is maintained/sustained. The plans include case management services, housing, employment, medical and psychiatric treatment, and aid in the readjustment to the community. In addition, the CoC has received a special allocation of state-funded rental assistance resources designed to facilitate smooth and stable transitions from state psychiatric hospitals to community-based living.

On a statewide level, the current discharge policy reflects policy enacted by the Minnesota Department of Corrections with statutory authority granted by the MN Legislature. MN Department of Corrections (DOC) provides a case manager to offenders and discusses the role of a case manager. In situations where an individual has no placement options or would be homeless follow release, the case manager assists with identifying and connecting the client with appropriate resources. DOC Adult Offender Reentry Services and Programming provides reentry services to offenders in collaboration with case management services. This includes the Presidential Prisoner Reentry Initiative (PRI), transition fairs, administering offender housing contracts, providing referrals, and offering a pre-release class to offenders. DOC provides payment

for adult halfway house and emergency housing placement for eligible offenders that are on supervised release and conditional release.

The CoC has been actively engaging representatives from local hospitals and health care providers in 10-year plans to end homelessness. Committees work with hospitals to plan services and referral processes to assist persons being discharged. Releasing medically fragile people who do not have housing is a growing problem. There are medical respite beds available in the metro area and the CoC continues to work with other providers to establish a program that will house persons being released from hospitals without housing to go to. They will be able to stay in this housing until their medical needs are met or permanent housing with appropriate services is found.

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

To address affordable housing for seniors, Washington County plans to continue providing and funding its rehabilitation loan program, which can help elderly, frail elderly, and persons with disabilities make modifications to their home in order to age in place.

## ***MA-40 Barriers to Affordable Housing***

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

Some jurisdictions in Washington County have large lot requirements that drive up housing costs. Zoning ordinances and land use plans restrict where multi-family development can occur, if at all, within each municipality. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it. A little less than half of Washington County is served by the existing system, and extension of the service area is expected to be limited in the future. Since much of Washington County is rural and not on the regional water and sewer system, this places a premium on land that is within the existing system and closer to the central cities. The high demand for single family housing and strong projected future growth in Washington County make land costs quite high –land prices are frequently cited by developers as the greatest challenge to the production of affordable housing development in the County. In fact, two of the three zip codes in the 11-county metropolitan area designated by HUD as a Difficult to Develop Area (DDA) due to land costs are located in Washington County. The *2022 Comprehensive Housing Needs Assessment* points out that land prices have risen significantly in the past few years due to high commodity prices. It also analyzed the lot supply and found that as of 2022 there was not an adequate lot supply to meet future 3-5-year demand which makes demand for finished lots more intense.

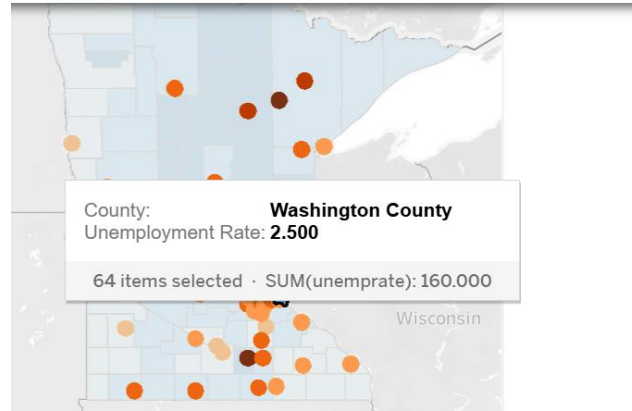
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

According to Minnesota Employment and Economic Development (DEED), Washington County’s unemployment rate was 2.5% in October 2024. According to the DEED data provided, the low unemployment rate (5.17%) of those age 25-65 years old, relatively diverse job base with larger job shares ranging from 14 to 16 percent, and a high education rate (95% of resident over age 18 have at least a high school diploma) all indicate a strong and healthy economy for Washington County. A limiting factor, however, appears to be the availability of affordable workforce housing for those that work in Washington County.

Local Unemployment Statistics for October 2024

More Info	Area - click name for historical data	Labor Force	Labor Force Participation Rate	Employment	Employment to Population Ratio	Unemployment	Unemployment Rate
	<a href="#">Washington County</a>	144,166	NA	140,632	NA	3,534	2.5%



Map: MN DEED

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	365	723	0	1	1
Arts, Entertainment, Accommodations	9,216	6,254	11	13	2
Construction	4,140	3,217	5	7	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Education and Health Care Services	16,423	8,400	20	17	-2
Finance, Insurance, and Real Estate	6,313	1,864	8	4	-4
Information	1,601	432	2	1	-1
Manufacturing	9,321	9,054	11	19	7
Other Services	3,456	2,237	4	5	0
Professional, Scientific, Management Services	11,204	3,518	13	7	-6
Public Administration	0	0	0	0	0
Retail Trade	9,559	7,138	11	15	3
Transportation and Warehousing	2,449	1,432	3	3	0
Wholesale Trade	4,509	2,224	5	5	-1
Total	78,556	46,493	--	--	--

**Table 21 - Business Activity**

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

#### Labor Force

Total Population in the Civilian Labor Force	98,976
Civilian Employed Population 16 years and over	95,910
Unemployment Rate	3.09
Unemployment Rate for Ages 16-24	8.75
Unemployment Rate for Ages 25-65	2.32

**Table 22 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	28,855
Farming, fisheries and forestry occupations	3,288
Service	8,641
Sales and office	20,329
Construction, extraction, maintenance and repair	6,653
Production, transportation and material moving	4,942

**Table 23 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	50,454	59%
30-59 Minutes	31,490	37%
60 or More Minutes	3,949	5%
<b>Total</b>	<b>85,893</b>	<b>100%</b>

Table 24 - Travel Time

Data Source: 2016-2020 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	2,567	304	1,404
High school graduate (includes equivalency)	14,960	519	4,757
Some college or Associate's degree	25,755	837	4,864
Bachelor's degree or higher	35,575	551	4,413

Table 25 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	159	273	406	681	631
9th to 12th grade, no diploma	1,604	608	572	1,839	1,038
High school graduate, GED, or alternative	4,564	4,812	3,970	11,444	9,508
Some college, no degree	5,048	5,155	4,078	10,384	6,634
Associate's degree	1,205	3,010	2,863	5,994	1,942
Bachelor's degree	2,011	6,804	7,123	13,335	5,400
Graduate or professional degree	23	1,582	3,931	7,752	4,066

Table 26 - Educational Attainment by Age

Data Source: 2016-2020 ACS

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	458,033
High school graduate (includes equivalency)	990,401
Some college or Associate's degree	1,280,019
Bachelor's degree	2,019,457
Graduate or professional degree	2,307,810

**Table 27 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

The sectors with the highest share of jobs that employ workers in Washington County include:

- Education and Health Care Services (17%),
- Professional, Scientific, Management Services (13%)
- Manufacturing (19%),
- Arts, Entertainment, Accommodations (13%),
- Retail Trade (15%).

There is a significant gap between the sectors with the highest share of jobs and those with the next highest shares such as:

- Construction (7%)
- Professional, Scientific, Management Services (7%).

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

The workforce needs are mainly in the sectors that have the highest share of jobs in Washington County which are the same as those listed above:

- Education and Health Care Services (17%),
- Professional, Scientific, Management Services (13%)
- Manufacturing (19%),
- Arts, Entertainment, Accommodations (13%),
- Retail Trade (15%).

Most of the remaining sectors have job shares in the 1 to 5 percent range. The large Education and Health Services sectors are relatively high skill fields that require advanced levels of education. Of resident age 18

or older, around one third have at least an associate degree to support this field. Strong transportation networks and other infrastructure are needed to support the large share of jobs in the manufacturing sector (19%) along with those in the sizable Transportation and Warehousing (3%), and Wholesale Trade (5%) sectors.

Many workers commute to work outside of Washington County which requires a strong transit and transportation network. This is seen in the fact that there are many more workers (78,556) than jobs (46,493) in Washington County and that approximately 50% of the workers have a travel time that exceeds 30 minutes.

The 2022 *Comprehensive Housing Needs* report found that wages in Washington County were lower than those for the Metro area in all sectors. This points to a need for workforce housing so that those that work in Washington County have available affordable housing options close to where they work.



**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.**

In 2017, Washington County conducted a transit needs study. It found that Washington County's existing transportation services did not fulfill needs of seniors, low income workforce or persons with disabilities. Washington County's short-term focus is providing a safety net – a basic level of transportation to address the needs of older adults, people with disabilities and low-income Washington County residents. To do this successfully, Washington County will need to enlist the participation of select cities and both public and private human service agencies, as well as private transportation providers, both for-profit and nonprofit. Low-income employees and others benefit from shuttle services that provide connecting services where they do not currently exist. This will increase the need for low-to-moderate income workforce housing as the hope would be that people can live and work in Washington County with more transportation services offered. Washington County will develop one stop shop for information and referrals for transportation needs in the county and has already increased its community circulars.

In 2020, CommonBond Communities opened a workforce housing building that is on the transit line in Forest Lake. Red Rock Corridor is a transit way from Hastings to St. Paul along US Highway 61. Upgraded express bus service has already begun from Cottage Grove to St. Paul. The City of Newport has opportunities in this area to redevelop old industrial sites into mixed use and workforce housing developments. The Gold Line corridor is a rapid bus transit line from downtown St. Paul to Woodbury along interstate 94. Implementation of this corridor underway and is expected to spur redevelopment in Oakdale and Landfall and new development in Lake Elmo and Woodbury. Rush Line Corridor is in the pre-project development phase and is about five years away from when service would begin. It would run from St. Paul up to White Bear Lake or Forest Lake along Interstate 35 or US Highway 61. This line could have a large impact on development in Hugo and Forest Lake.

The transit projects described above, and development generated by growing sectors of the local economy, will need sites to develop. Acquisition of land for green field development; acquisition and remediation of blighted sites for redevelopment; rehabilitation and adaptive reuse of existing properties; and financial assistance for job creation have all been identified as high need priorities for the County, but not with CDBG funding. Economic Development activities such as these will be assisted through our Economic Development programs such as our predevelopment fund or revolving loan funds.

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

Washington County has many more workers (78,556) than jobs (46,493) and the St. Paul and Minneapolis downtown districts about a 20 to 40-minute commute away. This is especially true for many of the workers in the Professional, Scientific, Management Services and Finance, Insurance, and Real Estate sectors who have incomes high enough to afford Washington County's high housing cost. The negative Jobs Less Workers percentages for some sectors then reflect the high proportion of commuters in those sectors who work outside Washington County, and not necessarily an over-supply of labor that cannot find work. This is supported by the very low unemployment rate for those ages 25-65 of 2.32 percent. In general, workers can find work, however, the jobs are often located outside Washington County. There is a smaller supply of workers in the Agriculture, Mining, Oil & Gas Extraction and Transportation and Warehousing businesses than there are jobs in those businesses.

**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 Washington County CDA participates in the local Workforce Development Board as a Board member. The focus of the Board's efforts is to coordinate workforce training initiatives through Washington County CareerForce Centers and in partnership with other county departments, community partners, high schools and post-high school training providers. Through the Career Services Unit, job seekers and employers are supported through a variety of services to help them connect with each other for job opportunities. Through the Training Services Unit, those in need of training to achieve their career goals are provided information about training options and possible financial supports available. New efforts post pandemic have included the launching of Career Exploration through virtual reality experiences, offering workshops for job seekers on-line, partnerships with the Chambers of Commerce to provide workshops for businesses to address their needs, expanding our Career Services to better serve those in corrections, providing workshops at the new emergency housing center, and at Cory's House, which is scheduled to open in the summer of 2025 to support sex trafficked youth. We have also supported the start of a possible childcare center at the Cottage Grove industrial park, and are working with the County's transportation division to prepare for the Gold Line expansion into Washington County and how it will impact the workforce.

Washington County CDA administers the federally funded Family Self Sufficiency program. This program works with families to develop personalized financial goals around the idea of self-sufficiency and then develop a plan to help achieve them. CDA staff assists in the process by helping to connect families with available resources.

The Consolidated Plan supports these job training and Family Self-Sufficiency programs by preserving and promoting the new development of affordable workforce housing. A stable and affordable housing

situation can greatly facilitate educational attainment. In addition, it is also needed so that newly employed residents can remain in the community.

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

No

**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.**

Washington County recently completed an Economic Development 2023-2027 Strategic Plan. The plan identifies several actions and goals to pursue with varied priority and timeline to comprehensively address areas of growth in the county's economy and continued strength. The goals for the upcoming Economic Development Strategic Plan are :

1. Promote and market the quality of life, rich diversity and assets of the county.
2. Provide resources to help entrepreneurs get started and existing businesses grow.
3. Be a value-added partner to other public and private entities.
4. Find ways to help our businesses attract and retain talent and find ways to keep our working residents here in the County.

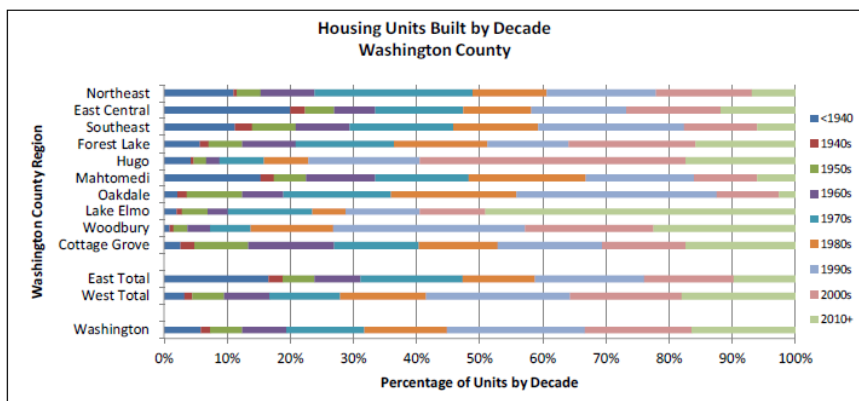
#### **Discussion**

The low unemployment rate, relatively diverse job base, and high educational attainment rate all indicate a strong and healthy economy for Washington County. To help sustain this growth over the long term, in Washington County completed an 2023-2027 Economic Development Strategic Plan outlining continuing goals to strengthen the county's economy by offering a wide variety of programs to support existing employers and attract those with higher paying positions. CDBG and HOME funds will assist by supporting affordable workforce housing strategies that support economic development and ensure that lower-wage workers are able to secure affordable housing within the County. CDBG and HOME funds will also be used for public facilities, infrastructure, and services. This will ensure providing value to public and private entities and benefit residents under 80% area median income.

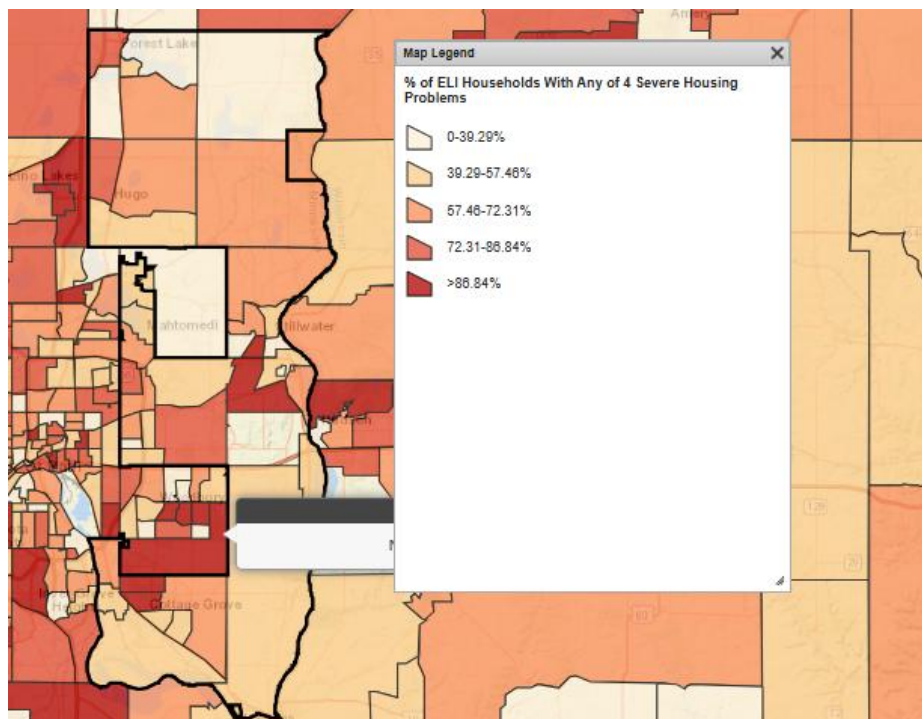
## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated?

