STEELE COUNTY BOARD OF COMMISSIONERS
WORK SESSION AGENDA

Administration Center - 630 Florence Avenue – Owatonna, MN 55060

Steele County's Mission:
Driven to deliver quality services in a respectful and fiscally responsible way.

TUESDAY, April 11, 2023 AT 4:00 PM
County Boardroom, Steele County Administration Center

Agenda

1. Call to Order
2. National County Government Month - April 2023 (pg. 2)
3. Other Business

Presentation

Local Housing Trust Funds (LHTF) (30 minutes) (pg. 4)
Karina Schmitz – MNPrairie Housing Resource Specialist

Adjourn

Steele County
Agenda Item

Subject: National County Government Month

Department: Administrator's Office

Work Session Date: April 11, 2023

Board Meeting Date: April 11, 2023

Committee Recommendation:

Recommendation:

Adopt Resolution observing the month of April as National County Government Month.

Background *(Including Budget Impact)*:

National County Government Month (NCGM), held each April, is an annual celebration of county government. It is an opportunity to take a moment to elevate our work and educate citizens on the importance of county government. Residents deserve to know about the many ways our work touches their lives, and the broader framework of intergovernmental partnership wherein we county leaders deploy local, state, and federal programs on the ground.

This year's focus is Counties RISE!

> **Resiliency** refers to our focus on the future and our determination to serve our communities even as they grow and change
>
> **Inclusion** focuses on programming that ensures no one is left behind, especially those who have historically been underserved
>
> **Solvency** means fostering economic mobility opportunities that help residents and communities prosper
>
> **Empowerment** is a commitment to sharing resources, educating and informing one another

Attachments:

Resolution

Resolution
Proclaiming County Government Month - April 2023

WHEREAS, Steele County employees provide essential services to create a healthy, safe and vibrant community; and

WHEREAS, Steele County implements a broad array of programs and services to support and maintain public and transportation infrastructure assets; promote and protect public health and natural resources; ensure public safety to protect citizens; maintain public records, information, and coordinate elections; and much more that impacts the lives of Steele County residents every day; and

WHEREAS, through their commitment to public service, county employees take pride in the responsibility to protect and enhance the health, wellbeing, and safety of Steele County residents in efficient and cost-effective ways; and

WHEREAS, Steele County continues to deliver quality services in a respectful and fiscally responsible way through teamwork, respect, forward-thinking, accountability and integrity;

NOW, THEREFORE, BE IT RESOLVED THAT, the Steele County Board of Commissioners recognizes the commitment and dedication to public service excellence of county staff and officials and proclaims April 2023 County Government Month.

Adopted this ____day of______, 2023 Steele County

Board of Commissioners:

____
Commissioner Greg Krueger, Chair

______________________________ __________
Attest Date

Local Homeless Prevention Aid

Discussion for County LHPA funds- Spring 2023

Primary Roles of Minnesota Counties

- Delivering Human Services
- Transportation Infrastructure
- Public Safety & Corrections
- Election Administration
- Economic Development & Land Management

EACH of these areas are impacted by Housing.

People Served annually for Housing needs at MNPrairie

Dodge, Steele and Waseca counties have seen roughly a 300% increase in need in the area of Housing over the last 2 years.

Steele County= 3rd highest for homeless numbers in area

Data received from the local CoC River Valleys region in Feb 2023

Notable: Waseca total counts are high (not CE data) and 3rd poorest county in the state with oldest housing per MHP housing report 2022; homeless in Waseca tend to gravitate toward Steele and Dodge homeless tend to gravitate toward Olmsted due to availability

