



CITY OF MANKATO

Community Development Block Grant (CDBG) 2025 – 2029 Consolidated Plan

City of Mankato
10 Civic Center Plaza
Mankato, MN 56001

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May 2025

Executive Summary

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

1. Introduction

The Consolidated Plan is a collaborative process whereby a community establishes a unified vision for community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by the U.S. Department of Housing and Urban Development (HUD). Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are decent housing, a suitable living environment, and expanded economic opportunities.

The Consolidated Plan is due every three to five years. A summary of the citizen participation and consultation process, the action plan, and certifications must be submitted on an annual basis. For reference, the current income guidelines are provided in the appendix and will be updated as part of each future annual action plan.

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

The objectives and outcomes identified in the Consolidated Plan largely focus on community and neighborhood revitalization with objectives to create and retain affordable housing and rehabilitate owner occupied and rental housing. Also, part of the neighborhood revitalization, objectives are set forth to improve public facilities.

Another major objective outlined in the Consolidated Plan is to reduce the number of households in poverty and assist homeless households by working with area nonprofits to address local homeless facility needs. In addition, the plan contains objectives and outcomes for providing funding through public service grants to assist agencies working with low to moderate income households. This includes services to provide people with food, transportation, education services, mental health services, health services, senior services, childcare services, youth services, legal services, financial/budgeting services, and housing services (for those transitioning to permanent housing or homeownership, landlord training/education, tenant education).

3. Evaluation of past performance

The City of Mankato administered the third, five years of CDBG entitlement funding. All goals were met except one, the expansion of shelter beds in the City. The City of Mankato continues to work with shelter providers as they continue to search for opportunities to expand shelter beds and also provide additional shelter beds that are available year-round 24/7. The need for shelter beds is acute, however, and this goal will continue for the next five years.

The owner occupied housing rehabilitation program and rental housing rehabilitation program has been effective in preserving affordable housing stock as well as improving the quality of life for low-to-moderate income households.

Rehabilitation was completed on homeless shelters to preserve existing shelter beds. Rehabilitation was also completed on an existing building to provide a more permanent location for Connections Shelter which previously rotated between churches throughout the community to offer shelter space.

Neighborhood parks located within areas of the City with high populations of low-to-moderate income households were improved. The City worked with the neighborhoods in selecting the improvements which included new playground equipment. The park improvements not only improve the quality of life for residents, but have also become a source of neighborhood pride.

Public service dollars were spent benefitting low to moderate income residents for food support, transportation and chore services to elderly and disabled, provide medical care to low income residents, education services, youth services, subsistence payments (emergency rent and utility payments to prevent eviction and homelessness), child care, and homeless shelter operations.

The need for additional affordable housing continues in Mankato. Within the last five years, funds were used to leverage three affordable housing projects that were also awarded Low Income Housing Tax Credits through Minnesota Housing. Rehabilitation was completed at Walnut Towers (Alma) preserving 86 units of affordable housing, rehabilitation was completed to Colonial Square Apartments preserving 77 units of affordable housing, Lewis Lofts constructed 64 units of affordable senior housing. Additionally, funds were used to leverage site acquisition costs of real property in which a single family dwelling was then constructed by Habitat for Humanity, benefitting a low income household.

4. Summary of citizen participation process and consultation process

The City of Mankato provided opportunities for local agencies and the general public to provide input on community needs for the Consolidated Plan. There were two public engagement sessions. The public and local agencies were welcome to attend any of the sessions. Invitations were sent to 86 people representing 38 different local agencies. The City of Mankato sent a news release about the engagement opportunities to the City's website, social media, and e-mail listserv. The public could also provide input through e-mail, mail, or deliver input to City staff. The City's public engagement platform, "Every Voice" was also available as an additional way to provide input through an online survey. There were 102 completed surveys. City staff also attended a Homeless Response Team meeting and gathered input on

community needs and strategies for the Consolidated Plan. Posters were also displayed at local agencies to advertise the public engagement events and online survey. Participation in the public engagement totaled 170 participants. The public engagement provided an opportunity to hear from a variety of organizations who represent a diverse clientele and also provided the opportunity to hear firsthand from residents what their needs are and ideas for strategies to meet their needs. The engagement efforts were helpful in better understanding the challenges faced by certain populations. The input received was reviewed and incorporated into the development of the Consolidated Plan.

5. Summary of public comments

Public comments received during the public engagement process are included as a separate attachment. Comments were received from over 100 people.

A 30-day public comment period will occur from April 11, 2025 until May 11, 2025. Notice of the public comment period was published in the Mankato Free Press on April 11, 2025.

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

All comments and views were accepted.

7. Summary

Overall the City of Mankato received good feedback from many segments of the community. It is felt that the community needs were conveyed during the citizen participation process.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MANKATO	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City Manager designated the Community Development Department as the lead for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the Consolidated Plan. To help identify community needs and gaps in delivery of services, the City of Mankato has worked with a number of public and private agencies as partners to develop this Consolidated Plan document.

Consolidated Plan Public Contact Information

The public can contact the Community Development Department of the City of Mankato with questions or comments about the Consolidated Plan and the planning process. Specific staff can be reached:

Courtney Kramlinger, Economic Development Coordinator, ckramlinger@mankatomn.gov or 507-387-8711

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

1. Introduction

The City of Mankato provided opportunities for local agencies and the general public to provide input on community needs for the Consolidated Plan. There were two engagement sessions that the public and local agencies were welcome to attend. Invitations were sent to 37 different local agencies. The public could also provide input over e-mail, mail, or deliver input to City staff. The City's public engagement website "Every Voice Mankato" was also available as an additional way to provide input via an online survey. The City of Mankato sent a news release about the engagement opportunities to the City's webpage, social media, and e-mail listserv. Posters were also displayed at local agency offices sharing the dates of public engagement events and the website to complete the online survey including a QR code that could be scanned. City staff also attended a Homeless Response Team meeting and gathered input on community needs and strategies for the Consolidated Plan.

There were 170 individuals who participated in the public engagement opportunities. The public engagement provided the opportunity to hear from a variety of organizations who represent a diverse clientele and also provided the opportunity to hear firsthand from residents what their needs were and ideas for strategies to meet their needs. The engagement efforts were helpful in better understanding the challenges faced by certain populations. The input received was reviewed and incorporated into the development of the consolidated plan.

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

The Community Development Department of the City of Mankato has a strong working relationship with other supportive housing providers in the area. The Mankato Economic Development Authority (EDA) currently has cooperative agreements with Blue Earth County Human Services to provide supportive services to long term homeless families residing at Breckenridge Townhomes, the Bridges Program, and Shelter + Care program. The City works side by side with the Veteran's Administration in housing long term homeless veterans with Veteran's Administration in housing long term homeless veterans with Veteran's Administration Supporting Housing (VASH) voucher program. Staff belong to the National Association of Housing and Redevelopment Officials (NAHRO), and meets regularly with other members in the region that provide federally assisted housing programs. Through the administration of the Housing Choice Voucher Program (HCV), staff communicates regularly with area property owners, social service providers, and area housing authorities. Local EDA, supportive housing, transitional housing, and shelter providers meet biweekly under our local homeless response system to limit the length of homelessness in the community. We meet monthly with our local mental health initiative and have a

collaborative of mental health professionals that case conference difficult situations to develop best practices.

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

Staff belong to the Continuum of Care (CoC) and work actively with the CoC to address the needs of homeless persons in our area. Staff administers several programs to address the needs of long-term homeless that have been endorsed by the CoC. These include Shelter + Care, supportive housing at Breckenridge Townhomes, Bridges vouchers, transitional housing and VASH programs, emergency and stability vouchers, and provide navigation services. The City has also provided support to Partners for Housing by providing rehabilitation assistance for their transitional housing units and facility improvements to their homeless shelters known as the Welcome Inn and Theresa House.

Staff participate in the CoC, serve on committees, and help to rank proposed projects for funding in the region and have participated in the development of the coordinated assessment referral process. Staff coordinate in monthly team meetings that develop best practices for CES, conduct case conferencing, and train staff.

The Continuum of Care Plan for the 20-county area which includes Mankato addresses the discharge planning for certain sub-populations in an attempt to assure that people being discharged from a publicly-funded institution or system of care not discharged immediately into homelessness. This includes placement assistance of health care and mental health patients being discharged. Additional details on discharge planning are included in the Homeless Facilities and Services section of this plan.

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

As a member of the CoC, staff participate in the decision making involved in ranking projects that serve the homeless in the Southeast region of Minnesota. The performance standards, policies and procedures are developed by CoC staff and approved by the CoC membership. The required HUD submissions are written by staff and reviewed by the CoC membership before submission.

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	Agency/Group/Organization	Partners for Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff work regularly with Partners for Housing (PAH) to move homeless households from the shelter to permanent affordable housing. City staff have also assisted Partners for Housing with rehab of their transitional rental units and homeless shelters. Currently the two organizations are collaborating on strategies to increase shelter beds in Mankato and for the development of a new supportive housing project that will include 40 units of supportive housing. Partners for Housing participated in the community engagement too.
2	Agency/Group/Organization	BLUE EARTH COUNTY
	Agency/Group/Organization Type	Housing PHA 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-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - County

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development department (Mankato Economic Development Authority, EDA) of the City of Mankato works daily with social services staff at Blue Earth County. The City and County have several cooperative agreements where the City provides the rental subsidy and the County provides the supportive services needed to help long-term homeless stay housed. Programs that these agreements cover include the administration of Blue Earth County's housing assistance programs; public housing, Housing Choice Voucher, Bridges, Shelter + Care, and Breckenridge supportive housing units. Staff from Blue Earth County participate on the Board of Advisors for the Family Self-Sufficiency Program. Blue Earth County staff attended and provided comments during the community engagement.
3	Agency/Group/Organization	Open Door Health Care Clinic
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Medical care for underinsured

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Open Door Health Clinic participated in the community engagement. Also, Open Door has been a recipient of CDBG funds in the past, providing medical care to low-income residents who are underinsured.
4	Agency/Group/Organization	Minnesota Council of Churches Mankato Area Refugee Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization works closely with City staff on the Tapestry Program that helps orient new immigrants in the community. Minnesota Council of Churches' Tapestry Program has been a recipient of CDBG funds in the past as well.
5	Agency/Group/Organization	Committee Against Domestic Abuse, CADA House
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing for victims of domestic violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CADA provides shelter and advocacy for victims of domestic abuse. Staff have consulted with them in the past to expand shelter space. CADA staff attended the community engagement.
6	Agency/Group/Organization	Mankato Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Mankato Salvation Army attended the community engagement.
7	Agency/Group/Organization	Minnesota Assistance Council for Veterans
	Agency/Group/Organization Type	Housing Services-homeless Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff work closely with MAC-V to provide the VASH program and to assist homeless veterans who come through our doors.
8	Agency/Group/Organization	Minnesota Valley Action Council Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MVAC works with City staff in the provision of our rehabilitation programs. MVAC staff consult with City staff through participation of the CoC and the FSS Board of Advisors. City staff communicate regularly with MVAC staff who administer the homeless prevention program when we see people in need. MVAC staff participated in the community engagement.
9	Agency/Group/Organization	South Central Minnesota HRA
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing Choice Voucher program administrator
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The South Central Minnesota multi-county HRA (SCMMHRA) participated in the public engagement. City staff also work regularly with the SCMMHRA staff in porting vouchers between jurisdictions.
10	Agency/Group/Organization	House of Hope
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Housing for those overcoming addictions
	What section of the Plan was addressed by Consultation?	Adult treatment facility for those with chemical and mental health needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	House of Hope works to provide services to long-term homeless families leased in the City's Shelter + Care program.
11	Agency/Group/Organization	Southwest Minnesota Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Affordable Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Southwest Minnesota Housing Partnership (SWMHP) participated in the public engagement. City staff also work closely with SWMHP on furthering affordable housing in Mankato, including through the Partnership Community Land Trust.
12	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Affordable Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity communicates with City staff and refers potential homebuyers to the City's Home Stretch program. Habitat for Humanity staff participated in the public engagement and is a past recipient of CDBG funds.
13	Agency/Group/Organization	Lloyd Management
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing provider
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lloyd Management administers many market rate and affordable rental units in Mankato. City staff work with Lloyd Management to house long-term homeless and disabled persons.
14	Agency/Group/Organization	Lutheran Social Service (Mankato)
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Financial literacy, child care

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lutheran Social Service participated in the public engagement and is a past recipient of CDBG funds.
15	Agency/Group/Organization	Greater Mankato Area United Way
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the United Way participated in the public engagement.
16	Agency/Group/Organization	ECHO Food Shelf
	Agency/Group/Organization Type	Food shelf
	What section of the Plan was addressed by Consultation?	Food shelf
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff communicate regularly with ECHO Food Shelf staff which is a past recipient of CDBG funds. ECHO staff participated in the public engagement.
17	Agency/Group/Organization	ISJ Mayo Health Systems
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Health Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mayo Health Systems participated in the public engagement.
18	Agency/Group/Organization	Feeding Our Communities
	Agency/Group/Organization Type	Services-Children Food services
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Feeding Our Communities is a current recipient of CDBG funds to provide nutrition and food to children of low-to-moderate income households. Feeding Our Communities was invited to the public engagement sessions, but did not provide comment.
19	Agency/Group/Organization	SMILES
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Services to persons with disabilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SMILES is committed to providing a wide variety of services that assist individuals with disabilities to live independently, pursue meaningful goals, and enjoy the same opportunities and choices as all persons. SMILES serves Southern Minnesota Region 9 area. SMILES participated in the public engagement.
20	Agency/Group/Organization	SMRLS
	Agency/Group/Organization Type	Legal assistance
	What section of the Plan was addressed by Consultation?	Legal assistance
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Southern Minnesota Regional Legal Services (SMRLS) provides free legal services to low-income individuals in critical civil matters. SMRLS staff participated in the public engagement.

21	Agency/Group/Organization	Mankato EDA
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mankato Economic Development Authority (EDA) is an arm of the City of Mankato. The EDA provides permanent affordable housing through the management of public housing and the Housing Choice Voucher Programs, serve the homeless through the Bridges, Shelter + Care, and VA Supportive Housing and Breckenridge Townhomes. Staff also move residents to self-sufficiency by providing the Family Self-Sufficiency Program, the Voucher Homeownership Program, and by teaching Home Stretch (first time homebuyer education).
22	Agency/Group/Organization	VINE Faith in Action
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from VINE participated in the public engagement. Currently, VINE is a recipient of CDBG funds to provide transportation and chore services to low income seniors and disabled persons. City staff communicate regularly with VINE.
23	Agency/Group/Organization	CommonBond
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CommonBond participated in the public engagement. CommonBond is also the owner/operator of Dublin Crossing and Dublin Heights which are affordable housing units that were developed with assistance from Low Income Housing Tax Credits and is a past recipient of CDBG funds.
24	Agency/Group/Organization	Beyond Brink
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Sober housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Beyond Brink was invited to participate in the public engagement and is a past CDBG recipient.
25	Agency/Group/Organization	MY Place
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Services for children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from MY Place was invited to participate in the public engagement and is a past CDBG recipient.
26	Agency/Group/Organization	CITY OF MANKATO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Resiliency consultation (hazard mitigation)

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff in our public works department who manage the flood control system and city utilities (water, sanitary, storm) were consulted. The City also owns land which is used for public parks, infrastructure (whether its roads, utilities, drainage, flood control system, etc.), leasing for industrial and commercial uses, and for public housing.
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Identify any Agency Types not consulted and provide rationale for not consulting

No known groups were excluded from consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	River Valleys Continuum of Care	The River Valley CoC strives to increase housing resources and services for the homeless in southeast Minnesota. The City of Mankato has included the need for expanded shelter space in the plan.
Mankato Area Housing Study Update	City of Mankato	Community Partners Research conducted a housing study in 2020 to provide the needed information to guide local developers as well as planning organizations and the Mankato EDA as to the housing needs in the City of Mankato. At the time the Consolidated Plan was developed, a housing study update was underway but not yet completed.

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))

Implementing the Consolidated plan over the past five years has involved the collaboration of Minnesota Housing, Minnesota Department of Employment and Economic Development (DEED), Blue Earth County, and the City of North Mankato. Low Income Housing Tax Credits were essential to the development of Lewis Lofts, a 64-unit affordable senior housing development completed in 2025, and the completion of rehabilitation to the Alma (formerly Walnut Towers) in 2024 preserving 86 units of affordable housing and the rehabilitation of Colonial Square apartments in preserving 77 units of affordable housing. The Mankato Economic Development Authority provides housing services for Blue

Earth County. The City of Mankato and North Mankato collaborate to provide transportation services between the two cities.

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

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

The City of Mankato provided opportunities for local agencies and the general public to provide input on community needs for the Consolidated Plan. There were two public engagement events held which the public and local agencies were welcome to attend. Invitations were sent to 37 different local agencies. The public could also provide input over e-mail, mail, or deliver input to City staff. The City's public engagement website, "Every Voice Mankato" was also available as an additional way to provide input via an online survey. The City of Mankato sent a news release about the engagement opportunities to the City's website, social media, and e-mail listserv. The news release was shared with neighborhood associations in Mankato. Posters were also displayed at local agency offices sharing the dates of public engagement events and the website to complete the online survey which included a QR code that could be scanned leading to the "Every Voice Mankato" web page. City staff also attended a Homeless Response Team meeting and gathered input on community needs and strategies for the Consolidated Plan.

There were 170 individuals who participated in the public engagement opportunities. The public engagement provided the opportunity to hear from a variety of organizations who represent a diverse clientele and also provided the opportunity to hear firsthand from residents what their needs were and ideas for strategies to meet their needs. The engagement efforts were helpful in better understanding the challenges faced by certain populations. The input received was reviewed and incorporated into the development of the consolidated plan.

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	Public Meeting	Non-targeted/broad community	There were 10 people that attended the public engagement event held on February 20, 2025 from 1:00 p.m. - 2:00 p.m. This session was open to the general public and local agencies. Attendees were a mix of residents and staff from local non-profits.	Please see attachment which lists comments received.	All comments were accepted.	

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	Public Meeting	Non-targeted/broad community	There were 9 people that attended the public engagement event held on February 20, 2025 from 5:30 p.m. - 6:30 p.m. This session was open to the general public and local agencies. Attendees were a mix of residents, staff from local non-profits, and business owners.	Please see attachment which lists comments received.	All comments were accepted.	

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)
3	Homeless Response Team meeting	Community organizations and government agencies part of the Homeless Response Team	There were 57 people that attended the Homeless Response Team meeting which was held on February 25, 2025 from 9:00 a.m. - 10:30 a.m.	Please see attachment which lists comments received.	All comments were accepted.	

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	Internet Outreach	Non-targeted/broad community	There were 102 surveys completed, the majority of which were completed from the perspective as a resident (78%). The remaining surveys completed were from the perspective of business/employer, city staff, non-profit or community service provider. The online survey was open from February 5, 2025 until March 1, 2025.	Please see attachment which lists comments received.	All comments were accepted.	https://everyvoice.mankatomn.gov/cdbg25

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)
5	Public Hearing	Non-targeted/broad community	A public hearing will be held on May 27, 2025 at 6:00 p.m.			
6	Newspaper Ad	Non-targeted/broad community	A 30-day public comment period took place between April 11, 2025 and May 11, 2025.			

Table 4 – Citizen Participation Outreach

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

Summary of Housing Needs

All public engagement events and the online survey reported a need for additional affordable housing. For the online survey, respondents were asked to prioritize needs and Housing was ranked as the top need to prioritize, followed by homelessness. Mankato is growing, having experienced a 13.17% population growth between the 2010 U.S. Census and 2020 U.S. Census. According to the Minnesota Department of Employment and Economic Development (DEED), Mankato has an unemployment rate of 2.9% and the Mankato-North Mankato Metropolitan Statistical Area (MSA) has an unemployment rate of 3.2% which is the lowest of the 5 MSA's in Minnesota (reported as of February 2025).

In August 2020, Community Partners Research, Inc. analyzed the housing needs in the Mankato-North Mankato area. Approximately 51% of renters in Greater Mankato had an annual income below \$35,000 and nearly 21% of all renters had an annual income between \$35,000 and \$49,999. There were more than 5,075 renter households in Greater Mankato that had a housing cost burden in 2018, with 30% or more of their income required for gross rent. This represented nearly 52% of all reporting renter households. For most of these households, a severe cost burden existed, with 35% or more of income applied to housing. The vacancy rates in subsidized housing has been unchanged for many years. Per the 2020 Housing Study, the vacancy rate of subsidized house was estimated at less than 1%. The 2020 Housing Study also found there were many more lower income households that needed a unit priced less than \$500 than there were units available. There were nearly three times as many households with an annual income below \$20,000 as there were units that had a gross rent that is less than \$500 per month. The mismatch between very affordable units and renter households with an income below \$20,000 would be helped somewhat by rent assistance Vouchers or other public assistance programs. However, even with some public programs, there were many lower income households with a housing cost burden. This is a group that generally cannot be served by the conventional rental market, where very few units exist in an affordable price range. The Housing Study also discussed the low supply of affordable entry-level new home construction (generally defined as \$225,000 or less) and the difficulty with constructing entry-level homes as the material and labor costs continue to increase.

The need for additional shelter beds and for a shelter that is open 24/7, 365 days was also expressed. Currently there are four homeless shelters in the City of Mankato: CADA House which serves victims of domestic violence, the Welcome Inn which houses eight beds for women and children, Theresa House which houses another eight to ten beds for women and children, and Connections Shelter which serves approximately 35 singles and families and is open from approximately October through May from 6 p.m. to 8 a.m. Connections plans to eventually phase into a year-round shelter. The Salvation Army operates a day shelter from 9:00 a.m. to 5:00 p.m. When Connections Shelter is open, there are gaps in service from between 8:00 a.m. and 9:00 a.m. and 5:00 p.m. to 6:00 p.m. when Connections Shelter and Salvation Army are closed. There are also significantly less shelter beds from May through October when Connections Shelter isn't open.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	40,555	42,685	5%
Households	15,525	16,830	8%
Median Income	\$41,425.00	\$52,411.00	27%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,885	2,915	3,450	1,705	5,870
Small Family Households	660	570	725	475	2,765
Large Family Households	35	100	275	185	400
Household contains at least one person 62-74 years of age	295	365	535	315	1,265
Household contains at least one person age 75 or older	285	285	295	130	510
Households with one or more children 6 years old or younger	290	295	440	275	755

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	0	30	10	100	0	0	15	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	95	10	0	160	25	0	0	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	0	95	0	120	30	4	25	0	59
Housing cost burden greater than 50% of income (and none of the above problems)	1,155	670	30	20	1,875	360	220	50	0	630

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	420	860	480	85	1,845	240	290	315	75	920
Zero/negative Income (and none of the above problems)	115	0	0	0	115	40	0	0	0	40

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,300	765	165	30	2,260	415	225	90	0	730
Having none of four housing problems	845	1,355	2,130	650	4,980	325	570	1,065	1,025	2,985
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	380	240	80	700	215	170	120	505
Large Related	30	25	0	55	4	75	40	119
Elderly	165	140	74	379	280	230	120	630
Other	1,145	1,215	385	2,745	135	40	110	285
Total need by income	1,720	1,620	539	3,879	634	515	390	1,539

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	120	120	45	110	0	155
Large Related	0	0	0	0	4	0	10	14
Elderly	140	90	34	264	185	110	15	310
Other	0	930	455	1,385	125	0	0	125
Total need by income	140	1,020	609	1,769	359	220	25	604

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	0	95	0	150	55	4	25	0	84

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	60	95	10	0	165	0	0	0	0	0
Total need by income	115	95	105	0	315	55	4	25	0	84

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Currently there are 169 people waiting for one bedroom public housing units in Mankato. Of these 63% are elderly, 56% are disabled. Of the households on the list, 12.7% are working, but still income eligible for public housing, and 66.5% receive social security benefits. The estimated wait on the public housing wait list is 12 months to 18 months. There are also one bedroom public housing units outside of the City where the waits are shorter; 96 households waiting for Eagle Lake, Lake Crystal, Madison Lake, and Mapleton, however, reliable transportation is needed to access services such as medical care from these areas. There are 561 households suffering from disabilities and/or mental illness waiting for the Mainstream vouchers and Bridges Program. They are included in the 1134 households waiting for a Housing Choice Voucher. Of the households on the Housing Choice Voucher program, 98 are elderly, 291 are disabled, 240 are minority households, 8 are veterans, and 244 are families with children. The Housing Choice Voucher waiting list is currently open and the estimated wait list is 2 years.

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.

During the past year, the Housing Choice Voucher program served 510 households, 78% who are non-elderly disabled households with more than 77% with income below 30% of the area median income or

income between \$203 to \$800 per month. Comparatively, 49% of the Voucher wait list consists of non-elderly, disabled households seeking an affordable housing option with rent based on income.

What are the most common housing problems?

The most common housing problem for both renters and homeowners is having a housing cost burden. For renters, having a housing cost burden greater than 50% of their income is the most common problem; this housing problem was most prominent in the 0-30% AMI category. For homeowners, the most common housing problem is having a housing cost burden greater than 30% of their income; this housing problem was most prominent in the 0-30% AMI category.

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

Housing cost burden was most evident among non-family households that were age 64 or younger. For households paying 30% or more of income for rent, more than 44% were age 24 or younger. This would presumable represent many of the student households in the Mankato area. Although students do impact housing cost burden statistics, approximately 56% of the cost-burdened renters were in age ranges that would not typically represent traditional students. Nearly 14% of the renters with a housing cost burden were age 65 or older. Approximately 20% were in the young adult age ranges between 25 and 34 years old, and more than 22% were age 35 to 64 years old.

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 most common characteristic of low-income families that are at imminent risk of homelessness is a lack of resources, such as money in savings, to pay for a car repair so they can continue to work. A setback such as a car breakdown, the loss of daycare, a temporary illness, is cause for work to be lost, thus an inability to pay rent. Other characteristics include poor credit history and not passing background checks.

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

Rents charged that represent a cost burden, defined as exceeding more than 30% of a family's gross income, is a characteristic that leads to homelessness. Families cannot sustain paying this much of their income toward housing and while having money for food, clothing, and medical care. Another characteristic is sharing a residence with a friend or family member. This living arrangement is usually not sustainable and gain leads to homelessness.

Discussion

As addressed in the above tables and during the public engagement, affordability of housing is a need to be addressed in setting funding priorities.

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

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

Introduction

The greatest housing problem in the City of Mankato is the lack of affordable housing. The private sector has been constructing new rental units, the majority of new rental units are market rate. Residents most at risk are those who have a criminal history, poor rental history, working minimum wage or part time positions. Also, there is a lack of rental units of one bedroom units and four to five bedroom units needed by large families.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,380	510	0
White	1,870	330	0
Black / African American	290	50	0
Asian	40	120	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	4	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,140	780	0
White	1,815	685	0
Black / African American	125	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	10	0
American Indian, Alaska Native	20	4	0
Pacific Islander	0	0	0
Hispanic	175	70	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,050	2,395	0
White	830	2,165	0
Black / African American	80	144	0
Asian	14	75	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	100	10	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	195	1,510	0
White	145	1,450	0
Black / African American	45	0	0
Asian	0	15	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	4	15	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

A disproportionately greater need exists when members of a particular racial or ethnic group is at least 10% higher than the percentage of persons in the category as a whole. White households make up the greater number which exists in all three income categories; 0%-30% AMI (78%), 30%-50% AMI (84%), 50%-80% AMI (79%), and 80%-100% AMI (74%).

Within our community, white households are proportionately represented across the levels of cost burden. While the majority of the population in Mankato is white, there is a disproportionately greater need for black/African Americans with income between 0%-30% AMI (23%) and 80%-100% AMI (23%).

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

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

Introduction

Disproportionately greater number of severe housing problems are when members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10%+) than the income level as a whole. Severe housing problems are when one or more of the following exist: lacking complete kitchen facilities, lacking complete plumbing facilities, more than 1.5 persons per room, or having a cost burden over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,715	1,170	0
White	1,315	885	0
Black / African American	240	100	0
Asian	40	120	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	15	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	990	1,925	0
White	840	1,660	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	30	95	0
Asian	0	10	0
American Indian, Alaska Native	20	4	0
Pacific Islander	0	0	0
Hispanic	95	150	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	255	3,195	0
White	130	2,865	0
Black / African American	80	144	0
Asian	10	80	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	40	65	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30	1,675	0
White	30	1,560	0
Black / African American	0	45	0
Asian	0	15	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	20	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Of the data tables on the number of households with severe housing problems, black/African American households have a disproportionately greater need than the income category as a whole. In the 0%-30% AMI category, black/African American households make up 14% in comparison to white households (76%). In the 50%-80% AMI category, 31% of black/African American households and 15% of Hispanic households have a disproportionately greater need than the income category as whole, in comparison to white households (50%). This information may not take into account other minority households in the community as they make up a very small percentage of the overall population.

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

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

Introduction:

A disproportionately greater number of cost-burdened households exist when members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10%+) than the income level as a whole. Cost-burdened households are those with a housing cost to income ratio between 30%-50%. Severely cost-burdened households are those with a housing cost to income ratio greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,855	3,135	2,670	160
White	10,005	2,655	2,150	65
Black / African American	294	215	270	0
Asian	250	4	50	85
American Indian, Alaska Native	24	10	20	0
Pacific Islander	0	0	0	0
Hispanic	250	180	165	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

Within our community, white households are proportionately represented across the levels of cost burden. When comparing the percentages for minority households, there is a disproportionately greater number of cost-burdened households that are black/African American (10%) that have a housing cost burden greater than 50%. Mankato continues to become more diverse, however, white households currently make up the greater portion of those experiencing a housing cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Within our community, white households are proportionately represented across the levels of cost burden. In reviewing data for minority households with housing cost burdens, there is a greater number of cost-burdened households that are black/African American (10%) that have a housing cost burden greater than 50%.

When looking at severe housing problems, there are two racial/ethnic groups that have a disproportionately greater need than the income category as a whole. Black/African American households have a disproportionately greater need than the income category as a whole. In the 0%-30% AMI category, black/African American households make up 14% in comparison to white households (76%). In the 50-80% AMI category, 31% of black/African American households and 15% of Hispanic households have a disproportionately greater need than the income category as a whole, in comparison to white households (50%).

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

There aren't any racial or ethnic groups located in specific areas or neighborhoods within the City of Mankato. The largest racial group residing in the City have found housing in many different neighborhoods and are not concentrated in any one area. Staff have mapped the location of leased Housing Choice Vouchers and have found these low-income families are scattered throughout the City as well.

NA-35 Public Housing – 91.205(b)

Introduction

The Mankato EDA manages 179 public housing units within the City of Mankato, as well as three units of affordable market rate housing. The public housing portfolio is made up of 101 units at Orness Plaza, 98 of which are one bedrooms, three are two bedrooms. There are 78 family units, two through five bedrooms, which are scattered throughout the City. The EDA also administers 431 Housing Choice Vouchers, ten Veteran's Administration Supportive Housing (VASH), 7 Emergency Services vouchers, 5 Stability vouchers, 12 foster youth to independence vouchers, 112 Mainstream vouchers, eight Shelter + Care vouchers, and 25 Bridges Vouchers. The VASH, Shelter + Care, and Bridges programs are all targeted towards homeless families and individuals and include services to help keep these families housed. The Housing Choice Voucher program has developed preferences that allow the EDA to prioritize households transitioning from supportive housing and services a percentage of households from the Coordinated Entry system. The EDA also strives to move program participants to self-sufficiency through the administration of the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and through the provision of Home Stretch homebuyer education.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	138	381	3	352	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	16,349	13,369	10,084	12,743	0	0
Average length of stay	0	0	5	4	3	4	0	0
Average Household size	0	0	2	2	3	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	51	45	0	42	0	0
# of Disabled Families	0	0	23	193	1	183	0	0
# of Families requesting accessibility features	0	0	138	381	3	352	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	118	286	2	268	0	0	0
Black/African American	0	0	15	88	1	77	0	0	0
Asian	0	0	5	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	7	0	7	0	0	0
Not Hispanic	0	0	131	374	3	345	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

There are 305 applicants currently on the waiting list for a public housing unit. Of the 305 applicants on the waiting list, 131 (43%) report being disabled. A separate waiting list is not maintained for only disabled applicants, however, when a fully accessible unit is available, any family in need of the accessible unit has preference over others on the waiting list.

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

There are 305 applicants on the waiting list for public housing; of the applicants, the average family size is 2 persons. Of those on the public housing waiting list, 228 (75%) are female head of household, 126 (41%) are minority heads of household, and 131 (43%) are disabled/handicapped heads of households. There are 127 (43%) families with children.

There are 1134 applicants on the waiting list for housing choice vouchers; of the applicants the average family size is 2 persons. Of those on the housing choice voucher waiting list, 102 are elderly, 453 are minority heads of household, and 561 are disabled/handicapped heads of household. There are 388 families with children.

The most immediate needs for disabled residents of public housing and the voucher program are met through the request for accommodation. Staff aware of the needs of residents served will refer the resident to services needed to accommodate needs.

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

Residents in the population at large may not have service providers to ensure their needs are met. Depending on the nature of the specific disability, Mankato has a service and support network that can address the needs of certain sub-populations. Blue Earth County provides case management for people meeting the State definition of having serious and persistent mental illness. This client group generally has a very low income, often between \$203 and \$1,000 per month depending on whether they receive SSI or if they have some ability to earn some additional income. To live independently, this group typically needs very affordable housing, with rent based on income. This sub-population generally has the same needs for very affordable rental housing that exist for other lower income renters.