The data generated for this analysis categorizes housing that lacks complete kitchen and plumbing facilities as substandard housing and housing with more than one person per room as overcrowding. Further, the data details some census tracts by municipal boundary so that there can be multiple entries for one census tract. The number of households is provided in the table below for reference. For the purposes of this section, a concentration is defined as any census tract where 50 percent or more of the population have multiple housing problems. In Washington County, East Central Market has a high concentration of housing problems. According to the *2022 Comprehensive Needs Assessment*, the East Central submarket had the highest proportion of older homes as 20% of the housing supply was built prior to 1940. This could be a factor of why these households are experiencing housing problems.



Data Source: 2022 Comprehensive Needs Assessment



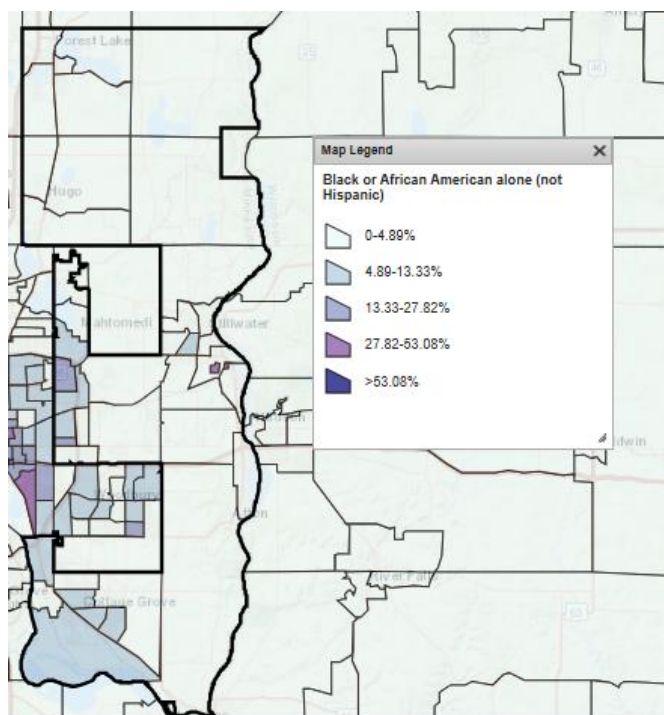
Source: HUD, CPD Maps  
Housing Problems

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?**

#### Racial or Ethnic Minorities

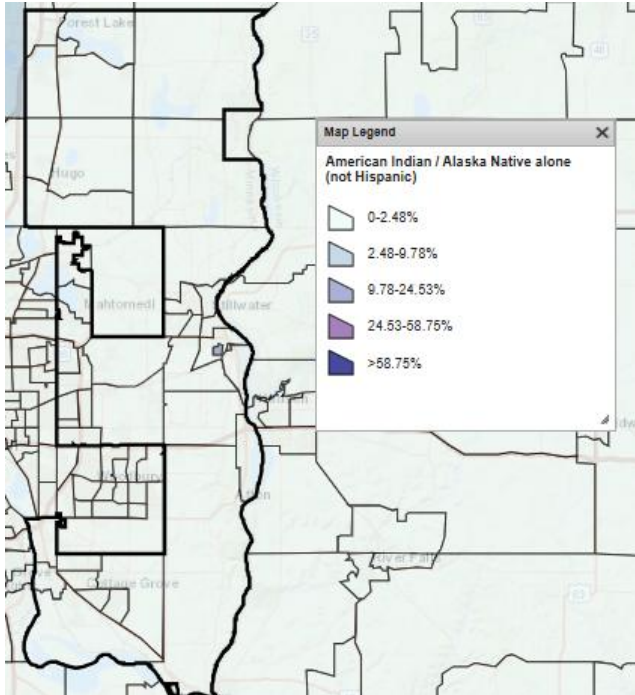
County-wide, the white non-Hispanic population makes up 81 percent of the total population. Racial and ethnic minority populations make up of much smaller proportions: Asian 6.12%, African American 4.66%, persons of Hispanic origin 4.33%, American Indian 0.38%, and Native Hawaiian and other Pacific Islander 0.05%. For the purposes of this section, a concentration is defined as any census tract or sub-tract where 50 percent or more of the population is a racial or ethnic minority. There are no census tracts or sub-tracts in Washington County that fit within the concentration definition.





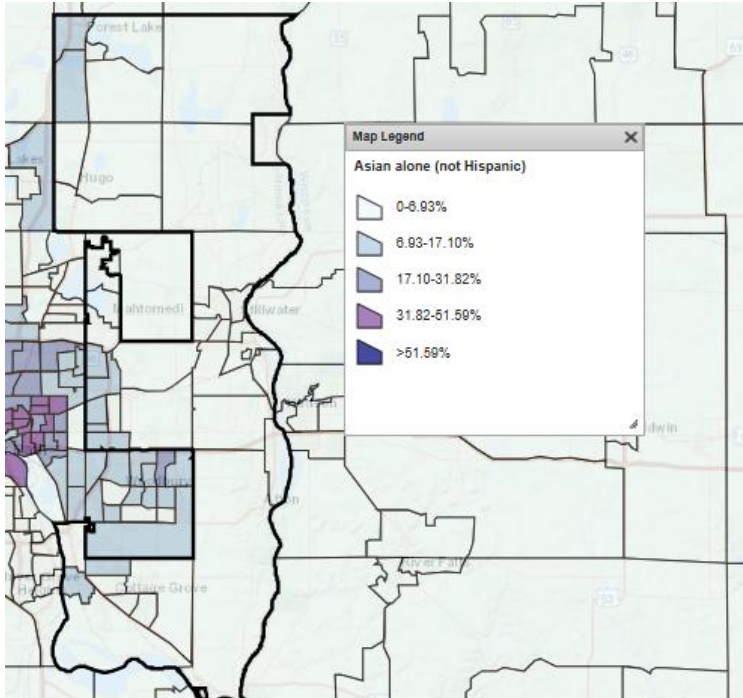
**Map: Black or African American Population**

Source: HUD, CPD Maps

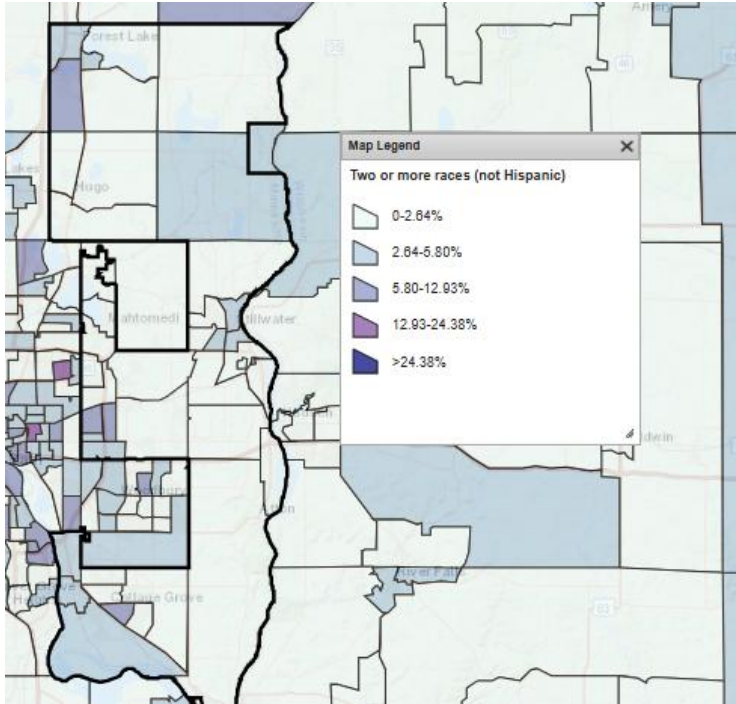


**Map: American Indian Population**  
**Source: HUD, CPD Maps**

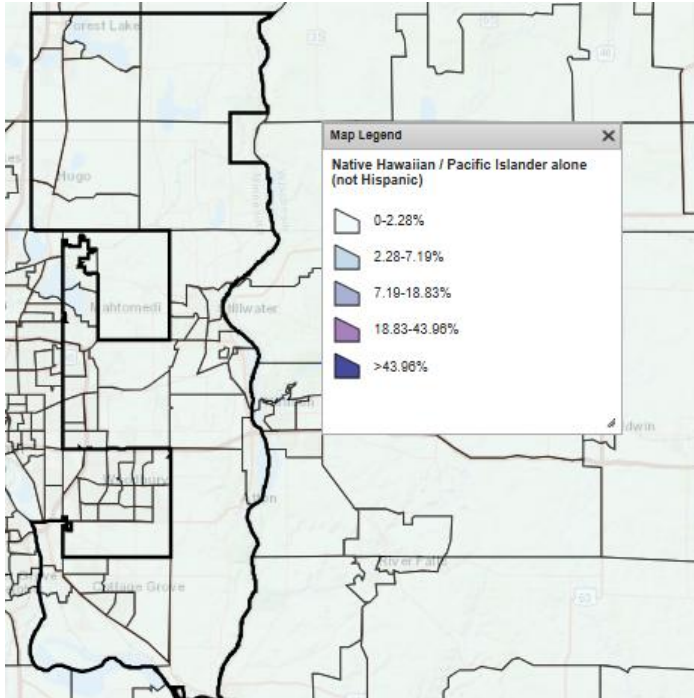




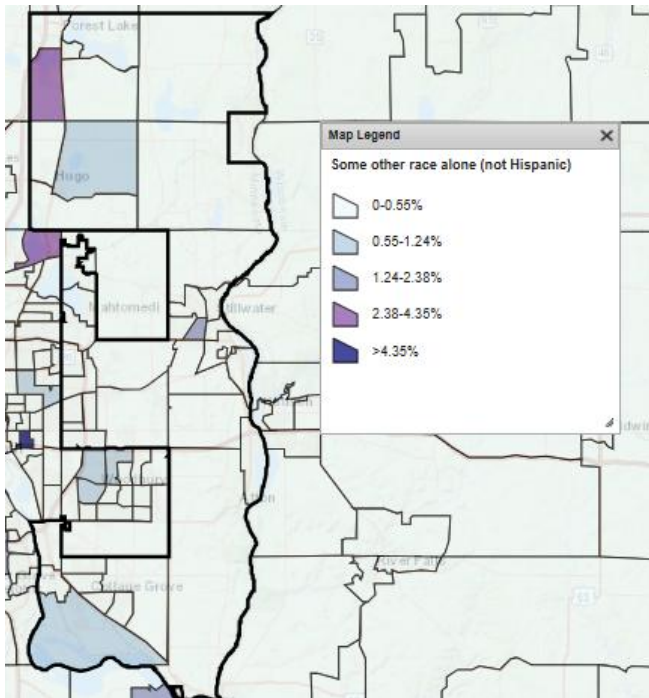
**Map: Asian Population**  
**Source: HUD, CPD Maps**



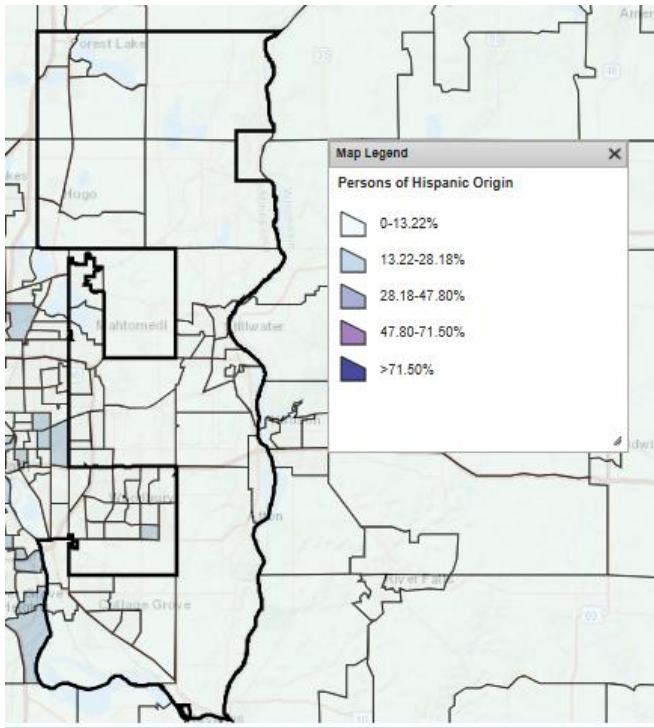
**Map: Multiple Race Population**  
**Source: HUD, CPD Maps**



**Map: Native Hawaiian/Pacific Islander Population**  
Source: HUD, CPD Maps



**Map: Other Race Population**  
**Source: HUD, CPD Maps**

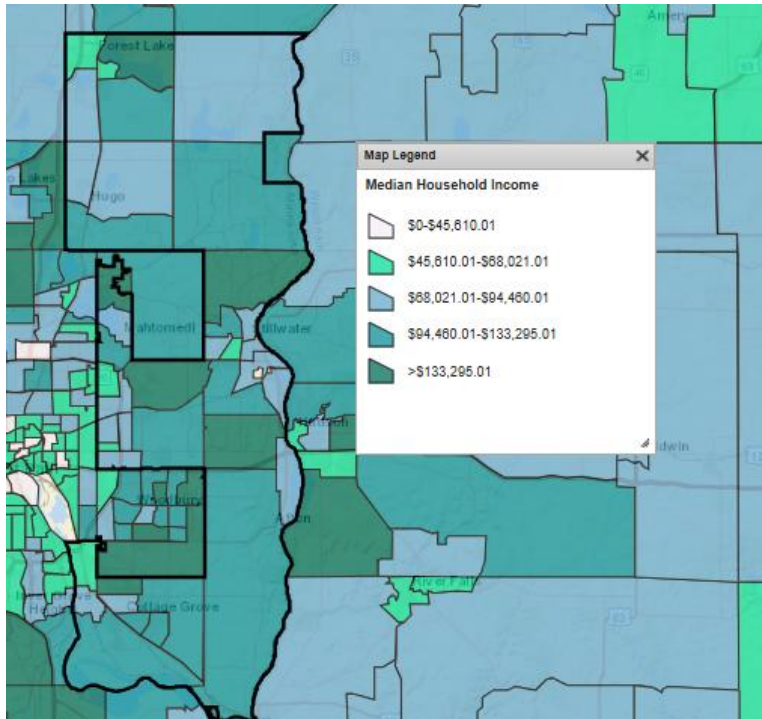


**Map: Persons of Hispanic Origin**  
**Source: HUD, CPD Maps**

### Low Income Households

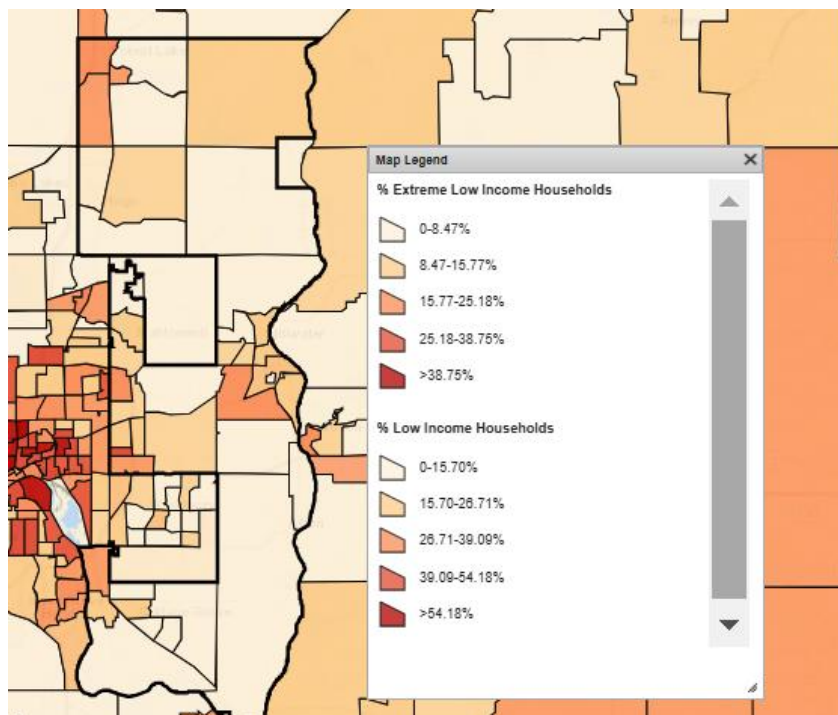
The 2022 American Community Survey determined the median household income for Washington County was \$106,509, which is one of the highest in the state. Even with this high median income compared to other parts of the state and nation, there are over 30,745 low income households whose incomes are at or below 80 percent of HUD Area Median Family Income (HAMFI), or \$97,000 for a four-person household.