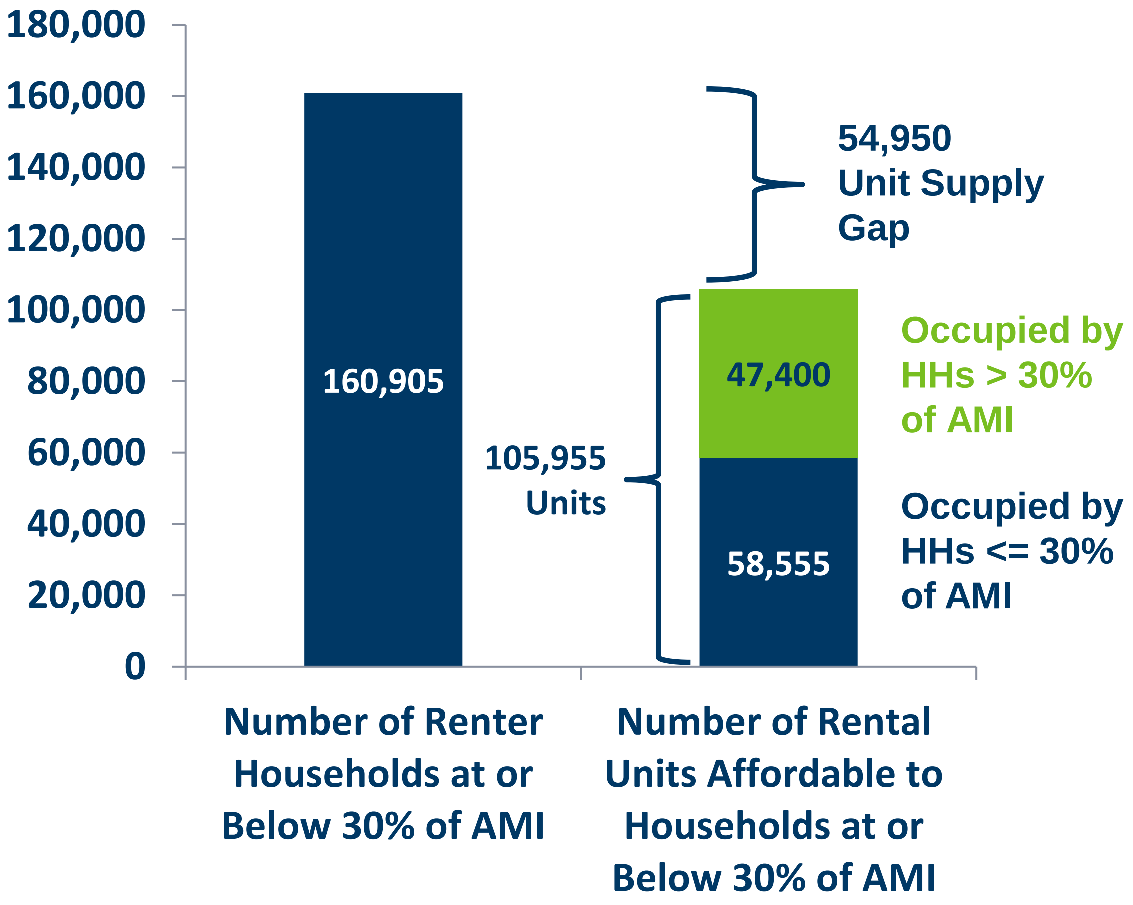
Households entering CE in 2022 by county, by likely eligibility at assessment

MN CoCs — SE/River Valleys

Row Labels	HUD Chronic	HUD Lit + Disability	HUD Lit+ No Disability	DV-Priority	MN Long Term Homeless	Other Homeless / At Risk	Total
Blue Earth County	15	65	40	45	30	42	192
Brown County		1	2	1			4
Dodge County	2	4	1	1	2	6	13
Faribault County		1		1	2	1	4
Fillmore County		1	4	4	2	7	18
Freeborn County	1	7	13	4	7	9	37
Goodhue County	4	14	16	30	7	38	84
Houston County						1	1
Le Sueur County	1	2	1		5	8	16
Martin County		2	1	1	2	4	10
Mower County	2	14	5	7	9	37	69
Nicollet County	3	9	11	14	6	10	38
Olmsted County	92	182	84	140	84	163	559
Rice County	6	7	6	17	15	32	71
Sibley County			1			1	2
Steele County	19	58	15	18	24	39	147
Wabasha County		1	2	2	1	6	11
Waseca County	3	13	2	6	2	6	25
Watonwan County					1		1
Winona County	4	5	1	2	3	1	10
Grand Total	**152**	**386**	**205**	**293**	**202**	**411**	**1312**

Note: 2/3 of households qualifying with a DV priority also meet another eligiblity threshold.