People with serious and persistent mental illness that cannot live independently will generally reside in some type of group housing facility, including adult foster care settings or board and lodge-style facilities, where some level of staffing and support are present. According to the County, there is currently a State prohibition on the construction of any new group home facilities to serve this segment of the population. This moratorium on additional unit creation is the result of reduced State financial resources. Since new units cannot be constructed, we estimate the need for services based on the

number of households on our wait list for the Bridges program funded through Minnesota Housing. The current number of households on this wait list is XX households.

Mankato, as a regional center, provides housing options for many physically disabled households. Three providers of housing to this group include the Alma Apartments, Durham Apartments, and Gus Johnson Apartments. These apartments are all federally subsidized projects with Section 8 rental assistance, located in downtown Mankato. These buildings are usually at full occupancy, and has a waiting list of approximately 8 to 10 names. According to the manager, nearly all the applicants for this project have a low annual income, often as a direct result of the limitations of their disability.

Barrier-free rental housing units are also available in many of the larger apartment complexes around the City, including federally subsidized projects that charge rent based on income. However, there is no Consolidated Plan guarantee that these units are actually occupied by tenant households that need a fully accessible unit. When an accessible unit becomes available, it is reserved for a certain amount of time for a disabled household. If, after a certain period of time, no disabled tenant commits to rent the unit, it is generally made available to any qualified tenant, regardless of disability.

Discussion

There are varying opinions on the unmet need for housing for disabled people. Utilizing the information from the subsidized housing waiting lists, an estimate of 692 families are seeking affordable units and allowed to live independently. This number expands the need supported by the waiting lists at Alma Apartments, Gus Johnson Apartments, and Durham Apartments. The Southern Minnesota Independent Living Enterprises and Services (SMILES) works with physically disabled populations in the area and estimates that another project similar in size of 40-60 units would benefit Mankato. This organization works within the surrounding Counties and views Mankato as a good location to meet regional demand.

ARC has a program, called Housing Access Services, that was funded by the legislature. The intent of the program is to identify disabled individuals that have the potential to live in market rate or independent housing with some level of supportive services. The goal of the Legislature was to lower costs of housing and care by helping more independent people move out of facilities such as adult foster care, and into private market housing. Most of the clients served by ARC have \$1,000 or less per month for income. While they do have some ability to pay, they generally need a one-bedroom unit in the rent range of \$400 or less. The Mankato EDA was awarded 112 Mainstream vouchers to support non-elderly, disabled households with rental assistance and has a cooperative memorandum of understanding with ARC and other local service agencies to provide support services including an agreement to take referrals from the regional Coordinated Entry System serving homeless. The Mainstream program currently has a wait list of 561 households.

People with developmental disabilities are served through a County case management and support system. Multiple housing options exist in Mankato, including supervised living in group homes and smaller, residential setting. The providers of this type of housing receive residents through a direct

referral system, and are not able to quantify unmet need. They do acknowledge that some developmentally disabled individuals may continue to live with their families longer than planned, while waiting for a suitable group home option to become available in the community. When possible the Mainstream Voucher program through the Mankato EDA can be utilized where individuals have the ability to live independently with support services.

One housing issue that is beginning to surface within the developmentally disabled population is age appropriate housing. As clients age, housing providers are finding an increased need for barrier-free or more accessible housing. In some cases, this need is requiring that existing units be physically modified to better serve aging residents. It can also result in some facilities being sold and replaced with a building that is better suited to an aging group of residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Wilder Foundation conducts a statewide study every three years to better understand the prevalence, causes, circumstances and effects of homelessness. This study was last completed in 2023 which counted 10,522 people experiencing homelessness in Minnesota; a 7% decrease from the 2018 study. The number of youth (age 24 and younger) has decreased by 19% since 2018, making up 28% of those experiencing homelessness overall. Adults aged 55 and older increased 7% since 2018 and adults aged 25-54 remained steady. While it is difficult to identify all people experiencing homelessness who are not in shelters, the 2023 study saw a 7% decrease between 2018 and 2023.

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

The Coordinated Entry System has identified there are 83 households awaiting referrals to housing on the coordinated entry list at this time in Blue Earth County that are homeless. This includes 60 singles (33 sheltered, 27 unsheltered), 7 youth (2 unsheltered, 5 sheltered), 16 families (9 sheltered, 7 unsheltered), and 0 youth families. There are another 126 households waiting for public housing units and 387 on the Housing Choice voucher waiting list. The housing staff receive calls every day from people searching for affordable housing. Of the households waiting for public housing, 169 are 1-bedroom units of which 63% are elderly, 56% are disabled. There are also 109 families who are seeking a 2-bedroom unit, and 30 large families in need of three, four, and five-bedroom units. There are no Veteran families with children that are waiting on the public housing list. Of the households on the Housing Choice Voucher program, 98 are elderly, 291 are disabled, 240 are minority households, 2 are veterans, and 244 are families with children.

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

In coordination with our regional Continuum of Care and our participation with the Homeless Coordinated Entry System, local homeless service providers see a disproportionate increase in the percentage of people of color being in poverty and homeless in our community. Based on data collected on race within our community and in comparison to the HUD Point in Time homeless count and the Homeless Management Information System (HMIS), we have identified people of color are 45% more likely to experience homelessness in comparison to their percentage of the population. Local housing and homeless providers have partnered together under a Supporting Partnership for Anti-Racial Communities project that is working to develop strategies and action steps in an effort to decrease the racial disparities in poverty and homeless within our community.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Some people are homeless due to housing barriers that are difficult to overcome, such as not passing criminal background checks, eviction history, poor credit scores, and due to a low vacancy rate which is attributed to high housing costs.

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

Introduction:

Housing needs of persons who are not homeless, but require supportive services include persons with disabilities, persons with criminal background, new immigrants/refugees, elderly, and affordable housing options for large families.

Describe the characteristics of special needs populations in your community:

The immigrant/refugee families living in Mankato tend to be large and need housing with 5+ bedrooms. There are also needs for translation services for those that may speak English as a second language or may not speak English. There is a need for adequate, culturally sensitive healthcare (food, dental, mental, etc.). Disabled and elderly persons living in their own homes need support to maintain independence. Chore services that help with yard work, add accessibility features to the home, and provide meals on wheels prevent a move to a more restrictive living environment. Disabled and elderly also need transportation services. While there are resources available to provide transportation to medical appointments, there are other destinations in which transportation is needed such as the grocery store. Some families cannot afford vehicles to transport their disabled children and it results in their children being homebound and isolated. There are also childcare needs for children with special needs, they need social and recreational opportunities outside of the home and childcare providers aren't equipped to serve those needs. Those with criminal backgrounds have difficulty finding housing and employment opportunities. There also remains a need for additional affordable senior housing. In 2025, Lewis Lofts will open which will include 64 units of affordable senior housing. Low Income Housing Tax Credits, CDBG, and Tax Increment Financing were used to support the Lewis Lofts project.

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

The characteristics and related needs discussed in the preceding paragraph were determined during public engagement efforts. Conversations with people experiencing these needs, as well as with social service providers in our community, helped to define the needs.

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

According to the Minnesota Department of Health, there were 3 newly diagnosed HIV infections reported in 2024 for Blue Earth County. The Rural AIDS Action Network (RAAN) is the only organization that serves the HIV/AIDS population in rural Minnesota. RAAN works with persons up to 300% of the Federal Poverty Guideline. The RAAN's mission is to organize, develop, and sustain caring communities of professionals and volunteers that serve and support persons living with, affected by, or at risk for HIV/AIDS in rural Minnesota. The RAAN has an office in Mankato and offers the following services: medical case management, free and confidential HIV testing, medical transportation assistance, health

education/risk reduction, support groups, and professional training. This office services the entire Southern Minnesota area from South Dakota to Wisconsin. They work closely with area hospitals and clinics and have an infectious disease doctor at the ISJ Clinic.

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

Describe the jurisdiction's need for Public Facilities:

Mankato is in need of additional childcare that is affordable. Continued investment within neighborhood parks is a continued need. Perhaps the greatest need identified is the need for additional shelter beds and for a homeless shelter that is open 24-hours, 365 days a year.

How were these needs determined?

Needs were identified during public engagement in which numerous organizations, government agencies, and community members were invited to discuss needs within the community.

Describe the jurisdiction's need for Public Improvements:

The need for public improvements, such as street, utility, and sidewalk improvements do arise with wear/tear on infrastructure as it ages. There is a need for continued investment within the City's neighborhood parks too.

How were these needs determined?

Needs were identified during public engagement in which numerous organizations, government agencies, and community members were invited to discuss needs within the community.

Describe the jurisdiction's need for Public Services:

Numerous needs for public services became apparent during public engagement, including services to provide people with food, transportation, programming for new Americans and refugee services, language translation services, mental health services, health services, services for seniors, childcare services, youth services, legal services, financial/budgeting services, housing services (for those transitioning to permanent housing or homeownership, landlord training/education, tenant education, rental assistance).

How were these needs determined?

Needs were identified during public engagement in which numerous organizations, government agencies, and community members were invited to discuss needs within the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The demand for housing, especially affordable housing, remains strong as Mankato's population continues to grow. It will be important to continue working with developers to construct additional affordable housing, while also preserving affordable housing stock. Special attention should be made to create and preserve affordable housing located within City Center of Mankato which is situated with convenient access to services and transportation.

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,860	43%
1-unit, attached structure	1,540	8%
2-4 units	1,860	10%
5-19 units	2,805	15%
20 or more units	3,255	18%
Mobile Home, boat, RV, van, etc	980	5%
Total	18,300	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	605	7%
1 bedroom	140	2%	1,715	20%
2 bedrooms	1,550	18%	2,840	34%
3 or more bedrooms	6,680	80%	3,270	39%
Total	8,395	100%	8,430	100%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The Mankato Economic Development Authority (EDA) manages 179 public housing units within the City of Mankato, as well as 3 units of affordable market rate housing. The public housing portfolio is made up of 101 units at Orness Plaza, 98 of which are one-bedrooms, 3 are two-bedrooms. There are 78 family units that have between two and five-bedrooms, which are scattered throughout the City. The EDA also administers 425 Housing Choice Vouchers, 10 Veteran's Administration Supportive Housing (VASH) vouchers, 112 Mainstream vouchers, 15 Emergency vouchers, 12 Foster Youth to Independence vouchers, 5 Stability vouchers and 8 Shelter + Care vouchers. The VASH and Shelter + Care programs are targeted towards homeless families and individuals and includes services to help keep these families housed. The Housing Choice Voucher program has developed new preferences that allow the EDA to prioritize households transitioning from supportive housing and services a percentage of households from the Coordinated Entry System. The EDA also strives to move program participants to self-sufficiency through the administration of the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and through the provision of Home Stretch homebuyer education.

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

The City of Mankato owns 40 units of scattered units built in the 1970s with design elements that have led to structural deterioration with water infiltration. The City and the EDA intend to make application for Low Income Housing Tax Credit funding to relocate and replace these units with a 40-unit townhome development. The City intends to coordinate with local partners, such as Habitat for Humanity or Southwest Minnesota Housing Partnership, to redevelop the scattered sites into other affordable housing and home ownership opportunities.

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

The availability of housing units does not meet the needs of the population. Housing needs were repeatedly mentioned during the community engagement sessions. City staff receives requests for rental assistance daily. Currently there are 1134 applicants on the waiting list for housing choice vouchers, 561 applicants on the waiting list for Mainstream vouchers and Bridges vouchers, and 305 applicants on the waiting list for public housing. Staff report that Housing Choice Voucher holders find it difficult to locate one-bedroom units as well as larger (four and five-bedroom) rental units that meet the rent criteria for the program.

In the most recent housing study, it was identified that all housing categories in Mankato are trending negatively.

Describe the need for specific types of housing:

Mankato needs a variety of housing to meet the needs of the growing population. Housing Choice Voucher holders report that one-bedroom as well as four- and five-bedroom units are hard to find. This finding was repeated by case managers who work with disabled people as well as with large immigrant families. Through the public engagement process, the public identified the following housing needs: supportive services to provide support to keep stable housing, homebuyer education and down payment assistance, and guidance on home maintenance and upkeep to new homeowners.

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

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	152,600	188,900	24%
Median Contract Rent	654	824	26%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,190	14.1%
\$500-999	4,355	51.6%
\$1,000-1,499	2,160	25.6%
\$1,500-1,999	530	6.3%
\$2,000 or more	210	2.5%
Total	8,445	100.1%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	735	No Data
50% HAMFI	3,190	935
80% HAMFI	6,900	2,365
100% HAMFI	No Data	3,593
Total	10,825	6,893

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	963	969	1,174	1,645	1,971
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

According to the 2020 housing study, 51% of renters in Greater Mankato had an annual income below \$35,000 and need an apartment unit with gross rent below \$875 per month to be affordable. According to the American Community Survey data, 52% of units were priced \$500-\$999 per month and 26% of units were priced \$1,000-\$1,499. However, according to the 2020 Housing Study, newer projects had a gross monthly rent above \$900 per month for one-bedroom units.

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

As the population of the City continues to grow, it is expected that rents will continue to rise, greatly impacting the lowest citizens the hardest. Those on fixed incomes or working at minimum wage or entry level positions will find housing increasingly hard to find, and if found, they will suffer a rent burden. With a continued need for additional housing units, it is expected that the cost of housing will continue to rise until there are enough housing units to meet the population demand.

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

Currently, the HOME rents/Fair Market Rents adequately represent the 40th percentile rent charged for two, three, and four bedroom units in the market. Our local payment standards have been set at 102-107% of the Fair Market Rents to ensure that households have an adequate supply of affordable housing of choice within the community. Larger four+ bedroom units are limited, but within the current Payment Standard Rents. The timing of availability for these larger units coinciding with when households are searching is more of an issue. We have a significant lack in supply of one bedroom units in the community, even with rents adequately represented in comparison to the Fair Market Rents. The lack of one bedroom units has increased the number of individuals that are homeless in our community. Individuals with poor rental history, bad credit, eviction history, and/or criminal history are unable to secure housing in the community. It is expected that rents will increase with demand and may impact the ability to provide additional affordable housing options; voucher holders with barriers will find affordable units unattainable without supportive service intervention.

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

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Housing units classified as "standard" implies that the building meets all state and local building codes.

City Code Section 13.07 of the Mankato City Code (this refers to Uniform Housing and Residential Maintenance Code) defines a "substandard building" as follows: Subd. 1. Substandard Buildings. Any building or portion thereof, or the premises on which the same is located, in which there exists violations of this code, or the following listed conditions, to an extent that endangers the life, limb, health, property, welfare or safety of the public or the occupants thereof shall be deemed and is hereby declared to be a substandard building. All conditions noted below are also regulated under the Building Code, the International Fire Code, and International Electrical Code.

1. Dampness of habitable rooms.
2. General dilapidation or improper maintenance.
3. Deteriorated or inadequate foundations.
4. Defective or deteriorated flooring or floor supports.
5. Walls, partitions or other vertical supports that twist, lean or buckle.
6. Roofs, ceilings or other horizontal members that sag or buckle.
7. Fireplaces or chimneys that lean, crumble or settle.
8. Maintenance of any public nuisance as defined in City ordinance or State statute.
9. Maintenance of any nuisance, which may prove a safety hazard. This includes abandoned wells, shafts, basements, cisterns or excavations; abandoned refrigerators or motor vehicles; structurally unsound buildings or fences; or any lumber, trash, fence, debris or vegetation.
10. Electrical wiring that does not conform to applicable law in effect at the time of installation or any wiring that is not maintained in good condition. Conditions may include, but are not limited to broken wires, bare or frayed wires, broken or burned outlets and switches, missing cover plates, fuses rated for more than wiring, and bypassed or defeated fuses/circuit breakers.
11. Deteriorated, crumbling or loose plaster or sheet rock.
12. Deteriorated or ineffective weatherproofing of exterior walls, roof, foundations or floors, including broken windows or doors.
13. Defective or lack of weather protection for exterior of structures, including lack of paint, or weathering due to lack of paint or other approved protective covering. Exterior wood members treated with decay-resistant materials and designed to be left in an unpainted state or exempt from this requirement.
14. Broken, rotted, split or buckled exterior wall coverings or roof coverings.
15. Any building or portion thereof, device, apparatus, equipment, combustible waste or vegetation which is in such condition as to cause fire or explosion or provide a ready fuel to augment the spread and intensity of any fire or explosion arising from any cause.

16. Railings and/or banisters that are broken, not secure or constructed in such manner as to present a danger to those using such railing or banister.
17. Inadequate heating, inadequate hot/cold running water, or lack of toilet, bath or shower facilities where required.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,820	22%	3,900	46%
With two selected Conditions	70	1%	250	3%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,505	77%	4,245	50%
Total	8,395	100%	8,435	99%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,405	29%	2,070	25%
1980-1999	1,430	17%	2,020	24%
1950-1979	2,770	33%	2,645	31%
Before 1950	1,790	21%	1,690	20%
Total	8,395	100%	8,425	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,560	54%	4,335	51%
Housing Units build before 1980 with children present	1,025	12%	700	8%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Certain older neighborhoods, including Lincoln Park, Hilltop, West Mankato, Highland Park, Washington Park, Tourtellotte Park, Sibley Park, and Germania Park have been targeted by the City for concentrated housing rehabilitation efforts. These neighborhoods contain much of the City's oldest housing stock. While older housing is not always a good indicator of the need for maintenance and repairs, it does help to predict the need for rehabilitation. In practice, Mankato has found the need to implement programs that concentrate rehabilitation funds into older neighborhoods.

There will continue to be a need for rehabilitation to Mankato's housing stock as 54% of owner-occupied housing units and 51% of rental-occupied housing units were constructed prior to 1980 which are more likely to have a need for rehabilitation.

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

In 1978, the use of lead-based paint in housing units was banned. There are 4,560 owner-occupied housing units in Mankato that were constructed prior to 1980 which may contain lead-based paint. This represents 54% of all owner-occupied units in the City. There are also 4,335 renter-occupied housing units that were constructed prior to 1980 which may contain lead-based paint. This represents 51% of all renter-occupied housing in the City. Combined, 8,895 of the City's housing units were constructed prior to 1980 which equates to 53% of the City's total housing units.

According to the Center for Disease Control, approximately 74% of owner-occupied housing units built before 1980 contain lead-based paint. This would result in as many as 3,374 of the City's oldest housing units that are owner-occupied having the potential for a lead-hazard. These older housing units are primarily located within the original neighborhoods in the City.

Discussion

With a median value of owner-occupied housing units at \$250,600 (according to U.S. Census Bureau QuickFacts), it can be difficult for low and moderate income households to purchase a home. The

housing stock that is affordable must be preserved. The average cost of rehabilitation a single family dwelling in the City is approximately \$35,000 and low and moderate income households do not have the financial resources to rehabilitation their homes. As highlighted previously, there is a lack of affordable rental housing in the City. The majority of the rental buildings and units in Mankato's core neighborhoods are over 70 years old, so it is important to preserve the existing rental housing units as well.

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

Introduction

The Mankato EDA administers 179 public housing units consisting of 101 units at Orness Plaza and 78 family units scattered throughout the City. Mankato's existing public housing units are projected to need roof, window, flooring, and HVAC replacements in the coming years.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	179	425	4	421	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Orness Plaza and 40 of the family units were built in 1972. An additional 40 units were built in the early 1980's and 18 units were purchased from the existing housing stock in the late 1980s. Of the family units, there are 11 two-bedroom units, 50 three-bedroom units, 14 four-bedroom units, and 3 five-bedroom units. In 2010 the Mankato EDA received American Recovery and Reinvestment Act (ARRA) funds to rehabilitate Orness Plaza. With close to ten million dollars, the building was retro fitted with state of the art energy efficiency systems such as a geo-thermal HVAC system, water saving fixtures, lighting, and appliances, as well as design components that encourage increased socialization and good

health such as a fitness center, walking track, and increased meeting space. Roof, windows, water heaters, furnaces, flooring and scheduled to be replaced in the coming years. Efforts have been made using the annual capital fund grants to rehab the older units as they become vacant; this effort continues.

A RAD/Section 18 conversion of public housing properties to long-term, project-based Section 8 rental assistance was submitted in 2024. The Mankato Section 18 units were converted in April 2025 and the remaining units are anticipated to be converted by the end of 2025. The goal of the RAD/Section 18 conversion includes preservation and improvements of units through enabling access to private and public debts and equity to address immediate and long-term capital needs through long term replacement reserve abilities. RAD will also increase housing choice after the conversion which includes opportunities for economic self-sufficiency and homeownership.

The City of Mankato owns 40 units of scattered site units built in the 1970s with design elements that have led to structural deterioration with water infiltration. The City and the EDA intend to make application for Low-Income Housing Tax Credit funding to relocate and replace these units with a 40-unit townhome development. The City intends to coordinate with local partners such as Habitat for Humanity or Southwest Minnesota Housing Partnership to redevelop the scattered sites into other affordable housing and homeownership opportunities.

Public Housing Condition

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

The EDA's public housing units are occupied and have received good REAC inspection scores.

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

At Orness Plaza, the rehabilitation of the building incorporated design features that increased meeting space, provided a fitness center and walking track, an enhanced game room, patio and gardens, as well as providing central air conditioning and an improved overall appearance. A study of the residents' health before and after the rehabilitation showed that the residents' mental health improved.

The scattered site family units are rehabilitated at turn over, receiving new kitchens and baths, flooring, paint, energy efficiency lighting, and appliances. The family units are a mixture of single family homes, duplexes, and triplexes, scattered throughout residential neighborhoods in Mankato. Families have yards and most have sidewalks. Landscaping and site improvements are on-going activities. All of the public housing units are smoke free.

Discussion:

While no new public housing units are proposed for construction, the EDA is currently working on transitioning to the Rental Assistance Determination (RAD) program. The EDA intends to continue public ownership and operation of the units, but is working on transitioning to RAD as it would provide stable funding in the future. The City's existing public housing will require continued maintenance so the units can be preserved.

As turnover of units occurs, the housing units are rehabilitated to assist with their preservation. Families have yards and most have adjacent sidewalks for use and enjoyment.

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

Introduction

The City of Mankato has developed a system to address homelessness. The system includes addressing the needs of the near-homeless populations through prevention efforts; emergency shelter housing; transitional housing; permanent supportive housing; and other permanent housing.

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)	34	10	45	18	4
Households with Only Adults	0	30	0	38	36
Chronically Homeless Households	0	0	0	6	0
Veterans	5	0	0	11	0
Unaccompanied Youth	11	0	18	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Once a homeless person is identified, the Blue Earth County Homeless Response team works to provide the family or individual with nutrition, lodging, health care, and employment using the "housing first" model. Mankato is home to the Open Door Health Center, a regional provider of medical and dental services for the uninsured and underinsured. The ECHO Food Shelf provides food on a monthly basis, and the Mankato Workforce Center will provide the training needed to obtain employment. Also, each homeless shelter in town has on staff social workers who arrange services for shelter residents. The Homeless Response Team and funds provided by the Family Homeless Prevention and Assistance Program (FHPAP) work to provide assistance to those facing homelessness. With awards that average approximately \$625 each, owed rent, security deposits, or first month rents can be paid.

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.

Theresa house - Shelter for families with children or single adults that is operated year-round by Partners for Housing. The number of available beds is 18.

Welcome Inn - Shelter for Families with children or single adult females that is operated year-round by Partners for Housing. The number of available beds is 16.

CADA Shelter - Shelter that serves victims of domestic violence and their children that has 21 total beds, with 18 for families with children and three for single women.

Connections Shelter - Shelter for singles and families that is operated seasonally overnight. The number of available beds is 48.

Scattered Site Transitional Housing - Rent assistance program operated by Partners for Housing which assists 45 eligible households in private market rental housing.

Maxfield Place - Maxfield Place provides permanent affordable housing for single homeless people that have a disability. The facilities has 10 studio apartments with private bathrooms and kitchenettes.

Cherry Ridge - Tax credit rental housing project that includes eight units dedicated to serving homeless tenants. There are four, 1-bedroom units and four, 2-bedroom units.

Paul and Dorothy Radichel Veteran Town Homes - Provides needed permanent supportive housing for veterans with disabilities. The town homes are owned and operated by Minnesota Assistance Council for Veterans. This is a three building, 11 unit complex, providing ground level 1-bedroom town homes.

Lutheran Social Services provides services to youth and youth families. 11 emergency shelter hotel vouchers and 18 transitional housing vouchers.

South Central Supportive Housing Initiative - Provides intensive case management services and a tenant-based rental assistance subsidies for use in private market rental units. SCSHI assists individuals and families that are defined as long-term homeless and chronically homeless and have a very low income.

Scattered Site Houses Initiative - Partners for Housing owns three single family houses that are rented. Two of these have 3-bedrooms, one is a 4-bedroom. This permanent housing option is offered to families that are largely self-sufficient, and capable of basic maintenance and unsupervised upkeep of the property.

Family Homeless Prevent and Assistance Program - State-funded program can provide cash assistance to eligible households that are at risk of becoming homeless. The money can be used to pay for such items as delinquent rent, the first month's rent on a unit or the security deposit.

Homeless Prevention and Rapid Re-Housing - Under this federally funded program, assistance can be provided for up to nine months. Eligible uses include delinquent rent, utilities, moving costs, and emergency motel stays, if needed.

Chronic Homeless - Some of the housing and program options available are specifically targeted to people that meet the definition of chronic homelessness. Among the projects that are oriented to the chronic homeless are the beds in the Salvation Army's Maxfield Place, four beds in Radichel Townhomes for veterans, eight Shelter + Care Vouchers at Cherry Ridge, four units at Breckenridge Townhomes in Eagle Lake, and some rent assistance provided through the South Central MN Supportive Housing Initiative.

Additionally, Trellis was awarded Low Income Housing Tax Credits to construct 40 units of supportive housing. It is anticipated this project will be operations in 2026-2027.

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

Introduction

Facilities and services that assist persons who are not homeless, but require supportive housing and programs to ensure that those persons returning from mental and physical health institutions receive appropriate supportive housing include providing housing placement assistance and referrals to county staff or case management specialists are made 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

The City of Mankato has supportive housing options available for many sub-population groups residing in the community. These groups include people who are/were homeless, people with mental and physical disabilities, people leaving a treatment program for chemical dependency, people in domestic violence situations, as well as the elderly. The need for additional supportive housing was expressed during the public engagement. It was also stated that the elderly need chore services and transportation to help them maintain independent living in their homes. It was also expressed that low-income families who don't have reliable transportation, need transportation to work second and third shifts as the public transit program does not operate later in the evenings.

In our most recent housing study, it was identified there is exceptionally strong growth in the older and senior demographics, resulting in substantially high demand for maintenance-free and affordable living options.

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

Mental health facilities plan with counties and providers to coordinate aftercare, including housing placement if needed, and support services. Intensive Residential Treatment facilities, community mental health centers, and State Operated Services maintain separate discharge planning protocols. People are routinely discharged to their homes or to community-based residential facilities.

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

CDBG funds may be utilized to provide transportation to work for low-income families as well as for the elderly, and to access nutrition, socialization, and health care. Another potential use of CDBG funds will also be used to provide the educational program called "Tapestry" that assists new immigrants to settle

into a new environment. This program covers lease compliance, medical care systems, public safety, and other topics of interest to this group.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Analysis of Impediments to Fair Housing report completed for the City of Mankato reports public policies, procedures, and practices are in compliance with Federal Fair Housing guidelines and do not adversely affect citizens' housing choices. The City of Mankato has never been involved in a housing discrimination lawsuit with the Department of Justice, Minnesota Attorney General's Office, or any other private party.

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

Introduction

Mankato has a diverse economy and low unemployment, but is facing issues due to the lack of available skilled workers. At the same time, many in the community face barriers to entering the workforce. Numerous organizations are working to address the workforce shortage, including removing barriers to the workforce.

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	164	12	1	0	-1
Arts, Entertainment, Accommodations	2,217	3,761	15	15	0
Construction	722	1,084	5	4	-1
Education and Health Care Services	3,229	6,511	21	27	6
Finance, Insurance, and Real Estate	734	1,632	5	7	2
Information	439	863	3	4	1
Manufacturing	2,513	2,892	17	12	-5
Other Services	693	1,238	5	5	0
Professional, Scientific, Management Services	932	1,269	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	2,266	3,922	15	16	1
Transportation and Warehousing	519	567	3	2	-1
Wholesale Trade	600	552	4	2	-2
Total	15,028	24,303	--	--	--

Table 38 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	25,505
Civilian Employed Population 16 years and over	24,380
Unemployment Rate	4.43
Unemployment Rate for Ages 16-24	11.76
Unemployment Rate for Ages 25-65	3.60

Table 39 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,885
Farming, fisheries and forestry occupations	860
Service	3,975
Sales and office	4,845
Construction, extraction, maintenance and repair	1,170
Production, transportation and material moving	1,295

Table 40 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,958	87%
30-59 Minutes	1,899	9%
60 or More Minutes	833	4%
Total	21,690	100%

Table 41 - 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	515	105	425

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,720	150	775
Some college or Associate's degree	4,710	250	730
Bachelor's degree or higher	6,040	135	780

Table 42 - 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	44	90	14	300	200
9th to 12th grade, no diploma	200	165	180	305	170
High school graduate, GED, or alternative	2,475	1,130	765	1,750	1,730
Some college, no degree	8,105	1,480	610	1,320	1,080
Associate's degree	895	840	520	930	305
Bachelor's degree	1,065	1,980	1,230	1,405	860
Graduate or professional degree	25	730	820	800	785

Table 43 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,028
High school graduate (includes equivalency)	31,017
Some college or Associate's degree	36,673
Bachelor's degree	43,616
Graduate or professional degree	67,864

Table 44 – 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?

Mankato has a diverse economy. The major employment sectors within Mankato include arts, entertainment, accommodations, education and health care services, manufacturing, and retail trade.

Nearly 21% of workers are within the education and health services sector of the local economy, while 27% of the education and health care services jobs exist within the local economy. Mankato is fortunate to have three higher education institutions, in addition to Mankato public and private K-12 schools. Health care in Mankato is dominated by Mayo Health Systems and the Mankato Clinic, as well as a number of smaller specialty providers.

Describe the workforce and infrastructure needs of the business community:

According to the Minnesota Department of Employment and Economic Development, Mankato currently has an unemployment rate of 3.2%, as of February 2025. The number of available jobs is plentiful, but the skilled workforce needed for these jobs is not. There are a number of people that desire to become part of the workforce, but find there are barriers to their employment, including language barriers and transportation. For infrastructure needs, available industrial property in Mankato is in short supply and it is necessary to extend infrastructure to allow businesses to grow and thrive in Mankato.

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.

Job growth in Mankato has been robust and is expected to continue into the coming years. The Mankato metropolitan statistical area (MSA) continues to have the lowest unemployment rate in Minnesota compared to the other MSAs (Duluth, Minneapolis-St. Paul-Bloomington, Rochester, and St. Cloud). There are several multi-story office and mixed-use buildings in Mankato's downtown that have been recently completed and two hotels are currently under development in Mankato's downtown with a project cost totaling \$94 million. Businesses report challenges with a workforce shortage. The workforce shortage has been prevalent over the last several years and is expected to continue into the future. Workforce shortage can be attributed to the availability and affordability of housing.

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

Employers continually report they have a shortage of labor in general, and especially skilled labor, such as welders and machinists. Mankato is fortunate to have several colleges and universities which provide a pool of new talent, however, a challenge has been retaining students for positions once they graduate and obtain their degree.

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.

There are a number of workforce training initiatives currently underway, as an available skilled workforce has been identified as a continuous need in Mankato. One is Workforce Education, through South Central College, which provides customized training opportunities for local businesses including workforce training and continuing education. Additionally, a number of entities, including both Minnesota DEED and the South Central Workforce Council, offer a number of training initiatives. Some of the programs include Pathways to Manufacturing Careers, Pathways to Healthcare Careers, Right Skills Right Now, as well as various adult basic education and college preparatory courses. Greater Mankato Growth, which serves as the area's chamber of commerce, has also created an Executive Talent Council and other initiatives related to attracting and retaining talent.

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

No

MA-50 Needs and Market Analysis Discussion

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

Staff is not aware of any concentrated areas where there are multiple housing problems. The City of Mankato has adopted a rental code that requires all rental property to have a kitchen, private secure access, and a prohibition to overcrowding. It is assumed that residents who report multiple housing problems are renting illegally in non-compliant spaces or staying in over-crowded conditions with friends and relatives. Those suffering from a rent burden are located throughout the city.

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

There are not areas/neighborhoods where racial or ethnic minorities are concentrated. There are neighborhoods with a higher percentage of low to moderate income households. These neighborhoods include Tourtellotte Park, Germania Park, Washington Park, Sibley Park, Lincoln Park, West Mankato, Highland Park, and Hilltop neighborhoods.

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

There are not areas/neighborhoods where racial or ethnic minorities are concentrated. There are neighborhoods which have a higher concentration of low income households, which include neighborhoods containing Mankato's oldest housing stock. These neighborhoods include Tourtellotte Park, Germania Park, Washington Park, Sibley Park, Lincoln Park, West Mankato, Highland Park, and Hilltop neighborhoods, which are targeted for owner-occupied and rental housing rehabilitation.

Are there any community assets in these areas/neighborhoods?