For the purposes of this section, a concentration of low-income households is defined as any census tract or sub-tract where 50 percent or more of the households have income at or below 50% HAMFI. Excluding those in Woodbury, there are seven cities with low-mod concentration blocks in Washington County. They are located in Stillwater, Oak Park Heights, Oakdale, Landfall, Forest Lake, St. Paul Park and Cottage Grove.

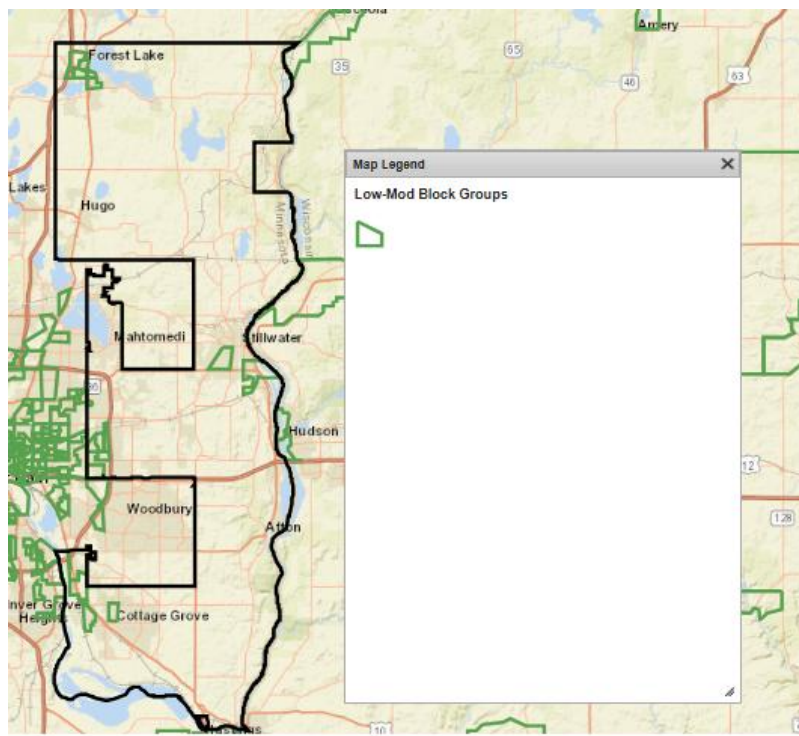


**Map: Median Household Income**

**Source: HUD, CPD Maps**



**Map: Extremely Low and Low Household Income Map**  
**Source: HUD, CPD Maps**



**Map: Low Mod Block Groups**  
**Source: HUD, CPD Maps**



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

The analysis above found no ethnic or racial minority or income concentrations. However, concentrations of housing problems are found in census tracts located in Oak Park Heights and a high number of low-income households are located in census tracts in Stillwater, Oak Park Heights, Oakdale, Landfall, Forest Lake, Newport, St. Paul Park and portions of Cottage Grove.

According to 2016-2022 CHAS Data and CPD mapping data, 60.63 percent of households located in Census Tract 27163070601 (Stillwater) are at or below 80 percent area median income. The median home value is \$248,300 and median contract rent is \$899 per month. Of their rental stock, 85 percent was built before 1980. The median household income is \$76,083. Ninety one percent of the population is white, non-Hispanic, while the other 9 percent of the residents are of other racial or ethnic populations. The median household income is \$77,900

% Rental Housing Built Before 1980:	84.75%
% Rental Housing Built Before 1949:	8.67%
Median Home Value:	\$248,300
Median Contract Rent:	\$899
% Renter Occupied Housing:	37.23%
% of structures with 20 or more units:	25.79%
% Owner Occupied Housing:	62.77%
% Renter units with 3 or more bedrooms:	11.44%
% Owner units with 3 or more bedrooms:	64.03%
% of structures with 5-19 units:	5.86%
Vacancy Rate:	4.38%

White alone (not Hispanic):	91.45
Black or African American alone (not Hispanic):	1.85
American Indian / Alaska Native alone (not Hispanic):	0.49
Asian alone (not Hispanic):	1.85
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	0.38
Two or more races (not Hispanic):	1.94
Persons of Hispanic Origin:	2.05
Total Households:	1,550
Average Household Size:	2.08
% Non-English Speaking:	0.00%

Median Household Income:	\$77,900
Poverty Rate:	6.98%
% Unemployment:	0.66%
% Commute Time > 60 minutes:	12.18%
Housing Cost Burden:	22.97%

In Block Group 271630707032, located in Oak Park Heights, 56.33 percent of households are at or below 80% area median income. The median home value is \$196,000 and median contract rent is \$966 per month. Of their rental stock, 25 percent was built before 1980. The median household income is \$61,422. Racial demographics indicate 81.34 percent of the population is white and the other 19 percent of the residents are of other racial or ethnic populations.

% Rental Housing Built Before 1980:	25.16%
% Rental Housing Built Before 1949:	0.00%
Median Home Value:	\$196,000
Median Contract Rent:	\$966
% Renter Occupied Housing:	42.99%
% of structures with 20 or more units:	19.88%
% Owner Occupied Housing:	57.01%
% Renter units with 3 or more bedrooms:	25.37%
% Owner units with 3 or more bedrooms:	90.51%
% of structures with 5-19 units:	2.20%
Vacancy Rate:	7.70%

Median Household Income:	\$61,422
Poverty Rate:	2.56%
% Unemployment:	0.00%
% Commute Time > 60 minutes:	3.89%
Housing Cost Burden:	22.55%

White alone (not Hispanic):	81.37
Black or African American alone (not Hispanic):	10.61
American Indian / Alaska Native alone (not Hispanic):	0
Asian alone (not Hispanic):	0.85
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	1.71
Two or more races (not Hispanic):	4.51
Persons of Hispanic Origin:	0.94
Total Households:	1,091
Average Household Size:	2.25
% Non-English Speaking:	0.00%

In Block Group 271630709114, located in Oakdale, 51.75 percent of households are at or below 80 percent area median income. The median home value is \$222,900 and median contract rent is \$1,163 per month. Of their rental stock, 17.62 percent was built before 1980. The median household income is \$75,022. Sixty-five percent of the population is white and the other 35 percent of the residents are of other racial or ethnic populations

% Rental Housing Built Before 1980:	17.62%
% Rental Housing Built Before 1949:	0.00%
Median Home Value:	\$222,900
Median Contract Rent:	\$1,163
% Renter Occupied Housing:	28.19%
% of structures with 20 or more units:	4.30%
% Owner Occupied Housing:	71.81%
% Renter units with 3 or more bedrooms:	28.28%
% Owner units with 3 or more bedrooms:	67.34%
% of structures with 5-19 units:	4.98%
Vacancy Rate:	2.04%

White alone (not Hispanic):	65.28
Black or African American alone (not Hispanic):	6.84
American Indian / Alaska Native alone (not Hispanic):	0
Asian alone (not Hispanic):	9.98
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	0.35
Two or more races (not Hispanic):	8.14
Persons of Hispanic Origin:	9.41
Total Households:	1,731
Average Household Size:	2.44
% Non-English Speaking:	0.28%

Median Household Income:	\$75,022
Poverty Rate:	6.73%
% Unemployment:	2.49%
% Commute Time > 60 minutes:	3.26%
Housing Cost Burden:	25.13%

In Block Group 271630709114, located in Landfall and a portion of Oakdale, 57.54 percent of households are at or below 80 percent area median income. The median home value is \$217,900 and median contract rent is \$981 per month. Of their rental stock, 22.7 percent was built before 1980. The median household income is \$72,746. Racial demographics for this tract indicate 74 percent of the population is white and the other 26 percent of the residents are of other racial or ethnic populations. The City of Landfall's boundaries are coterminous with a manufactured home community where 100% of residents are at or below 80% area median income.

% Rental Housing Built Before 1980:	22.70%
% Rental Housing Built Before 1949:	3.37%
Median Home Value:	\$217,900
Median Contract Rent:	\$981
% Renter Occupied Housing:	15.18%
% of structures with 20 or more units:	12.12%
% Owner Occupied Housing:	84.82%
% Renter units with 3 or more bedrooms:	24.85%
% Owner units with 3 or more bedrooms:	72.05%
% of structures with 5-19 units:	0.36%
Vacancy Rate:	4.37%

White alone (not Hispanic):	74.02
Black or African American alone (not Hispanic):	3.66
American Indian / Alaska Native alone (not Hispanic):	0.57
Asian alone (not Hispanic):	8.82
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	0.3
Two or more races (not Hispanic):	4.88
Persons of Hispanic Origin:	7.76
Total Households:	2,147
Average Household Size:	2.42
% Non-English Speaking:	0.12%

Median Household Income:	\$72,426
Poverty Rate:	6.05%
% Unemployment:	3.09%
% Commute Time > 60 minutes:	1.60%
Housing Cost Burden:	24.87%

In Block Group 271630709114, located in Forest Lake, 52.48 percent of households are at or below 80 percent area median income. The median home value is \$213200 and median contract rent is \$1027 per month. Of their rental stock, 41.43 percent was built before 1980. The median household income is \$61,628. Racial demographics indicate 76 percent of the population is white and the other 24 percent of the residents are of other racial or ethnic populations

% Rental Housing Built Before 1980:	41.34%
% Rental Housing Built Before 1949:	1.50%
Median Home Value:	\$213,200
Median Contract Rent:	\$1,027
% Renter Occupied Housing:	57.98%
% of structures with 20 or more units:	46.38%
% Owner Occupied Housing:	42.02%
% Renter units with 3 or more bedrooms:	13.61%
% Owner units with 3 or more bedrooms:	68.73%
% of structures with 5-19 units:	8.51%
Vacancy Rate:	5.91%

White alone (not Hispanic):	76.45
Black or African American alone (not Hispanic):	3.32
American Indian / Alaska Native alone (not Hispanic):	0.02
Asian alone (not Hispanic):	12.42
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	0
Two or more races (not Hispanic):	3.72
Persons of Hispanic Origin:	4.06
Total Households:	2,420
Average Household Size:	2.14
% Non-English Speaking:	0.63%

Median Household Income:	\$61,280
Poverty Rate:	8.18%
% Unemployment:	1.26%
% Commute Time > 60 minutes:	6.07%
Housing Cost Burden:	33.31%

In Block Group 271630710031, located in Newport, 58.51 percent of households are at or below 80% area median income. The median home value is \$227900 and median contract rent is \$855 per month. Of their rental stock, 56.29 percent was built before 1980. The median household income is \$58569. Racial demographics indicate 76 percent of the population is white and the other 24 percent of the residents are of other racial or ethnic populations.

% Rental Housing Built Before 1980:	56.29%
% Rental Housing Built Before 1949:	21.03%
Median Home Value:	\$227,900
Median Contract Rent:	\$855
% Renter Occupied Housing:	32.23%
% of structures with 20 or more units:	14.66%
% Owner Occupied Housing:	67.77%
% Renter units with 3 or more bedrooms:	20.62%
% Owner units with 3 or more bedrooms:	77.25%
% of structures with 5-19 units:	3.57%
Vacancy Rate:	2.40%

White alone (not Hispanic):	76.04
Black or African American alone (not Hispanic):	10.56
American Indian / Alaska Native alone (not Hispanic):	0
Asian alone (not Hispanic):	6.3
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	0
Two or more races (not Hispanic):	3.14
Persons of Hispanic Origin:	3.96
Total Households:	1,505
Average Household Size:	2.43
% Non-English Speaking:	0.12%

Median Household Income:	\$58,569
Poverty Rate:	8.95%
% Unemployment:	3.99%
% Commute Time > 60 minutes:	5.57%
Housing Cost Burden:	28.64%

In Block Group 271630713002, located in St. Paul Park and a portion of Cottage Grove, 52.81 percent of households are at or below 80% area median income. The median home value is \$205,300 and median contract rent is \$796 per month. Of their rental stock, 75 percent was built before 1980. The median household income is \$84,375. Racial demographics indicate 75 percent of the population is white and the other 25 percent of the residents are of other racial or ethnic populations.

% Rental Housing Built Before 1980:	75.35%
% Rental Housing Built Before 1949:	44.73%
Median Home Value:	\$205,300
Median Contract Rent:	\$796
% Renter Occupied Housing:	23.55%
% of structures with 20 or more units:	0.46%
% Owner Occupied Housing:	76.45%
% Renter units with 3 or more bedrooms:	33.20%
% Owner units with 3 or more bedrooms:	81.08%
% of structures with 5-19 units:	3.46%
Vacancy Rate:	2.69%
White alone (not Hispanic):	78.52
Black or African American alone (not Hispanic):	0.78
American Indian / Alaska Native alone (not Hispanic):	0.19
Asian alone (not Hispanic):	9.26
Native Hawaiian / Pacific Islander alone (not Hispanic):	0
Some other race alone (not Hispanic):	0
Two or more races (not Hispanic):	3.85
Persons of Hispanic Origin:	7.39
Total Households:	2,136
Average Household Size:	2.5
% Non-English Speaking:	0.00%
Median Household Income:	\$84,375
Poverty Rate:	3.55%
% Unemployment:	2.64%
% Commute Time > 60 minutes:	5.01%
Housing Cost Burden:	19.29%

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

These communities are all close to several assets which include city parks, public golf courses, community centers, libraries, schools, lakes, and rivers.

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

The housing costs in these areas are lower than the median costs of the county. This means that housing in these locations is more affordable to households that would otherwise have difficulty locating affordable housing in other parts of Washington County. One opportunity is to support the aging housing stock through a rehabilitation program to preserve these important sources of affordable housing in these areas. As indicated previously, the Washington County CDA is looking specifically at ways to protect and preserve the Naturally Occurring Affordable Housing found in these communities. Another opportunity is to ensure that there is enough affordable housing in these areas either through support of multi-family rental properties or access to affordable homeownership programs.



## **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.**

Obtaining broadband wiring, connections and services can be expensive and an impediment on low-and moderate-income households. Broadband is essential infrastructure and is a resource tool for residents to connect with family, health care, community, emergency services, resources, jobs, and education. There are resources in Washington County to assist getting low-and moderate-income households connected and lessening the digital divide. EveryoneOn is a national nonprofit with the goal to assist public housing residents get connected. The program they offer ConnectHomeUSA. The program offers low-and moderate-income households who are on one or more forms income-based government assistance discounted monthly rates (as low as \$9.95/month in Washington County) and does not charge them for set up. ConnectHomeUSA also partners with Education Superhighway to leverage private sector commitments to support CHUSA. Some providers that participate in this program also has offers for discounted cell phone plans and devices to those that are eligible and offers digital literacy trainings in their areas simply by plugging in their zip code. In nearby St. Paul, Minnesota, PCs for People, a nonprofit refurbisher, offers affordable computers and low-cost internet eligible individuals and nonprofits. The Community Development Block Grant (CDBG) fund may be used to install wiring, fiber optic cables, and permanently affixed equipment to eligible public improvement projects, public facilities, or rehabilitation of residential buildings. The west portion of Washington County is well equipped with high speed broadband services. The western portion is rural and has lower speed broadband. The western portion of the county consists of farm's or very large acre properties containing large expensive homes. Many of these homes do not contain low-and mod income households. However, the County collaborates and partners with MN Housing, Blandin Foundation and Midco to expand broadband services in this portion of the county by providing grants to expand services.