Severe Shortage of Housing in MN that is Affordable to Households (HHs) with Incomes <=30% of AMI

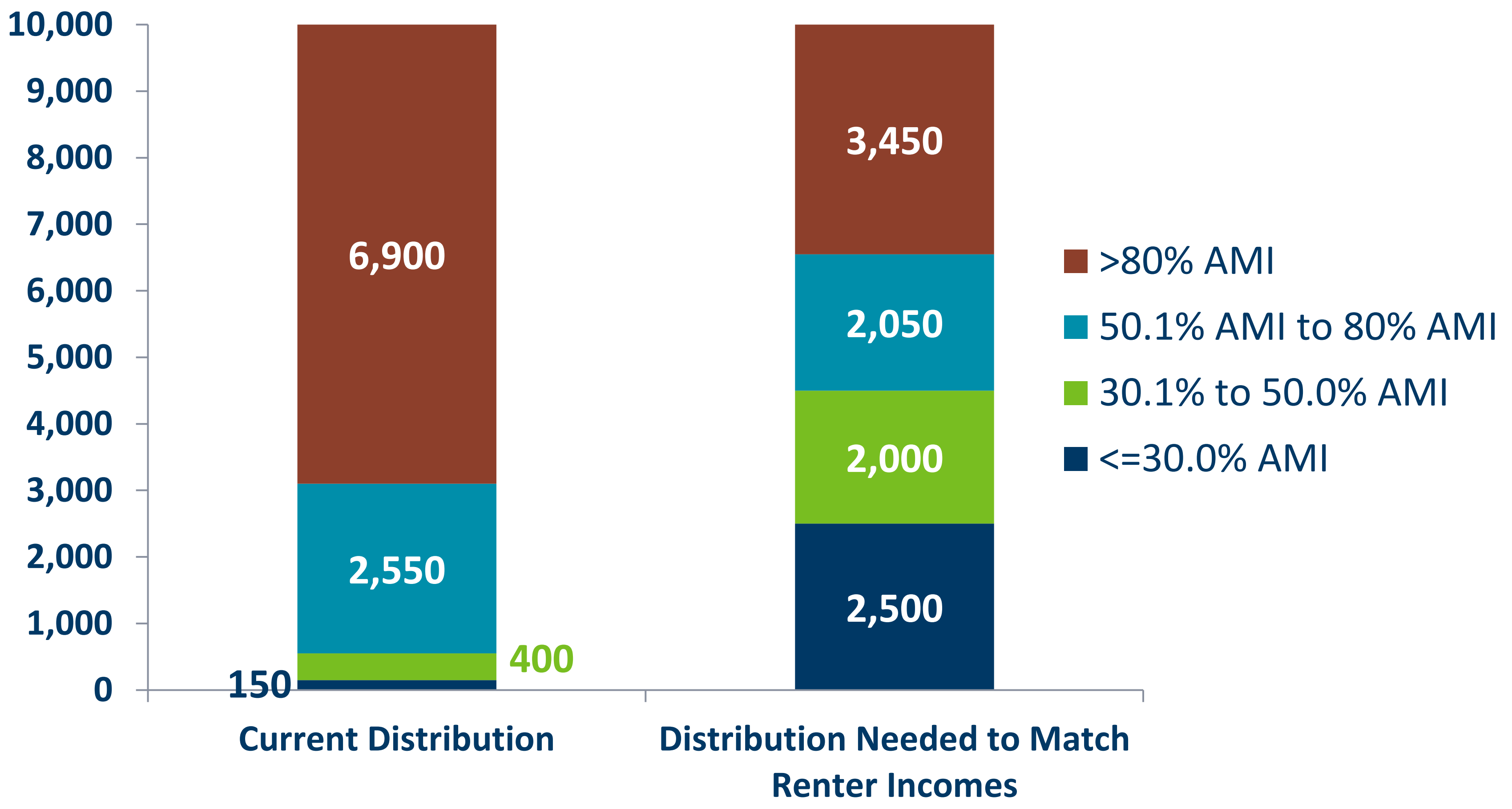


Renter Households with Incomes <= 30% of AMI

- 80% are cost burdened and 63% are severely
- They account for:
  - 25% of all renter households
  - 47% of cost-burdened renter households
  - 74% of severely cost-burdened renter households

Source: Minnesota Housing analysis of HUD's 2014-18 CHAS (Comprehensive Housing Affordability Strategy) data.

Assuming 10,000 Annual Units of Rental New Construction – Gap in Actual vs. Need



Source: Minnesota Housing analysis based on data from the Met. Council (2016-2020 construction) and of HUD's 2014-18 CHAS (Comprehensive Housing Affordability Strategy) data.

Southern Region

The Southern region is the second most populous region in the state with 294,259 households spanning 20 counties. The region includes three major metropolitan areas: Rochester, Mankato, and Lacrosse-Onalaska. From 2000 to 2019, four counties in the region saw some of the sharpest declines in median renter income in the state, yet housing costs continued to rise. In total, nearly a quarter of all households in the Southern region pay more than they can afford on housing.

COUNTIES: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona

Key Findings

The Southern region accounts for half of the 10 Minnesota counties with the greatest declines in renter incomes from 2000 to 2017. All but one are outside of the Rochester metro area.

The Southern region contains the second highest amount of extremely low-income renters (ELI) in the state. While there are 19,855 ELI renter households in the region, there are only 8,008 units that are affordable and available to ELI renter households.

Many counties in the region saw some of the lowest increases in the value of homes in the state, indicating that rehabilitation may be needed in the region to maintain housing quality. In total, the region contains six of the top 10 counties that saw the lowest increases in value from 2000 to 2019.

Waseca= largest decline in renter income