The Lincoln Park neighborhood is listed on the National Register of Historic Places as a historic district. The historic district is listed due to its architectural significance. The neighborhoods with concentrations of low income households also contain parkland. The City of Mankato has made investments in its parks to improve the quality of life for residents. Neighborhoods with parks classified as "neighborhood parks" have been improved using CDBG funds. Residents are engaged as part of the park planning process to make improvements that fit their wants and needs. Many of the properties within these neighborhoods have small years, so providing parkland and recreational opportunities is important.

Are there other strategic opportunities in any of these areas?

The City continues to allocate funding for owner-occupied and rental housing rehabilitation to low income households to assist with preserving the City's oldest housing stock and affordable housing,

while also addressing lead-based paint hazards. The City also continues to invest in parks which improves the quality of life for residents.

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.

There are needs for broadband wiring outside of the jurisdiction. In comparison, Mankato is located within an urbanized area which provides access throughout the City for internet to households and neighborhoods. While the City is currently being served, additional investment to increase speed and capacity would be welcomed to meet increasing needs for households and businesses.

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

There are five broadband service providers in Mankato, Verizon, Consolidated Communications, Spectrum, Metronet, and Fidium. Having five options for internet service increases competition in terms of rates and speed of internet.

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 recent years Mankato has seen heavier rainfalls than years past, as have other cities in Minnesota. The Minnesota River flows along the west side of Mankato and heavy rainfalls can have a dramatic effect on the height of the river. The city's oldest housing stock and neighborhoods with a higher concentration of low income households are also situated on the west side of the city. The city is protected by a flood control system which includes levees and flood walls which are closely monitored. As the climate changes, it's anticipated heavy rainfalls will continue to occur making it important to maintain the flood control system that is in place to avoid potential flooding. The city faces the need for significant investment in riverbank stabilization due to ongoing erosion that threatens public infrastructure, including the city's drinking water wells and Water Resource Recovery Facility (waste water treatment plant). The increased velocity during floods causes such mass erosion that it created an imminent threat to city well #15. Work to stabilize the riverbank is currently underway.

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

The river levels are closely monitored. When the river levels rise and are nearing its crest, city staff work in shifts to monitor the flood control system to ensure its operating correctly. Additionally, the flood control system is monitored and inspected when river levels aren't rising to ensure its operating correctly.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan for the CDBG program has been developed based on participation from community members and stakeholders in the areas of economic development, public services, housing, those serving the homeless, in addition to the general public.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

1	Area Name:	Germania Park
	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.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Hilltop
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

3	Area Name:	Lincoln Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	North Highland Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	Sibley Park
	Area Type:	Local Target area

	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	Tourtellotte Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Washington Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
8	Area Name:	West Mankato
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The residential targeted areas were selected based on neighborhoods with the largest concentration of low to moderate income households and the oldest housing stock in the City of Mankato. These areas are likely to have the housing stock with the most need for rehabilitation and abatement of lead-based paint hazards. The targeted areas were also determined based on a blight determination completed in 2022.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	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 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
	Geographic Areas Affected	
	Associated Goals	Rental Housing Owner Occupied Housing Affordable Housing
	Description	The City of Mankato needs additional affordable housing to meet the needs of the growing workforce and existing low-income families. CDBG funds will be used to leverage Low Income Housing Tax Credit (LIHTC) projects or for the Community Land Trust.

	Basis for Relative Priority	Consistently raised as a high priority need in the community, including during public engagement vents.
2	Priority Need Name	Rental Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato
	Associated Goals	Rental Housing
	Description	Through rental housing rehabilitation, lead hazards and code violations will be removed while preserving rental units home to low-income families and individuals. The residential targeted areas were selected based on neighborhoods with the largest concentration of low to moderate income households and the oldest housing stock. These areas are likely to have the housing stock with the most need for rehabilitation and abatement of lead hazards.
	Basis for Relative Priority	Determined as a high priority needs during public engagement events.
3	Priority Need Name	Homeless Shelter
	Priority Level	High

	Population	Extremely Low Low 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
	Geographic Areas Affected	
	Associated Goals	Public Facilities
	Description	The need for additional shelter beds in a facility that is open 24/7, year round (open 365 days/year) has been a community goal for several years. Through the online survey, Homelessness was ranked as the second highest need to prioritize. This need also includes providing services to those experiencing homelessness.
	Basis for Relative Priority	Identified as a high priority need during public engagement events.
4	Priority Need Name	Owner Occupied Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

	Geographic Areas Affected	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato
	Associated Goals	Owner Occupied Housing
	Description	Low to moderate income homeowners in targeted areas of Mankato will be assisted with rehabilitation to their homes, removing lead hazards and code violations.
	Basis for Relative Priority	The need for ongoing reinvestment in our existing housing stock has been a long-standing community need, particularly given the high costs that make new construction unaffordable for low to moderate income families. Additionally, it is becoming increasingly difficult for low to moderate income families to be able to afford improvements on their homes.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Housing Choice Vouchers will be project based in new Low Income Housing Tax Credit projects as leverage to develop needed affordable housing.
TBRA for Non-Homeless Special Needs	
New Unit Production	Demand for housing units in Mankato continues to outpace the rate of construction. The 2020 housing study indicated a need for between 100 and 140 market rate units in an average year would be needed to keep pace with expected demand. The housing study also indicated a modest goal of 20 to 25 new units per year of subsidized rental units, recognizing the difficulty in securing financial resources for deep subsidy production.
Rehabilitation	Housing rehabilitation is necessary because there are a significant number of substandard units, especially within the older neighborhoods in Mankato and a high percentage of the substandard units are occupied by low to moderate income households. The need to invest in the City's older housing stock was identified in the public engagement and demand for such funding is high. The current condition of older rental properties and the need for rental rehabilitation was raised during every public engagement event. As construction costs continue to rise, the cost of rehabilitation continues to grow and is financially unrealistic for many low to moderate income households without assistance.
Acquisition, including preservation	Additional affordable housing remains a strong need. Using CDBG funds towards site acquisition costs helps with higher scoring of projects applying to Minnesota Housing for Low Income Housing Tax Credits, increasing the chances of an award. Acquisition is another activity that would help support the Community Land Trust with purchasing additional properties. There is a need for both new construction of affordable housing and preservation of existing affordable housing.

Table 47 – Influence of Market Conditions

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	435,932	2,000	0	437,932	1,600,000	The 2025 program year allocation will be \$435,932 which is the first year of the Consolidated Plan. CDBG funds will be used for owner-occupied housing rehabilitation, rental housing rehabilitation, affordable housing, public services, and administration and planning.
Other	public - local	Economic Development	105,000	0	0	105,000	420,000	Economic development levy funds will be used to rehabilitate commercial properties in targeted areas. These funds will be matched by the property owner.

Table 48 - 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

For public service grants, it is required that each agency receiving funds provide a 50% match. For owners of rental property receiving CDBG funds for rental housing rehabilitation, a 50% match is required. For owner-occupied housing rehabilitation, low income homeowners pay a match based on ability to pay. Households with an income between 60%-80% AMI provide a 20% match and households with an income at or

below 60% AMI are not required to provide a match. It is planned CDBG funds provided to a housing developer interested in creating or preserving affordable housing will leverage Low Income Housing Tax Credits. It is also planned CDBG funds will be provided to the Partnership Community Land Trust in providing affordable homeownership to low to moderate income households and will leverage a variety of sources, including New Market Tax Credits, Mankato EDA funds, and the City's Housing Trust fund. Social services (case management) is leveraged by the Shelter + Care, Bridges, and VASH programs to keep long term homeless in a housed condition.

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

The City of Mankato entered into a memorandum of understanding with a housing developer to construct 40 units of supportive housing on city-owned land which will be sold to the developer. It is anticipated construction will begin fall of 2025.

SP-40 Institutional Delivery Structure – 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
Continuum of Care - Southeast Region	Regional organization	Homelessness	Region
Connections shelter	Community/Faith-based organization	Homelessness	Region
Habitat for Humanity	Non-profit organizations	Ownership	Region
MY Place	Non-profit organizations	Non-homeless special needs public facilities public services	Jurisdiction
Minnesota Valley Action Council Inc	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
Minnesota Assistance Council for Veterans	Regional organization	Homelessness Ownership	Region
Partners for Housing	Non-profit organizations	Homelessness Rental	Region
Southwest Minnesota Housing Partnership	Non-profit organizations	Ownership Rental	Region

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Minnesota Valley Action Council has been contracted with to provide the administration and oversight of the housing rehabilitation programs. They have continued to show the capacity and the skill to move the projects along following federal, state, and local requirements. Staff have worked with public service providers such as Open Door Health Center, ECHO Food Shelf, Feeding Our Communities Partners, Minnesota Council of Churches, VINE Faith in Action, MY Place, Lutheran Social Service, and the MSU public dental clinic who are skilled and competent in assisting low-income residents in their areas of expertise. Staff will be releasing a Request for Proposals to fund public service organizations that meet identified community needs in this consolidated plan. Minnesota Housing will be selecting and funding Low Income Housing Tax Credit (LIHTC) projects. The City of Mankato continues to make CDBG funds available as leverage for LIHTC projects. Southwest Minnesota Housing Partnership operates and manages the Partnership Community Land Trust which continues to expand the land trust, providing

affordable homeownership options to low income households. Experience reveals this delivery system is strong.

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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X		
Other			
Blue Earth County Human Services provides outreach to those experiencing homelessness.	X	X	

Table 50 - 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 Rural Aids Action Network (RAAN) has a local office and provides outreach and social services to those identified as HIV positive. Staff at RAAN work to provide these individuals with the medical, housing, employment, and mental health counseling they need.

Homeless individuals and families are served by the four shelters in Mankato: Welcome Inn, Theresa House, CADA, and Connections. Social workers employed by the shelters assist residents with finding permanent affordable housing, medical services, and employment. Homeless individuals who are turned away from the shelter are offered hotel vouchers as well as social services. The Homeless Response Team works to assist homeless families as well as working to prevent a homeless situation. The local homeless response has a no wrong door approach to support those who are homeless or at risk of homelessness and there are a number of agencies that assist in making assessments to the coordinated entry system that include Blue Earth County, CADA, Connections Shelter, Lutheran Social Services - The Reach, MAC-V, MVAC, Partners for Housing, and Salvation Army. The Blue Earth County Supportive Housing Program identifies homeless families in the County and refers them to programs such as Shelter + Care, Breckenridge Townhomes, or Bridges rental assistance.

The Minnesota Assistance Council for Veterans (MAC-V) provides transitional housing, social services, employment, medical and educational resources for homeless Veterans. MAC-V works closely with the VA as well as with staff from the Mankato EDA to administer the VASH voucher program for homeless Veterans.

Lutheran Social Service provides the Reach Drop-In Center for homeless unaccompanied youth ages 18-24. Staff at the Reach provide social services, educational, medical, and employment resources to this group.

Connections operates a drop-in center for those experiencing homelessness or those who are at risk of homelessness where staff provide social services, including Coordinated Entry Assessments, referrals, computer access/WiFi, phone line, snacks/frozen meals, toiletries, and a resource board.

The Salvation Army operates a day shelter for persons experiencing homelessness with social services, including case management with Coordinated Entry Assessments and referrals to outside supportive agencies. The Salvation Army offers a free lunch five days a week, Monday-Friday from noon to 1 p.m.

Minnesota Valley Action Council provides emergency services through the family homeless prevention program, including rapid rehousing, Homework Starts with Home, and emergency assistance with utilities.

The City of Mankato Public Safety, Community Development, and EDA have developed a local street outreach team that connects with those who are homeless on the streets and in encampments navigate to resources and housing.

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 service delivery system in the Mankato area is strong. There have been times when homeless families and individuals could not be identified to fill a supportive housing unit. MAC-V is successful with social service delivery, they often find housing and jobs for homeless Veterans before the VA can approve them for a VASH voucher. Staff from Blue Earth County, Mankato EDA, Minnesota Valley Action Council, the area shelters, and the City's Department of Public Safety all work closely together to keep homeless individuals safe.

The EDA participates in the regional Continuum of Care that receives funding through Community Development and Planning at HUD for supportive and emergency housing resources in the region. Staff of the EDA have developed the preference to take referrals from the region's homeless Coordinated Entry System and provide rental subsidy under the Housing Choice Voucher and Public Housing programs. When homeless individuals and families come to the office, they will apply for services offered by the EDA and are referred for assessment to the Coordinated Entry System waiting list. Staff meet monthly with area service providers, as part of the Homeless Response Team, and biweekly for case conferencing, to update the list and provide information regarding available services to the homeless and participate with the regional Continuum of Care.

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 City of Mankato continues to have conversations with homeless shelter providers to look for opportunities and funding to provide a 24/7, year-round homeless shelter. The City of Mankato is currently working with a developer to construct 40 units of supportive housing which will be targeted to those experiencing homelessness. It is anticipated construction will begin in 2025 and be completed in 2026.

SP-45 Goals Summary – 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	Rental Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato	Affordable Housing Rental Housing Rehabilitation	CDBG: \$120,000 Mankato EDA Levy: \$0	Rental units rehabilitated: 15 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 235 Households Assisted Other: 65 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Owner Occupied Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato	Affordable Housing Owner Occupied Housing Rehabilitation	CDBG: \$350,000 Mankato EDA Levy: \$0	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Affordable Housing	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$500,000	Rental units constructed: 150 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
4	Public Services	2025	2029	Homeless Non-Homeless Special Needs			CDBG: \$300,000	Public service activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facilities	2026	2029	Homeless Non-Housing Community Development		Homeless Shelter	CDBG: \$200,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Homeless Person Overnight Shelter: 35 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 35 Beds

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing
	Goal Description	During the public engagement there were several identified needs related to rental housing. This goal includes improving conditions of rental housing which will be accomplished through the City's rental housing rehabilitation program, improving relationships between landlords and renters while also providing education related to rental housing, and to provide assistance with rent, security deposits, and other renter eligibility criteria to obtain housing.
2	Goal Name	Owner Occupied Housing
	Goal Description	Funds will be provided for owner occupied housing rehabilitation, benefitting low to moderate income households. Lead-based paint hazards will be removed and housing conditions will be improved.

3	Goal Name	Affordable Housing
	Goal Description	Funds will be provided for site acquisition costs to create or preserve affordable housing. Funds would be leveraged with Low Income Housing Tax Credits, Housing Trust Fund, or New Market Tax Credits. Activities may also support the Community Land Trust.
4	Goal Name	Public Services
	Goal Description	Funds will be provided for public service grants for continuing services or to expand services to meet identified community needs. Public services may include those related to providing medical care and health services, transportation, substance abuse services, mental health services, services for people with disabilities, chore services, food support, education, youth services, senior services, rental assistance, homeless shelter operations, child care, and landlord/tenant education.
5	Goal Name	Public Facilities
	Goal Description	Funds used for preservation or creation of homeless shelter beds and for park improvements to neighborhood parks located within neighborhoods with a high population of low to moderate income households.

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)

It is estimated CDBG funds will be used to provide affordable housing for at least 155 households. This may be accomplished through creation of affordable housing leveraged with Low Income Housing Tax Credits or the Community Land Trust.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

In 2012, Orness Plaza, which includes 101 units of public housings, was completely rehabilitated, creating four additional units of accessible public housing. The need for additional accessible public housing units is not evident, however, accessible accommodations are provided on a case by case basis upon request.

Activities to Increase Resident Involvements

Organized activities to enhance the lives of the residents at Orness Plaza will continue. Activities are planned on a regular basis, including holiday parties, Night to Unite, and musical performances.

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

No

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The Analysis of Impediments to Fair Housing report completed for the City of Mankato reports public policies, procedures, and practices are in compliance with Federal Fair Housing guidelines and do not adversely affect citizens' housing choices. The City of Mankato has never been involved in a housing discrimination lawsuit with the Department of Justice, Minnesota Attorney General's Office, or any other private party.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Through the proposed 2025-2029 Consolidated Plan, the following actions will take place during the 2025 program year to remove barriers to affordable housing. The City plans to:

- Support efforts to provide funding for owner occupied housing rehabilitation for two low income households. It is planned to rehab an additional 8 units over the next five years.
- Support efforts to create 150 new affordable rental units, leveraging projects awarded Low Income Housing Tax Credits and project based vouchers.
- Continue to partner with agencies that provide services and housing to homeless individuals and families; the administration of the Shelter + Care, VASH, and Bridges programs will continue.
- Support efforts that renovate rental properties to support quality affordable housing. It is planned to rehab 15 rental units in the next five years.
- Address underserved needs to foster and maintain affordable housing such as providing community services to low to moderate income households to increase and maintain the number of individuals who are able to remain in their current homes and afford housing. An RFP process will be followed to provide public service grants to non-profits and organizations that provide public services that primarily benefit low to moderate income households and that also meet a community need as identified during the public engagement process. Public service activities could include food support, medical care and health services, substance abuse services, mental health services, services for people with disabilities, senior services, transportation to work and medical appointments, meals on wheels, chore services to maintain independence, youth services, child care, education services, rental assistance, homeless shelter operations, and landlord/tenant education.

SP-60 Homelessness Strategy – 91.215(d)

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

Staff will continue to seek ways to hear needs directly from people experiencing homelessness. The following activities are planned or are currently underway:

- The City of Mankato is one of the partner entities for the Supporting Partnerships for Anti-Racial Communities (SPARC) project, which includes an equity review of our homeless response system. The project includes interviews and conversations with people experiencing homelessness about their experiences and needs.
- Staff participates in the community events that provide resources to the homeless; the Project Community Connect and Veteran's Standdown.
- Staff continue to hold listening sessions with those currently experiencing homelessness or those with lived experience to learn what needs exist. Staff have been holding listening sessions to assist with the building plans for a new supportive housing project that is anticipated to break ground in late 2025. The listening sessions also help inform staff of needs from those experiencing homelessness to aid with improving the shelter response and working towards having a 24/7, 365-day shelter.
- Staff in the City's Community Development and Public Safety departments conduct street outreach regularly to connect individuals with resources.

Addressing the emergency and transitional housing needs of homeless persons

Staff will continue to administer programs for the homeless and will expand the programs if the opportunity arises. The following activities are planned or are currently underway:

- Staff participates in a bi-weekly case conferencing call with other shelter providers to try to work through shelter options as soon as possible. This began as a response to the COVID-19 pandemic and has helped to more efficiently provide shelter.
- Staff participates in the Homeless Response Team for Blue Earth County, including a monthly meeting to share information among homeless providers.
- Changes to the preferences in the Housing Choice Voucher program have provided a pathway to utilize a portion of our vouchers for people experiencing homelessness who have been referred through Coordinated Entry and those graduating from supportive and transitional housing programs.
- Awarded 25 Bridges vouchers to assist clients with mental health with long term affordable housing while they wait for a Housing Choice Voucher.
- The City released an RFP to find a developer to seek Low Income Housing Tax Credits (LIHTC) to construct a supportive housing project. The project was awarded LIHTC and 40 units of supportive housing will be constructed, it's anticipated construction will begin late 2025.

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.

Staff will continue to administer programs targeted to homeless families and individuals and expand these programs if the opportunity should arise. These programs include Shelter + Care, Bridges, VASH, stability vouchers, Mainstream vouchers, foster youth to independence vouchers, and the long-term homeless units at Breckenridge Townhomes. Partnerships with service providers who assist the homeless will be maintained: MN Assistance Council for Veteran's, Blue Earth County Human Services, CADA House, Partners for Housing, Horizon Homes, Salvation Army, and Connections Shelter.

Utilized Local Homeless Prevention Aid from the State of Minnesota in coordination with Mankato Area Public Schools' social workers to provide stable housing for 34 families with youth in the school system identified as homeless or at risk of homeless under the McKenny Vento legislation.

Additionally, staff have been able to shorten the period of time that some households experience homelessness through the use of the Coordinated Entry preference for the Housing Choice Voucher program.

The need for landlord and tenant education and for a program to build relationships with landlords and assistance with rental deposits and rental assistance is a need that was identified during the public engagement. Local housing providers, SMRLS, and Lloyd Property Management have been meeting monthly to coordinate.

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

Staff supports the efforts of the local homeless prevention programs and makes referrals to these programs when aware of someone at risk of homelessness. Staff administers the Family Self-Sufficiency program which strives to move families off of public assistance programs and the Bridges program for those with mental illness and existing institutions and treatment facilities.

SP-65 Lead based paint Hazards – 91.215(i)

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

Through the administration of the owner-occupied and rental housing rehabilitation programs, lead-based paint hazards will be abated. A lead hazard assessment is completed as part of housing rehabilitation projects and lead hazards are abated as part of the project. The housing rehabilitation programs are targeted to low to moderate income households, abatement of lead hazards improves their health while also increasing access to affordable housing without the presence of lead-based paint hazards.

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

The housing rehabilitation programs are targeted to low to moderate income households who may not have the financial capacity to have a lead hazard assessment and have lead hazards abated. The housing rehabilitation programs are also targeted to neighborhoods with the City's oldest housing stock where lead hazards are more prevalent.

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

A lead hazard assessment is a requirement of the housing rehabilitation programs. Every housing rehabilitation project has a lead hazard assessment completed, and if there are lead hazards found, they are abated as part of the project.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

The Mankato EDA strives to move residents from poverty to self-sufficiency. This is achieved through the administration of several programs: the Family Self-Sufficiency (FSS) Program and the Voucher Homeownership Program. The provision of long term affordable housing; public housing and Housing Choice Voucher assistance, provides the support families need to obtain an education and move to fulltime employment. The EDA anticipates the program's attrition of 9% each year and of those 67% go off the program meeting economic self-sufficiency. Staff do hear success stories regularly. Home Stretch, an education program for first-time homebuyers, is offered every month.

The provision of vouchers to households experiencing homelessness helps these families move to stability enabling educational and employment goals to be met.

Included in this Consolidated Plan, the rehabilitation of owner-occupied housing creates a sustainable, safe environment for a low-income family, while preserving this valuable asset for the next family when the unit is sold. The rehabilitation of rental properties that will be home to low-income families increases the number of affordable units available and removes lead-based paint hazards and other hazards.

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

The Consolidated Plan supports the efforts to move families and individuals from poverty by improving living situations in the following ways:

- Through the rehabilitation of owner-occupied and rental housing
- Through the creation of affordable housing supporting Low Income Housing Tax Credit Programs.
- By moving long term homeless and those with mental health illness into safe and affordable housing
- Through the expansion of shelter beds and permanent supportive housing
- Through the provision of food support, medical care and health services, transportation, substance abuse services, mental health services, child care, youth services, senior services, chore services, services for people with disabilities, education services, rental assistance, homeless shelter operations, and landlord/tenant education.
- Supporting educational programs that will benefit non English speaking families and low income families.
- Supporting new homeownership utilizing HCV Program, Minnesota Cities Participation Program with local banks, the Partnership Community Land Trust, Habitat for Humanity, USDA Rural Development programs, and other first time homebuyer assistance.

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

Payments of CDBG funds are not made until all required reports and inspections have been received and approved. Activities funded under the CDBG program are administered to meet all federal, state, and local regulations and code. The administration of the Consolidated Plan is provided in concert with the PHA Annual and Five Year Plans and the City of Mankato's Strategic Plan. The Action Plans developed to meet the goals of the Consolidated Plan will be reviewed by the public every year, the report of program success will be evaluated by the public as well.

Day to day activities to administer the CDBG and various housing and community development programs are audited annually, there have been no financial audit findings.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	435,932.00	2,000.00	0.00	437,932.00	1,600,000.00	The 2025 program year allocation will be \$435,932 which is the first year of the Consolidated Plan. CDBG funds will be used for owner-occupied housing rehabilitation, rental housing rehabilitation, affordable housing, public services, and administration and planning.
Other	public - local	Economic Development	105,000.00	0.00	0.00	105,000.00	420,000.00	Economic development levy funds will be used to rehabilitate commercial properties in targeted areas. These funds will be matched by the property owner.

Table 52 - 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

For public service grants, it is required that each agency receiving funds provide a 50% match. For owners of rental property receiving CDBG funds for rental housing rehabilitation, a 50% match is required. For owner-occupied housing rehabilitation, low income homeowners pay a match based on ability to pay. Households with an income between 60%-80% AMI provide a 20% match and households with an income at or below 60% AMI are not required to provide a match. It is planned CDBG funds provided to a housing developer interested in creating or preserving affordable housing will leverage Low Income Housing Tax Credits. It is also planned CDBG funds will be provided to the Partnership Community Land Trust in providing affordable homeownership to low to moderate income households and will leverage a variety of sources, including New Market Tax Credits, Mankato EDA funds, and the City's Housing Trust fund. Social services (case management) is leveraged by the Shelter + Care, Bridges, and VASH programs to keep long term homeless in a housed condition.

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

The City of Mankato entered into a memorandum of understanding with a housing developer to construct 40 units of supportive housing on city-owned land which will be sold to the developer. It is anticipated construction will begin fall of 2025.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato		CDBG: \$72,932.00	Homeowner Housing Rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rental Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germania Park North Highland Park West Mankato		CDBG: \$20,000.00	Rental units rehabilitated: 2 Household Housing Unit
3	Public Services	2025	2029	Homeless Non-Homeless Special Needs			CDBG: \$60,500.00	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted
4	Affordable Housing	2025	2029	Affordable Housing			CDBG: \$230,000.00	Rental units constructed: 40 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Owner Occupied Housing
	Goal Description	Funding will be provided for owner-occupied housing rehabilitation for low to moderate income households.
2	Goal Name	Rental Housing
	Goal Description	Funds will be provided for rental housing rehabilitation benefitting low to moderate income households.
3	Goal Name	Public Services
	Goal Description	Funds will be provided to support public service activities for continuing services or to expand services to meet identified community needs. A Request for Proposals will be used to determine which organizations will be funded. Selection criteria for proposals identified for funding will be based on quality services provided that would meet the needs identified in the 2025-2029 Consolidated Plan.
4	Goal Name	Affordable Housing
	Goal Description	Funds will be used to support affordable housing projects that will create additional affordable units. CDBG funds will be used for site acquisition costs and will be leveraged with Low Income Housing Tax Credits for the construction of 40 units of supportive housing benefitting low to moderate income households. CDBG funds will also be used towards site acquisition costs for new construction of affordable single family dwellings or townhomes benefitting low to moderate income households.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects planned for the 2025 program year are based on identified community needs and include affordable housing, owner-occupied housing rehabilitation, rental housing rehabilitation, public services, and administration and planning.

Projects

#	Project Name
1	Owner Occupied Housing Rehabilitation
2	Rental Housing Rehabilitation
3	Affordable Housing
4	Public Services
5	Administration and Planning

Table 54 – Project Information

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

Allocation priorities were made based on input received as to needs in the community.

AP-38 Project Summary

Project Summary Information

1	Project Name	Owner Occupied Housing Rehabilitation
	Target Area	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato
	Goals Supported	Owner Occupied Housing
	Needs Addressed	
	Funding	CDBG: \$70,000.00
	Description	Rehabilitation will be completed on two units of owner occupied housing to benefit low to moderate income households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated two low to moderate income households will benefit from the proposed activities.
	Location Description	Specific address are not known at this time, but properties would be located within one of the local targeted areas. The targeted areas are neighborhoods with a high population of low to moderate income households and the City's oldest housing stock.
2	Planned Activities	Rehabilitation to owner occupied housing to include exterior, energy efficiency and building code improvements. A lead based paint assessment will be completed and lead hazards will be abated as part of the project.
	Project Name	Rental Housing Rehabilitation
	Target Area	Lincoln Park Tourtellotte Park Hilltop Washington Park Sibley Park Germainia Park North Highland Park West Mankato
	Goals Supported	Rental Housing

	Needs Addressed	
	Funding	CDBG: \$20,000.00
	Description	Rehabilitation to two units of rental housing to benefit low to moderate income households. The property owner will be required to enter into specific rental agreements to assure that rents are affordable to low and moderate income households for a five year period.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated two low to moderate income households will benefit from the proposed activities.
	Location Description	Specific addresses are not known at this time, but properties would be located within one of the local targeted areas. The targeted areas are neighborhoods with a high population of low to moderate income households and the city's oldest housing stock.
	Planned Activities	Rehabilitation to rental housing to include exterior, energy efficiency, and building code improvements. Lead based paint assessments will be completed on the units and lead hazards will be abated as part of the project.
3	Project Name	Affordable Housing
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	
	Funding	CDBG: \$200,000.00
	Description	Funds will be used towards site acquisition costs for projects that create additional affordable housing units.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 42 low to moderate income households will benefit from the proposed activities; 40 benefitting from new supportive housing units and 2 benefitting from new homeownership.
	Location Description	The 40 units of supportive housing will be constructed at 751 Poplar Street, Mankato. Specific addresses for the new homes are not yet known.

	Planned Activities	CDBG funds will be used for site acquisition costs for a new affordable housing project that will include 40 units of supportive housing. CDBG funds will also be used for site acquisition costs for two single family dwelling units.
4	Project Name	Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$60,000.00
	Description	Funds will be used to provide public service grants to organizations through a Request for Proposals process for services that meet identified community needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 300 low to moderate income households will benefit from the proposed activities.
	Location Description	
5	Planned Activities	A Request for Proposals process will be used to award public service grants to organizations that meet identified community needs. Services may include transportation, child care, medical care, rental assistance, homeless shelter operations, youth services, senior services, or chore services.
	Project Name	Administration and Planning
	Target Area	
	Goals Supported	Rental Housing Owner Occupied Housing Affordable Housing Public Services
	Needs Addressed	
	Funding	CDBG: \$50,000.00
	Description	Costs associated with administering the CDBG program.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Costs associated with administering the CDBG program.

AP-50 Geographic Distribution – 91.220(f)

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

For the 2025 CDBG Action Plan, 23% of CDBG funds will be spent on owner-occupied and rental housing rehabilitation within targeted areas of Mankato which include Germania Park, Hilltop, Lincoln Park, North Highland Park, Sibley Park, Tourtellotte Park, Washington Park, and West Mankato. Applications from any of the targeted neighborhoods will be considered.

Geographic Distribution

Target Area	Percentage of Funds
Lincoln Park	
Tourtellotte Park	
Hilltop	
Washington Park	
Sibley Park	
Germania Park	
North Highland Park	
West Mankato	

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The targeted areas were selected based on neighborhoods with the largest concentration of low to moderate income households and the City's oldest housing stock.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CDBG funds will be used to rehabilitate two owner-occupied housing units and two rental housing units to assist with preserving the City's affordable housing stock. CDBG funds will also be used for site acquisition costs and the CDBG funds will be used as leverage for the creation of 40 units of affordable supportive housing. It is anticipated the 40 units of supportive housing will move homeless individuals and households into housing.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	4
Special-Needs	0
Total	44

Table 56 - 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	40
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	44

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Mankato EDA manages 179 public housing units within the City of Mankato, as well as three units of affordable market rate housing. The public housing portfolio is made up of 101 units at Orness Plaza, 98 of which are one bedrooms, three are two bedrooms. There are 78 family units, two through five bedrooms, which are scattered throughout the City. The EDA also administers 431 Housing Choice Vouchers, 10 Veteran's Administration Supportive Housing (VASH) vouchers, 113 Mainstream vouchers, 15 Emergency vouchers, 12 Foster Youth to Independence vouchers, 5 Stability vouchers and 8 Shelter + Care vouchers. The VASH and Shelter + Care programs are targeted towards homeless families and individuals and include services to help keep these families housed. The Housing Choice Voucher program has developed preferences that allow the EDA to prioritize households transitioning from supportive housing and services a percentage of households from the Coordinated Entry system. The EDA also strives to move program participants to self-sufficiency through the administration of the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and through the provision of Home Stretch homebuyer education.

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

Routine maintenance occurs as needed and is funded by rents received and the annual operating subsidy provided by HUD. Capital improvements are planned annually and on a five year basis and are paid for by the Public Housing Capital Fund Program. Public housing units are rehabilitated when needed, including replacing flooring, HVAC, bathrooms, kitchens, energy efficiency improvements, and paint when units are vacant, landscaping as needed, and roofs as scheduled for replacement.

A RAD/Section 18 conversion of public housing properties to long-term, project-based Section 8 rental assistance was submitted in 2024. The Mankato Section 18 units were converted in April 2025 and the remaining units are anticipated to be converted by the end of 2025. The goal of the RAD/Section 18 conversion includes preservation and improvements of units through enabling access to private and public debts and equity to address immediate and long-term capital needs through long term replacement reserve abilities. RAD will also increase housing choice after the conversion which includes opportunities for economic self-sufficiency and homeownership.

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

The EDA provides annual meetings to obtain input on program activities for the Agency Plan. For the residents of the family units, the City offers Home Stretch first time homebuyer education on a monthly basis. The Mankato EDA has been very successful in moving families to self-sufficiency and homeownership and expanded the Partnership Community Land Trust into Mankato.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The PHA is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The EDA participants in the regional Continuum of Care that receives funding through Community Development and Planning at HUD for supportive and emergency housing resources in the region. The EDA participates in the homeless Coordinated Entry system and has created a preference under the Housing Choice Voucher program that allows the EDA to take a percentage of participants from the Coordinated Entry system each month. The EDA has given preference for graduates of the supportive housing program to transition to the Housing Choice Voucher program when ready, creating availability in supportive housing programs to serve new households. Staff continue to work with the Salvation Army, Connections Shelter, and Partners for Housing to expand service to meet shelter needs and building community partnerships. Bi-weekly case conferencing and coordination with the Regional Coordinated Entry homeless response system has improved community response in addressing homelessness.