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

In Washington County, residents have access to 3 or more providers offering  $\geq 25/3$  Mbps, the minimal standards internet speed, according to the Federal Communications Commission. When residents are looking for faster speeds, the number of providers goes down. There is only one provider that offers higher speed broadband services in Washington County. Residents in the rural northeastern corner of the County only have access to one provider offering  $\geq 25/3$  Mbps. There is a need in Washington County to have more providers who offer speeds higher than  $\geq 25/3$  Mbps.

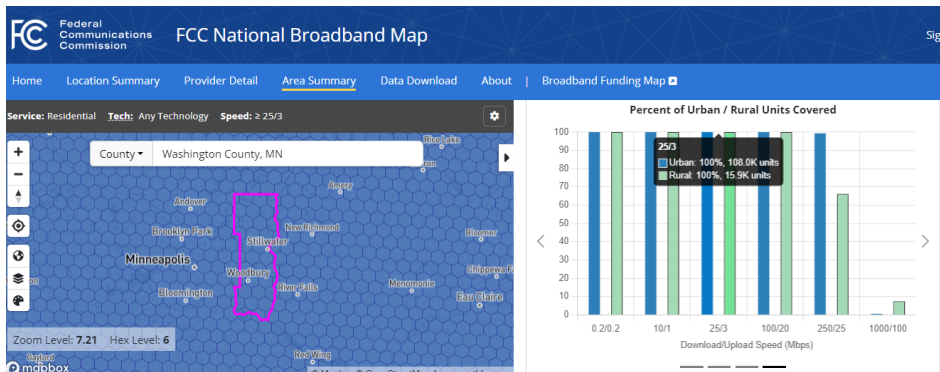
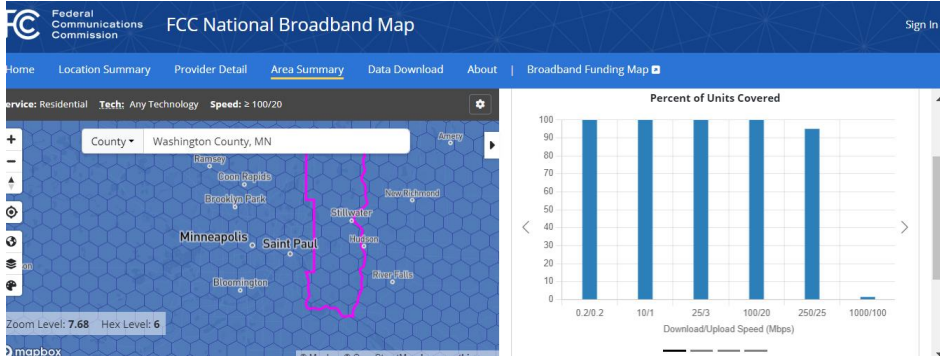
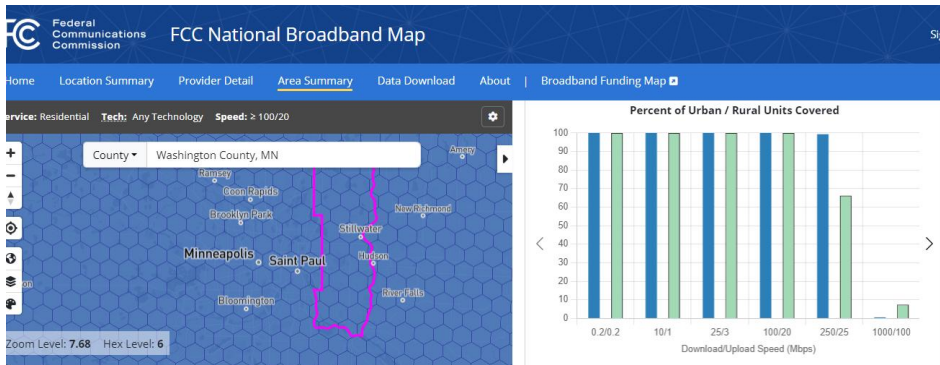
The Community Development Block Grant (CDBG) fund may be used to install wiring, fiber optic cables, and permanently affixed equipment as part of eligible public improvement projects, public facilities, or

rehabilitation of residential buildings. Broadband requirements are included with HOME assisted projects being conducted.



**Map: Broadband Availability**  
**Source: Federal Communications Commission**





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

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

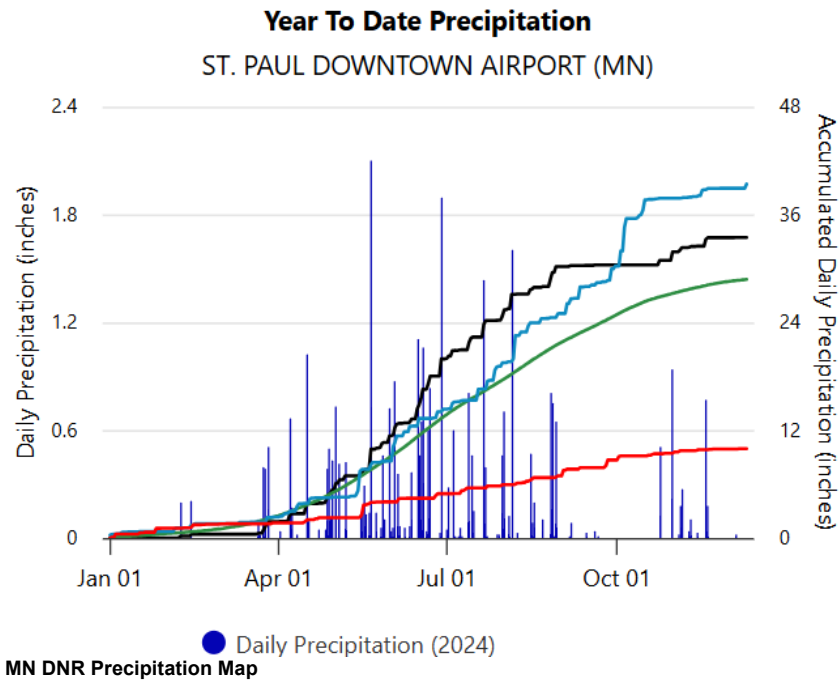
In *Washington County's 2040 Comprehensive Plan* the Resiliency Chapter identified that historically Washington County has been vulnerable to the effects of natural disasters such as extreme temperatures, extreme precipitation events, high winds, floods, tornadoes, winter storms and fires. Washington County is also vulnerable to a variety of human-caused hazards such as major transportation accidents, civil disorder, terrorism, and hazardous material events which may present risks to the community through potential exposures in the air, surface water, groundwater or soil. Average temperatures and precipitation totals in the Twin Cities are rising. This could increase the risk for extreme heat and flooding. This could subsequently cause direct or indirect health risks for the community.

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

Every community must prepare for and respond to hazardous events, whether a natural disaster like a tornado or a disease outbreak, or an anthropogenic event such as a harmful chemical spill. The degree to which a community exhibits certain social conditions, including high poverty, low percentage of vehicle access, or crowded households, may affect that community's ability to prevent human suffering and financial loss in the event of disaster. These factors describe a community's social vulnerability. According to the Center for Disease Control's Social Vulnerability findings, Washington County has a low social vulnerability index. The information from a range of data sets was put into themes for communities to evaluate and plan for any risks.

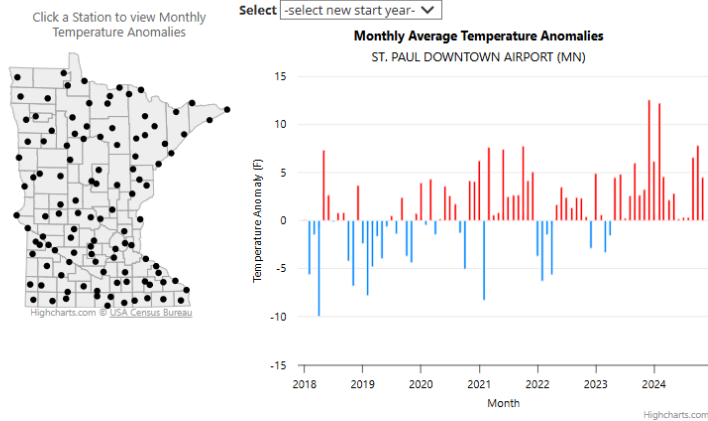
In 2017, Washington County, Washington County Community Development Agency, and several local partners, participated in a resilience workshop hosted by South Washington Watershed District. In this workshop, participants identified extreme wind, increased rainfall, warmer winter and ice storms as the top climate hazards in the county and develop recommendations for addressing these hazards. This assisted Washington County in identifying resilience goals and strategies.

The *Washington County 2040 Comprehensive Plan* found that low-and moderate-income households, children, seniors, or those with disabilities are more vulnerable in situations caused by climate-related events and natural and man-made disasters.

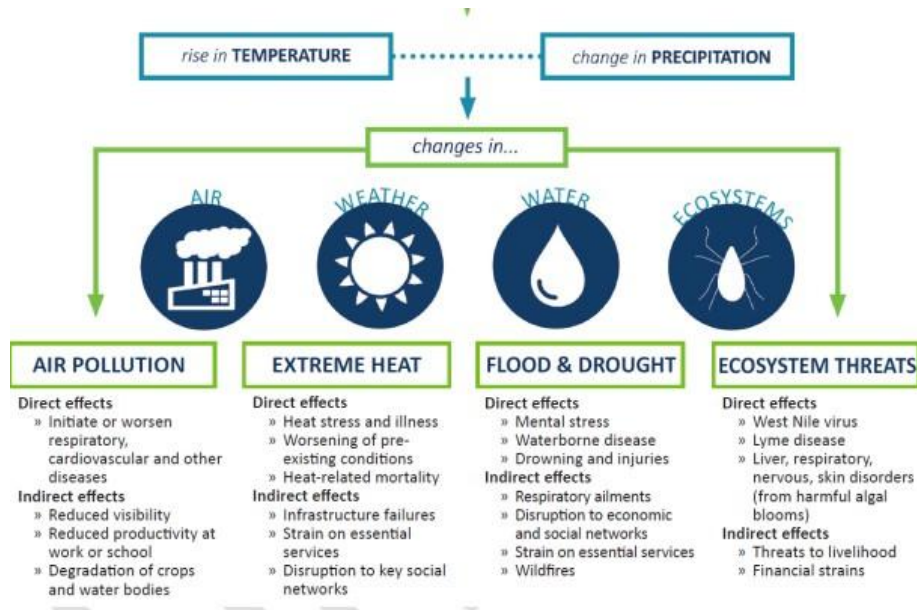


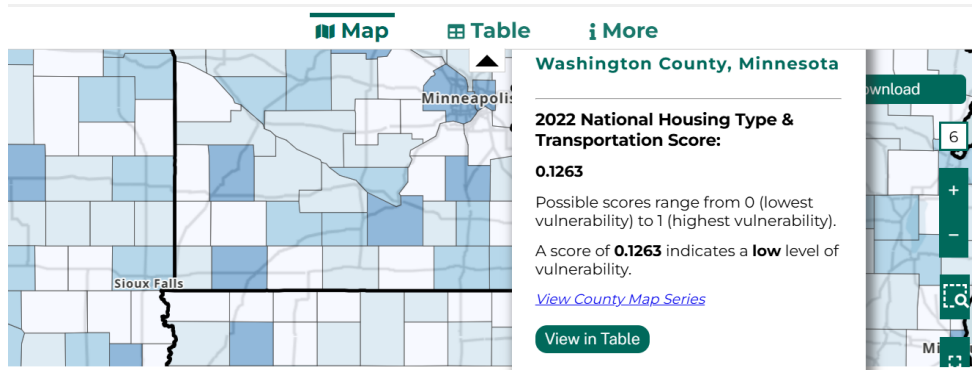
MN DNR Precipitation Map

## Monthly Temperature Anomaly Tool

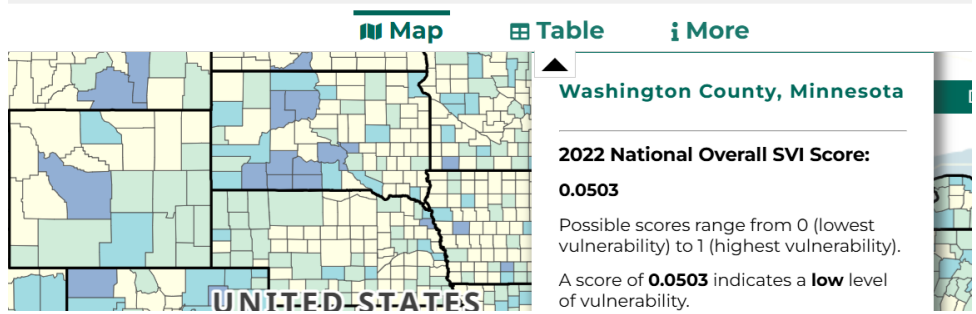


## MN DNR Temperature Map



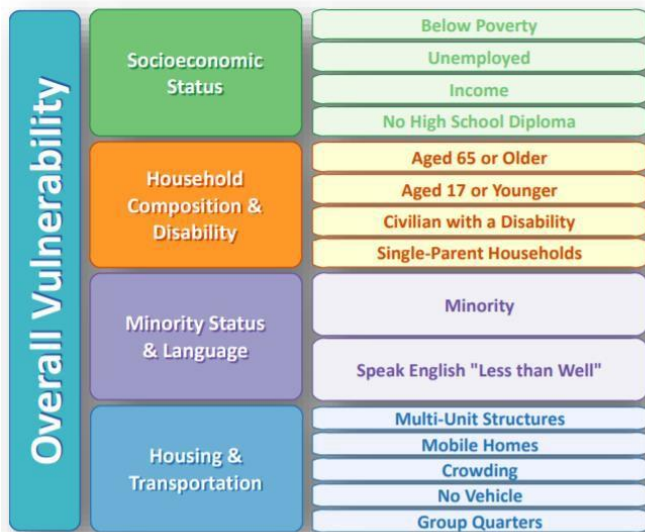


CDC Social Vulnerability Housing and Transportation Map



CDC Social National Overall Score





Washington County understands that a community is only as strong as its most vulnerable residents. In the Washington County Comprehensive Plan 2040, the Resiliency Chapter identified a statement to clarify what resiliency, sustainability, and social equity mean to the County: Washington County will strive to maintain its identity, high quality of life, and access to a healthy lifestyle for current and future residents, by embracing resiliency and sustainability in future decision making. Efforts will be made to ensure resiliency through the county's ability to react, adapt, and thrive in the face of environmental, social, and economic changes. Healthy and vibrant communities are those that are prepared and have the capacity to evolve.

Washington County will support the development of a community that is equipped to respond to change with diverse solutions and redundant systems by enhancing social capital and equity through the sharing of risks and opportunities. The ability to mitigate the effects of these changes and disruptions over a long period of time will protect Washington County's regional vitality for future generations by preserving the capacity to maintain a sustainable future. In January 2025, Washington County issued a request for proposals to initiate a Climate Change Plan. The climate action plan will identify: 1. A clear vision for the county's role in climate action. 2. Practical, impactful, and clear climate adaptation and mitigation goals and strategies for both county operations and the community at large. This will be considered in the Annual Action Plans in the 5 Year Consolidated Plan once completed.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

Washington County will allocate and invest the limited resources of the CDBG and HOME programs throughout Washington County whenever possible. This flexibility allows Washington County to address areas of need throughout Washington County if the project meets a priority need, is eligible under either the CDBG or HOME programs, funding is available and other resources have been identified. To determine the priority given to each need category, Washington County CDA consulted with community stakeholders, representatives of cities/townships, the CDBG Citizen Advisory Committee, Washington County CDA Board of Commissioners and the Washington County Board of Commissioners. Washington County CDA staff worked through an exercise of prioritizing critical needs with these groups. These needs ultimately became the high and low priorities of the Consolidated Plan. All projects and/or programs that receive a “high” ranking and are also economically feasible and eligible for HUD funding can be funded with CDBG and/or HOME funds.

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

### Geographic Area

Table 28 - Geographic Priority Areas

1	Area Name:	Washington County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for this area are Washington County boundaries. It spans the whole county.
	Include specific housing and commercial characteristics of this target area.	These details are shared in NA and MA sections of the plan since this covers the whole county.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	We do not declare a specific neighborhood or target area.
	Identify the needs in this target area.	The needs listed are the priority needs of this plan.
	What are the opportunities for improvement in this target area?	If goals are met, the opportunities will be the priority needs being met.
	Are there barriers to improvement in this target area?	There is always a need for more funding to do more projects.