Southern Region: Rental Housing

With 75,964 renter households, the Southern region has the second largest population of renter households in the state. Rental households account for 26 percent of all households in the region. Blue Earth County, which contains the city of Mankato, has the highest percentage of renter households at 38 percent, which is on par with the percentage of renters in Hennepin County. Additionally, Olmsted County contains the highest sheer number of renter households at 16,930.

Many counties in the Southern region have seen significant declines in renter income since 2000. From 2000 to 2019, median renter income decreased in 60 percent of the counties in the Southern region, with income depreciation in these counties ranging from 1 to 33 percent. Waseca County has seen the steepest decline in median renter income of all counties in the state, dropping 33 percent. Rice County saw the second steepest decline in renter income in the state with a 24 percent decline, and Goodhue and Faribault counties also saw declines in renter income that ranked among the top 10 in the state. In total, the Southern region accounts for four of the ten Minnesota counties with the greatest declines in renter incomes.

While there were significant renter income declines across the region, rent increased from 7 percent in Brown and Wabasha counties to 34 percent in Watonwan County, with median gross rents ranging from $590 (Faribault County) to $964 (Olmsted County). The growing gap between

TEN COUNTIES WITH LARGEST DECLINES IN RENTER INCOMES

Waseca*	-33%
Rice*	-24%
Renville	-23%
Itasca	-22%
Swift	-16%
Goodhue*	-14%
Faribault*	-13%
Norman	-12%
Roseau	-11%
Dakota	-10%

*Southern Region

PERCENT OF COST-BURDENED RENTERS BY REGION

Housing is complicated

How do we do it?

- Can we leverage public resources more efficiently?
- How can government at all levels partners together?
- Are we able to address these housing gaps?
- How do we focus our efforts on lower cost higher return on investments?
- How do we best use the Local Homeless Prevention Aid to benefit the most people?