The Mankato EDA has established local preferences and takes applicants from the wait list using a percentage of each preference to ensure programs are accessible to all household types in our community.

The Mankato EDA has established a local Housing Trust Fund (HTF) as a sustainable local resource to address affordable housing. In addition to creating and preserving affordable housing, the HTF supports local efforts to prevent and end homelessness.

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

Using funds other than CDBG, the Mankato EDA will administer the Shelter + Care, VASH, Mainstream, Foster Youth to Independence, Emergency and Stability Vouchers, Bridges vouchers, and Breckenridge Townhomes programs that reach out to long-term homeless, chronically homeless, and high priority homeless in our community. All of these programs provide social services to address the individual needs of the participants.

Staff of the EDA have developed the preference to take referrals from the region's homeless Coordinated Entry System and provide rental subsidy under the Housing Choice Voucher program. When homeless individuals and families come to the office, they will apply for services offered by the EDA and are referred for assessment to the Coordinated Entry waiting list. Additionally, staff will accept coordinated entry referrals on the Housing Choice Voucher waiting list. Staff meet monthly with area service providers for case conferencing for referrals from the Coordinated Entry System and update participant status and provide information regarding available services for the homeless and participate

with the regional Continuum of Care.

Staff began holding listening sessions in 2023 with individuals experiencing homelessness which will continue during the 2025 program year. Comments received during the listening sessions will be used to connect individuals with resources, and to also influence the design of a new shelter and supportive housing project. The local Continuum of Care also supports the community with a lived experience committee that provides necessary insight in the administration of programs and services.

The Mankato EDA is a grantee of the Continuum of Care's Navigator position. This position serves as a navigator of resources for referrals from the Coordinated Entry System. The Navigator provides referrals and resources for services in the community and assists with applications, appeals and other housing services. Staff partner with street outreach teams to locate individuals to begin the navigation process. The goal of the navigation work is to shorten the time a person/household is experiencing homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Staff continue to work with the Salvation Army, Connections Shelter, and Partners for Housing to expand service to meet shelter needs and build community partnerships. Weekly case conferencing and coordination with the Regional Coordinated Entry homeless response system has improved community response in addressing homelessness. In helping to meet emergency shelter needs, the Mankato EDA has provided hotel vouchers for homeless persons seeking shelter in situations where shelter may be at capacity or where there are special needs.

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

Using funds other than CDBG, the Mankato EDA will administer the Shelter + Care, VASH, Mainstream vouchers, Stability vouchers, Foster Youth to Independence vouchers, and Breckenridge Townhomes programs that reach out to long-term homeless in our community. The Bridges programs stabilizes housing for homeless persons and those leaving segregated settings with mental health illness. All of these programs provide supportive services to address the individual needs of the participants. Social service staff work to provide the medical, educational, and employment resources needed to move these families to self-sufficiency and to prevent future homelessness. Preference is given to homeless families and individuals from the Coordinated Entry system.

Staff of the EDA have been involved in the development of the region's Coordinated Entry System and

provide services to those who are on the list.

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

The EDA under the Mainstream vouchers and Bridges program, provides priority preference to eligible households with serious mental illness who are homeless, leaving health care centers, mental health treatment centers, ERTS, correctional facilities, and or institutions. Staff start working with households prior to release to assist them in securing housing as they leave these segregated settings. The EDA revised its administrative policies and practices that have loosened the requirements around criminal histories and provides opportunity to appeal terminations based on criminal background. The EDA encourages participation in the Family Self Sufficiency program which supports increased income and employment.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The Analysis of Impediments to Fair Housing report completed for the City of Mankato reports public policies, procedures, and practices are in compliance with Federal Fair Housing guidelines and do not adversely affect citizens' housing choices. The City of Mankato has never been involved in a housing discrimination lawsuit with the Department of Justice, Minnesota Attorney General's Office, or any other private party.

Actions it planned 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:

No policies, land use controls, zoning ordinances, building codes, fees and charges, or other regulations have been identified that present a barrier to affordable housing. The following activities are being addressed in the Action Plan:

- Support efforts to provide funding for owner occupied housing rehabilitation for low income households.
- Support efforts to create new affordable housing units.
- Continue to partner with agencies that provide services and housing to homeless individuals and families; the administration of Shelter + Care, VASH, and Bridges programs will continue.
- Address underserved needs to foster and maintain affordable housing such as providing community services to low to moderate income households to increase and maintain the number of individuals who are able to remain in their current homes and afford housing. An RFP process will be followed to provide public service grants to non-profits and organizations that provide public services that primarily benefit low to moderate income households and that also meet a community need as identified during the public engagement process. Public service activities could include food support, medical care and health services, substance abuse services, mental health services, services for people with disabilities, senior services, transportation to work and medical appointments, meals on wheels, chore services to maintain independence, youth services, child care, education services, rental assistance, homeless shelter operations, and landlord/tenant education.

AP-85 Other Actions – 91.220(k)

Introduction:

Efforts will continue in the 2025 program year to address community needs, including affordable housing, providing safe living conditions, and reducing the number of poverty level families and enhancing coordination of service providers.

Actions planned to address obstacles to meeting underserved needs

One of the largest underserved needs identified by the community was the lack of shelter space and need for additional affordable housing. The City of Mankato regularly communicates with shelter providers to identify needs and partner together to meet the needs of the community. The City of Mankato and Blue Earth County are working with area shelter providers and a consultant to develop a new shelter that would be open 24/7 year round. The City is also working with a developer and Partners for Housing for the construction of 40 units of supportive housing which is anticipated to begin construction late 2025.

Actions planned to foster and maintain affordable housing

The City's existing public housing will require continued maintenance so the units can be preserved. As turnover of units occurs, the housing units are rehabilitated to assist with their preservation. Efforts to rehabilitate the stock of affordable housing will continue as well, including providing information on resources for rehabilitation to homeowners.

Actions planned to reduce lead-based paint hazards

Through the rehabilitation of owner occupied housing and rental housing using CDBG funds, lead-based paint hazards will be abated.

Actions planned to reduce the number of poverty-level families

CDBG funds will be used on public services that will improve the lives of low to moderate income residents. Services may include providing food, medical care and health services, substance abuse services, mental health services, services for people with disabilities, senior services, transportation to work and medical appointments, meals on wheels, chore services to maintain independence, youth services, child care, education services, rental assistance, homeless shelter operations, and landlord/tenant education. Funds outside of the CDBG program help low-income renters and emerging market families purchase a first home and provide case management needed to achieve the goal of self-sufficiency. The City of Mankato works to provide adequate and affordable housing, economic opportunity to lift low income households out of poverty. The City identifies housing needs in the community and collaborates with local, state, and federal resources to meet those needs. Our

community provides programs for housing and homeownership too.

Actions planned to develop institutional structure

To meet most of the goals defined in the Consolidated Plan, the institutional structure is in place. Coordination with community providers will occur should new programs move forward in the future.

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

The existing partnerships in place to provide supportive housing to long term homeless persons will continue. These partnerships, with the Mankato EDA providing rental assistance and Blue Earth county Human Services, MAC-V, Horizon Homes, the Veteran's Administration, and CADA House, providing needed social services has worked well to eliminate long term homelessness in the Mankato area. A relationship with Minnesota Valley Action Council was created to teach financial literacy to low-income renters and emerging market households, as well as to begin a pilot program to replace substandard manufactured homes. We also partner with Southwest Minnesota Housing Partnership to provide HomeStretch homebuyer education and counseling.

The Mankato EDA became a subrecipient of local homeless prevention aid to provide rental assistance and other related housing expenses to families with children. Coordination occurs with Independent School District #77 and Minnesota Valley Action Council under Homework Starts at Home Program to identify families with children living in crowded conditions, rent burdened, or lacking a fixed nighttime residence. The Mankato EDA will provide rental assistance and housing stability and navigation services. Families and youth will transition from the LHPA using the move up preference and obtain a Housing Choice Voucher.

The Mankato EDA anticipates receiving additional rental assistance vouchers under Minnesota State Rental Assistance Program (Bring It Home). The State Rental Assistance Program is expected to serve low-income households who are experiencing homelessness and households paying more than 30% of their annual income on rent. Administration of the program should be similar to that of the Housing Choice Voucher Program.

The City of Mankato established a local Housing Trust Fund and is dedicating local public revenue for housing and ending homelessness. Housing Trust Funds are a consistent, flexible resource for housing within local jurisdiction. Trust funds help communities leverage public and private resources and jumpstart projects that draw investment and jobs. Local Housing Trust Funds enable prioritizing developments that maximize benefit to the community.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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	0
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:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	88.60%
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BLUE EARTH COUNTY INCOME LIMITS

MEDIAN FAMILY INCOME: \$104,700

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
30% LIMITS	22,000	25,150	28,300	32,150	37,650	43,150	48,650	54,150
VERY LOW-INCOME (SECTION 8 LIMITS) (50%)	36,650	41,900	47,150	52,350	56,550	60,750	64,950	69,150
60% LIMITS— BRECKENRIDGE LIMITS	43,980	50,280	56,580	62,820	67,860	72,900	77,940	82,980
LOW INCOME (PUBLIC HOUSING LIMITS) (80%)	58,650	67,000	75,400	83,750	90,450	97,150	103,850	110,550

Payment Standards:

0 Bdrm: \$1011
 1 Bdrm: \$1046
 2 Bdrm: \$1267
 3 Bdrm: \$1710
 4 Bdrm: \$2030
 5 Bdrm: \$2312

**Breckenridge
Market Rate Units:**

2 Bdrm = \$782
 3 Bdrm = \$872

Flat Rents:

1 Bdrm = \$650/\$785 Orness
 2 Bdrm = \$790
 3 Bdrm = \$1,150
 4 Bdrm = \$1,350
 5 Bdrm = \$1,550

Income Limits Effective 4/7/2025
 Payment Standards Effective 12/1/2024
 Breckenridge Market Rate Rents Effective 1/1/2025
 PH Flat Rents Effective 1/1/2025

Community Needs Engagement Sessions

February 20, 2025, 1 PM & 5:30 PM

Intergovernmental Center, 10 Civic Center Plaza, Mankato Room

- **What needs exist in our community?**
 - Housing
 - Hard to find housing
 - People in recovery struggle – not supported with stable housing. Fall back into using.
 - Not affordable
 - Homeownership costs so high
 - Rental housing costs high
 - Wages low – how to afford housing
 - Concern that these funds will be out – what other funding is available
 - Looking for stable and sustainable resources
 - Housing trust fund
 - Invest in housing stock
 - Food investment
 - Food recovery – capture it in community.
 - Invest in food recovery infrastructure (ex. freezers, coolers)
 - Food stays with community – recovery or landfill
 - Expansion of Wal Mart Distribution Center will create more food to be recovered
 - Local fund raising to meet community needs
 - Fundraising locally
 - Families in Community have access to basic needs – food and shelter
 - Community gardens
 - Recovery
 - How do they get back into housing stability
 - Assimilate into community after jail, treatment
 - High and low incomes, community so divided
 - No opportunities to keep young people staying in Mankato
 - Cost of living too high
 - Hard to find jobs
 - Small business loans
 - How to educate on what is available
 - Kids do not feel like they have enough to do.
 - Mini makers space for children
 - More transparencies of community services
 - Create awareness of resources
 - Homeless needs
 - Understand of those who are homeless
 - Need year round shelter – not just overnight
 - Better and safer rental options

- Support for renters to live safely
 - Support for landlords
 - Incentives for landlords
 - Need more affordable housing
- Supportive services.
 - Support to keep stable housing
- Help with down payment assistance for homeownership
- Aging in place – keep people in their homes. Staying in place may be most affordable option
- Housing sharing options. Connect people
 - Concern about who would be willing to share housing with
- Accessory dwelling units – “mother in law homes”
- Young people engaging – go to people to seek feedback, market to populations
- Good Counsel – affordable housing need
- More recreation
 - Pickleball
 - Park and Rec Department in City of Mankato
 - Seniors with no rec/sport experience enjoying pickle ball
- Child care crisis
 - Parents quitting their jobs because they can’t afford child care
 - No infant openings
 - Deposit required 1 year in advance to hold spot, can be difficult
 - Cost more for child care, more than college or mortgage
- Transportation
 - Patients struggle with transportation to get to appointment. Accessibility, cost.
 - Mankato transportation improved a lot, still work to do
 - Helps when bus is free
 - Kato Go Play is fantastic. Apartment complexes request larger bus. Kids free, senior discounts
 - Concerns for transit outside scheduled routes – outside of Mankato
 - Vine – buses for seniors
- Immigrants
 - Concern about population growth not happening
 - What to do if ICE comes to community.
 - Immigrants help our population growth and fill jobs
 - Federal change and turmoil – impact what community can do
 - Refugees here – want to stay here
 - Hard to be in communities when you can’t speak the language – need for refugee services
- Parks – grateful for beautiful outdoor spaces. Continue to maintain parks. Improve equipment
- Support for children
 - MyPlace – after school / summer programs. Support – safe place for children

- Rec on the Go – school – city pays them for services. Service decreasing, how to grow?
 - Library bus
 - Manufactured homes
 - Substandard
 - Not efficient
 - Renting because affordable
- **What strategies should we use to meet the community needs?**
 - Creating awareness
 - Coordinated efforts
 - How to mobilize agencies/community
 - Non-profits are tired
 - Awareness of who actually are in need in community
 - Stigma around having a need
 - Looked down on because of need
 - Getting the message out to the right people
 - Social media
 - Tic Tok
 - Video to tell our community story
 - Advocacy with community. Taking it to elected officials. City/county elected officials to advocate.
 - Opportunities with in community – seem lost address gaps between wealth and poverty.
 - Creating more affordable housing
 - Contact congress, voice Mankato needs
 - How to respond to ICE
 - Open door grants
 - 15% public service cap on CDBG funds
 - Percentage of units for low income. Incentivize landlord and developers to provide affordable units
 - Owner occupied housing rehab
 - Rental housing rehab
 - Public facility rehab (homeless shelters)
 - City partner with non-profits
 - Public service for rental assistance (rent, deposit, utilities)
 - Enlightening community about how we respond to needs
 - Provide education of resources – navigation service. Fight NIMBYism. Marketing. Storytelling.
 - Community organization.
 - Feedback from those most in need.
 - Renter's union
 - Listening sessions
 - State of rental units. Provide rental rehab

- 123 N. 4th St, why did it take so long?
 - Housing Trust Fund program
 - Community Land Trust program
- **What strategies should we prioritize?**
 - Housing
 - Affordable
 - Rehab – and aging in place for seniors
 - Create new affordable housing
 - Emergency/child care and child care needs
 - Basic needs: Food and shelter
 - Up stream approach – civic engagement, get more people involved
 - Thank congress for supporting these programs
 - Address substandard housing, slumlords
 - Preserving affordable housing
 - Support projects with funding to leverage other state and federal funds
 - Support small business. Investment of time and funding to support
 - Homeless response
 - Improve shelter response
 - Provide 24/7 shelter
 - Fill gaps in services
 - Not enough shelter beds
 - Address cost for staying in recovery
 - Supportive housing
 - Sober living, stable housing, keep sober
 - Food strategic investment in infrastructure (freezers, refrigerators, space, storage)
 - Housing
 - New housing projects
 - New housing diversity
 - Tiny homes / smaller homes
 - Promote developers
 - Climate/infrastructure
 - Pride in owning own home
 - Regulate mobile home parks (also depreciation of value)
 - Address preservation of existing homes
 - How to keep Naturally Occurring Affordable Housing (NOAH) projects affordable.
 - Rehabbing units still not affordable
 - Cost of building materials high
 - Utility costs high
 - Infestations/substandard conditions
 - Need better quality of housing

Community Needs Engagement Sessions

Homeless Response Team

February 25, 2025, 8:30 AM

Intergovernmental Center, 10 Civic Center Plaza, Minnesota River Room

- **What needs exist in our community?**

- Assistance with paying application fees and rent deposits
- Need supportive housing.
- Moving costs
- Storage fees
- Landlords accepting rental assistance
- Transportation to job interviews
- Mental Health resources/support groups
- Chore/cleaning services
- Life skills class
- Transportation
 - Buses that go to all neighborhoods in the community. Mentioned 3rd Avenue area, North Mankato, St. Peter. Need more bus routes.
- Affordable housing
- Felon friendly housing options
- Child care (short slots, parents have to quit their jobs due to shortage)
- Rental housing
 - Assistance with rent deposit, application fees
- True transit, hard if no service.
- High energy burdens, electricity costs have skyrocketed
- Shelter space
- Bus tokens, getting expensive
- Bus passes
 - Most shelter guests don't have funds
- Landlords willing to accept rental assistance
- St. Peter location of shelter, may work in Mankato, hard to get between Mankato and St. Peter.
- Park improvements, provide accessible recreation opportunities, access to more people.
- Need an indoor play area.
- Adolescent entertainment that is sober. Wow! Zone is not affordable
- Mental health services
- Transportation to job interviews
- VINE used to have program to provide transportation to jobs
- Life skills classes
- Opportunities for kids that are free
- Moving costs
- Application fee and security/damage deposit funding.
- Chore/cleaning services

- **What are key factors that adversely affect residents housing choices?**
 - High rent
 - Cost of rent
 - Background and rental history
 - Landlords accepting rental assistance
 - Landlords misleading tenants
 - Lack of pet friendly housing.
 - Several years past due and/or resigning leases with thousands of dollars owed and high balances outstanding. It creates a hole which may be impossible to dig out of again, unfortunately. There is a need in education in this realm, too.
 - Landlords not giving notice to evict on time and waiting 6 months to a year or even two, then evicting
 - Policy around what defines a “family” for receiving assistance/who can be on vouchers together, etc.
 - Cost of living
 - Lack of felon friendly housing
 - Policies around defining a family
 - Low vacancy rate
 - Cost of rent
 - Criminal history
 - Have an appeals process for renters, give renters the opportunity to appeal.
 - Accessibility (ADA)
 - Those living in rural areas
 - Knowing information on available resources
 - Larger families have a hard time finding housing that provides enough room.
 - Need landlords accepting rental assistance
 - Landlords mishandling rent, bookkeeping errors
 - Landlords not giving proper notice for eviction
 - Education of rights for tenants and landlords
 - Low wages and high rents
 - Costs to get into housing (application fee, high damage deposit and high rent plus additional fees).
 - Background/rental screenings.

- **What are the biggest impediments to fair housing?**
 - Education
 - Unavailability of short-term leases
 - Transfer of casework responsibility between counties
 - Changing laws, ex. eviction law changed
 - Landlords upkeeping property and accepting assistance
 - NSPIRE requirements limiting
 - Upkeep of properties
 - Desperation

- Hate to see people rent from certain landlords, but only option at times. People have to take what they can get. May not have options. May not be good situation for the renter (location, landlord).
 - Cost of living
 - High rents
 - Immediate need for shelter/housing
 - Mobile homes, lot rent increasing dramatically, all mobile home parks rent increasing. People may have hard time selling, may be stuck. Mobile Home Park owners have an abusive power. Up keep high for mobile homes.
 - Technology for older adults (computer, phone, connect with services, financial counseling)
 - High rents and low wages
 - High damage deposits. Landlords not accepting voucher rental assistance. Background and rental history screenings.
- **How can we remove barriers?**
 - Combining counties to collaborate
 - Collaboration
 - Sharing ideas
 - Collaborate with agencies to provide rental assistance
 - Education of ourselves, landlords, tenants. Ex. coordinated entry training for HRT.
 - Talking to leadership so they don't lose sight of needs
 - Building people power, people with needs feel empowered to offer solutions
 - Exodus lending looking for nonprofits to help offer low interest loans for rent assistance
 - Education, people rely on resources. People who don't know about them not finding.
 - Lutheran Social Services financial counseling and mortgage foreclosure specialists.
 - Education on upkeep of housing, how to be a good renter. Need for follow-up to check in once someone is housed – people return to homelessness after they're housed.
 - Pay living wages and lower rents
 - Work with people who do the work, not the out of touch employees and Council
 - Secure funding to assist with application fees and deposits
 - Landlord incentives
 - Landlord engagement and incentives.
 - Funding to assist landlords with rehab or up keep affordable housing options.
- **What strategies should we prioritize?**
 - Good job on connecting landlords and tenants, but would like other landlords to participate. It's always the same landlords showing up. Would like to involve more landlords.
 - Priority housing first, then focus on addressing other areas.
 - Focus on basic needs and looking upstream at needs before they become problems.
 - Make rentals available, getting it feasible.

- New NSPIRE standards could result in losing rentals with vouchers. Need funds for rental rehab to help.
- Rental availability
- Housing upkeep
- Homeowner facilities – conversion into rental properties
- Loss of subsidies
- Prevent loss of housing stock
- Intensify case management and follow-up
- Advocacy
- Inter-agency communication
- Accessibility to technology / program accessibility (difficult for seniors when required to use electronic/digital forms)
- “Rent control – this is out of control. There has never been any reason for our rents to be so high other than greed.”
- Secure funding for application fees and deposit help.
- Landlord incentives to work with rental assistance programs.
- Landlord rehab funds.



Community Development Block Grant 5-Year Plan

SURVEY RESPONSE REPORT

02 February 2025 - 04 March 2025

PROJECT NAME:

2025 Community Development Block Grant Consolidated Plan

SURVEY QUESTIONS

Q1 Public Infrastructure


Optional question (100 response(s), 2 skipped)

Question type: Likert Question

Q1 | Public Infrastructure

Street Improvements

No Need : 3



Low : 31



High : 66



10

20

30

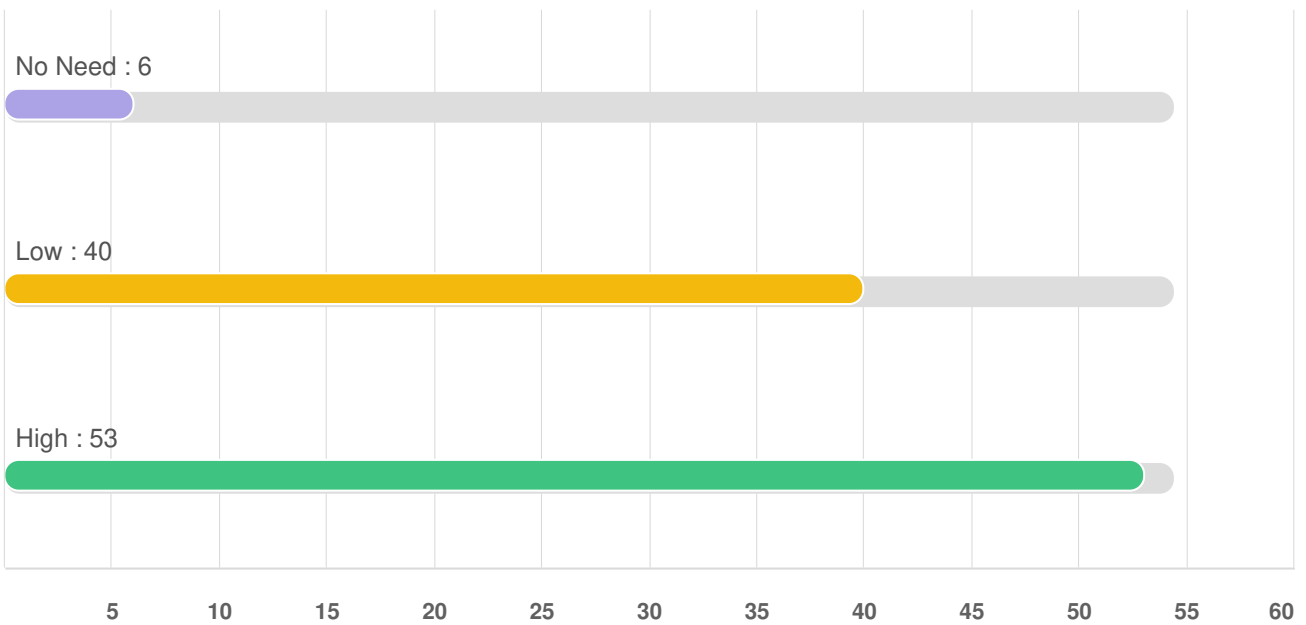
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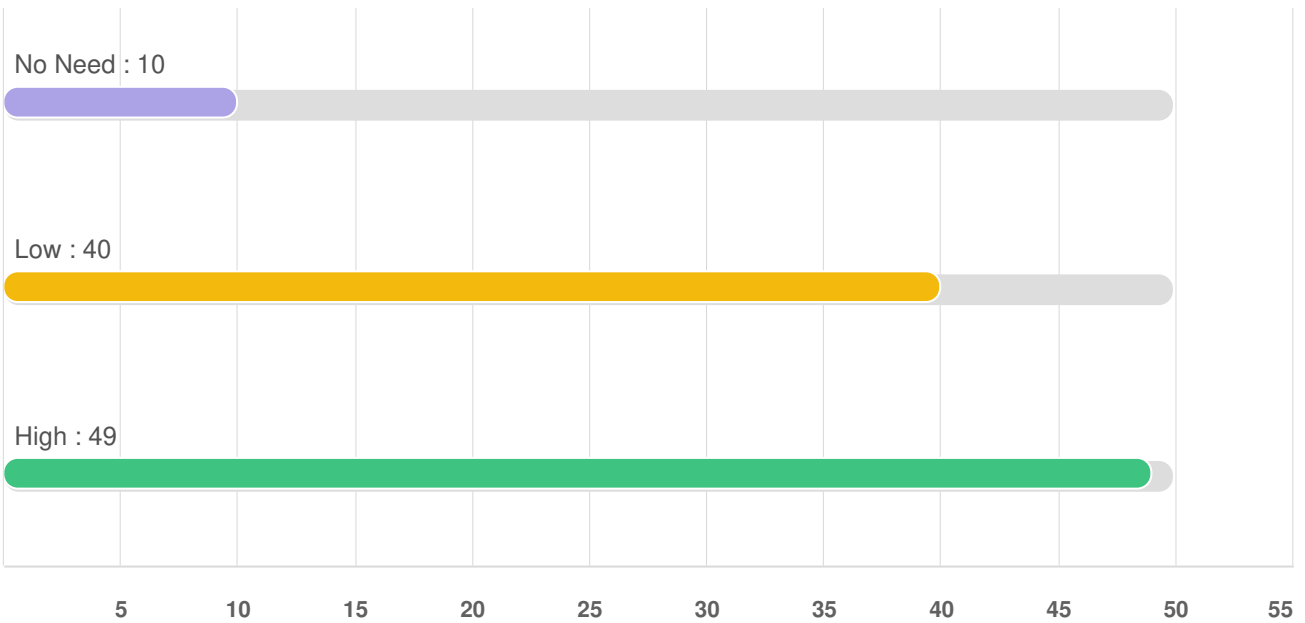
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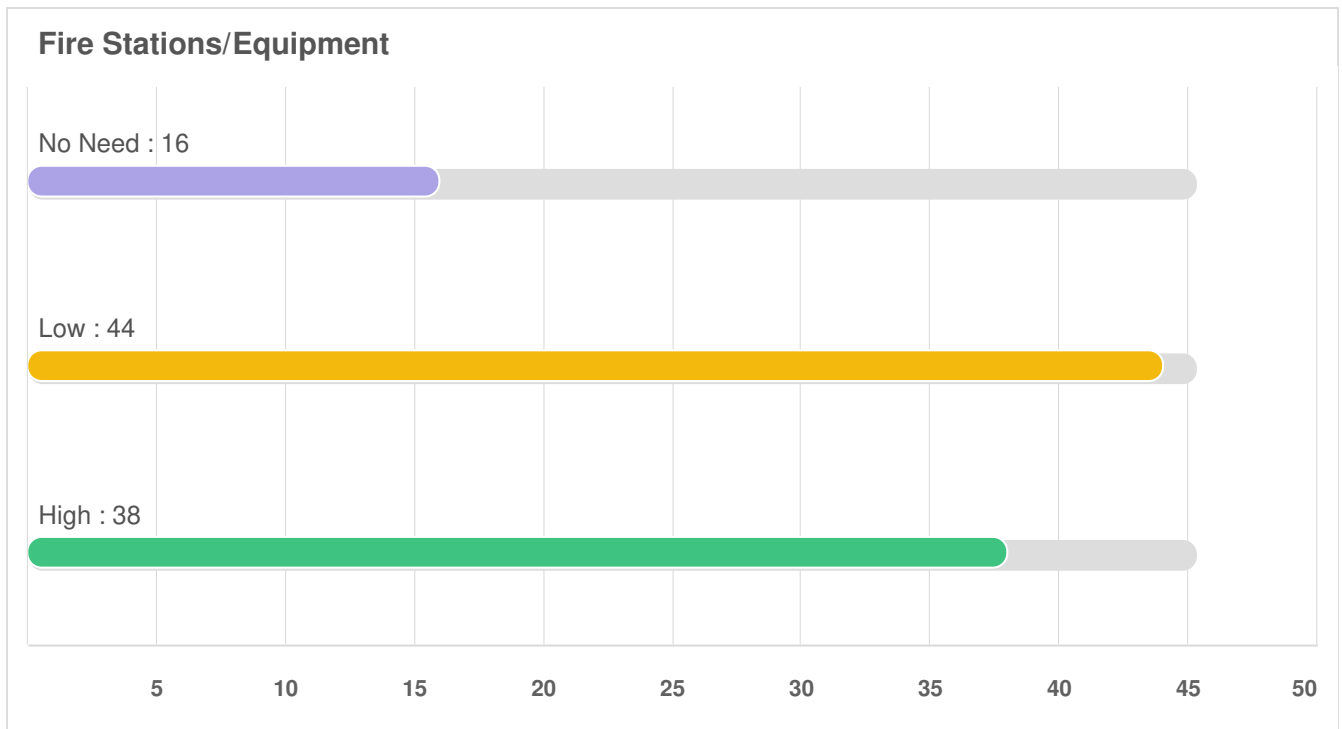
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Sidewalk Improvements