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Washington County is in the eastern portion of the Minneapolis-St. Paul Metropolitan area and is the fifth most populous county in the metropolitan area. The 2023 American Community Survey has Washington County's population in 2023 to be 278,936 and with 96,467 total households. Washington County grew 5% over the past five years and ranked fifth highest for growth in Minnesota. Washington County CDA will allocate and invest the limited resources of the CDBG and HOME program throughout Washington County whenever possible. While certain census tracts in Washington County have a concentration of households experiencing housing cost burdens and two census tracts have a concentration of low-income households, the total number of households in these census tracts is quite low. Due to the relatively small populations impacted by these concentrations, no geographic targeting is needed. This flexibility allows Washington County to address areas of need throughout the county if the project meets a priority need, is eligible under either the CDBG and HOME program, funding is available and other resources have been identified.



Washington County  
Minnesota

Washington County

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

### Priority Needs

Table 29 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Washington County
	<b>Associated Goals</b>	Creating and Preserving Affordable Housing Program Administration
	<b>Description</b>	Increase and maintain supply of affordable owner-occupied and rental units affordable to households with incomes at or below 80% Area Median Income through the construction of new units and rehabilitation. Housing Serving Special Populations.
	<b>Basis for Relative Priority</b>	Affordable home ownership and rental activities are considered a high priority due to the high home values and high rents, as noted in MA-15. Affordable housing is the highest priority.
2	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Washington County
	<b>Associated Goals</b>	Homelessness Prevention Program Administration
	<b>Description</b>	Promoting accessibility to public services.
	<b>Basis for Relative Priority</b>	The need to prevent homelessness and provide crisis assistance to persons experiencing homelessness is necessary to stabilize these families and communities, as indicated in MA-30.
<b>3</b>	<b>Priority Need Name</b>	Public Improvements and Facilities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Washington County
	<b>Associated Goals</b>	Public Improvements and Facilities
	<b>Description</b>	Provide funding for public improvements to improve aging infrastructure, reduce vacant lots, reduce blight, and spur revitalization. Other activities include food shelves, youth centers, centers for disabled or ADA improvements to public facilities.
	<b>Basis for Relative Priority</b>	Maintenance, repair and new infrastructure is necessary for the health of any community.
4	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Washington County
	<b>Associated Goals</b>	Program Administration
	<b>Description</b>	Support all of the goals and strategies with funding for planning and effective administration



<b>Basis for Relative Priority</b>	Support and administration for other priorities.
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### **Narrative (Optional)**

The Washington County CDA met with several stakeholder groups including Washington County CDA Board and the CDBG Citizen Advisory Committee. CDA staff also surveyed the Non profits, service providers, Developers, Housing Collaborative, the Homelessness Prevention committee, and cities and townships. Based on the market analysis and public input four priority needs were identified. Three of those priority needs are considered high priority as it relates to CDBG and HOME funds. Projects will only be considered for funding if they meet one of these priorities.

The Needs Assessment and Market Analysis, along with qualitative data collected through surveys, forums and meetings, highlight Washington County's clear and detailed need for investment in affordable housing, appropriate assistance for the homeless, new and increased access to services and housing for special populations, and public facilities and public improvements.

Activities to be funded within the overarching priority needs include:

Affordable Rental Housing, Homeownership Assistance, Food Shelf, Youth Centers, Mental Health Care Facilities, Senior Centers, Emergency Homeless Shelters, Housing for Persons with Developmental Disabilities, Homelessness Prevention Services, Transitional Housing Facilities, Centers for the Disabled, Housing for Persons with Mental Health Disabilities, Energy Efficiency & Sustainability Improvements, Housing Accessibility Improvements, Permanent Housing for Homeless, Rental Housing Rehabilitation, Facilities for Abused & Neglected Children, Water/Sewer Improvements, Cleanup of Contaminated Sites, Lighting Improvements, Sidewalk Improvements, Owner-Occupied Housing Rehabilitation, Street Improvements, Accessibility/ADA improvements to public facilities, Fair Housing Outreach & Testing, Child Care Centers, New or Renovated Playgrounds, Park & Recreational Facilities, Flood & Drainage Improvements , Code Enforcement Activities, and Educational Facilities

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

### Influence of Market Conditions

#### Washington County

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Severe cost burden among renter households in a market with modest rents is the greatest predictor of the need for a TBRA program. Due to the high rents in Washington County, a TBRA program would not adequately or efficiently reduce rental cost burdens.
TBRA for Non-Homeless Special Needs	The high level of cost burden among non-homeless special needs populations and waiting lists at existing apartments are the best indicators for the need of targeted TBRA programs. Washington County CDA operates other rental assistance programs for special populations.
New Unit Production	Low vacancy rates, high rents, and high housing cost burden rates are indicators of the need for additional affordable housing. These indicators are all present in Washington County.
Rehabilitation	Older housing, prevalence of housing problems and high cost burdens demonstrate the need for rehabilitation programs. These conditions are present in Washington County.
Acquisition, including preservation	The number of tax delinquent and foreclosed properties are strong indicators for the need to acquire properties for redevelopment or preservation. These conditions are not prevalent in Washington County.

Table 39 – Influence of Market Conditions

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

### Introduction

Washington County expects to receive CDBG and HOME funds, available from HUD, during the five-year period of this Consolidated Plan. These two grant programs combined will bring the ability to support affordable housing, homeless, and community development programs and projects. These anticipated resource projections are made for Program Year 2025 and the remaining four years of the Consolidated Plan. The projected funding is based on recent funding history. Additional information will be identified within the Annual Action Plan as well as supplemental information will be provided regarding the annual allocation of resources.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$252,282	\$0	\$0	\$252,282	\$1,009,128	Prior Year Resources is a result of Program Income. Program Income must be used first.
Section 8	public - federal	Housing	\$2,662,800	\$0	\$0	\$2,662,800	\$10,651,200	Tenant based rental assistance to very low- and low-income households
Low Income Housing Tax Credits	public - federal	New construction or preservation of rental units affordable to households at or below 60% AMI	\$681,974	\$0	\$0	\$681,974	\$2,728,000	

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$697,198	\$100,000	0	\$797,198	\$3,188,792	Expected Amount is based off past 5-year history. Prior Year Resources is a result of Program Income. Program Income must be used first. Program Income is what is anticipated in year 1.
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**Table 30 - Anticipated Resources**

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

Washington County expects to receive CDBG and HOME funds, available from HUD, during the five-year period of this Consolidated Plan. These two grant programs combined will bring the ability to support affordable housing, homeless, and community development programs and projects. These anticipated resource projections are made for Program Year 2025 and the remaining four years of the Consolidated Plan. The projected funding is based on recent funding history. Additional information will be identified within the Annual Action Plan as well as supplemental information will be provided regarding the annual allocation of resources.

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

The CDBG and HOME funds received by Washington County are limited resources. The Washington County CDA ensures these funds are maximized by giving priority to projects with financing plans which include other public and private resources. The match requirements for HOME funds are typically met through non-profit foundation grants and below market rate gap financing loans or grants from Minnesota Housing Finance Agency, Washington County CDA, Metropolitan Council, and Federal Home Loan Bank.

**Discussion**

Washington County and Washington County CDA have a long and successful track record of utilizing public land for the development of housing to address the continuum of need identified in this Consolidated Plan.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WASHINGTON COUNTY	Government	Economic Development Planning public services	Jurisdiction
Washington County Community Development Agency	Government	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Twin Cities Habitat for Humanity	Non-profit organizations	Ownership	
TWO RIVERS COMMUNITY LAND TRUST	Non-profit organizations	Ownership	
ACCESSIBLE SPACE INC. (ASI)	Subrecipient	Rental	Region
Rise Housing Services, Inc	Subrecipient	public facilities	Region
Community Action Partnership of Ramsey and Washington Counties	CHDO	Rental	Jurisdiction
The Connect Center	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Municipalities in Washington County	Government	Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
Canvas Health, Inc.	Non-profit organizations	Homelessness Non-homeless special needs	Region

**Table 31 - Institutional Delivery Structure**

#### **Assess of Strengths and Gaps in the Institutional Delivery System**

In 2014 Washington County and Washington County CDA assessed its administrative delivery of the CDBG and HOME programs. Washington County determined that there were certain benefits to engaging the Washington County CDA to administer these programs on Washington County's behalf. This determination was made based on consumer perspective, administrative efficiencies, and organizational capacity. There exists a gap in qualified Community Housing Development Organizations (CHDO) in Washington County. In 2017, the CDA certified the Community Action Partnership of Ramsey and Washington Counties as a CHDO and continues to recertify them annually. The Washington County CDA will need to identify more area CHDOs and work to engage them in activities within the county.

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

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

**Table 32 - Homeless Prevention Services Summary**

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

The strength of Washington County's service delivery system to homeless persons and special needs populations is the result of effective collaboration between homeless service providers, mainstream service providers, citizens and stakeholders. Heading Home Washington is a community collaborative which allows connections between providers to meet the needs of these populations. The collaborative meets on a regular basis with the purpose of sharing resources, building strong relationships among providers and looking at gaps in the system. When a gap is recognized, the collaborative strategizes ways to address the need. An example of when this happened was when it was recognized Washington County had a growing homeless youth population. Members of the collaborative came together to address the need by applying for and receiving funding for outreach, case management and rental assistance dollars to serve youth.

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

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

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

The Washington County CDA will provide support and encourage development of affordable housing, homelessness prevention services and housing and services for special populations. CDBG and HOME funds will assist in order to address the high priority needs.



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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creating and Preserving Affordable Housing	2025	2029	Affordable Housing	Washington County	Affordable Housing	CDBG: \$2,088,792	Rental units constructed: 50 Household Housing Unit  Rental units rehabilitated: 100 Household Housing Unit  Homeowner Housing Added: 12 Household Housing Unit  Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Homelessness Prevention	2025	2029	Homeless	Washington County	Public Services	CDBG: \$600,000	Homelessness Prevention: 2200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Improvements and Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Washington County	Public Improvements and Facilities	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 700 Households Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 3 Beds
4	Program Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Program Administration	Washington County	Affordable Housing Public Services Program Administration	CDBG: \$797,198	Other: 1 Other

Table 33 – Goals Summary

Goal Descriptions

1	Goal Name	Creating and Preserving Affordable Housing
	Goal Description	Improve housing opportunities by creating and preserving affordable rental and owner-occupied housing. This includes housing for special needs populations such as domestic violence, disabled, veterans, elderly or frail.
2	Goal Name	Homelessness Prevention
	Goal Description	Assist individuals and families with stabilized housing after experiencing a housing crisis or homelessness by providing client-appropriate crisis assistance and supportive service solutions.
3	Goal Name	Public Improvements and Facilities
	Goal Description	Strengthen neighborhoods and communities by investing in critical infrastructure improvements.
4	Goal Name	Program Administration
	Goal Description	Support all of the goals and strategies with funding for planning and effective administration

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Performance goals are projected for the use of the CDBG and HOME funding for the Consolidated Plan five-year period. The Washington County CDA estimates that 62 owner occupied homes will be built, acquired or rehabilitated over the course of this five-year plan. Washington County CDA also estimates 150 rental units will be built or rehabilitated. It is estimated over the next five years 3,100 persons will be assisted through public infrastructure improvements, programs and services supporting by CDBG and HOME programs.

**SP-50 Public Housing Accessibility and Involvement**

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

Not applicable.

**Activities to Increase Resident Involvements**

Resident involvement in policy and decision making is very important in Washington County. Each type of rental property has a resident council to plan social and philanthropic activities. There are two Resident Advisory Boards with representation by Public Housing residents and Housing Choice Voucher participants. The Resident Advisory Boards participate in policy and decision making related to those programs. The Resident Advisory Board also recommends a resident or participant to be involved at higher level policy making with a commissioner seat on the Washington County CDA Board and the CDBG Citizen Advisory Committee.

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

No.

**Plan to remove the ‘troubled’ designation**

Not Applicable.

**SP-55 Barriers to affordable housing**

Some jurisdictions in Washington County have large lot requirements that drive up housing costs. Zoning ordinances and land use plans restrict where multi-family development can occur, if at all, within each municipality. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it. A little less than half of Washington County is served by the existing system, and extension of the service area is expected to be limited in the future. Since much of Washington County is rural and not on the regional water and sewer system, this places a premium on land that is within the existing system and closer to the central cities. The high demand for single family housing and strong projected future growth in Washington County make land costs quite high –land prices are frequently cited by developers as the greatest challenge to the production of affordable housing development in the County. In fact, two of the three zip codes in the 11-county metropolitan area designated by HUD as a Difficult to Develop Area (DDA) due to land costs are located in Washington County. The 2022 Comprehensive Housing Needs Assessment points out that land prices have risen significantly in the past few years due to high commodity prices. It also analyzed the lot supply and found that as of 2022 there was not an adequate lot supply to meet future 3-5-year demand which makes demand for finished lots more intense.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The Washington County CDA has a few strategies to address these barriers. The first is to encourage the development and preservation of affordable rental housing through the provision of technical and financial assistance. Most of the affordable housing stock is a result of this assistance. The second is to provide housing counseling services which focus on a household’s budget and needs to discuss affordable mortgage products, smart borrowing, and on-going home ownership costs. The CDA has a homeownership program and makes referrals to other agency programs offering down payment assistance. In 2024, the CDA launched a First-Generation Homebuyer Grant Program to assist people who are the first in their families to purchase a home. The program will provide \$5,000 in grants to first-generation homebuyers who participate in a partner program and purchase a home in Washington County, Minnesota. The third is to assist with the cost of replacing and repairing septic systems through a Subsurface Sewage Treatment System loan and grant programs. The CDA also has a Home Improvement Loan Program to assist homeowners with necessary repairs to their home and is a lender for MN Housing’s Rehabilitation and Emergency Loan programs.

## **SP-60 Homelessness Strategy**

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

Providers in Washington County have developed outreach plans to special populations. The following outreach efforts have been developed in Washington County:

- St. Croix Family Resource Center opened 2 youth drop-in centers in the last two years, one in Stillwater and one in Cottage Grove.
- Streetworks has continued to provide youth outreach part-time through their CoC funded programs
- Washington County continues to administer a PATH program to conduct outreach to homeless households with mental health issues and hired additional staff dedicated to homeless outreach
- St. Andrew's Lutheran Church Community Resource Center operates as a drop-in center for homeless with onsite case management staff and resources
- Washington County Community Services developed a Crisis Response Unit (CRU) with 10 social work staff who work closely with County Police and Sheriff's Departments and provide 24-hour availability to those in need of crisis services. Police and Sheriff Departments assist after-hours providers to place homeless families into hotels and make the proper referral to ensure rapid follow-up with the household the next morning.
- The CoC has adopted discharge policies for foster care, health care, mental health and corrections to ensure homeless households identified before leaving institutions are not discharged into homelessness.

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

Washington County CDA maximizes its CDBG public services cap for crisis assistance to families at risk for homelessness or currently homeless. Support services provide approximately 500 households annually with stabilizing assistance. The program provides direct financial resources including emergency shelter, rent deposit, and rent payment assistance.

To address the needs of homeless persons and most efficiently utilize the resources, the Coordinated Entry system is used. The system has been designed to meet the specific needs of Washington County in coordination with SMAC and the state to assure consistency across counties statewide. Washington County has a number of trained assessors at nearly all locations who serve as points of contact to those experiencing homelessness. An initial assessment is conducted to determine if the person or family can be diverted from homelessness with connections to resources. If it is determined housing is needed, a full assessment is conducted to determine the type of housing needed: shelter, rapid rehousing, transitional housing or permanent supportive housing.