Local Homeless Prevention Aid (LHPA) dollars

Payments to Counties:

- Payments made to counties twice per year
  - First installment June 2023
- Counties will receive five years of payments ending with SFY2028

Funded activities must include:

- Targeting homeless or at-risk families with PreK-12 children
- Targeting unaccompanied youth in need of an alternative residential setting
- Connecting families with the social services necessary to maintain the families’ stability in their homes
- Providing one or more of the following:
  - Rental assistance
  - Support and case management services to improve housing stability

Let's break it down:

Housing Continuum

KEY:

* MNPrairie currently works with MOST individuals in this category and oversees the county contracts for any corresponding providers; works to increase providers and number of units available in our area

Positively impacted by a Local Housing Trust Fund (LHTF)

^ Cities have oversight and work to increase number of units in this category

Recommendation and Contributing Information

LHPA per year:

- Dodge- $38,539
- Steele- $143,227
- Waseca- $49,439

Our **recommendation** would be to:

- Put 10% into a fund for hotel shelter vouchers
- Remaining 90% dollars into a Local Housing Trust Fund for each county

Local Housing Trust Funds (LHTF) are funds established by a local government by dedicating local public revenue for housing. They are a consistent, flexible resource for housing within a local jurisdiction. Trust funds help communities leverage public and private resources and jumpstart projects that draw investment and jobs. LHTFs enable communities to prioritize developments that maximize benefit to the local community.

Currently available to each Housing Trust Fund in the state:

- Matching dollars application not yet out from State (through MN Housing)- but expected to be released via Request for Proposal (RFP) soon in 2023
- Matching dollars are funds appropriated by the Legislature from the General Fund
- Up to $150,000 matching and another $0.50 for every subsequent $1.00
- Other entities that could contribute to a LHTF are: local Housing & Redevelopment Authorities (HRAs), local businesses looking to expand workforce housing, other local agencies, etc.

Housing Trust Funds

Local Housing Trust Funds are established **via an official action by local government.**
Minn. Stat. §462C.16 says that a "'a local government may establish a local housing trust fund by ordinance or participate in a joint powers agreement to establish a regional housing trust fund."

- **Public revenues from one or more sources must be dedicated** to the LHTF.5

- **The allocated revenues are protected for housing uses in the community (they are held in "trust").** Money in a LHTF may only be used to pay for authorized expenditures, which are a) administrative expenses (not to exceed 10 percent of the fund's balance), b) the making of grants, loans, and loan guarantees for the development, rehabilitation, or financing of housing,
c) matching other funds from federal, state, or private resources for housing projects, or
d) provide local down payment assistance, rental assistance, and homebuyer counseling services.

- **A local government may finance its LHTF with any sources of revenue available to the local government,** including private donations from individuals, employers, or

charitable organizations that are accepted by the local government. A LHTF may also be used to match other non-governmental sources of funding.

- LHTFs **must report annually** to the local government that created the fund. The report must be posted on the government's public website.

Housing Trust Fund Statutes

2021 Minnesota Statutes

462C.16 HOUSING TRUST FUNDS FOR LOCAL HOUSING DEVELOPMENT.

Subdivision 1. **Definitions.** (a) For the purposes of this section, the following terms have the meanings given to them.

(b) "Commissioner" means the commissioner of the Minnesota Housing Finance Agency.

(c) "Fund" means a local housing trust fund or a regional housing trust fund.

(d) "Local government" means any statutory or home rule charter city or a county.

(e) "Local housing trust fund" means a fund established by a local government with one or more dedicated sources of public revenue for housing.

(f) "Regional housing trust fund" means a fund established and administered under a joint powers agreement entered into by two or more local governments with one or more dedicated sources of public revenue for housing.

Subd. 2. **Creation and administration.** (a) A local government may establish a local housing trust fund by ordinance or participate in a joint powers agreement to establish a regional housing trust fund.

(b) A local or regional housing trust fund may be, but is not required to be, administered through a nonprofit organization. If administered through a nonprofit organization, that organization shall encourage private charitable donations to the fund.