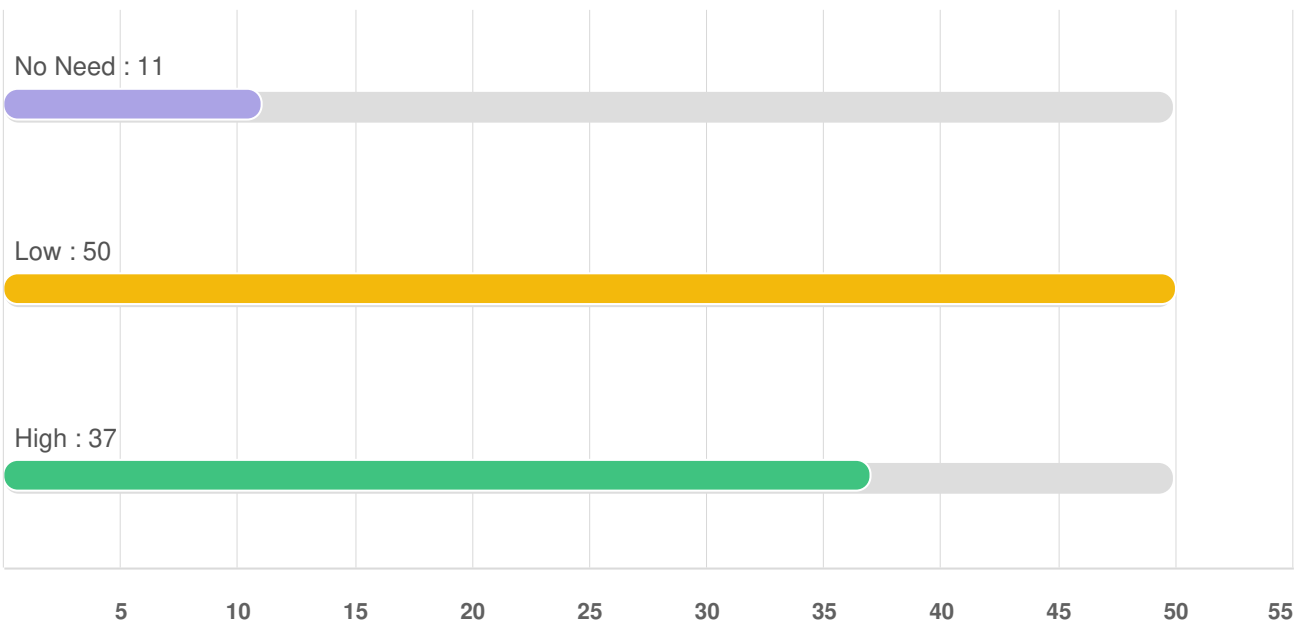


Tree Planting

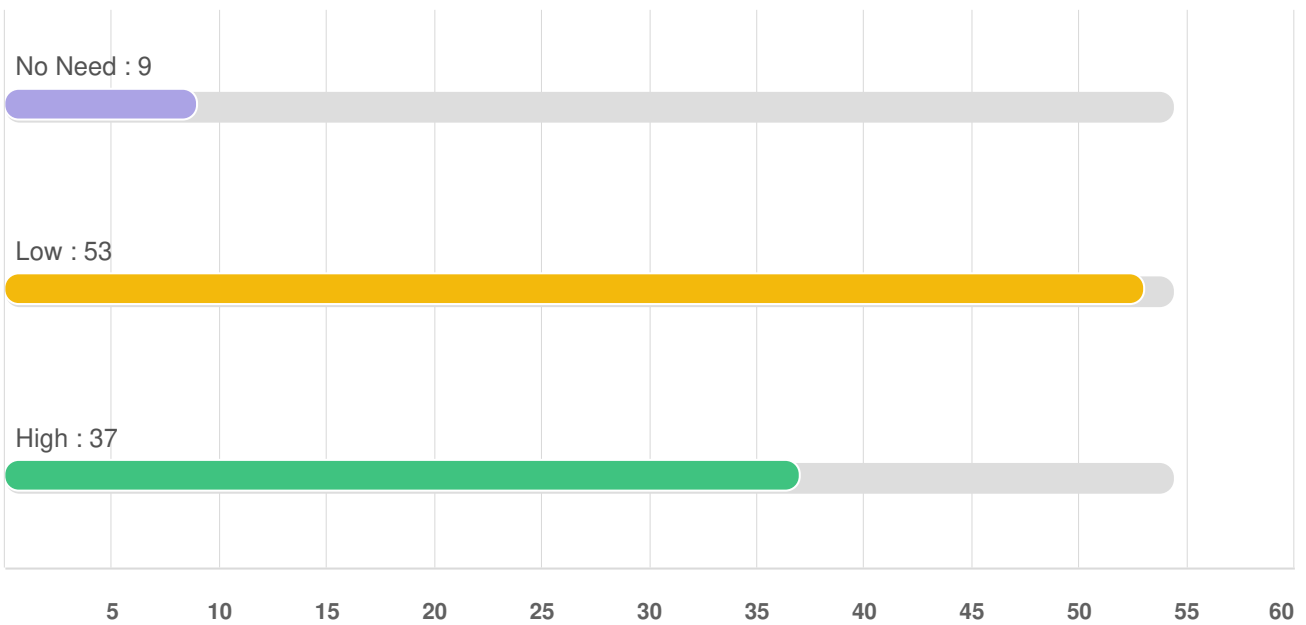




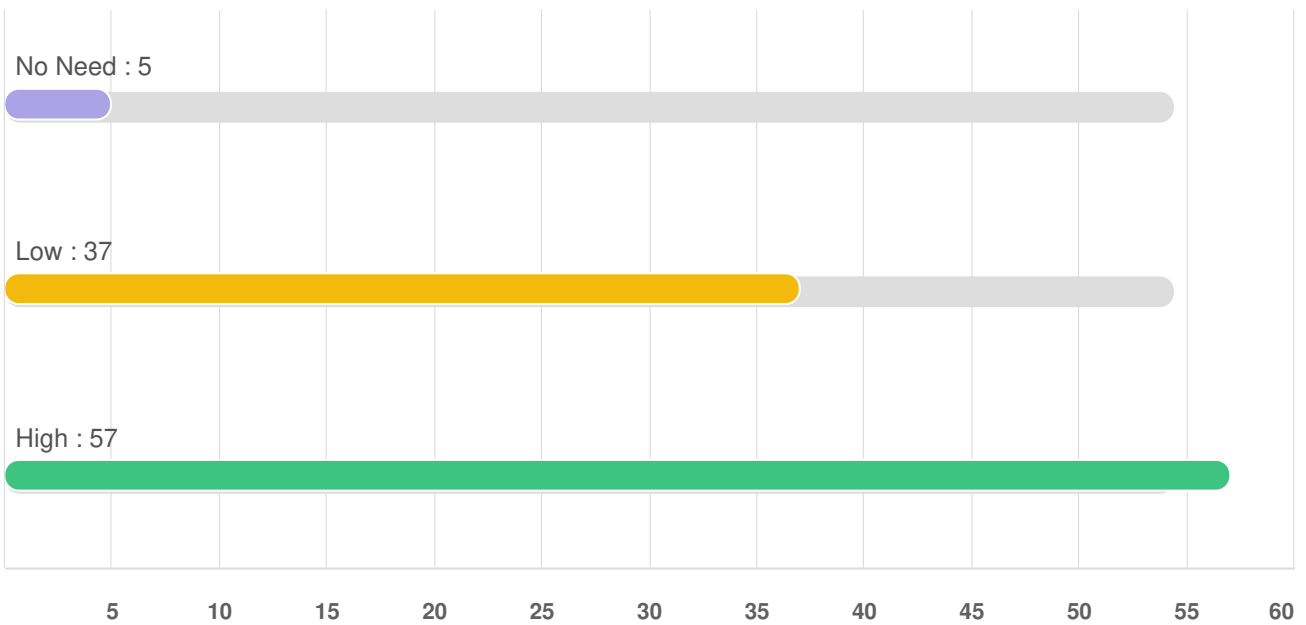
Asbestos Removal



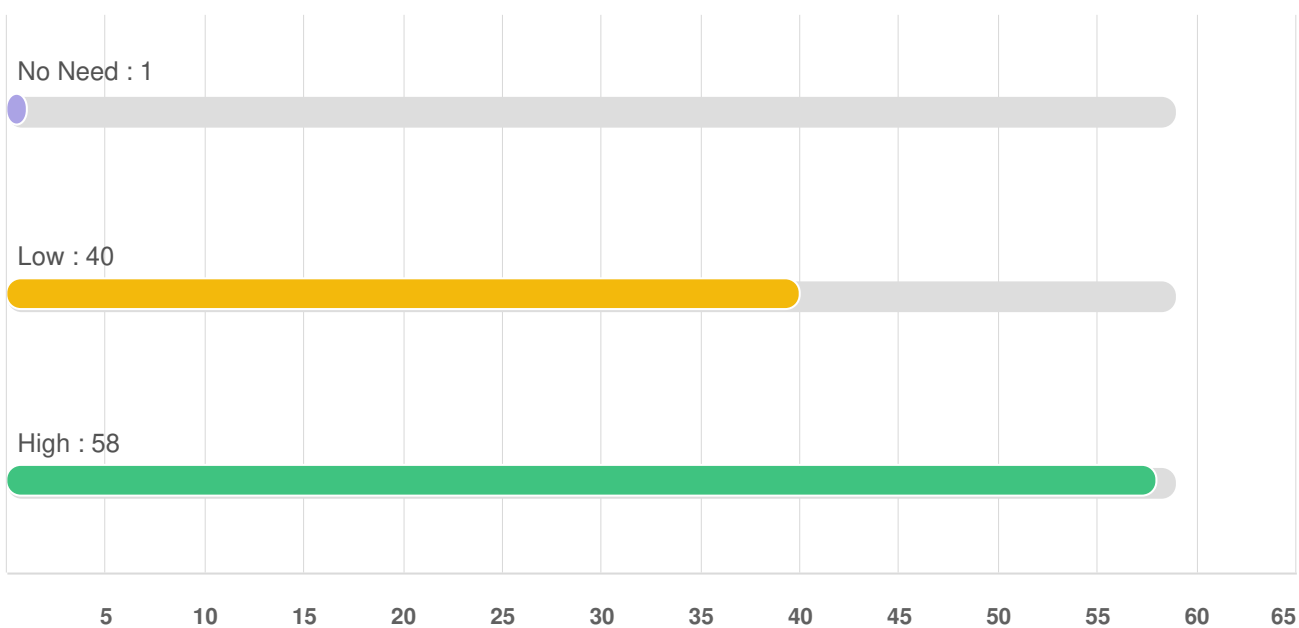
Solid Waste Disposal Improvements

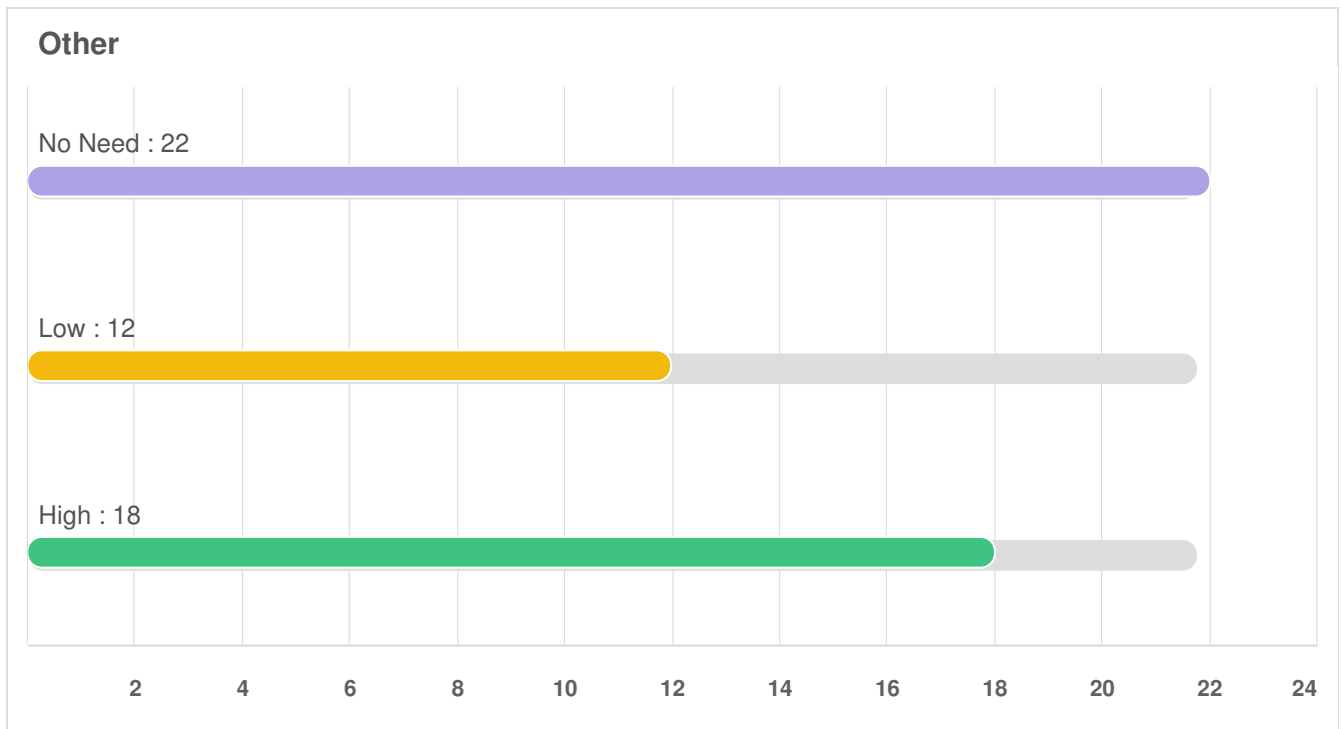


Flood Drainage Improvements



Water/Sewer improvements





Q2 Other (Please specify)

Screen Name Redacted 2/05/2025 09:25 AM	Making our city more walkable and pedestrian friendly is a high priority. Obviously maintaining our current infrastructure if important, but promoting more walkability helps people of all backgrounds and income levels.
Screen Name Redacted 2/05/2025 09:50 AM	Clean up and enforce ordinances on rental properties. Get rid if all the rental licenses downtown. All the nice older homes are becoming VERY rundown. If Mankato continues to become a vibrant downtown, you can't have ghetto properties 1-2 blocks away
Screen Name Redacted 2/05/2025 01:43 PM	When you say "May include the installation of trash receptacles..." Can we ensure that the funds support these beneficial amenities and not road asphalt that divides our communities and emits ghg emission and pollution. IE use funds for good stuff
Screen Name Redacted 2/05/2025 06:13 PM	Consistency in lane markings. Some have the left turn with the straight, some the right turn with the straight lane. One is confused as to which lane to be in.
Screen Name Redacted 2/06/2025 11:06 AM	There are areas within Mankato that have unsafe drinking water due to lead pipes that I think should be high on the list of priority for improvement. As well as ensuring that the community is safe from asbestos/hazardous environments.
Screen Name Redacted 2/06/2025 07:05 PM	I truly feel that ECHO food shelf needs more funding to help the people
Screen Name Redacted 2/07/2025 12:55 PM	Affordable housing
Screen Name Redacted 2/07/2025 01:37 PM	Update areas of the city that have gone to shit.
Screen Name Redacted 2/07/2025 07:01 PM	Appropriate human-sized bike lanes on all roads. 5th and Madison Ave intersection needs a stoplight to replace stop sign
Screen Name Redacted 2/07/2025 10:21 PM	Water quality
Screen Name Redacted	Recreation Department—it's amazing that a city the size of Mankato

2/09/2025 10:22 PM

has no Recreation Department. Long overdue. Basic component forms quality of life.

Screen Name Redacted

2/10/2025 11:02 AM

Solar stop signs

Screen Name Redacted

2/19/2025 01:18 PM

Quit planting non-native trees. Establish extensive green corridors around Mankato for future biking/hiking/Evehicles and outdoor activities.

Screen Name Redacted

2/19/2025 03:10 PM

More/better streetlights in West Mankato.

Screen Name Redacted

2/19/2025 08:46 PM

Better design certain roads to encourage driving at desired speeds, example: Better design Hoffman rd along the high school for the phycological driving speeds to correlate with 20-30th

Screen Name Redacted

2/20/2025 10:00 PM

Housing crisis and daycare shortages are making life very difficult for single mothers across the board.

Screen Name Redacted

2/21/2025 02:51 PM

There has been a huge lack of transportation for associates and hospitality travel

Screen Name Redacted

2/23/2025 06:02 PM

Bike paths

Screen Name Redacted

2/26/2025 01:26 PM

Invest in our historic cultural value which we have here in the Mankato area. As we invest in our neighborhoods and nurture already existing infrastructure, we improve access and bring appreciation which helps our community to make people want to stay

Screen Name Redacted

3/01/2025 11:52 AM

Restore Minnesota River corridor with native plantings (shrubs, grasses, and trees) to prevent the excessive water erosion along the riverfront.

Optional question (20 response(s), 82 skipped)**Question type:** Single Line Question

Q3 Public Facilities



Optional question (100 response(s), 2 skipped)