Coordinated Entry uses a tested assessment form to determine the level of need; assuring people are receiving the appropriate services to meet their housing needs. Once assessed, the homeless person will be referred to the following options:

- **Prevention/Diversion:** State and private funding provide a number of prevention and diversion programs for homeless households including direct financial assistance, support services, housing search assistance and other options to resolve housing emergencies. Washington County's Emergency Assistance Program and Washington County's CDBG and HOME ARP public services program also provide prevention/diversion services. Solid Ground is also utilizing HOME ARP for homeless families to be housed.
- **Shelter:**
  - Washington County hotel/motel shelter for up to 23 beds.
  - St. Andrews Church operates a congregate shelter for up to 7 families at a location in Hugo.
  - Tubman Shelter for households experiencing domestic violence (located in Ramsey County but has designated beds for Washington County residents)
  - Washington County is constructing a 20+ unit adult shelter in Washington County
- **Rapid Rehousing (RRH):** Short term assistance to move people into permanent housing. Short term supportive services may be available to assist with stability and prevent people becoming homeless again.
- **Transitional Housing:** Washington County has a limited number of transitional housing units for families and singles who need more support and assistance than can be provided through a rapid rehousing model.
- **Permanent Supportive Housing:** Provides ongoing support financial and supportive services.

To address homelessness for individuals and families, federal, state and private funding will continue to be solicited to support the development of permanent and permanent supportive 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.**

#### Veterans

Washington County has two main programs to serve veterans including 1) Washington County Community Services which includes the Veterans Service Office and Housing Unit and 2) Minnesota Assistance Council for Veterans.

Washington County Community Services provides primary access to veterans for mainstream resources and veterans benefits. Emergency shelter through hotel/motel vouchers is also provided as needed.



Homeless or near homeless veterans are also referred to the Minnesota Assistance Council for Veterans (MACV) which serves homeless veterans with other needs. MACV is a statewide non-profit organization which focuses on housing, employment, and legal assistance for veterans and their families. They have been operating within Washington County for 25 years and have established strong partnerships and linkages within the community. MACV has a variety of programs and grants that support their mission, including grants from the Veterans Administration (VA) such as Supportive Services for Veteran Families (SSVF) that provides both Prevention and Rapid Re-housing of homeless veterans into Washington County communities. MACV also provides transitional housing options for homeless veterans, operating sites that offer scattered site and residential housing options, including a transitional home for women veterans. MACV's Department of Labor grant, Homeless Veterans Reintegration Program (HVRP), assists homeless veterans in becoming employed. MACV also coordinates the metro-wide homeless veteran annual StandDown event, which serves over 900 veterans within a two-day period. MACV leverages other State, Veteran Service Organization, and Foundation grants to provide direct assistance to homeless and at-risk veterans to insure housing stability.

MACV has a very close relationship with VA Hospital and Homeless Program in Minneapolis which covers Washington County, as well as with the Washington County Veteran Service Office. MACV works closely with the VA Homeless Program to fill gaps in services for veterans receiving HUD-VASH vouchers (such as security deposits, utility assistance, moving costs, etc.) and to connect homeless veterans to VA services. MACV maintains and cultivates a collaborative effort with the other homeless service providers in the community, and local government agencies, by serving on the CoC and FHPAP committees.

#### Unaccompanied Youth

The following homeless youth activities will be conducted in Washington County:

- YMCA operates a rapid rehousing program for youth.
- St. Croix Family Resource Center provides drop-in center resources to youth.

#### Families with children

Washington County's mainstream homeless services collaborate closely with non-homeless services to provide the resources needed for families to prevent homelessness or shorten the length of homelessness. They include:

- Provide prevention funding through the Family Homeless Prevention and Assistance Program (FHPAP), County Emergency Assistance, Federal Emergency Management Agency, and faith-based programs, and private sources.
- Prepare households with skills and resources to maintain housing stability upon exit, connect to employment service, benefits, life skills training, and other community supports systems.

#### Chronically homeless

Heading Home Washington is the primary entity which oversees the response to chronic homelessness. Heading Home Washington (HHW) has membership from non-profits, local government, homeless advocate organizations, formerly homeless persons and citizens. HHW is a member of SMAC and

provides the local voice to the planning and implementation of services, discusses the needs and strategies for chronically homeless citizens, and oversees use of Continuum of Care funding.

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

With regard to shortening the period of homelessness for all households, in order to evaluate success of programs in moving persons from transitional and emergency shelter to permanent housing, we need to have a data system that reliably collects and reports data. HHW currently measures how long it takes from a household's FHPAP "date of contact" to the date the household obtains housing. Information is also pulled from the Homeless Management Information System (HMIS) able to track the number of days in emergency shelter. This data is shared regularly at HHW and SMAC meetings so providers can evaluate their own programs and make improvements.

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

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

When CDBG or HOME funds are used for housing rehabilitation (such as the Washington County Home Improvement Loan Program) with existing housing units, the units will be evaluated for lead. Mitigation strategies will be implemented as needed. Similarly, the CDA conducts regular inspections of Public Housing units and units where Housing Choice Vouchers are utilized. Potential lead hazards are assessed and mitigated appropriately. These actions will be pursued to evaluate and reduce lead-based paint hazards in Washington County's housing stock.

The program requires lead-certified contractors to adhere to lead-safe practices on all projects that will disturb lead paint, and lead testing is conducted on all homes built prior to 1978 where paint will be disturbed in excess of program guidelines.

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

Given the fair percentage of housing built in Washington County before 1980, these efforts are designed to address lead-based paint issues in all homebuyer and rehabilitation assistance by Washington County. Federal law that requires that individuals receive certain information ("Renovate Right") before renovating six square feet or more of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects in housing, child care facilities and schools built before 1978.

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

Renovate Right brochures were sent to all program participants to ensure that all contractors follow three simple procedures:

- Contain the work area.
- Minimize dust.
- Clean up thoroughly.

Additionally, all tenants residing in properties built prior to 1978 receive information related to the presence of lead-based paint in their homes. The Lead Based Paint Disclosure form indicates whether lead hazards have been identified in the unit and ensures renters receive copies of reports documenting such hazards. All households in pre-1978 units receive the booklet Protect Your Family From Lead In Your Home instructing them on how to identify and control lead hazards in their home.

All housing units undergoing emergency repairs or rehabilitation that were built prior to 1978 will have a lead inspection/risk assessment before any physical work begins on the unit. If lead is present, the owner/tenant will be temporarily relocated while lead-related work is completed.

Washington County follows these guidelines and will continue to do so. Staff will also participate in periodic lead trainings and webinars.

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

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

Washington County Community Services provides a wide range of services that aim to help families at risk of falling into poverty (as defined by the Federal Poverty Guidelines) to maintain self-sufficiency and to assist those in poverty to move toward self-sufficiency. These services include the Minnesota Family Investment Program (Minnesota's welfare program under TANF); the Diversionary Work Program which provides short term financial assistance and services for rapid workforce attachment for those at risk of going on welfare; and Family Stabilization Services which provides case managers to assist families with serious barriers to employment in identifying services, supports, education, and accommodations needed to reduce or overcome barriers.

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

The Washington County CDA administers the Housing Choice Voucher Family Self Sufficiency Program (FSS). In 2024 the Washington County CDA program had 12 participants with one projected to graduate from the program in 2025. The Family Self-Sufficiency (FSS) program enables families assisted through the Housing Choice Voucher (HCV) program and Public Housing (PH) residents to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. Under the FSS program, low- income families are provided opportunities for education, job training, counseling and other forms of social service assistance, while living in assisted housing, so they can obtain skills necessary to achieve self-sufficiency. This would include encouragement to participate in homeownership where appropriate.

Washington County also provides Child Care Assistance, Medical Assistance (Medicaid), Food Support (SNAP), crisis assistance for certain one-time expenses that threaten a family's security and several other programs and services. Partnerships have been established with all major community agencies providing complementary services, many of which are provided on site.

Over the past two years Washington County has particularly focused time and effort in working with our local community action program, the lead anti-poverty agency, to strengthen its operations and effectiveness.

Washington County works closely with the Minnesota Department of Human Services in state planning and intervention efforts related to reducing family poverty. One is an anti-racism initiative intended to promote diversity in our operations and to improve cultural competency in service delivery. Another is our disparities in outcomes initiative which specifically focuses on

increasing success rates in helping poor families from racial and ethnic minorities achieve self-sufficiency. Finally, an integrated services project within our Workforce Center seeks to improve services and outcomes by enhancing communications and strengthening collaboration within Washington County and the larger service community. A central goal of this project is to reduce housing instability, which is a significant contributing factor to persistent poverty for some families. A unique aspect of the service within this project is its ability to aid families who move to other counties, i.e. the service follows families in the new county. The purpose of this is to sustain progress which is often lost in moving and to facilitate rapid establishment of necessary supports in the new county to help families continue and, ultimately, succeed in their efforts toward self-sufficiency.

## SP-80 Monitoring - 91.230

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

Monitoring of CDBG and HOME projects is done on a continuous basis. The process for monitoring depends upon the type of project funded. The CDA requires all projects to provide a file that contains documented proof of program requirements. Desk reviews are performed to ensure that the program requirements have been met. When awarded CDBG or HOME funds, the sub-recipient is required to provide all necessary backup documentation before funds are reimbursed. This provides a timely and reliable way to monitor compliance with the program's policy and other federal requirements. The risk assessment uses criteria like HUD's risk assessment criteria. The Washington County CDA is responsible for ensuring that the management and use of federal funds are in accordance with regulatory requirements. Here are the main goals of monitoring:

- To ensure production and accountability with contract goals
- To ensure compliance with federal requirements
- To evaluate organizational and project performance
- To provide technical assistance to improve programs
- To ensure fair housing compliance
- To ensure Section 3 and Women and Minority Owned Business outreach
- Prevailing Wage Compliance
- Procurement Standards
- Assist with Comprehensive Plans

Washington County CDA's monitoring guide includes separate forms and procedures for monitoring projects completed by non-profit agencies, local governments, and Community Housing Development Organizations (CHDO). In addition to project monitoring, Washington County CDA uses monitoring guides to evaluate certain aspects of its CDBG and HOME program management. Washington County CDA, in July 2020, contracted Affordable Housing Connections, Inc. (AHC) to do rental monitoring for HOME funds. AHC is a service provider who is well versed in HOME and does HOME monitoring for several jurisdictions across the Twin Cities Metro. Many rental developments are familiar with AHC's reporting requirements.

*Desk Reviews* Each contract for CDBG and HOME funds includes a Description of Project section that outlines the project expectations for services and outlines the reporting requirements for that particular entity. Washington County CDA is responsible for monitoring the receipt of the required information and project status over the entire term of each contract. Among the various reporting requirements outlined in the contracts, and for which documentation must be provided, are the following: *Project Budget, Beneficiary Form, Written Narratives, Documentation of Expenses, and Annual Audit Report*

*Tracking System.* The Washington County CDA has an established tracking system that is used to compile and document some of the information that is required in contracts. Specifically, staff updates the tracking system with information from Requests for Reimbursement, Beneficiary Form, and the items that are submitted in accordance with contract requirements.

*Monitoring Approach* The purpose of the monitoring approach is to establish policies and procedures as guidance for monitoring all projects supported by federal funds. The Washington County CDA views monitoring as an on-going process that involves continuous communication and evaluation of projects. This process involves teleconferences, written communication, analysis of reports, technical assistance, and periodic meetings.

*On-Site Monitoring Visits* Washington County CDA conducts on-site monitoring visits of those agencies that have been funded with CDBG and HOME funds. The procedures for conducting these visits are intended to structure the visits, provide consistency, and facilitate effective use of resources. Depending on the type of organization with which a funding agreement is executed, the specifics of the visit will vary. Those differences are highlighted wherever possible.

*Responsibilities* Below is an overview of the responsibilities of Washington County CDA staff during the monitoring process:

- *Pre-Visit Preparation*
- *Entrance Conference*
- *On-Site Review*
- *Exit Conference*
- *Post Visit Procedures*
- *Monitoring Files*

The CDA participates in the Fair Housing Implementation Council (FHIC). Together the FHIC does a Regional Analysis of Impediments. This document guides us in implementing fair housing compliance and regulations to our policies and procedures. This filters down to our subrecipients for ensuring fair housing requirements and guidelines.



## Expected Resources

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

#### Introduction

Washington County expects to receive CDBG and HOME funds, available from HUD, during the five-year period of this Consolidated Plan. These two grant programs combined will bring the ability to support affordable housing, homeless, and community development programs and projects. These anticipated resource projections are made for Program Year 2025 and the remaining four years of the Consolidated Plan. The projected funding is based on recent funding history. Additional information will be identified within the Annual Action Plan as well as supplemental information will be provided regarding the annual allocation of resources.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$252,282	\$0	\$0	\$252,282	\$1,009,128	Prior Year Resources is a result of Program Income. Program Income must be used first.
Section 8	public - federal	Housing	\$2,662,800	\$0	\$0	\$2,662,800	\$10,651,200	Tenant based rental assistance to very low- and low-income households

Low Income Housing Tax Credits	public-federal	New construction or preservation of rental units affordable to households at or below 60% AMI	\$681,974	\$0	\$0	\$681,974	\$2,728,000	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$697,198	\$100,000	0	\$797,198	\$ 3,188,792	Expected Amount is based off past 5-year history. Prior Year Resources is a result of Program Income. Program Income must be used first. Program Income is what is anticipated in year 1.

**Table 34 - Expected Resources – Priority Table**

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

Washington County expects to receive CDBG and HOME funds, available from HUD, during the five-year period of this Consolidated Plan. These two grant programs combined will bring the ability to support affordable housing, homeless, and community development programs and projects. These anticipated resource projections are made for Program Year 2025 and the remaining four years of the Consolidated Plan. The projected funding is based on recent funding history. Additional information will be identified within the Annual Action Plan as well as supplemental information will be provided regarding the annual allocation of resources.

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

The CDBG and HOME funds received by Washington County are limited resources. The Washington County CDA ensures these funds are maximized by giving priority to projects with financing plans which include other public and private resources. The match requirements for HOME funds are typically met through non-profit foundation grants and below market rate gap financing loans or grants from Minnesota Housing Finance Agency, Washington County CDA, Metropolitan Council, and Federal Home Loan Bank.

**Discussion**

Washington County and Washington County CDA have a long and successful track record of utilizing public land for the development of housing to address the continuum of need identified in this Consolidated Plan.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creating and Preserving Affordable Housing	2025	2029	Affordable Housing	Washington County	Affordable Housing	CDBG: \$473,178.70	Homeowner Housing Added: 6 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Homelessness Prevention	2025	2029	Homeless	Washington County	Public Services	CDBG: \$119,579.70	Homelessness Prevention: 540 Persons Assisted
3	Public Improvements and Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Washington County	Public Improvements and Facilities	CDBG: \$45,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Program Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Program Administration	Washington County	Program Administration	CDBG: \$159,439.60	Other: 1 Other

Table 35 – Goals Summary

## Goal Descriptions

1	Goal Name	Creating and Preserving Affordable Housing
	Goal Description	Two Rivers Community Land Trust will acquire and rehabilitate 6 homes to then be resold to income-eligible homebuyers in Washington County adding 6 affordable homes to the housing stock. The Home Improvement Loan Program will assist 10 homeowners to make necessary improvements to their homes.
2	Goal Name	Homelessness Prevention
	Goal Description	Washington County Community Services through their Homeless Outreach Services Team will assist 540 persons at risk of homelessness by providing intakes, resources, and direct assistance if applicable.

3	Goal Name	Public Improvements and Facilities
	Goal Description	Hammer and NER will improve two group home facilities serving persons with disabilities.
4	Goal Name	Program Administration
	Goal Description	Program Administration

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Besides administration, there are four projects in Washington County selected to receive CDBG and HOME funds in Program Year 2025. Washington County allocates up to 10% of HOME funds and 20% of CDBG funds for program administration and planning. Administrative funding for the CDBG program will also be used for Section 3, Prevailing Wage Compliance, and Fair Housing Activities. Washington County allocates its 15% public service set-aside to two projects: The Social Services Worker and Crisis Fund Assistance programs. Washington County also allocates funds to its Home Improvement Loan Program. The remaining projects were selected through a competitive process. Applications were evaluated based on program requirements, 2025-2029 Consolidated Plan priorities and goals, and project feasibility and readiness. The three projects in the 2025 Annual Action Plan help address and meet one of the high priorities identified in 2025-2029 Consolidated Plan. One of the projects will address the goal of creating and preserving affordable housing, one project will support public facility accessibility improvements and one project will address homelessness prevention.