Subd. 3. **Authorized expenditures.** Money in a local or regional housing trust fund may be used only to:

(1) pay for administrative expenses, but not more than ten percent of the balance of the fund may be spent on administration;

(2) make grants, loans, and loan guarantees for the development, rehabilitation, or financing of housing;

(3) match other funds from federal, state, or private resources for housing projects; or

(4) provide down payment assistance, rental assistance, and home buyer counseling services.

Subd. 4. **Funding.** (a) A local government may finance its local or regional housing trust fund with any money available to the local government, unless expressly prohibited by state law. Sources of these funds include, but are not limited to:

(1) donations;

(2) bond proceeds;

(3) grants and loans from a state, federal, or private source;

(4) appropriations by a local government to the fund;

(5) investment earnings of the fund; and

(6) housing and redevelopment authority levies.

(b) The local government may alter a source of funding for the local or regional housing trust fund, but only if, once altered, sufficient funds will exist to cover the projected debts or expenditures authorized by the fund in its budget.

Subd. 5. **Reports.** A local or regional housing trust fund established under this section must report annually to the local government that created the fund. The local government or governments must post this report on its public website.

Subd. 6. **Effect of legislation on existing local or regional housing trust funds.** A local or regional housing trust fund existing on July 1, 2017, is not required to alter the existing terms of its governing documents or take any additional authorizing actions required by subdivision 2.

History: *2017 c 94 art 11 s 8*

Official Publication of the State of Minnesota
Revisor of Statutes

MN Statutes: Housing Trust Fund

MN Statutes 462A.201 HOUSING TRUST FUND ACCOUNT

Subdivision 1. **Creation.** (a) The housing trust fund account is created as a separate account in the housing development fund.
(b) The housing trust fund account consists of:
(1) money appropriated and transferred from other state funds;
(2) interest accrued from real estate trust accounts as provided under section 82.75, subdivision 8;
(3) gifts, grants, and donations received from the United States, private foundations, and other sources; and
(4) money made available to the agency for the purpose of the account from other sources.

Subd. 2. **Low-income housing.**(a) The agency may use money from the housing trust fund account to provide loans or grants for:
(1) projects for the development, construction, acquisition, preservation, and rehabilitation of low-income rental and limited equity cooperative housing units, including temporary and transitional housing;
(2) the costs of operating rental housing, as determined by the agency, that are unique to the operation of low-income rental housing or supportive housing;
(3) rental assistance, either project-based or tenant-based

Subd. 3. **Matching funds.** The agency may use money from the housing trust fund account to match federal, local, or private money to be used for projects authorized under subdivision 2.

Housing Trust Fund Statutes

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(3) rental assistance, either project-based or tenant-based; and

(4) programs to secure stable housing for families with children eligible for enrollment in a prekindergarten through grade 12 academic program.

For purposes of this section, "transitional housing" has the meaning given by the United States Department of Housing and Urban Development. Loans or grants for residential housing for migrant farmworkers may be made under this section.

(b) The housing trust fund account must be used for the benefit of persons and families whose income, at the time of initial occupancy, does not exceed 60 percent of median income as determined by the United States Department of Housing and Urban Development for the metropolitan area. At least 75 percent of the funds in the housing trust fund account must be used for the benefit of persons and families whose income, at the time of initial occupancy, does not exceed 30 percent of the median family income for the metropolitan area as defined in section 473.121, subdivision 2. For purposes of this section, a household with a housing assistance voucher under Section 8 of the United States Housing Act of 1937, as amended, is deemed to meet the income requirements of this section.

The median family income may be adjusted for families of five or more.