Question type: Likert Question

Q3 | Public Facilities

Senior Citizen Centers

No Need : 18



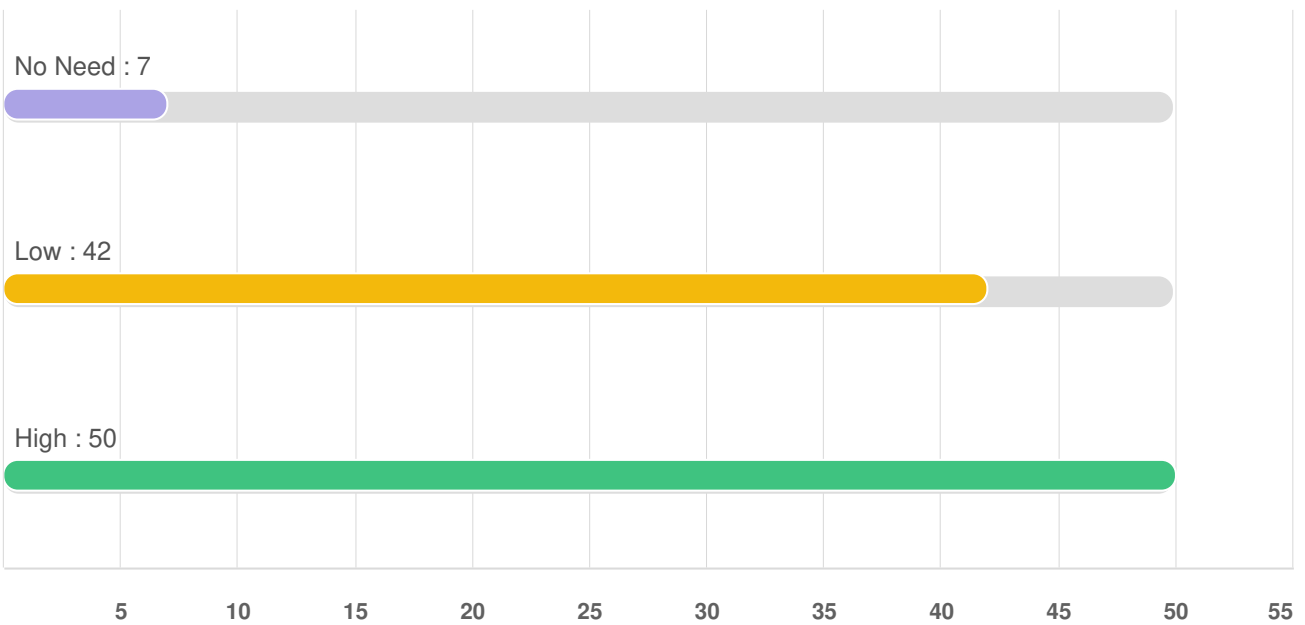
Low : 42



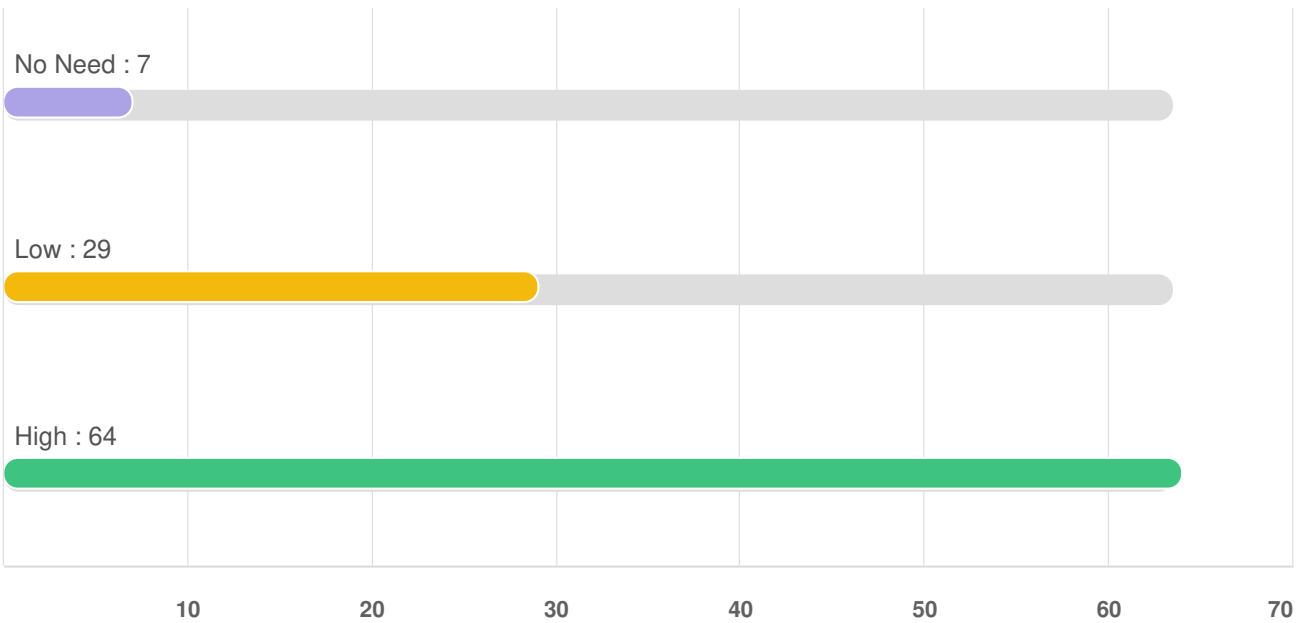
High : 40



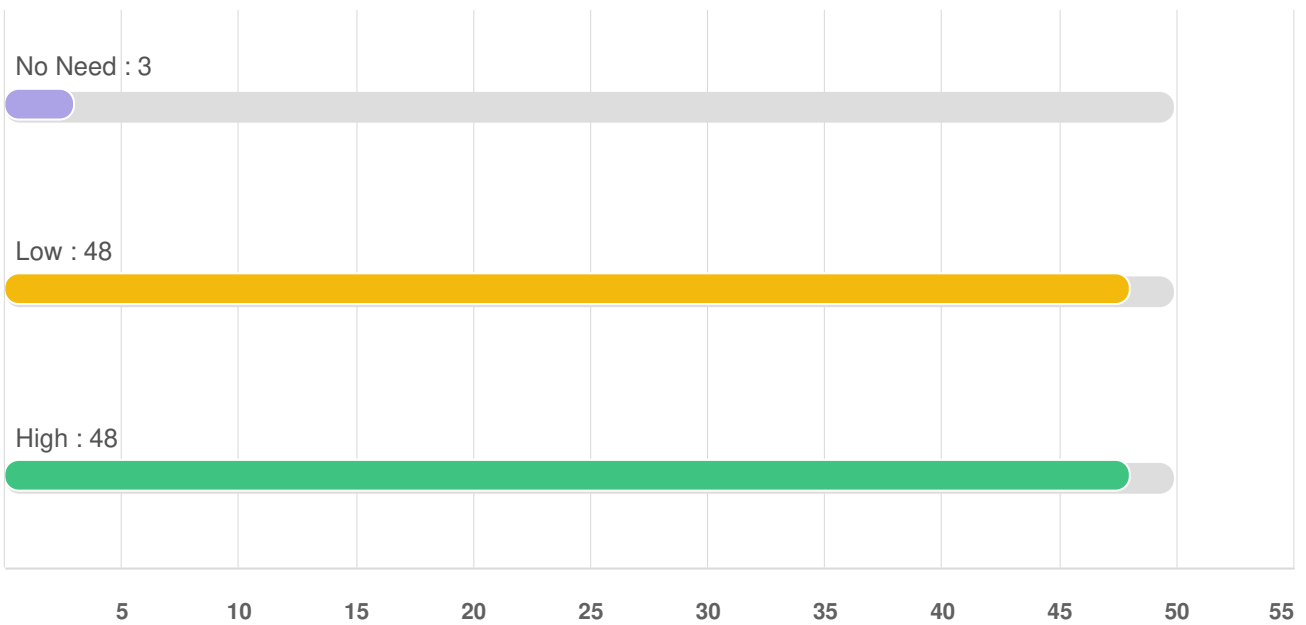
Youth Centers

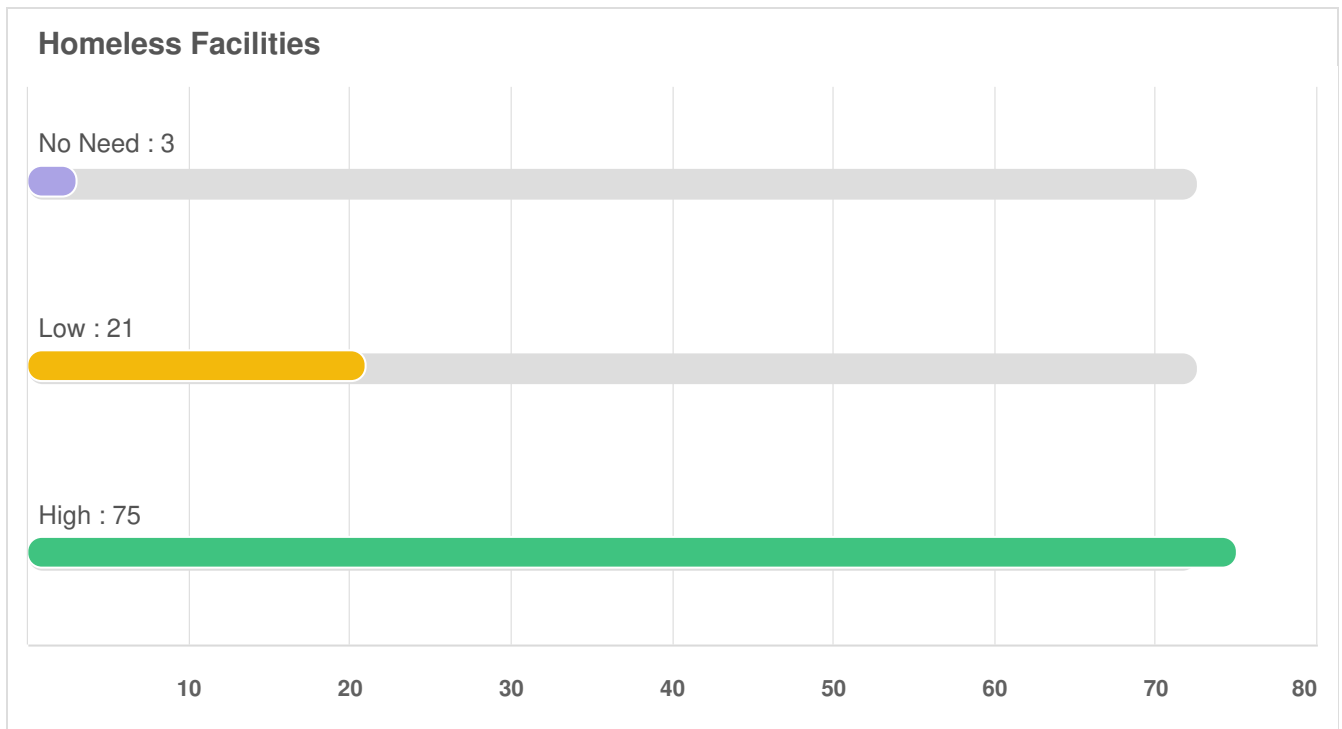


Child Care Centers

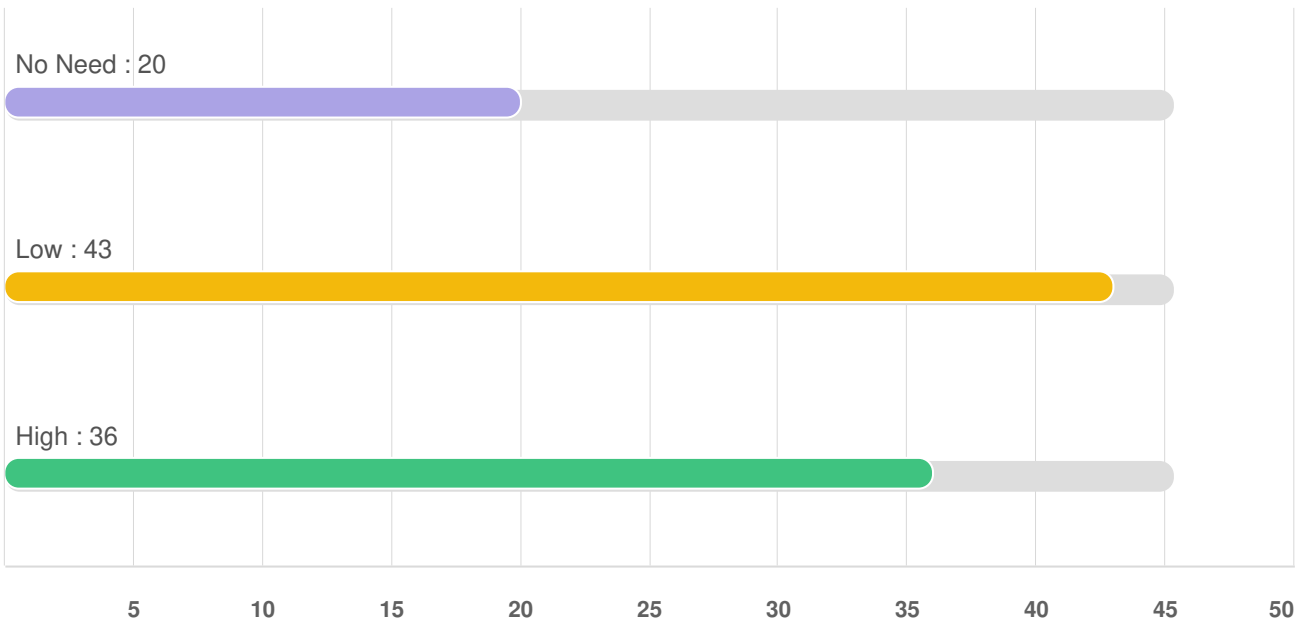


Centers for People with Disabilities

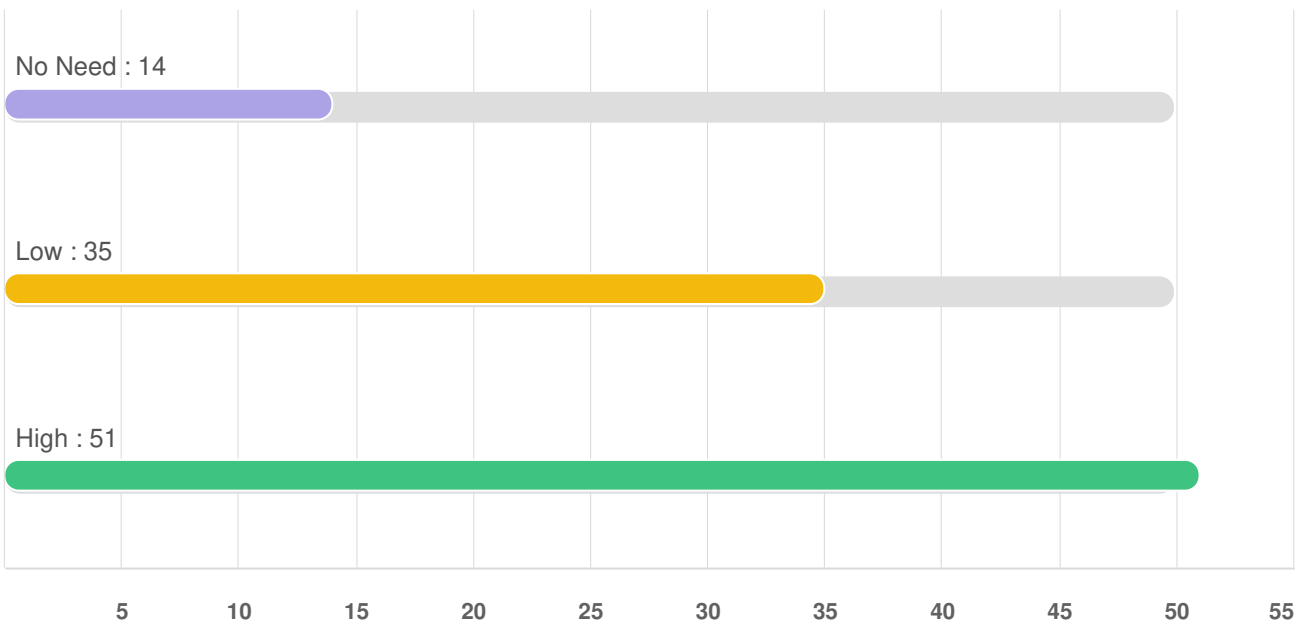


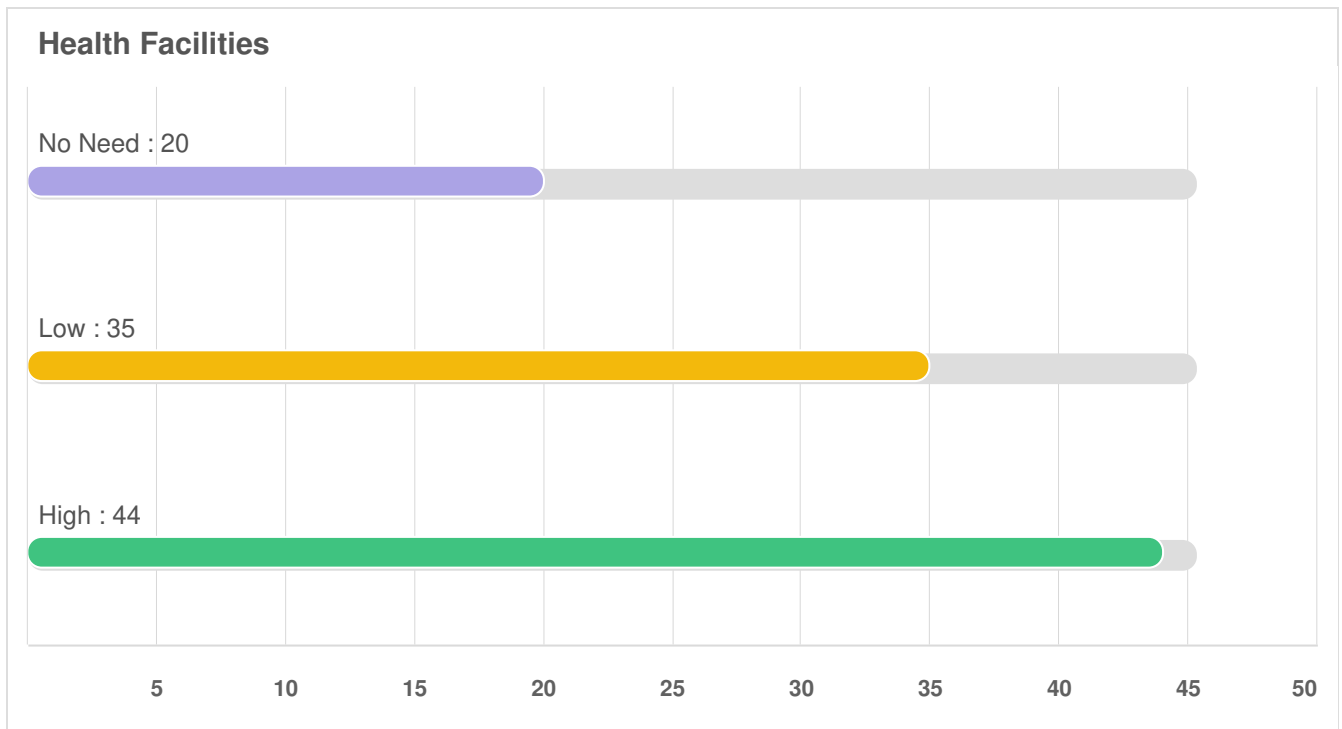


Neighborhood Facilities

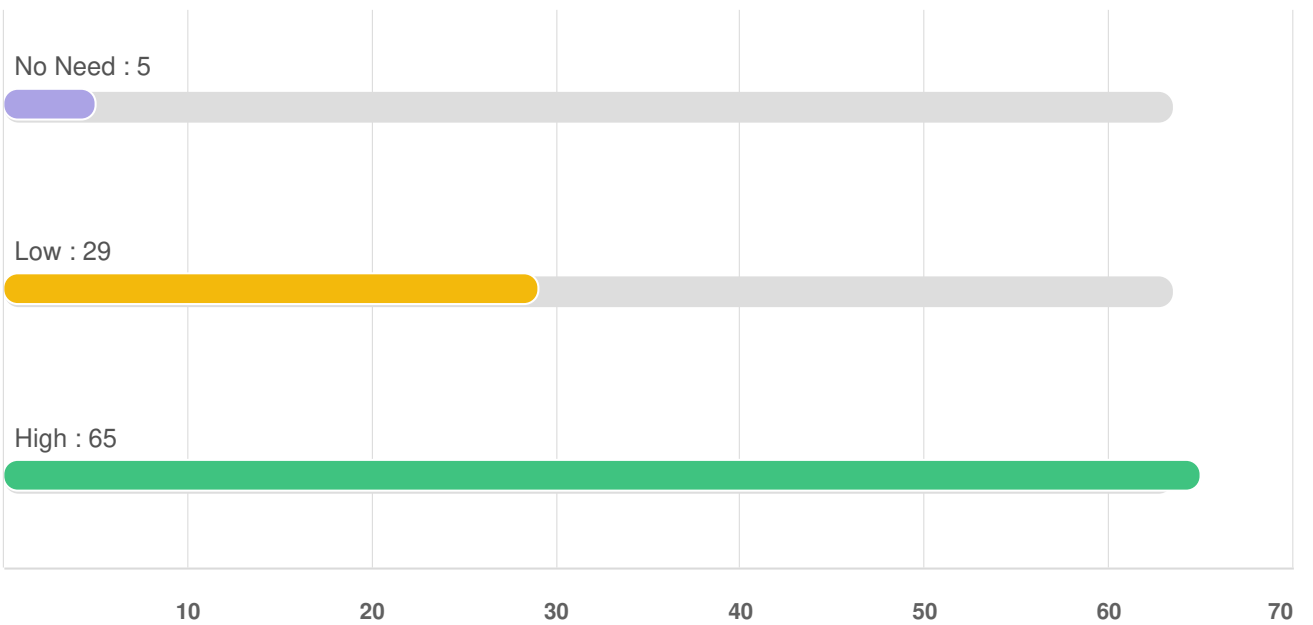


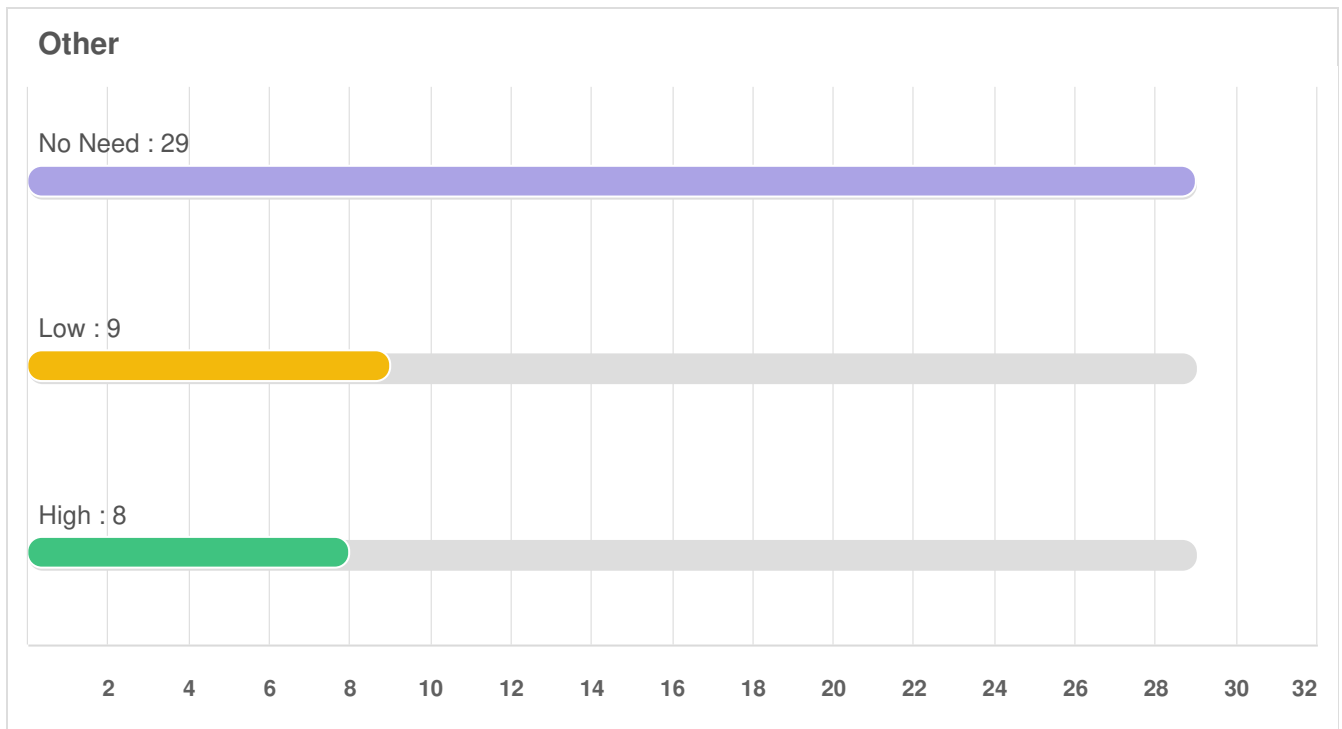
Parks, Recreational Facilities





Facilities for Abused and Neglected Children





Q4 | Other (Please specify)

Screen Name Redacted

2/05/2025 01:43 PM

Make all/some of these facilities resilience hubs for communities during extreme weather events like high heat and extreme cold

Screen Name Redacted

2/07/2025 07:01 PM

Na

Screen Name Redacted

2/08/2025 07:06 AM

Workforce Development grants are critical for community stabilization

Screen Name Redacted

2/09/2025 10:22 PM

You should have a "medium" choice.

Screen Name Redacted

2/19/2025 01:18 PM

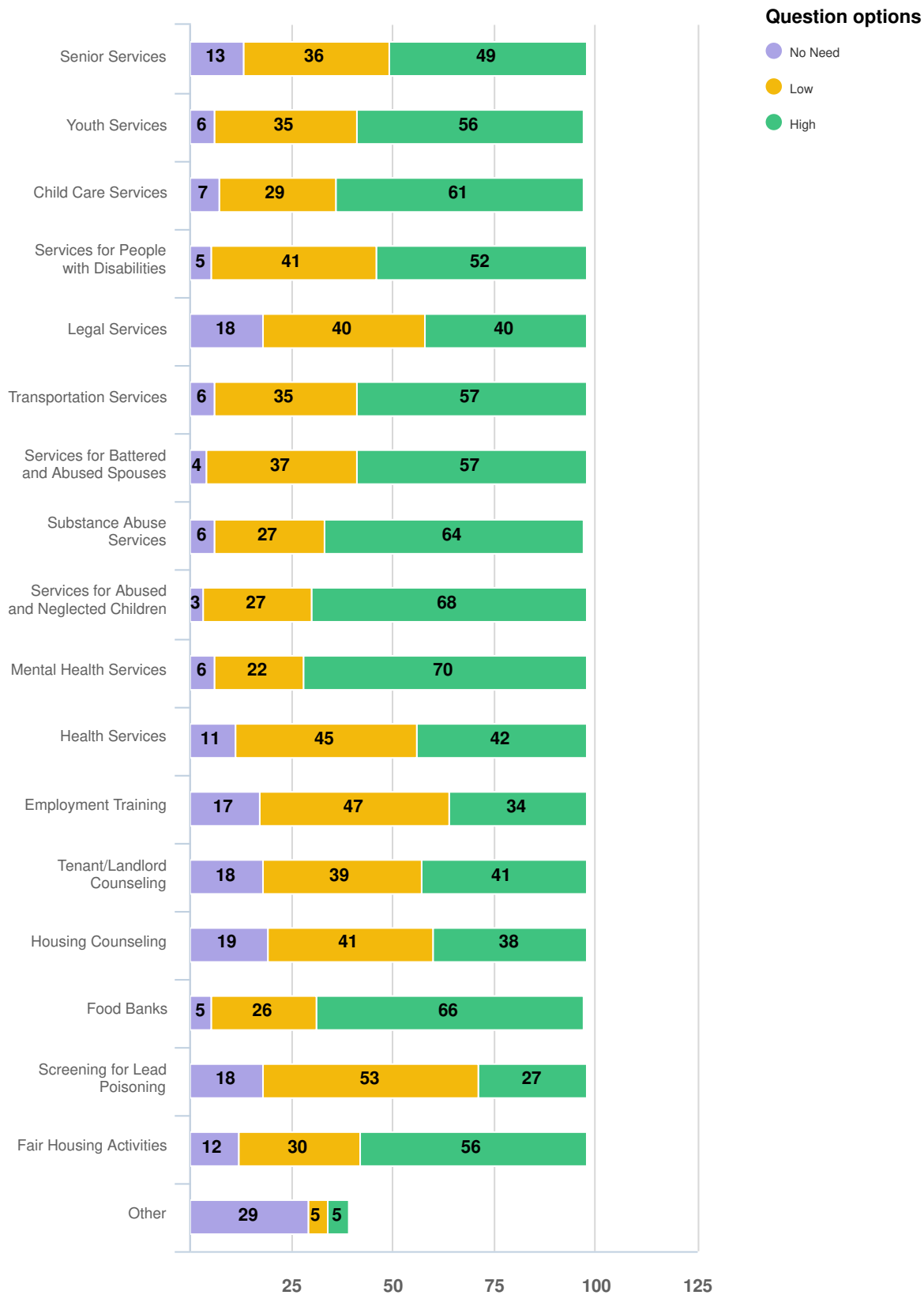
Build a Nature Center similar to Ney in Lesueur County. Partner with the county, maybe Williams Nature Center is a good site. Important for education and a million other things. The last fiasco at Rasmussen could easily be prevented with proper leadership

Screen Name Redacted

2/26/2025 01:26 PM

Our city could benefit by having well developed welcoming spaces. One idea I've heard could help is to create a medium sized campground area, possibly on the city west side of the old Coughlan Quarry. Remote side for tents and the other side for RV's.

Optional question (6 response(s), 96 skipped)**Question type:** Single Line Question

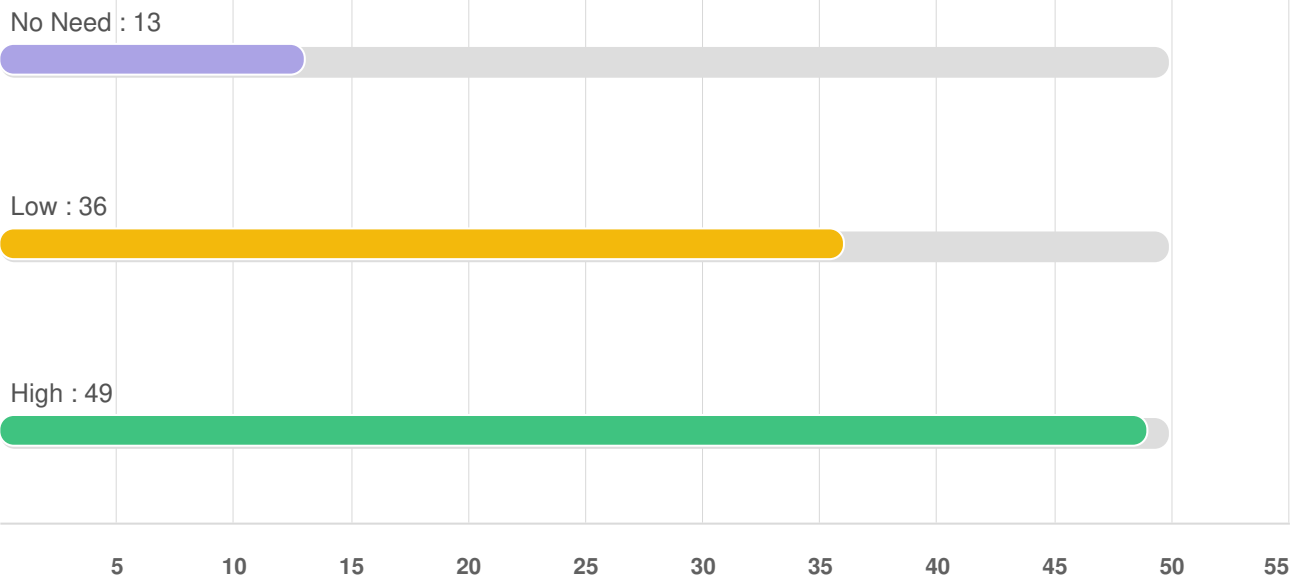
Q5 Public Service

Optional question (98 response(s), 4 skipped)

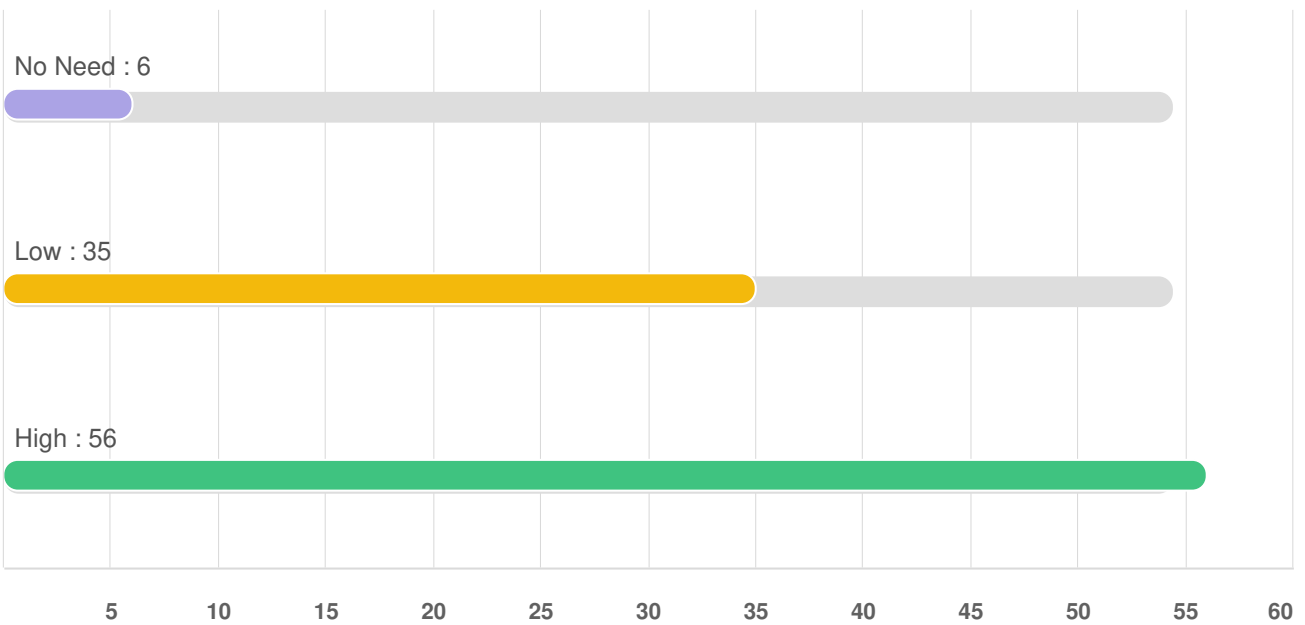
Question type: Likert Question

Q5 | Public Service

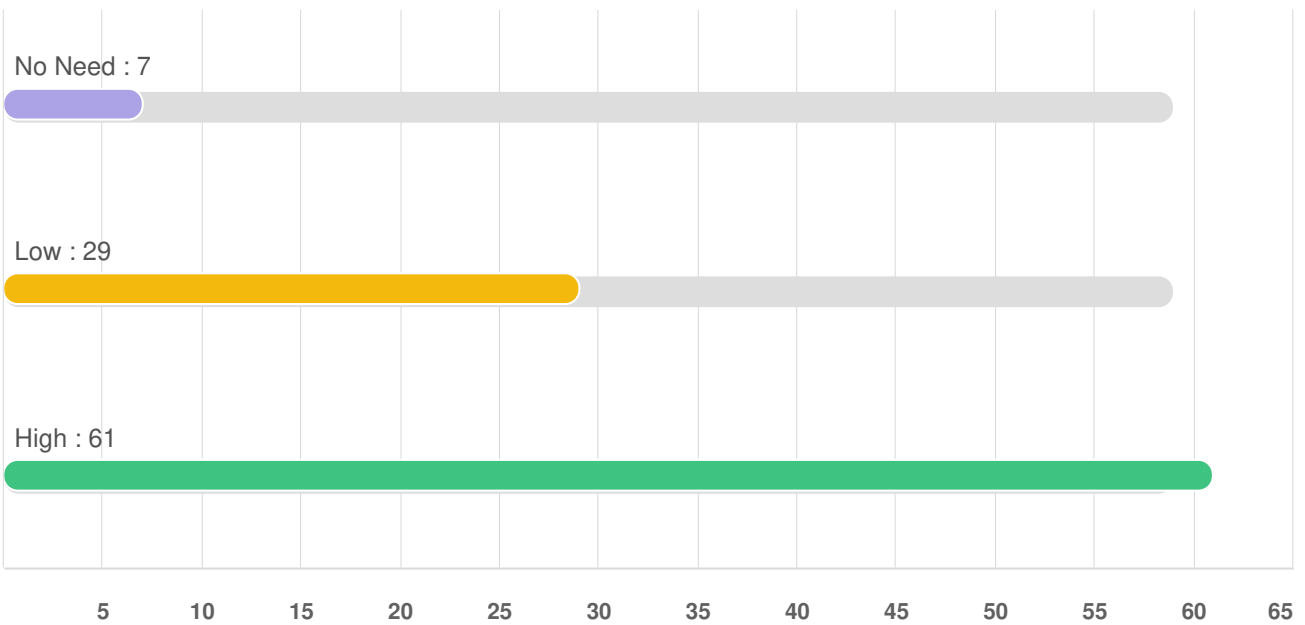
Senior Services



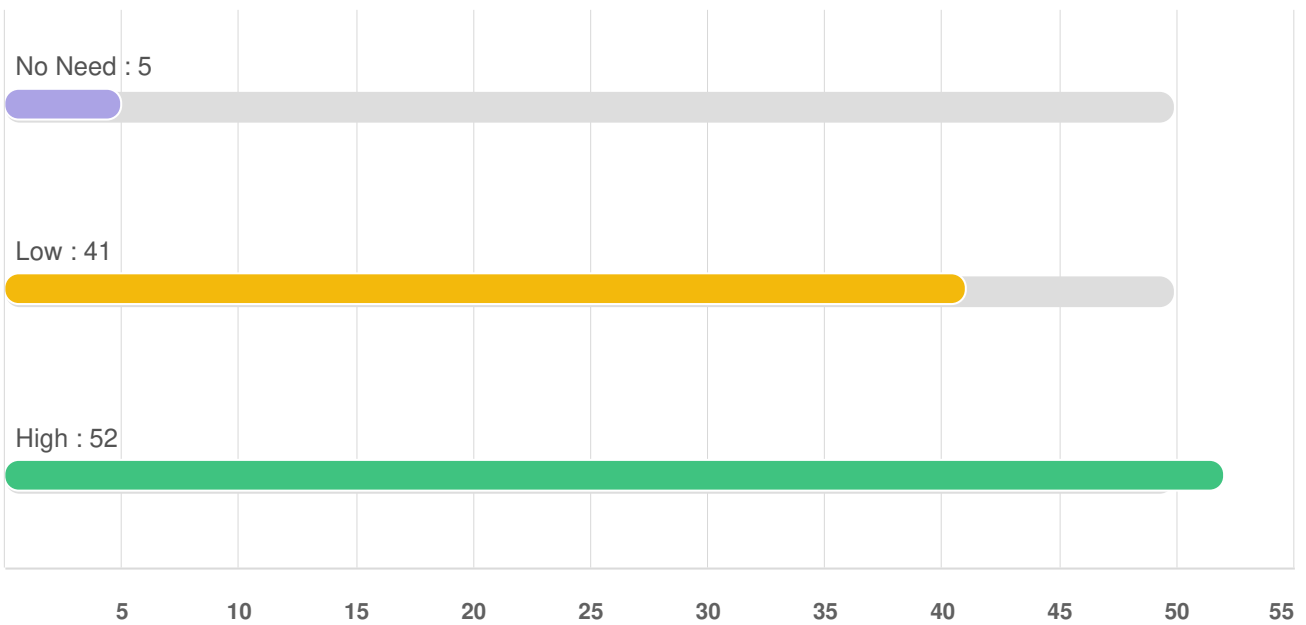
Youth Services



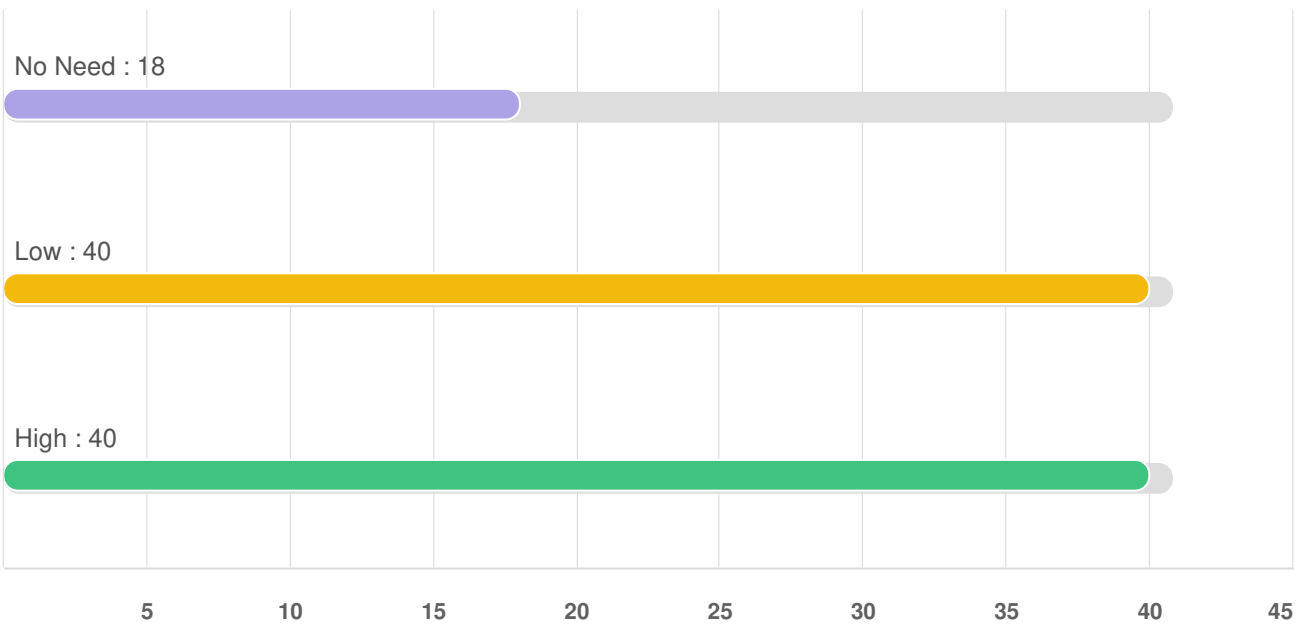
Child Care Services



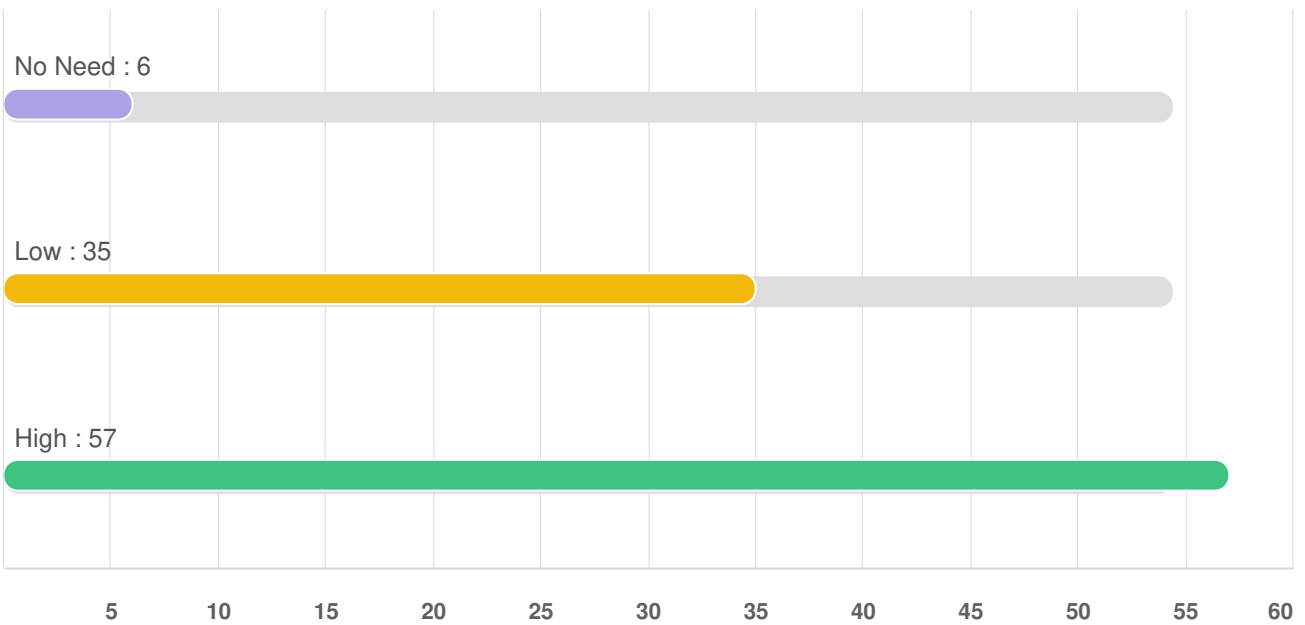
Services for People with Disabilities



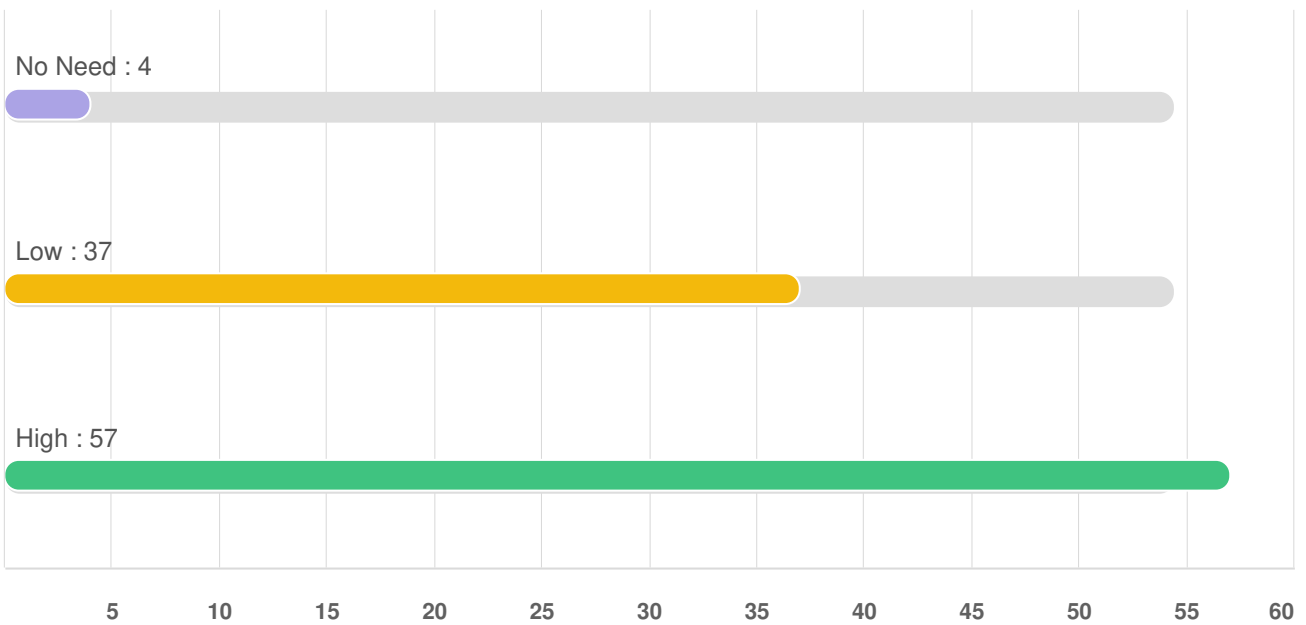
Legal Services



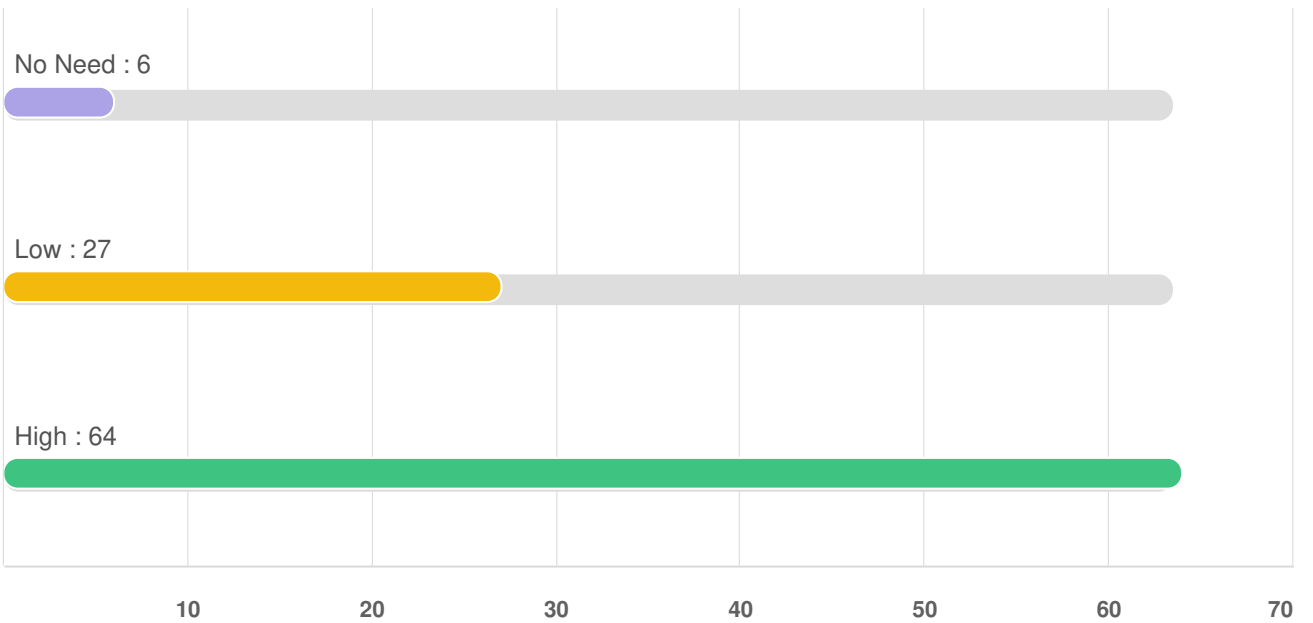
Transportation Services



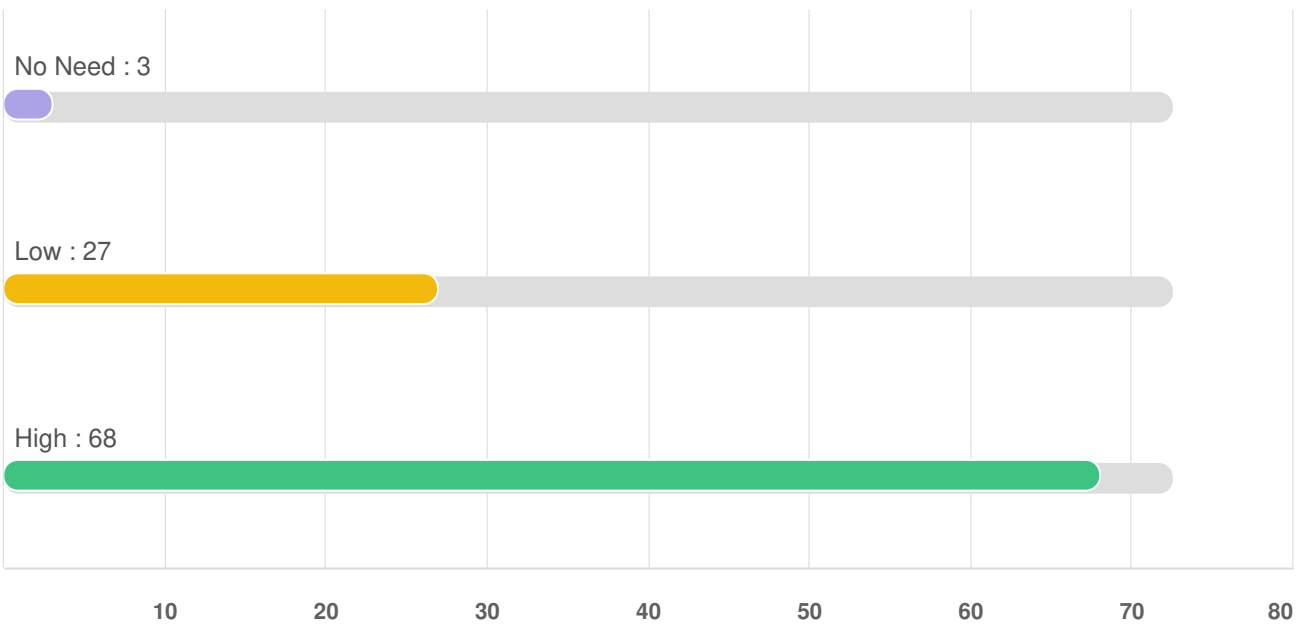
Services for Battered and Abused Spouses