#	Project Name
1	2025 Program Administration
2	2025 Two Rivers Community Land Trust
3	2025 Homelessness Prevention Services
4	Hammer and NER Group Homes
5	2025 Home Improvement Loan Program

Table 36 – Project Information

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

The CDA will continue to identify and partner with other organizations to address the needs of those most underserved. The highest weighted priorities from the 2025-2029 Consolidated Plan were Affordable Housing, Public Improvements, Public Facilities, and Homelessness Prevention.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	2025 Program Administration
	<b>Target Area</b>	Washington County
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$159,439.60
	<b>Description</b>	Washington County CDA will use CDBG funding for program administration. Administrative funds are capped at 20% of the CDBG funds. Washington County CDA will not exceed these administrative expense limits. The budget below is 20% of the grant \$135,446 and 20% of anticipated program income (\$20,000) for a total of \$155,446.20
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families will not directly benefit from this activity.
	<b>Location Description</b>	Washington County, Minnesota
	<b>Planned Activities</b>	Washington County CDA will use CDBG and HOME funding for program administration. Funding will include staff costs, fair housing activities, Davis Bacon compliance, monitoring, and efforts towards Section 3. A portion of the HOME program administration funds will be made to Dakota County CDA for their administration of the HOME Consortium.
2	<b>Project Name</b>	2025 Two Rivers Community Land Trust
	<b>Target Area</b>	Washington County
	<b>Goals Supported</b>	Creating and Preserving Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$114,178.70
	<b>Description</b>	Two Rivers will acquire 6 homes, make necessary improvements and then sell the homes to income eligible homebuyers.
	<b>Target Date</b>	6/30/2027



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two Rivers Community Land Trust will acquire and rehabilitate 10 single family homes scattered throughout Washington County. The homes will then be sold to income eligible homebuyers at or below 80% AMI.
	<b>Location Description</b>	Washington, County Minnesota
	<b>Planned Activities</b>	Two Rivers Community Land Trust will acquire 6 single family homes in Washington County. They will make necessary repairs and updates. Once completed, the homes will be sold to income eligible households below 80% AMI.
3	<b>Project Name</b>	2025 Homelessness Prevention Services
	<b>Target Area</b>	Washington County
	<b>Goals Supported</b>	Homelessness Prevention
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$119,579.70
	<b>Description</b>	Washington County proposes providing Crisis Assistance to households at risk for homelessness or experiencing homelessness. The Crisis Assistance fund provides damage deposits, first months rent, back rent assistance and emergency hotel stays in order to prevent homelessness. This is an activity that meets the needs of homeless households by providing affordable, decent housing. The public services dollars will also provide a social service worker staff position to assist individuals and families who are homeless or at risk of homelessness to find or retain permanent housing. The budget below is 15% of the allocation of \$101,584.65 and \$15,000 of anticipated program income.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Washington County proposes providing Crisis Assistance to 40 households at risk for homelessness or experiencing homelessness and it is estimated that 500 or more families will be assisted by the social worker by assisting individuals and families who are homeless or at risk of homelessness to find or retain permanent housing.
	<b>Location Description</b>	Washington County, Minnesota
	<b>Planned Activities</b>	Washington County proposes providing Crisis Assistance to households at risk for homelessness or experiencing homelessness. The Crisis Assistance fund provides for damage deposits, first month's rent, back rent assistance and emergency hotel stays in order to prevent homelessness. This is an activity that meets the needs of homeless households by providing affordable, decent housing. The public services dollars will also provide a social service worker staff position to assist individuals and families who are homeless or at risk of homelessness to find or retain permanent housing.
	<b>Project Name</b>	Hammer and NER Group Homes

4	<b>Target Area</b>	Washington County
	<b>Goals Supported</b>	Public Improvements and Facilities
	<b>Needs Addressed</b>	Public Improvements and Facilities
	<b>Funding</b>	CDBG: \$45,000.00
	<b>Description</b>	Hammer and NER will make necessary ADA improvements to two of their group homes that serve persons with disabilities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The improvements to the two group homes will serve 8 adults with developmental disabilities.
	<b>Location Description</b>	Oakdale, Minnesota
	<b>Planned Activities</b>	Hammer and NER requested CDBG funding to make capital improvements to two of their group homes in Oakdale, MN. The group homes serve adults with disabilities. The improvements include updating the bathroom and replacing the flooring to decrease fall risks and allow for walkers and wheelchairs to move about more freely, a bathroom remodel/expansion including a walk-in shower to allow residents to shower more safely. The second home improvements will be to install a door in the backyard allowing a second exit in case of an emergency and installation of an ADA compliant deck. Currently the backyard has a patio that poses a safety risk to residents with uneven terrain, especially those needing accessible space.
5	<b>Project Name</b>	2025 Home Improvement Loan Program
	<b>Target Area</b>	Washington County
	<b>Goals Supported</b>	Creating and Preserving Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$359,000.00

<b>Description</b>	Washington County CDA will administer the Home Improvement Loan Program on behalf of Washington County. The program provides loans that assist homeowners with interior and exterior home improvements. Homeowners may receive deferred loans up to \$24,500, with no interest and no monthly payments. The full amount of the loan is not due until the homeowner moves, transfers the title, or takes cash out on a refinance of the property. These loans are available to households at or below 80% AMI and may be used to finance projects to make homes safe and livable. Eligible improvements include energy efficiency or accessibility improvements, exterior painting, electrical, plumbing, structural problems, siding, windows, doors, sidewalks, lead stabilization, and septic improvements. The budget is \$294,000 allocation AND \$65,000 of anticipated program income for a total of \$359,000.
<b>Target Date</b>	6/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Washington County CDA will administer the Home Improvement Loan Program on behalf of Washington County. The program provides loans that assist homeowners with interior and exterior home improvements. Homeowners may receive deferred loans up to \$24,500, with no interest and no monthly payments. The full amount of the loan is not due until the homeowner moves, transfers the title, or takes cash out on a refinance of the property. These loans are available to households at or below 80% AMI and may be used to finance projects to make homes safe and livable. Eligible improvements include energy efficiency or accessibility improvements, exterior painting, electrical, plumbing, structural problems, siding, windows, doors, sidewalks, lead stabilization, and septic improvements. The program will serve up to 10-12 households with this funding.
<b>Location Description</b>	Washington County, Minnesota
<b>Planned Activities</b>	These loans are available to households at or below 80% AMI and may be used to finance projects to make homes safe and livable. Eligible improvements include energy efficiency or accessibility improvements, exterior painting, electrical, plumbing, structural problems, siding, windows, doors, sidewalks, lead stabilization, and septic improvements.

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

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

Washington County is in the eastern portion of the Minneapolis-St. Paul Metropolitan area and is the fifth most populous county in the metropolitan area. The 2023 American Community Survey has Washington County's population in 2023 to be 278,936 and with 96,467 total households. Washington County grew 5% over the past five years and ranked fifth highest for growth in Minnesota

Washington County CDA will allocate and invest the limited resources of the CDBG and HOME program throughout Washington County whenever possible. While certain census tracts in Washington County have a concentration of households experiencing housing cost burdens and two census tracts have a concentration of low-income households, the total number of households in these census tracts is quite low. Due to the relatively small populations impacted by these concentrations, no geographic targeting is needed. This flexibility allows Washington County to address areas of need throughout the county if the project meets a priority need, is eligible under either the CDBG and HOME program, funding is available and other resources have been identified

**General Allocation Priorities**

Washington County will allocate and invest the limited resources of the CDBG and HOME programs throughout the county whenever possible. This flexibility allows the county to address areas of need throughout the county as long as the project meets a priority need, is eligible under either the CDBG and HOME program, funding is available and other resources have been identified.

**Geographic Distribution**

Target Area	Percentage of Funds
Washington County	100

Table 37 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

There are no targeted geographies for funding. This flexibility allows Washington County to address areas of need throughout the county if the project meets a priority need, is eligible under either the CDBG and HOME program, funding is available and other resources have been identified.

**Discussion**

Washington County CDA will allocate and invest the limited resources of the CDBG and HOME program throughout Washington County. Program Year 2025 funds will assist certain site-specific projects once location is identified.

AP-55 Affordable Housing

Introduction

The 2025 projects will support affordable housing for general populations as well as targeted populations. In 2025, Washington County will continue to focus its CDBG and HOME funding towards the development and/or preservation of affordable housing. The affordable housing will be for owner occupied housing repairs and rehabilitation. HOME funds will support the acquisition of existing units for rehabilitation.

Affordable Housing Goals

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	16
Special-Needs	0
Total	0

Table 46 – One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	6
Total	0

Table 47 – One Year Goals for Affordable Housing by Support Type

Discussion

Affordable housing is the highest priority in Washington County. Program Year 2025 goals include acquisition and/or rehabilitation of 16 affordable owner-occupied units. Two Rivers Community Land Trust will acquire six existing homes for rehabilitation and resale using CDBG and HOME funds. The Home Improvement Loan Program will assist 10 households with CDBG funds.

AP-60 Public Housing

Introduction

Washington County has a total of 49 public housing units, of which all are administered by the Washington County Community Development Agency (CDA). Forty of the 49 public housing units are located in the four-story Whispering Pines Apartment building in Forest Lake, owned by the CDA. Nine privately owned Mixed-Finance units are located in two separate townhome complexes in Woodbury. Whispering Pines was substantially rehabilitated in 2012, mechanical updates were done in 2016, windows were replaced in 2019, and common areas were updated in 2022. The CDA has made use of external funding available for these updates, and as a result, Whispering Pines is in sound physical condition.

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

The CDA intends to reposition the 40 public housing units at Whispering Pines in the next two to three years. This will provide greater financial feasibility for ongoing capital maintenance needs at this development. The Agency’s capital improvement plan identifies future needs and cost estimates on a replacement reserve schedule to ensure a good living environment for the residents. Repositioning will maintain affordability at the current level for income-qualifying residents.

As a result of the CDA repositioning its scattered-site public housing units in 2020, there are 58 public housing units available for development under its Faircloth authority. The CDA has engaged an external non-profit development entity to utilize this Faircloth authority in a Mixed-Finance development which went under construction in 2024 to be leased up in 2025. The development is located in Cottage Grove, MN, and will utilize 36 Faircloth units to provide project-based rental assistance. These units will have rents affordable to households earning 30% of the Area Median Income (AMI). The development will provide an additional 16 units with rents affordable to households earning 60% of AMI.

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

Resident Advisory Board meetings for Whispering Pines and the Housing Choice Voucher (HCV) Program have resumed. This allows residents to provide feedback and input on the administration of both programs. A quarterly newsletter is also distributed to all HCV residents that provides information on educational opportunities, connection to CareerForce, Home Ownership education and counseling, and other community connections.

The Resident Advisory Board was expanded in 2021 to give residents the opportunity to participate and give feedback to the Agency. All public housing and HCV tenants were invited to apply for a position on the Board. There are currently 3 members on the Board including the Resident Commissioner. The Resident Advisory Board provides strategic direction by reviewing and assisting in the development of the Agency’s short- and long-term housing plans.

The Resident Commissioner serves on the Washington County CDA Board of Commissioners and is another potential way for a resident to become involved in management. This Board is made up of seven members and makes decisions regarding the Washington County CDA’s programs and funding. Actions of the Board are accountable to Washington County.

Homeownership is encouraged through the Washington County CDA’s Family Self Sufficiency Program (FSS) for Housing Choice Voucher participants. Currently, the Washington County CDA program has 12 participants between the Housing Choice Voucher program and the Public Housing program. One participant is set to successfully graduate the program in 2025. The Family Self-Sufficiency (FSS) program enables participants to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. Under the FSS program, low-income families are provided opportunities for education, job training, counseling, and other forms of social service assistance, while living in assisted housing, so they can obtain skills necessary to achieve self-sufficiency. This would include encouragement to participate in homeownership.

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

Not applicable.

**Discussion**

The CDA has applied to the U.S. Department of Housing and Urban Development (HUD) to utilize 36 units of its Faircloth authority through a Mixed-Finance development. Construction is anticipated began in the spring of 2024 and will completed in the spring of 2025. There were 105 units of Public Housing in the Agency’s portfolio in 2020. In December of that year, the Agency transitioned 56 scattered site units out of public housing to be used as affordable rental housing in exchange for 56 Housing Choice Vouchers. This resulted in a net increase of affordable housing available in the County, as the public housing units remained affordable, and the County gained 56 Housing Choice Vouchers. In total, the CDA has 58 public housing units available for development under its Faircloth authority.

The public housing units in Washington County are in good physical condition. The Washington County CDA provides on-going maintenance and capital improvements to ensure safety and quality in public housing. Washington County CDA values its residents and encourages their participation and involvement.

AP-65 Homeless and Other Special Needs Activities

Introduction

Washington County’s Heading Home Washington (HHW) acts as the local Continuum of Care committee for this part of the south metro region. Organizations within the Continuum provide a number of homeless services and resources. The prevention end of the Continuum is largely made up of Washington County’s Housing Unit and Emergency Assistance Unit, nonprofits and faith-based organizations.

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

The Continuum of Care Committee (CoC) uses the following approaches to reduce the length of time homeless and end long term homelessness.

- Outreach: Street outreach, teams that have developed partnerships with police, mental health crisis teams, and school liaisons to help identify households who have become homeless as early as possible.
- Coordinated Assessment: Through this program, SMAC has improved mapping of resources and our ability to accurately refer people to the right models. Assessments will be conducted within 10-14 days of shelter entry, referrals to housing projects vary dependent on the type of housing program needed and program turnover.
- Prevention/Diversion: State and private funding provide a number of prevention and diversion programs for homeless households including direct financial assistance, support services, housing search assistance and other options to resolve housing emergencies. Washington County’s Emergency Assistance Program and Washington County’s CDBG public services program also provide prevention/diversion services. In October 2023, Washington County began a contract with the United Way of the Greater Twin Cities to field all prevention/diversion requests and refer households to the appropriate community prevention provider. Doing so has simplified how households in need of prevention resources can get connected to a provider.

In November 2024 Washington County broke ground on a new and permanent homeless shelter for single adults to be constructed on the Washington County Government Center campus in Stillwater. The building is scheduled to open in November of 2025 and serve up to 34 individuals. In input from past focus groups with individuals with lived experience of homelessness helped to inform the design and some program elements of the project.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including addressing the emergency shelter and transitional housing needs of homeless persons

Washington County CDA maximizes its CDBG public services cap for crisis assistance to families at risk for homelessness or currently homeless. Support services provide approximately 500 households annually with stabilizing assistance. The program provides direct financial resources including emergency shelter, rent deposit and rent payment assistance.



To address the needs of homeless persons and most efficiently utilize the resources, a Coordinated Access system has been developed. The system has been designed to meet the specific needs of Washington County with coordination with SMAC and the state to assure consistency across counties state wide. Washington County has three points of access for people experiencing homelessness: Canvas Health for youth, St. Andrew’s Community Resource Center for families, and Washington County Community services for singles. An initial assessment is conducted to determine if the person or family can be diverted from homelessness with connections to resources. If it is determined housing is needed, a full assessment is conducted to determine the type of housing needed; shelter, rapid rehousing, transitional housing or permanent supportive housing.

The SMAC region has several shelter options if emergency shelter is needed. In Washington County, the shelter options include: Washington County hotel/motel shelter paid for by Washington County Community Services department (CDBG, Emergency Solutions Grant Emergency Assistance and American Rescue Plan Funds), St. Andrews Church hotel/motel shelter paid for by St. Andrews Church in Mahtomedi, Hugo Family Shelter (5 units for families) and Tubman Shelter for households experiencing domestic violence (located in Ramsey County but has designated beds for Washington County residents).

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including 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**

SMAC will provide Rapid Rehousing (RRH), primarily through State funding. All SMAC RRH projects are evaluated based on two measures: a) minimize the length of time homeless and b) limit repeat episodes of homelessness. SMAC promotes Housing First for all supportive housing, which helps to minimize barriers and delays to accessing housing.

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

There are four key institutional releases which Washington County is most concerned. They include aging out of foster care, discharges from mental health facilities, discharges from correctional facilities and discharges from hospitals. Protocol is in place in Washington County and in the state of Minnesota that no one is discharged from foster care without a stable home. Washington County has a discharge plan with all foster care youth at age 16 to assure that youth receive notice regarding their rights. They may stay in foster care until age 21 or choose to live independently and work with their case manager to identify and secure a permanent housing option. Discharge plans include housing and employment options.