(c) Rental assistance under this section must be provided by governmental units which administer housing assistance supplements or by for-profit or nonprofit organizations experienced in housing management. Rental assistance shall be limited to households whose income at the time of initial receipt of rental assistance does not exceed 60 percent of median income, as determined by the United States Department of Housing and Urban Development for the metropolitan area. Priority among comparable applications for tenant-based rental assistance will be given to proposals that will serve households whose income at the time of initial application for rental assistance does not exceed 30 percent of median income, as determined by the United States Department of Housing and Urban Development for the metropolitan area. Rental assistance must be terminated when it is determined that 30 percent of a household's monthly income for four consecutive months equals or exceeds the market rent for the unit in which the household resides plus utilities for which the tenant is responsible. Rental assistance may only be used for rental housing units that meet the housing maintenance code of the local unit of government in which the unit is located, if such a code has been adopted, or the housing quality standards adopted by the United States Department of Housing and Urban Development, if no local housing maintenance code has been adopted.

(d) In making the loans or grants, the agency shall determine the terms and conditions of repayment and the appropriate security, if any, should repayment be required. To promote the geographic distribution of grants and loans, the agency may designate a portion of the grant or loan awards to be set aside for projects located in specified congressional districts or other geographical regions specified by the agency. The agency may adopt rules for awarding grants and loans under this subdivision.

Subd. 3. **Matching funds.** The agency may use money from the housing trust fund account to match federal, local, or private money to be used for projects authorized under subdivision 2.

Subd. 4. [Repealed, 1Sp2001 c 4 art 5 s 10]

Subd. 5. [Repealed, 1993 c 309 s 32]

Subd. 6. **Report.** The agency shall submit a biennial report to the legislature and the governor on the use of the housing trust fund account including the number of loans and grants made, the number and types of residential units assisted through the account, the number of households for whom rental assistance payments were provided, and the number of residential units assisted through the account that were rented to or cooperatively owned by persons or families at or below 30 percent of the median family income of the metropolitan area at the time of initial occupancy.

Subd. 7. **Capacity building grant set-aside.** Five percent of the money credited to the housing trust fund account under section 82.75, subdivision 8, may be used to make capacity building grants as provided under section 462A.21, subdivision 3b.

Housing Trust Fund Opportunity

Eligible activities and expenses include:

- Real property acquisition
- Site improvements and development hard costs
- Related soft costs
- Demolition
- Financing costs
- Relocation assistance
- Operating cost assistance for rental housing (up to 30% of each grant)
- Reasonable administrative and planning costs

* Data obtained from U.S. Department of Housing and Urban Development National HTF Fact Sheet

General Questions/Concerns:

- Who has housing and local homeless needs knowledge?
- Who is to take on Housing concerns for those experiencing homelessness or at risk of homelessness?
- Assist in coordinating all levels to partner together
- Focus our efforts on lower cost, higher return on investment (ROI)
- How can we best utilize the LHPA dollars coming in SFY2023 to counties?

- Ways other LHTFs have used their dollars:
  - Homeowner down payment assistance funds
  - New unit zero interest (forgivable) loans
  - Land trusts
  - Assist with county tax benefits to new affordable units created
  - Master lease programs

Example only

Waseca County Example:

- $49,439 x 90% = $44,495
- other HRA, county or business donations** = $25,000

$69,495

- Matching state dollars: $69,495

$138,990 -10% administration **= $125,091**

1- Homebuyer's Assistance Program: $9,000 for closing and down payment for each qualifying family

(**Frees up other apartments to rent**) x **8 families annually** = $72,000

2- Small Site New Unit Construction loans (to remodel into usable space): $20,000

(**Adds 2 brand new Affordable Units**) x **2 new units created** = $40,000

3- Master Lease Program: House the tough-to-house clients (2 year max); $4,000 max for damage costs

(**Houses 3 previously homeless clients/families**) x **3 clients housed** = $12,000

$124,000

**Subject to change within each county specifically and business entities, etc.

Example only

Steele County HTF Example:

- $143,227 x 90% = $128,904
- other HRA, county or business donations** = $75,000

$203,904

- Matching state dollars: $176,952

$380,856 -10% administration **= $342,770**

1- Homebuyer's Assistance Program: $9,000 for closing and down payment for each qualifying family