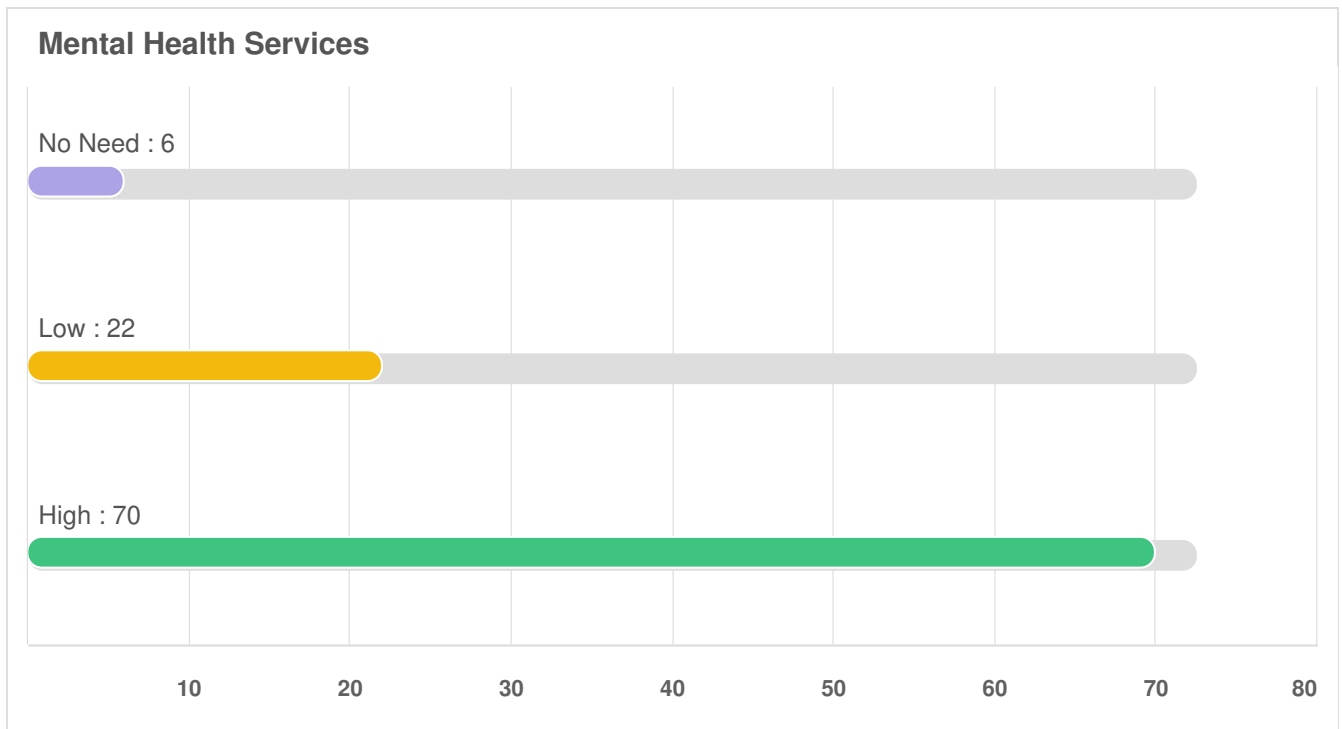


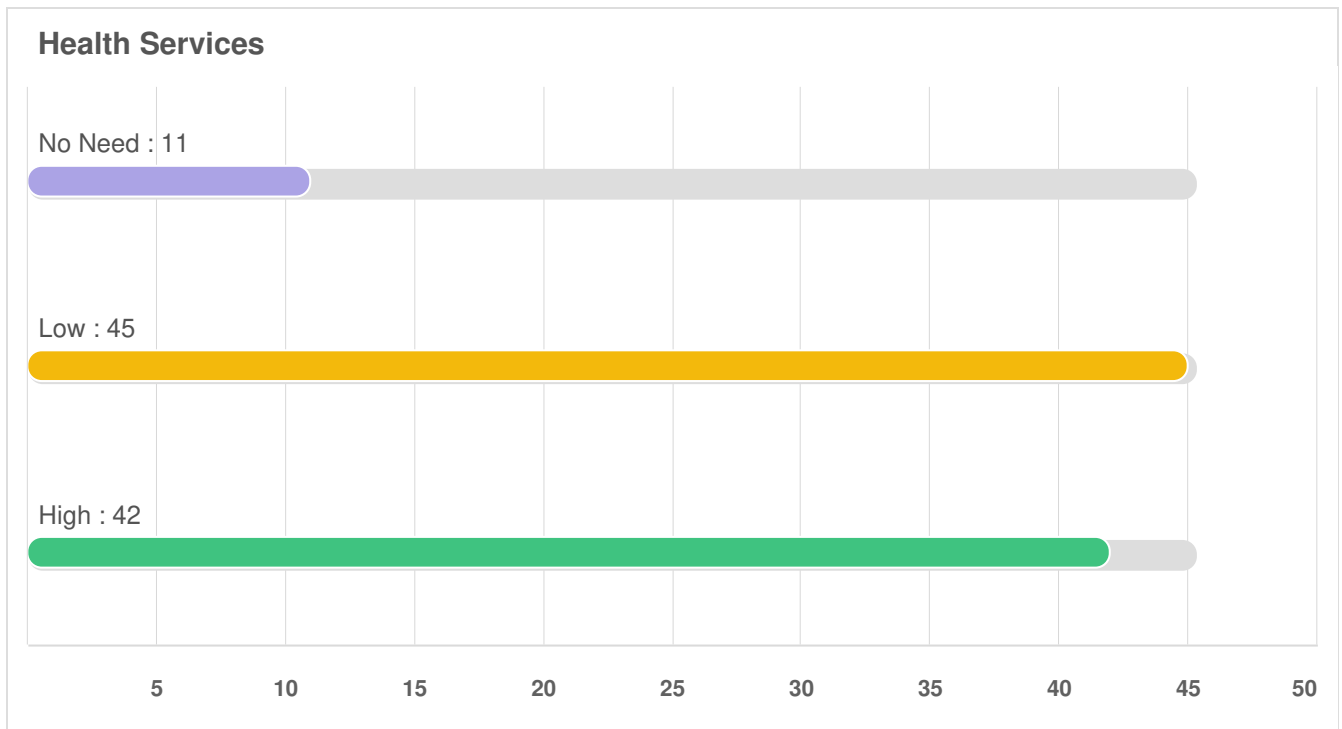
Substance Abuse Services

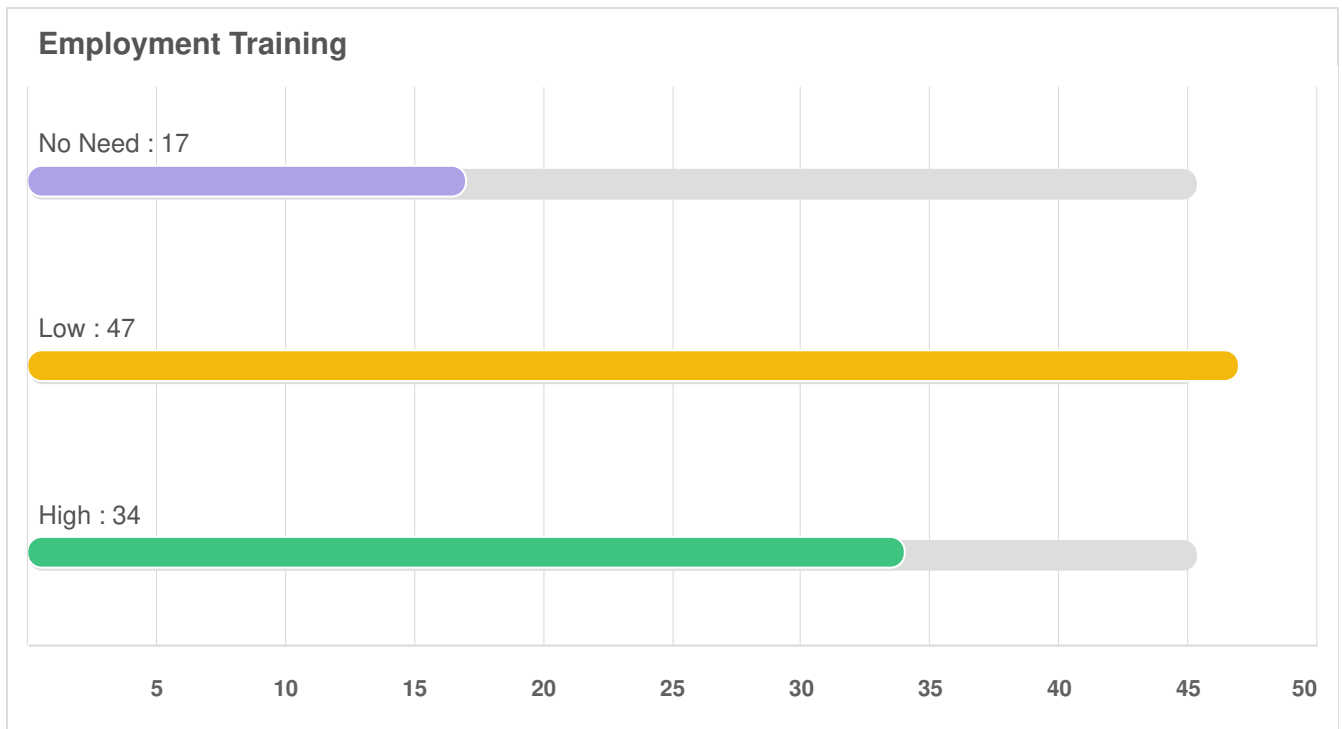


Services for Abused and Neglected Children

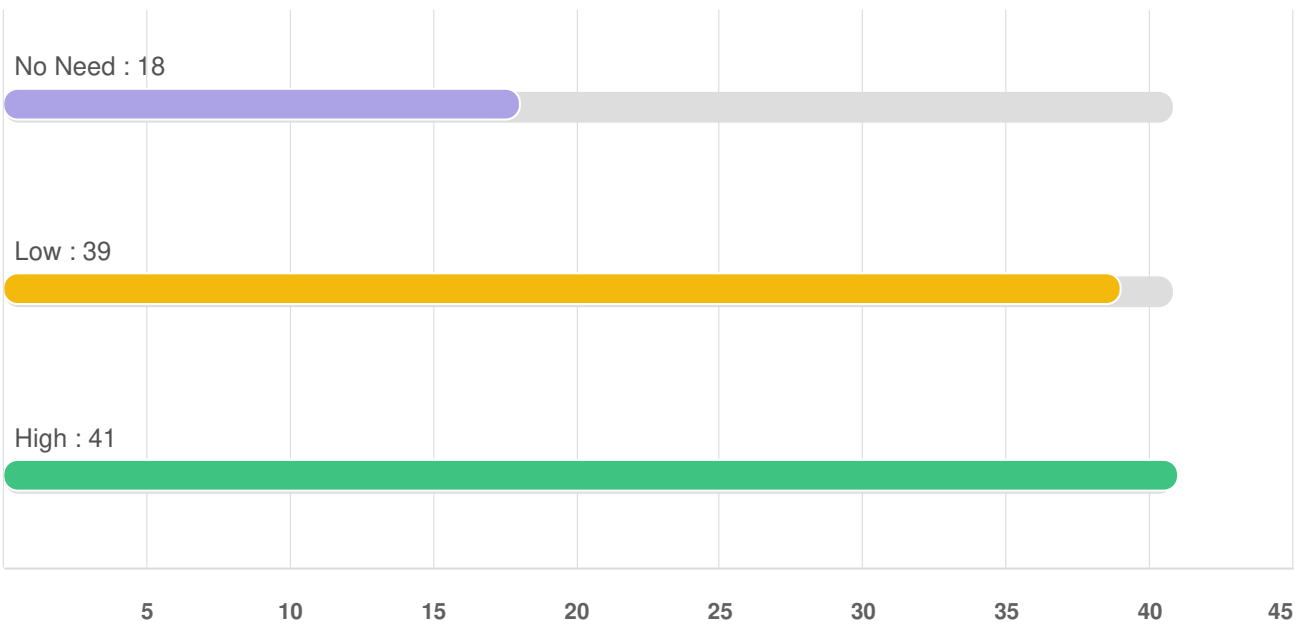


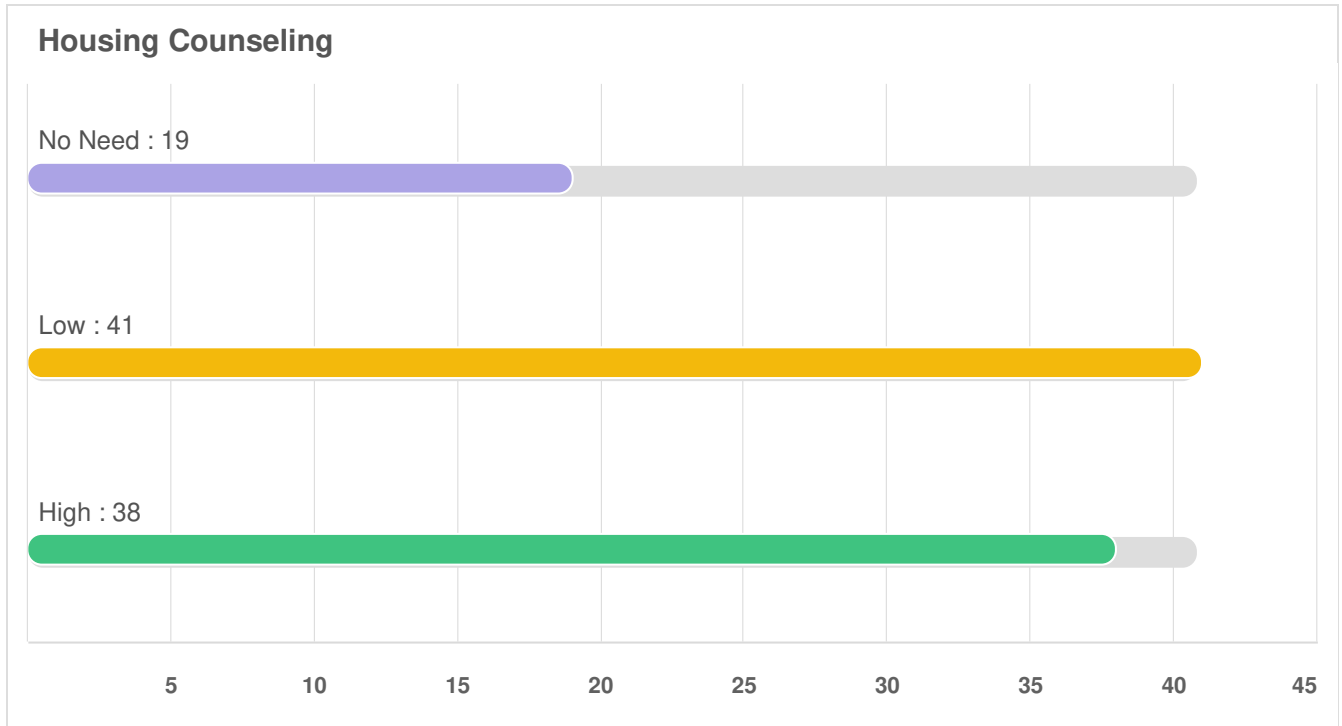


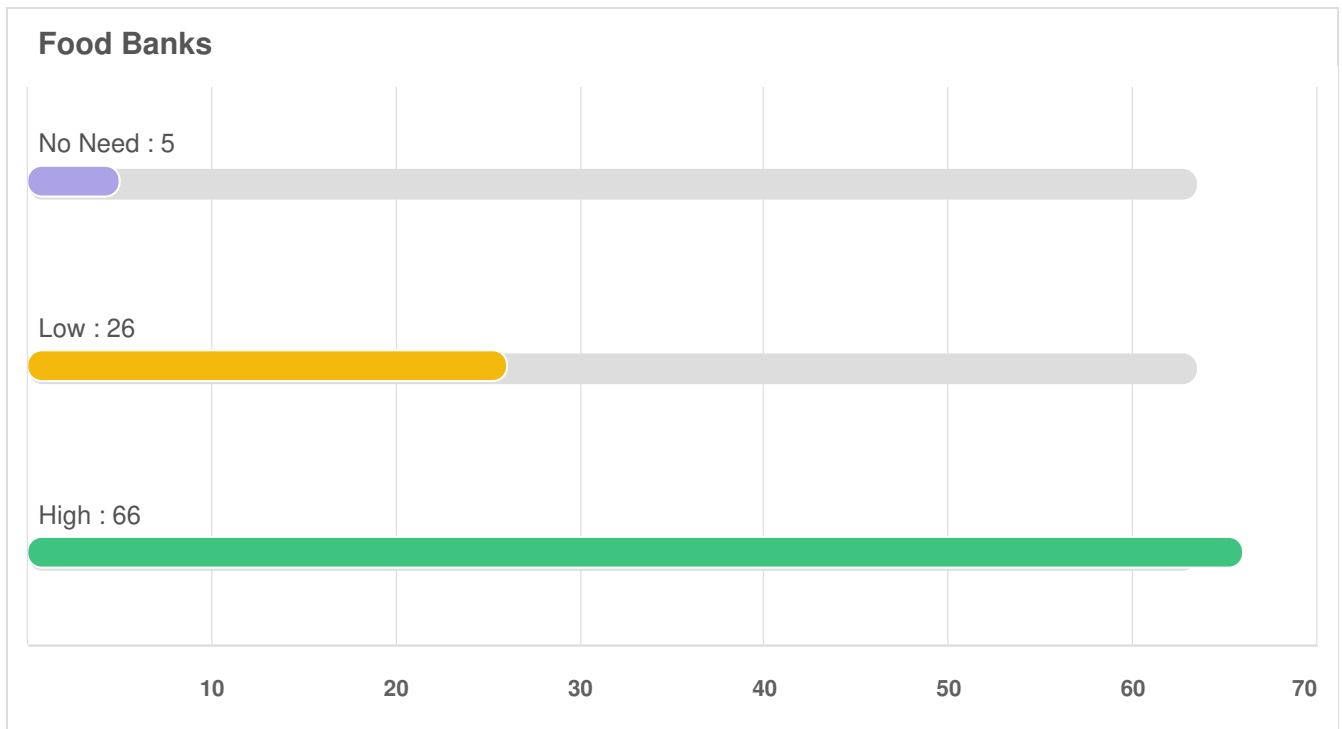




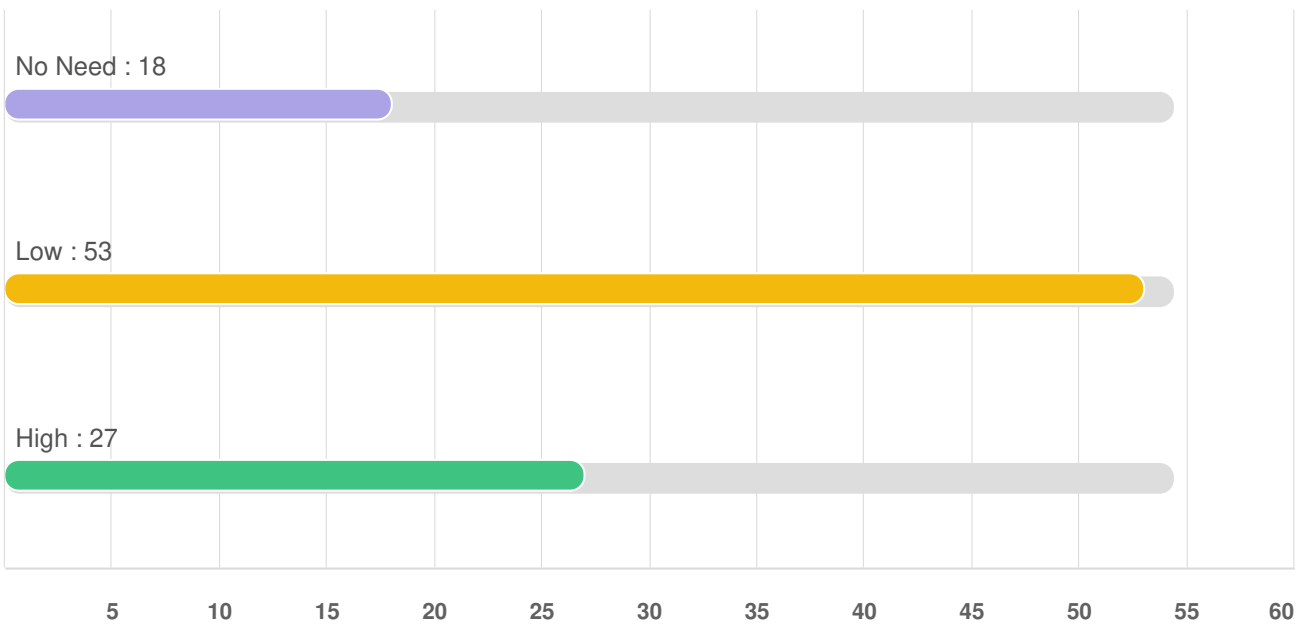
Tenant/Landlord Counseling



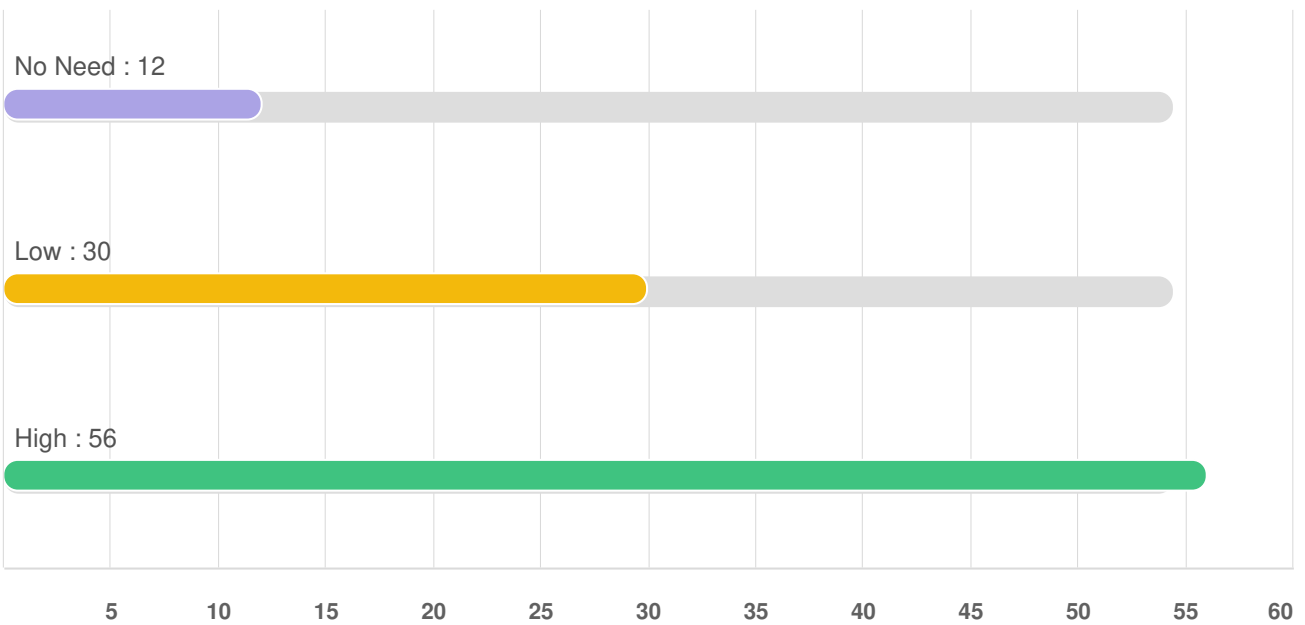


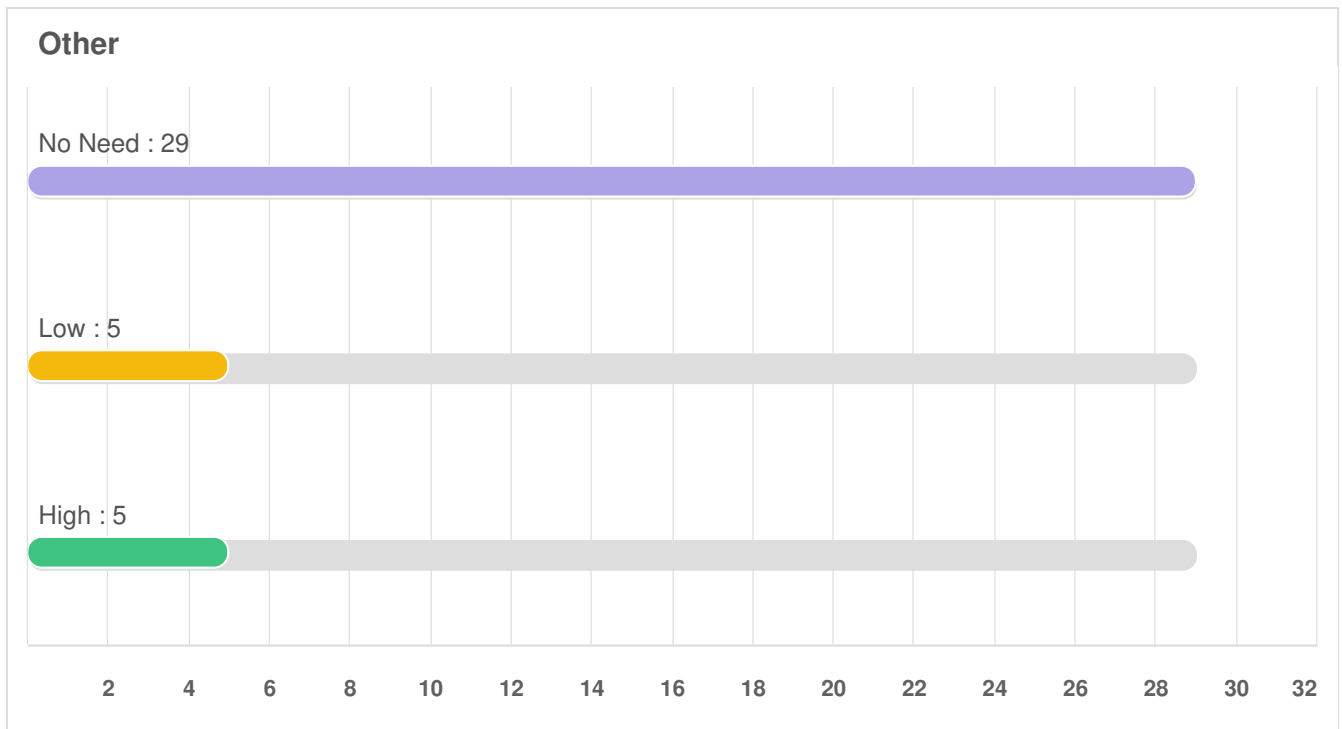


Screening for Lead Poisoning



Fair Housing Activities





Q6 Other (Please specify)

Screen Name Redacted

2/05/2025 09:16 AM

Is there a way to combine some

Screen Name Redacted

2/06/2025 03:54 PM

For the city to contract with a rescue organization for stray cats in Mankato

Screen Name Redacted

2/19/2025 10:17 AM

Mankato faces issues with predatory landlords and poor rental oversight. As a young professional, I'm shocked by the lack of city regulation. More renter resources, education, and protections are needed. This is a big reason why young people leave town.

Screen Name Redacted

2/19/2025 01:18 PM

Establish separate zoning districts for small, low cost, owner occupied housing. Eliminate curb, gutter, sidewalks and any other costs to keep lot prices down.

Screen Name Redacted

2/25/2025 06:05 PM

More cabs in town and public transportation

Screen Name Redacted

2/26/2025 01:26 PM

Look into what it might take to investigate having a city campground. Some of the transient and homeless populations would benefit, others who are traveling through Mankato could afford to stop, with campers, tent, etc. People would benefit, welcome

Optional question (6 response(s), 96 skipped)**Question type:** Single Line Question

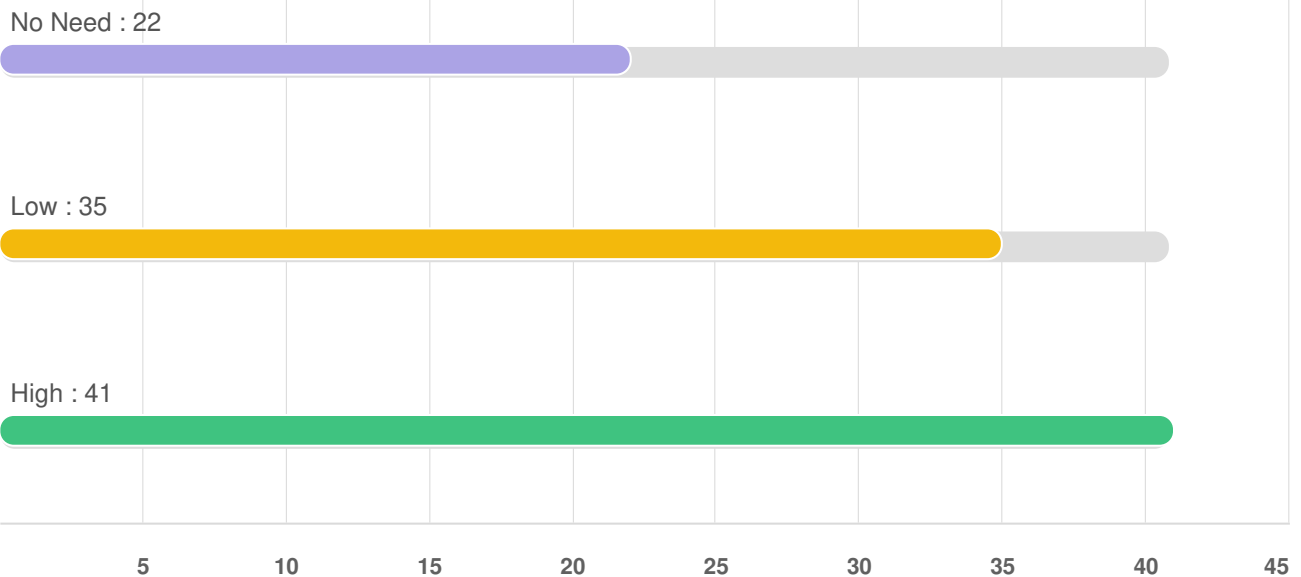
Q7 Rental Housing

Optional question (100 response(s), 2 skipped)