Protocol is in place so that no one is discharged from a mental health facility without a stable home in which to live. Per state mandate, all persons committed to any of the state regional treatment facilities are assigned a mental health case manager

through the county of the person discharged. Discharge planning begins while the individual is committed and before the person is discharged. Housing remains a part of the treatment plan after discharge to ensure housing is maintained/sustained. The plans include case management services, housing, employment, medical and psychiatric treatment, and aid in the readjustment to the community. In addition, the CoC has received a special allocation of state-funded rental assistance resources designed to facilitate smooth and stable transitions from state psychiatric hospitals to community-based living.

On a statewide level, the current discharge policy reflects policy enacted by the Minnesota Department of Corrections with statutory authority granted by the MN Legislature. MN Department of Corrections (DOC) provides a case manager to offenders and discusses the role of a case manager. In situations where an individual has no placement options or would be homeless follow release, the case manager assists with identifying and connecting the client with appropriate resources. DOC Adult Offender Reentry Services and Programming provides reentry services to offenders in collaboration with case management services. This includes the Presidential Prisoner Reentry Initiative (PRI), transition fairs, administering offender housing contracts, providing referrals, and offering a pre-release class to offenders. DOC provides payment for adult halfway house and emergency housing placement for eligible offenders that are on supervised release and conditional release.

The CoC has been actively engaging representatives from local hospitals and health care providers in 10-year plans to end homelessness. Committees work with hospitals to plan services and referral processes to assist persons being discharged. Releasing medically fragile people who do not have housing is a growing problem. There are medical respite beds available in the metro area and the CoC continues to work with other providers to establish a program that will house persons being released from hospitals without housing to go to. They will be able to stay in this housing until their medical needs are met or permanent housing with needed services is found.

**Discussion**

Washington County’s Housing Collaborative acts as the local Continuum of Care committee for this part of the SMAC region. Organizations within the continuum provide several homeless services and resources. The “prevention” end of the Continuum is largely made up of Washington County’s Housing Unit and Emergency Assistance Unit, nonprofits and faith-based organizations.

Clients accessing assistance from public and private agencies enter the system through multiple doors. The Housing Collaborative, in conjunction with SMAC, is working to create a more coordinated assessment system for those that enter these multiple doors so that they can access appropriate resources quickly. Washington County is currently piloting a tool to help determine which households need prevention, which households need diversion assistance and which households need shelter.

## AP-75 Barriers to Affordable Housing

### Introduction

The most significant barriers to affordable housing in Washington County are high land values, rents, and home prices. Some jurisdictions in Washington County have large lot requirements that drive up housing costs; zoning ordinances and land use plans restrict where multi-family development can occur. Although there is no official growth boundary, the extent of the regional water and sewer lines effectively serves as one for affordable multi-family housing development. The financing tools available for affordable housing development place a high priority on development within the existing sewer and water system, which makes it very difficult to develop new affordable housing outside of it.

**Describe planned actions 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**

In order to offset the negative effects of large lot requirements, zoning restrictions, and availability of utilities and services, the Washington County CDA offers funds to developers of affordable housing. Assistance helps offset development costs related to these barriers. As property values continue to appreciate in Washington County, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations. Washington County and its partners will work to reduce the gap in resources by seeking out additional federal, state and private resources to support its affordable housing priorities.

### Discussion

Large lot requirements, zoning restrictions, and availability of utilities and services impact the cost of both owner-occupied and rental housing. Removing these barriers is a long-term plan involving many municipalities and partners. In 2025, efforts to remove these barriers to level the playing field for developers of affordable housing by providing financial assistance to overcome the costs associated with these land use policies and infrastructure policies.

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

### **Introduction**

There are a number of supporting actions that will be taken to overcome obstacles to meeting community needs, maintaining and preserving the existing affordable housing stock, reducing hazards in the home, reducing poverty, and coordinating services. To ensure that all people have equal access to the housing of their choice, Washington County and the Washington County CDA proactively comply with the Fair Housing Act and other civil rights laws. Washington County CDA participates in the Fair Housing Implementation Council (FHIC). The FHIC is a collaborative group representing the Twin Cities metropolitan area entitlement and other governmental agencies. The purpose of the FHIC is to facilitate and initiate implementation of affirmative activities having metro-wide significance identified in regional Analysis of impediments to fair housing choice (AI) and the related Fair Housing Action Guide. In 2021, the FHIC finalized the process of conducting a region wide 2020-2024 Analysis of Impediments. In 2025, Washington County will jointly fund and participate in the following fair housing activities to attempt to address the impediments to fair housing choice facing the region:

- Washington County CDA will continue to review and provide feedback on Comprehensive Plans to ensure they adequately describe a plan to meet affordable housing needs.
- As a member of the FHIC, jointly fund fair housing projects in the Twin Cities.
- Issue a request for proposals for a consultant to conduct an updated Analysis of Impediments or AFFH depending on guidance.
- Work with community organizations to explore development opportunities in Washington County for communities of color.
- Provide education to landlords and tenants on rights and responsibilities.
- Ongoing enhancement of Homebuyer Education & collaboration with public and non-profit agencies to expand information and services related to fair lending and foreclosure prevention.
- Encourage inclusive housing location policies for both private and Public Housing providers.
- Fair Housing Trainings for Washington County CDA staff and ongoing policy updates.

### **Actions planned to address obstacles to meeting underserved needs**

The CDA will continue to identify and partner with other organizations to address the needs of those most underserved. The highest weighted priorities from the 2025-2029 Consolidated Plan were Affordable Housing, Public Improvements, Public Facilities, and Homelessness Prevention.

Several of the CDA's programs help to promote housing stability for single-family homeowners. The CDA provides monthly homebuyer education classes and offers individual counseling sessions with a Homeownership Specialist. Studies have shown that homeowners who participate in homebuyer education courses are less likely to face foreclosures. If a homeowner is facing foreclosure, the CDA also offers free confidential individual counseling sessions to discuss their options. The CDA also will speak to seniors and provide the needed certificate for reverse mortgage counseling. This further promotes housing stability for neighborhoods and families. In addition, the CDA began administration of a sub-surface septic treatment system repair program in 2014. This program helps homeowners and renters stay in their homes and business owners continue operations by providing low-interest loans and grants to low-income residents to pay for costly updates to private septic systems. The Home Improvement Loan program assists low- and moderate-income homeowners with necessary home repairs and maintenance with a zero percent deferred loan.

Another obstacle is accessing housing by persons and families experiencing homelessness. Washington County maximizes its CDBG public services cap annually for crisis assistance to families at risk for homelessness or currently homeless. The Crisis Assistance Program provides direct financial resources including emergency shelter, rent deposit and rent payment assistance. Community Services staff provide referrals and resources to families who are at risk of homelessness. Washington County's Housing Collaborative acts as the local Continuum of Care (CoC) committee for this part of the south metro region. Being a member in the CoC helps transitional housing and emergency shelter providers connect with affordable housing providers throughout our region to ensure that people exiting move to permanent housing. SMAC will provide Rapid Rehousing primarily through State funding. All SMAC Rapid Rehousing projects are evaluated based on two measures: a) minimize the length of time homeless and b) limit repeat episodes of homelessness. SMAC promotes Housing First for all supportive housing, which helps to minimize barriers and delays to accessing housing.

The CDA is a member of the Twin Cities Section 3 Collaboration. The intent of the Collaborative is to provide information and guidance to residents, developers, general contractors, subcontractors, and community leaders to create opportunities for economic inclusion by involving local low-income businesses and employees on Section 3 projects. The Collaborative makes outreach, certification, and compliance easier for individuals, businesses and contractor/developers by creating a one-stop-recruitment shop instead of having to certify separately through each jurisdiction. Section 3 certification can be submitted on the Collaborative's website (<https://www.stpaul.gov/departments/human-rights-equal-economic-opportunity/contract-compliance-business-development/hud>) and certifications are valid among all Collaborative members.

**Actions planned to foster and maintain affordable housing**

The Washington County CDBG and HOME programs addresses preserving affordable housing by providing funds for the home improvement loan program to rehabilitate existing homes and preserving them for long term affordability Two Rivers Community Land Trust will acquire and rehabilitate 6 homes utilizing HOME funds. The CDA refers homebuyer to other down payment assistance programs available to those that want to purchase in Washington County. In order to maintain housing, the CDA also offers free and confidential one-on-one counseling services to those that are at risk of foreclosure or seniors seeking reverse mortgage counseling. Washington County and the CDA are utilizing CDBG-CV funds to provide emergency assistance to those experiencing foreclosure, behind on rent or in need of emergency hotel stays. These programs ensure households can sustain their housing and not be at risk of homelessness. The CDA is also a lender for MN Housing rehab and emergency loan programs, is a fiscal agent for Metropolitan Council for LHIA funding, is a LIHTC sub allocator, and has other affordable housing gap financing tools.

**Actions planned to reduce lead-based paint hazards**

Washington County requires all sub-recipients to comply with the HUD lead-based paint regulations (24 CFR part 35) issued pursuant to the Lead-based Paint Poisoning Prevention Act (42 USC Sections 4831 et seq.) requiring: (1) prohibition of the use of lead-based paint (whenever funds under this Agreement are used directly or indirectly for construction, rehabilitation, or modernization of residential structures); (2) elimination of immediate lead-based paint hazards in residential structures; and (3) notification of the hazards of lead-based paint poisoning to purchasers and tenants of residential structures constructed prior to 1978. This requirement is included in the agreement between Washington County CDA and its sub-recipients. The Washington County Home Improvement Loan Program conducts a lead assessment prior to rehabilitation; an important strategy for reducing lead-based paint issues in Washington County. The “Renovate Right Brochure” is given out prior to any rehab work project funded with federal funds. The CDA and Washington County Public Health have a relationship for lead referrals and programs.

### **Actions planned to reduce the number of poverty-level families**

The Washington County CDA administers the Housing Choice Voucher Family Self Sufficiency Program (FSS). The program has 7 participants between the Housing Choice Voucher program and the Public Housing program. Three participants successfully graduated from the program in 2023. The FSS program enables families assisted through the Housing Choice Voucher (HCV) program and Public Housing (PH) residents to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. Under the FSS program, low-income families are provided opportunities for education, job training, counseling and other forms of social service assistance, while living in assisted housing, so they can obtain skills necessary to achieve self-sufficiency. Washington County will work closely with the Minnesota Department of Human Services in state planning and intervention related to reducing family poverty.

In the metropolitan statistical area in which Washington County is located, non-White and Hispanic households experience poverty at disproportionately higher rates than White non-Hispanic households. One initiative intended to address this disparity within Washington County is to promote diversity in operations and improve cultural competency in local social service delivery. Another similar initiative focuses on improving success in helping poverty-level families from racial and ethnic minorities in achieving self-sufficiency. An integrated services project within the Workforce Center in Washington County also seeks to improve services and outcomes by improving communications and strengthening collaboration within Washington County and the larger service community.

### **Actions planned to develop institutional structure**

As of October 2014, Washington County CDA began administering the CDBG and HOME Programs. This structure ensures coordination of financing tools for developers and subrecipients by filling the gaps in housing financing. The CDA is a sub-allocator of Low-Income Housing Tax Credits and can offer tax exempt bond financing, tax increment financing, and locally funded gap financing. In 2025 Staff will attend HUD's HOME web-based training, ongoing CDBG Trainings and Updates, Fair Housing webinars, and is an active member in the National Association for County Community and Economic Development which offers training conferences which offers housing, community development, and policy education tracks for CDBG and HOME administration. Staff continue to hold their certifications through the National Development Council for Economic Development and Housing Development Finance. Staff will continue to attend training courses to maintain the highest quality program management and stay current with best practices. The Washington County CDA has consistently provided research and data on the housing needs, demands, and delivery gaps in Washington County. The CDA is also the Public Housing authority for the county. Pairing the CDBG and HOME programs with the CDA's other financing tools, knowledge and planning base, and PHA structure enhances coordination for all housing and community development efforts on a county-wide basis.

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

Washington County maximizes its 15% funding cap for Public Services to provided homeless prevention services. Washington County CDA meets and consults regularly with housing, social service agencies, private industry, businesses, developers and other entities to enhance coordination and leveraging between public and private entities.

**Discussion**

These supporting actions are necessary to the success of the Annual Action Plan.



## Program Specific Requirements

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

#### Introduction

Washington County has an unallocated amount of prior year resources due to Program Income in 2023. Since program income is to be used first, this unallocated prior year resources. These funds will be reprogrammed in this Annual Action Plan.

#### Community Development Block Grant Program (CDBG)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$100,000

#### Other CDBG Requirements

There are no Urgent Need projects planned for Program Year 2025.

#### Discussion

In Program Year 2025, 80% of the CDBG funds are expected to be used for activities that benefit persons of low and moderate income. The only use of funds that will not have a Low/Moderate Income benefit is Administration and Planning. A substantial amendment will be conducted when necessary.

## **HOME Investment Partnerships (HOME)**

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

HOME funds will not be used in any form other than grants and deferred payment loans.

**Describe the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities**

Washington County is required by 24 CFR 92.254 (a)(5) to place certain restrictions on HOME assisted units in order to help preserve affordable housing within Washington County. If ownership of a property is transferred during the Period of Affordability these provisions are triggered. The HOME program allows for two different options, Resale and Recapture, to ensure that the subsidy that was originally invested in the property continues to be used for affordable housing.

### *Recapture*

The recapture option requires that all or a portion of the direct HOME subsidy be reimbursed to Washington County if the homebuyer decides to sell within the period of affordability. The homebuyer may sell the house at whatever price the market will bear and to any person regardless of their income. Recaptured funds must be used for HOME eligible activities. The recapture option is only available to HOME funds that were a direct subsidy; therefore, the recapture option is not to be used on HOME funds that are considered development subsidies.

### *Resale*

Under the “resale” option, an assisted homeowner is obligated to sell his/her property to a HOME qualified buyer if the household is still in the period of affordability. If the current homeowner decides to sell their home during the period of affordability the new homeowner must be income qualified under the HOME program and must occupy the home as its principal residence. Additionally, the sale price must be affordable to the new homeowner as defined by Washington County. Lastly, the original homebuyer, now the home seller, must receive a “fair return” on his or her investment as defined by Washington County.

## **Discussion**

The Washington County CDA strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. Washington County CDA staff work with recipients to ensure that these requirements are met and oversee internal operations.

## Appendix - Alternate/Local Data Sources

### Appendix – Alternate/Local Data Sources

1	<b>Data Source Name</b> <i>Comprehensive Housing Needs Assessment</i>
	<b>List the name of the organization or individual who originated the data set.</b> Washington County
	<b>Provide a brief summary of the data set.</b> Study conducted by Maxfield Research, Inc
	<b>What was the purpose for developing this data set?</b> Detailed analysis of housing demand
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2022
	<b>Briefly describe the methodology for the data collection.</b> The report contains primary and secondary research. Primary research includes interviews with rental property managers and owners, developers, City staff and others involved in the housing Market in Washington County. Secondary data, such as U. S. Census, is credited to the source and used as a basis for analysis.
	<b>Describe the total population from which the sample was taken.</b> Data was collected and analyzed for ten defined “Market Areas” in Washington County
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> Study includes analysis of population and household growth trends and projections, projected age distribution, household income, household types, household tenure, employment growth trends and characteristics, age of housing stock, and recent residential building permit trends.

## Attachments

The links below are attachments referenced in the plan

*Citizen Participation Plan*

<https://www.washingtoncountycda.org/wp-content/uploads/2024/09/2024-Citizen-Participation-Plan.pdf>

*Maxfield Research, 2022 Comprehensive Housing Needs Assessment for Washington County*

<https://www.washingtoncountycda.org/wp-content/uploads/2023/07/2022-Comprehensive-Needs-Analysis.pdf>

*Washington County Transit Needs Study*

<https://www.co.washington.mn.us/DocumentCenter/View/20549/Washington-County-Transit-Needs-Study-Final-Report?bidId>

*Washington County 2040 Comprehensive Plan*

<https://www.co.washington.mn.us/DocumentCenter/View/21955/Washington-County-2040-Comprehensive-Plan-?bidId=>

*2020 Analysis of Impediments to Fair Housing Choice Twin Cities Region*

<http://www.washingtoncountycda.org/wp-content/uploads/2021/03/2020-Twin-Cities-AI-Final.pdf>