(**Frees up other apartments to rent**) x **12 families annually** = $108,000

2- Small Site New Unit Construction loans (to remodel into usable space): $20,000

(**Adds 10 brand new Affordable Units**) x **10 new units created** = $200,000

3- Master Lease Program: House the tough-to-house clients (2 year max); $4,000 max for damage costs

(**Houses 8 previously homeless clients/families**) x8 **clients housed** = $32,000

$340,000

**Subject to change within each county specifically and business entities, etc.

Example only

Dodge County Example:

- $38,539 x 90% = $38,465
- other HRA, county or business donations** = $25,000

$59,685

- Matching state dollars: $59,685

$119,370 -10% administration **= $107,433**

1- Homebuyer's Assistance Program: $9,000 for closing and down payment for each qualifying family

(**Frees up other apartments to rent**) x **6 families annually** = $54,000

2- Small Site New Unit Construction loans (to remodel into usable space): $20,000

(**Adds 2 brand new Affordable Units**) x **2 new units created** = $40,000

3- Master Lease Program: House the tough-to-house clients (2 year max); $4,000 max for damage costs

(**Houses 3 previously homeless clients/families**) x **3 clients housed** = $12,000

$106,000

**Subject to change within each county specifically and business entities, etc.

Potential LHPA funds usage:

1- With this model, there is the potential of assisting **13+ families annually in Waseca county annually**; and affecting 3 separate kinds of housing opportunities on the housing continuum….

2- Which corresponds to a **probable 11+ families annually in Dodge**;

3- And **30+ families annually in Steele**;

4- = **total of *54 families annually*** within the 3 counties just with 90% of the dollars going to this

5- Additionally, the 10% would be used for general ‘Shelter Fund’ (i.e. hotel shelter vouchers, etc.) to assist other numerous individuals and families throughout the year

LHTF-specific Questions/Concerns:

- Types of expenses/projects LHTFs can be used for: very broad spectrum led by whoever oversees the LHTF (local control)

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(1) projects for the development, construction, acquisition, preservation, and rehabilitation of low-income rental and limited equity cooperative housing units, including temporary and transitional housing;

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(3) rental assistance, either project-based or tenant-based; and

(4) programs to secure stable housing for families with children eligible for enrollment in a prekindergarten through grade 12 academic program.

For purposes of this section, "transitional housing" has the meaning given by the United States Department of Housing and Urban Development. Loans or grants for residential housing for migrant farmworkers may be made under this section.

- What is needed first to establish a LHTF:
  - Enact a LHTF ordinance within the County
  - Establish the funds
  - Determine operation/oversight
- Identify who will administer the LHTF

Pros/Cons of a LHTF:

Pros

- Local control and flexibility for targets and goals
- Increase affordable units within county
- Increase homeownership for low-income families in county
- Opportunity for new landlords
- Increasing likelihood for movement within Housing Continuum creating other housing opportunities
- 10% of fund to administration costs for operation
- Current other LHTFs willing to assist with providing processes/formats/documents
- Creatively utilizing LHPA dollars to MAXIMIZE impact

Cons

- Operation/oversight is cumbersome (per other LTHFs) and time sensitive
- Matching dollars availability is set by the state
- 18 other communities in MN have already established (or are working to establish) a LHTF now also= competition for matching $

Local Collaboration opportunities and Referral Sources:

1- Working with the *Celebrating Families* programs or grants through *Drug Court* or *child protection team for* families participating in those programs

2- Partner with *Homework Starts at Home* programs that already target homeless families in the school system (however, they are struggling to find workers to fill those open positions currently)

3- Team up with *Workforce Development or County Employment services* to ask for families they are currently working with and could utilize this resource

4- NOT add additional barriers or requirements that the state hasn't placed on these dollars already

Next Steps

- Present information to each member county board to assess the use of LHPA dollars and/or establish a LHTF in each county
- Identify a LHTF Administrator for each county
- Implement a LHTF Ordinance within each county
- Ensure those funds are designated to the LHTF