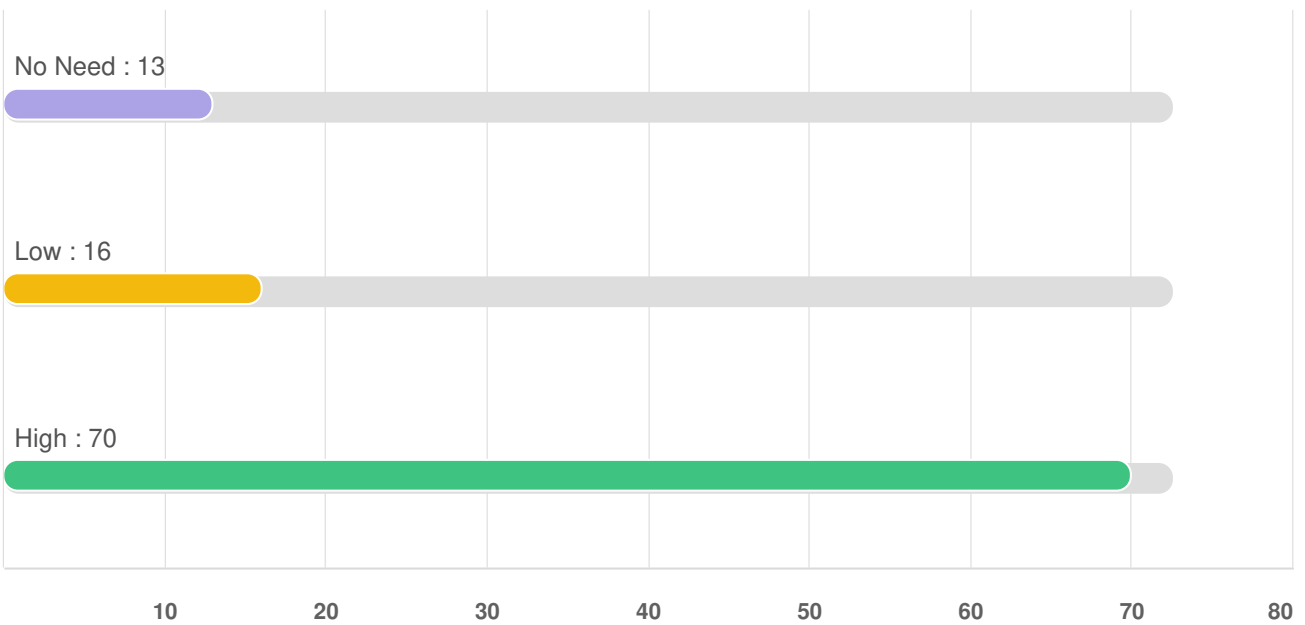
Question type: Likert Question

Q7 | Rental Housing

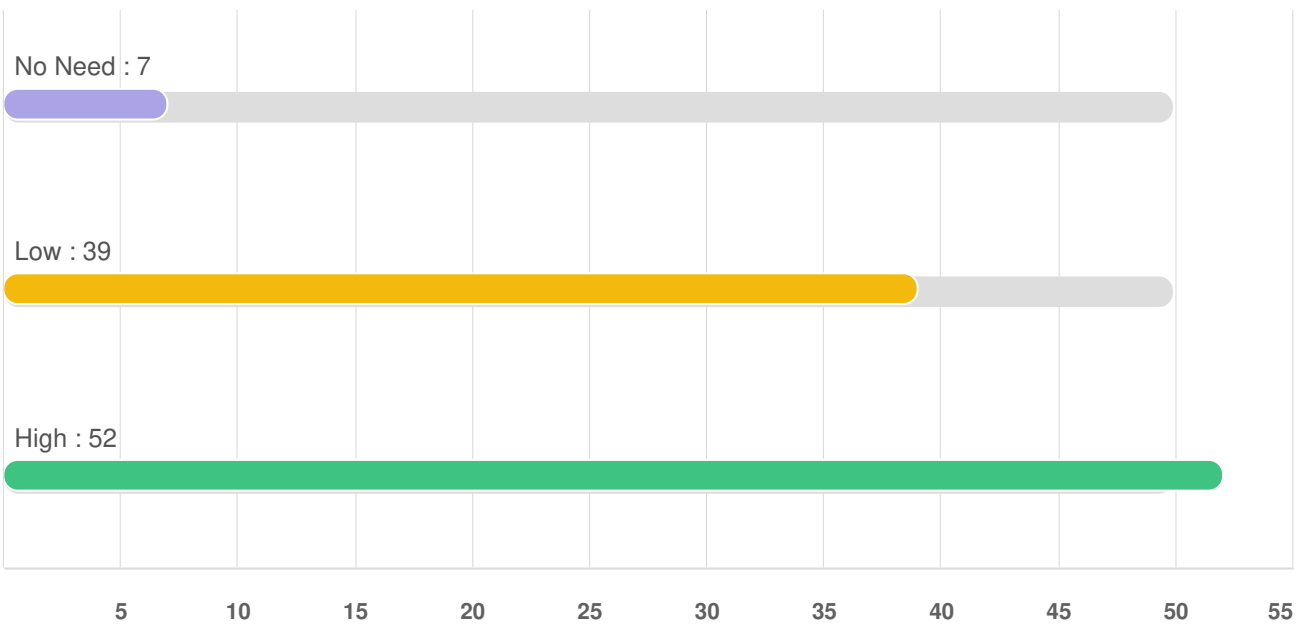
Acquisition



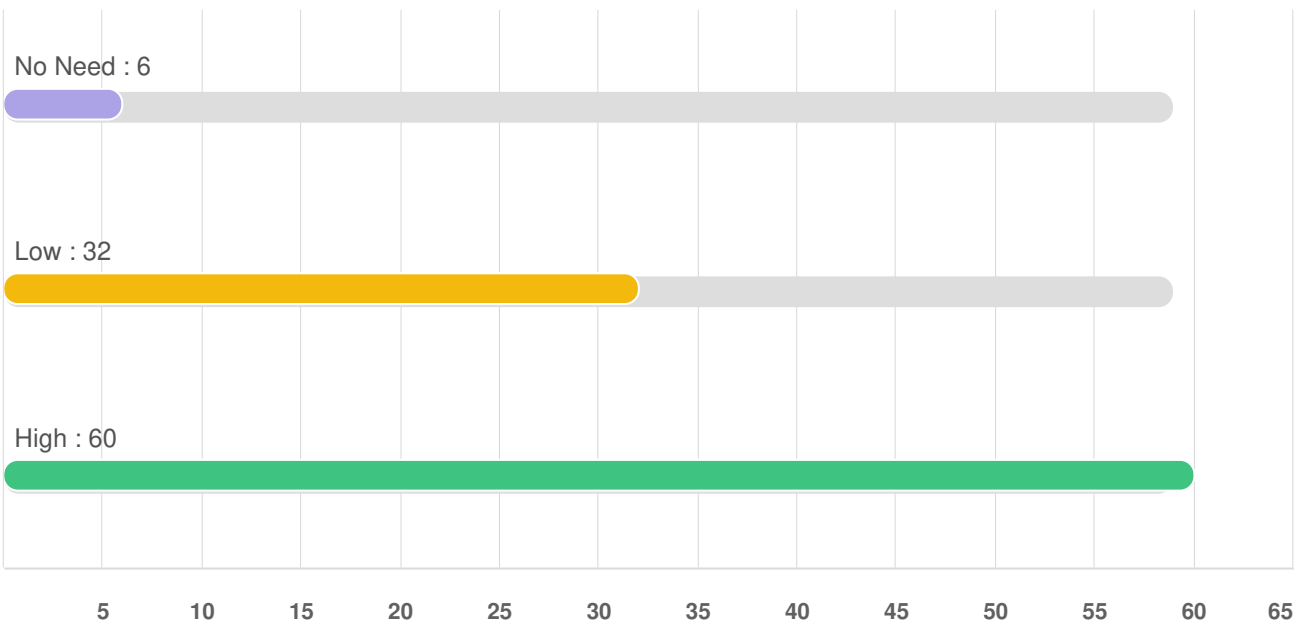
Construction of Affordable Rental Housing (General)



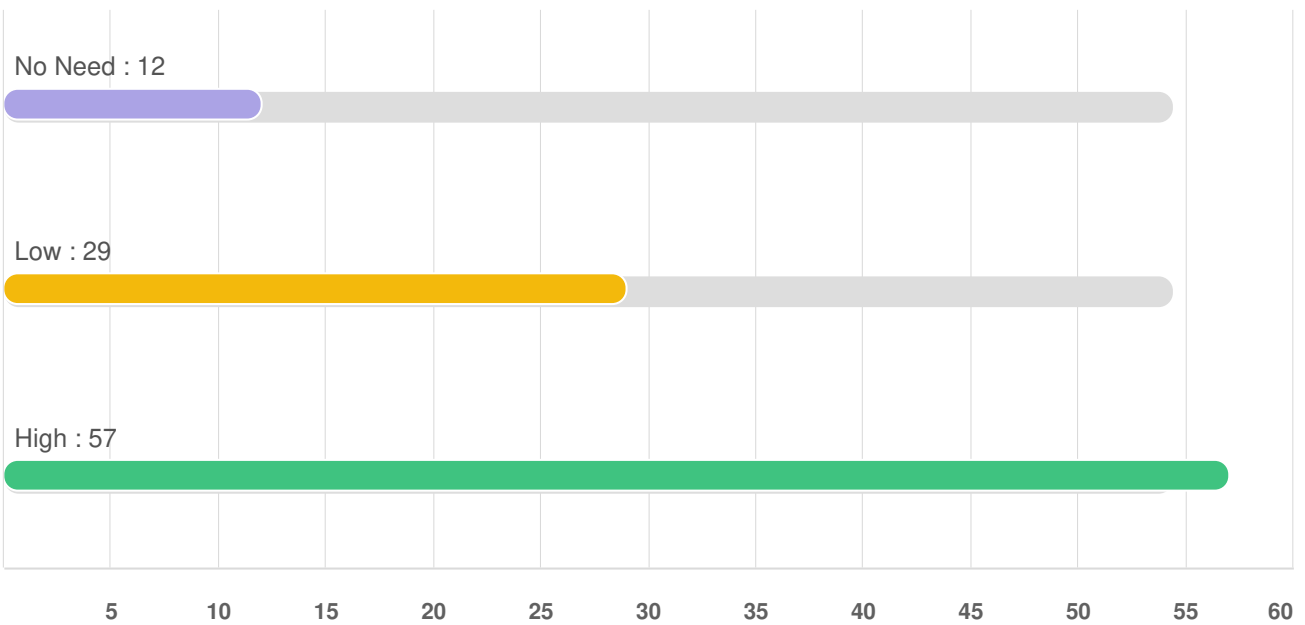
Rental Housing for Elderly



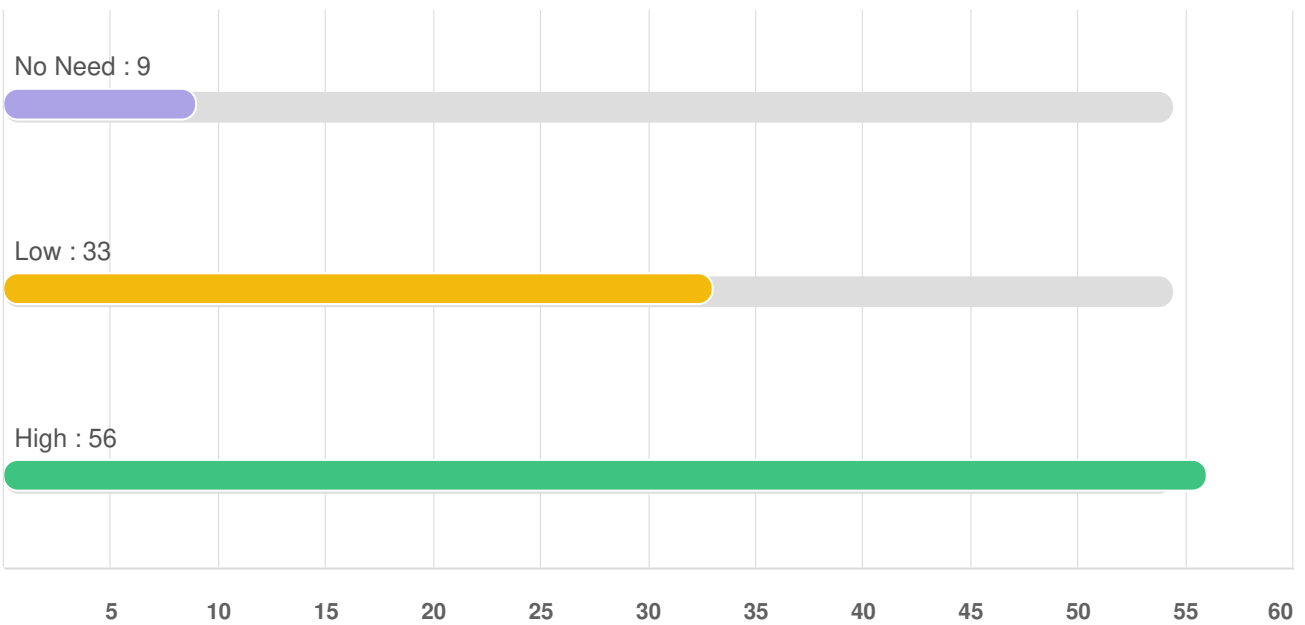
Rental Housing for People with Disabilities



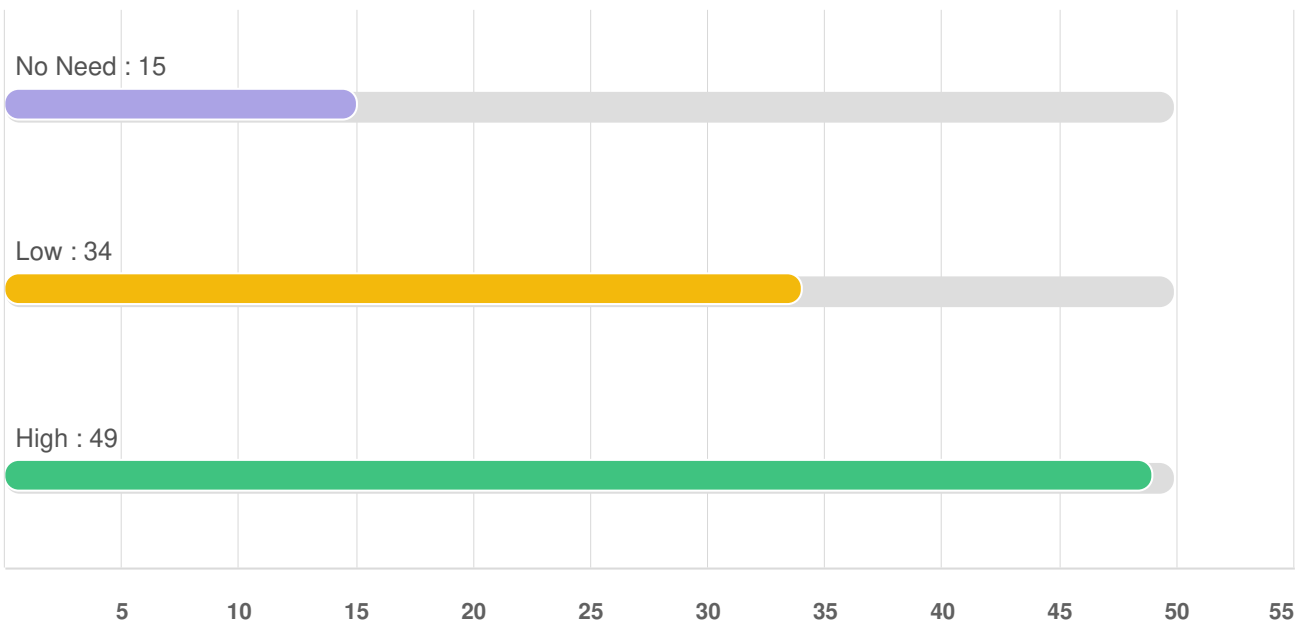
Rental Housing for Single Persons



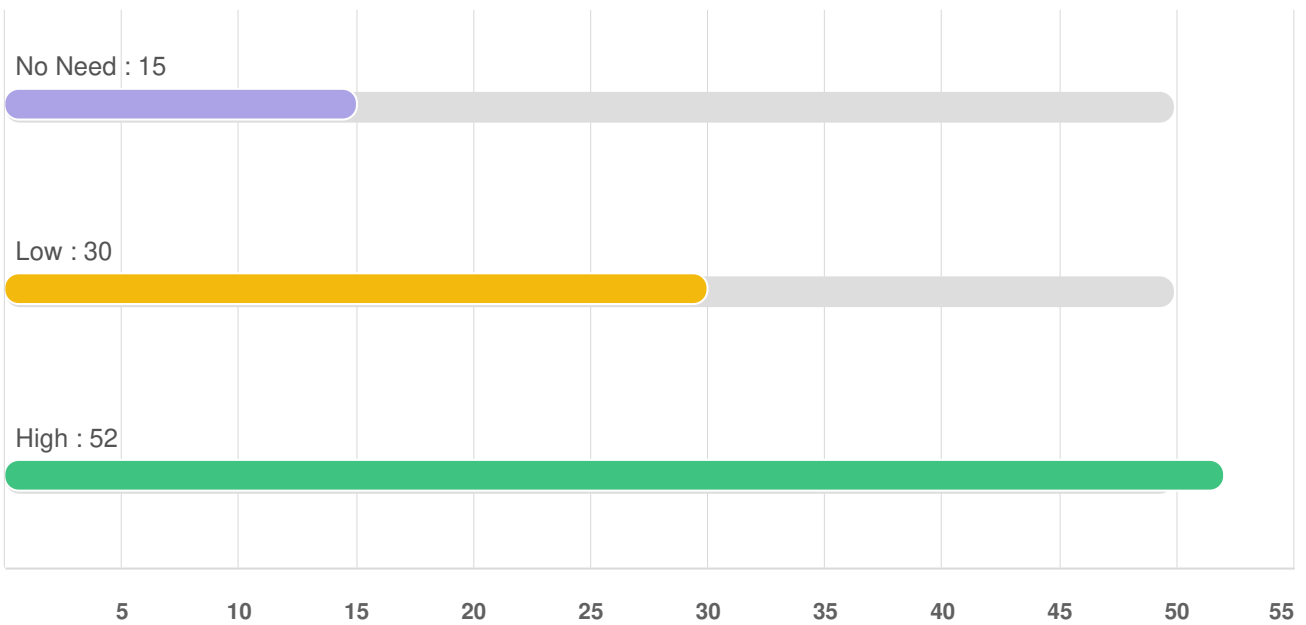
Rental Housing for Small Families (2-4 persons)

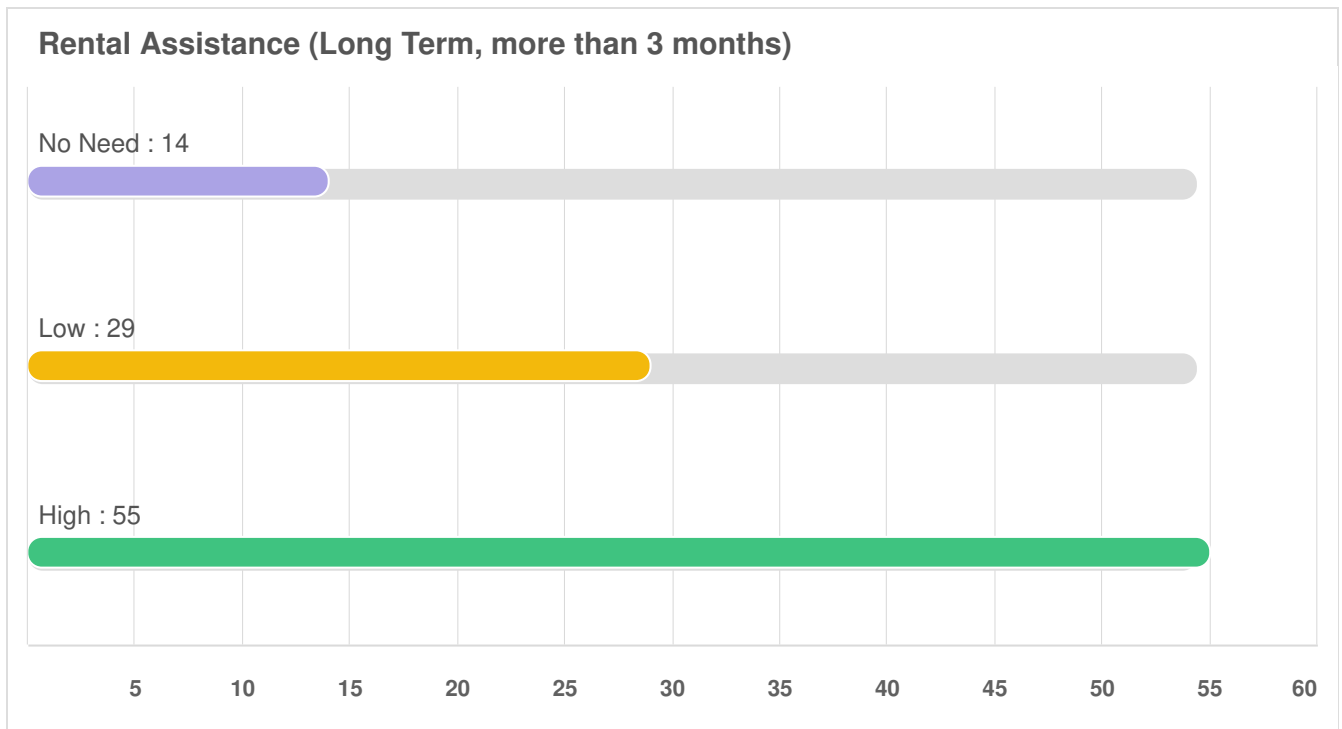


Rental Housing for Large Families (5 or more persons)

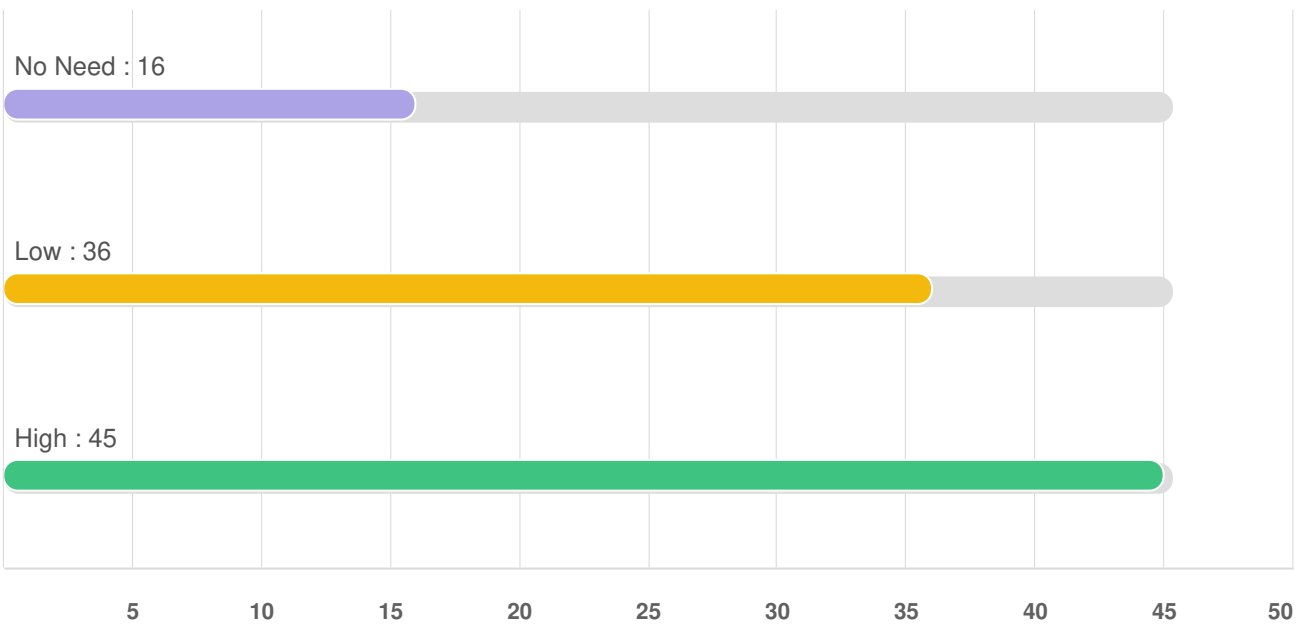


Rental Assistance (Short Term, less than 3 months)

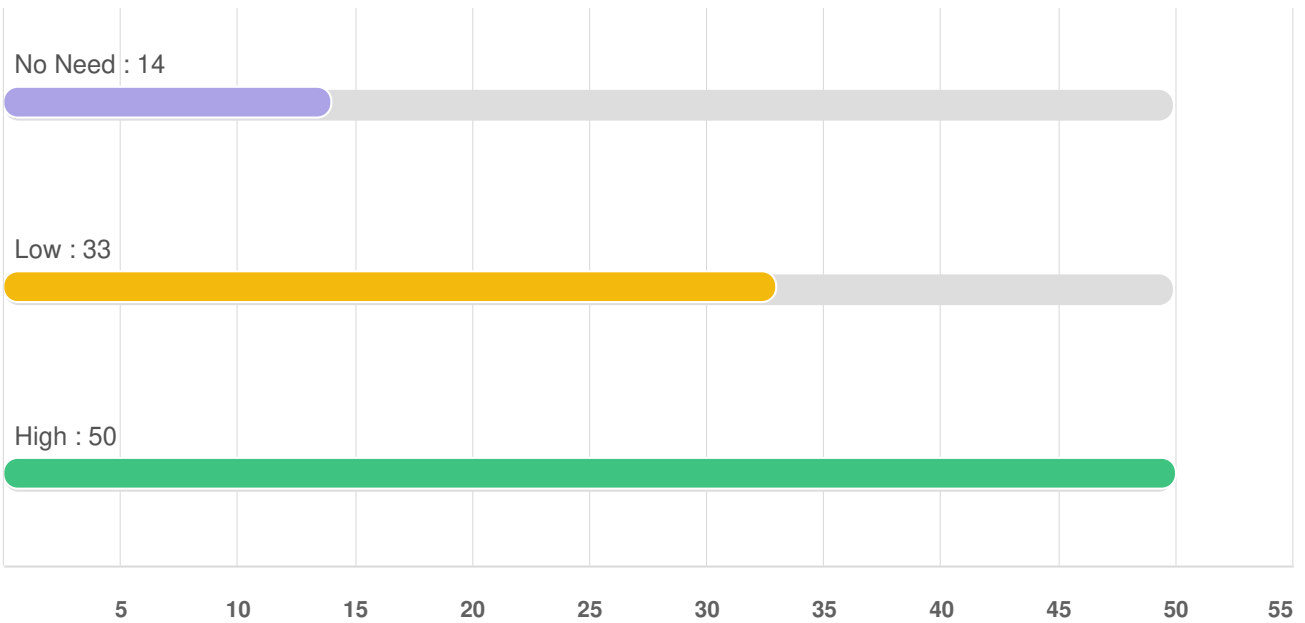


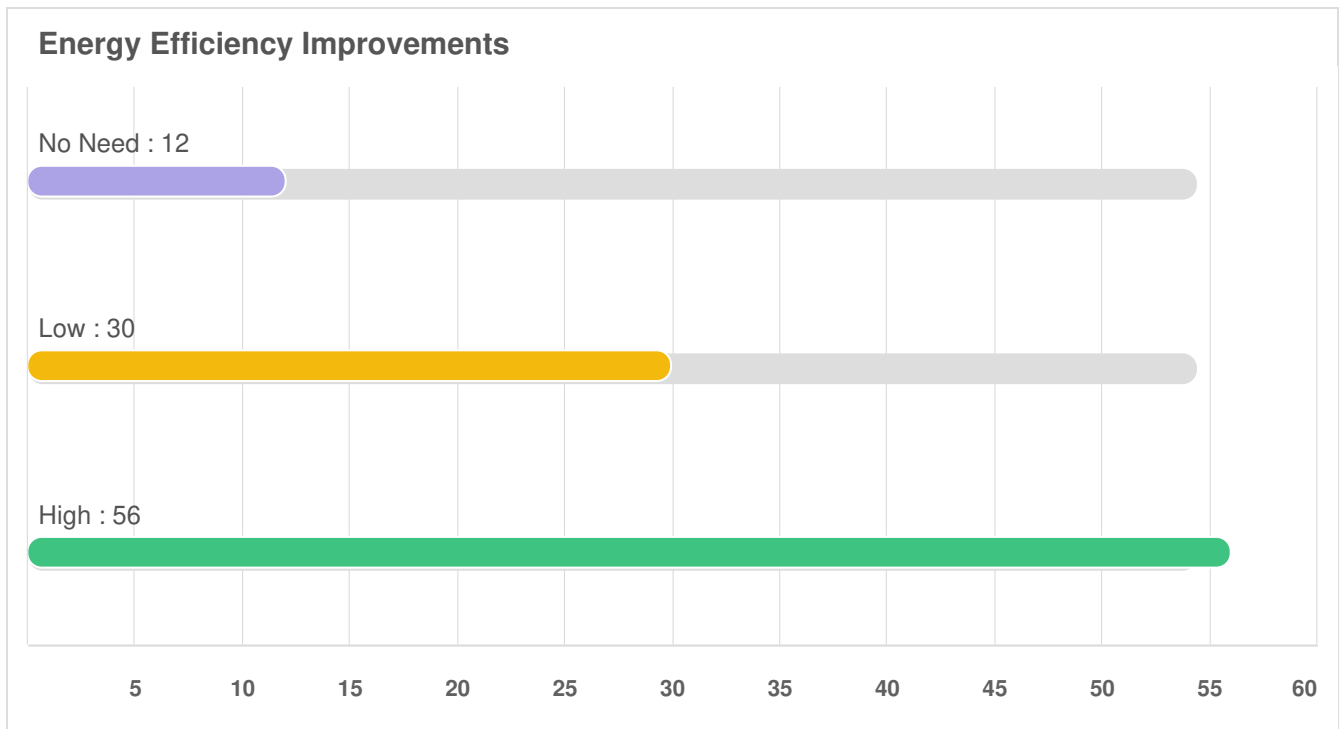


Security Deposits

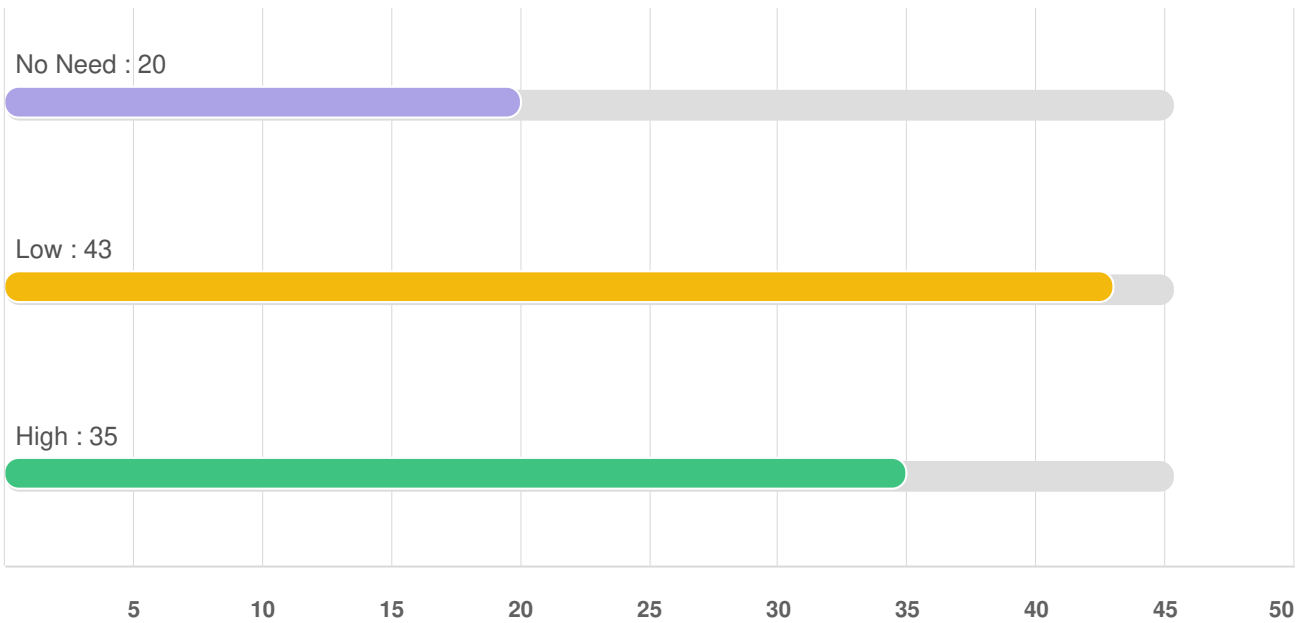


Multi-Unit Rehabilitation

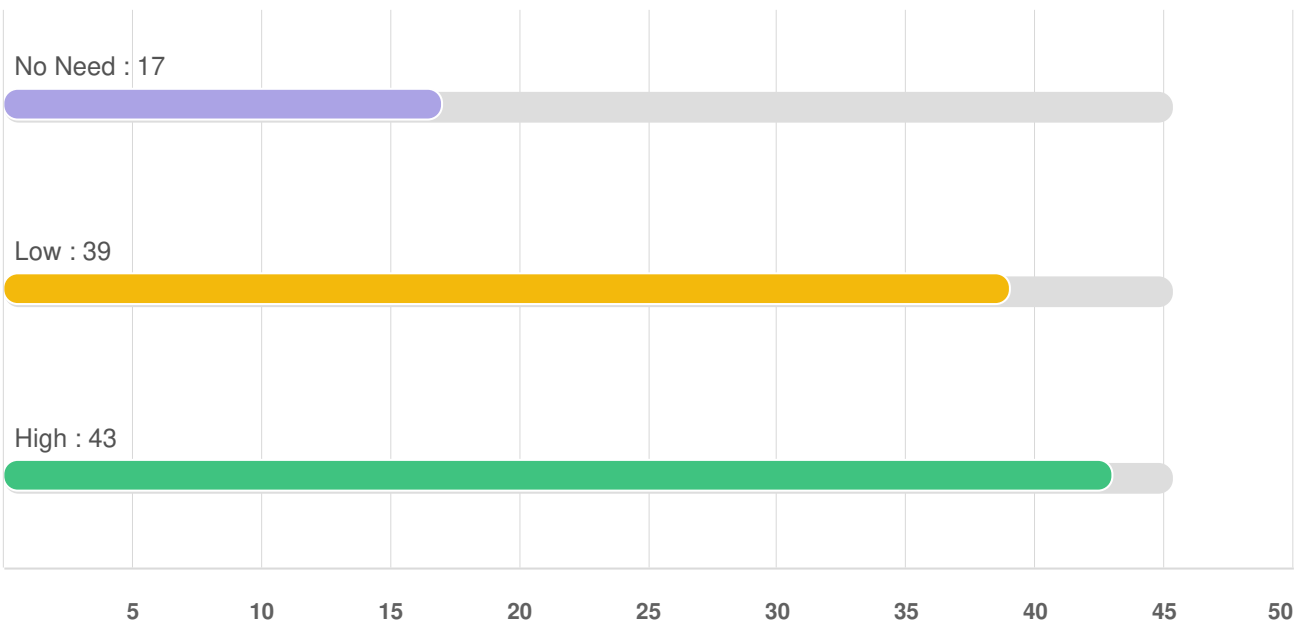


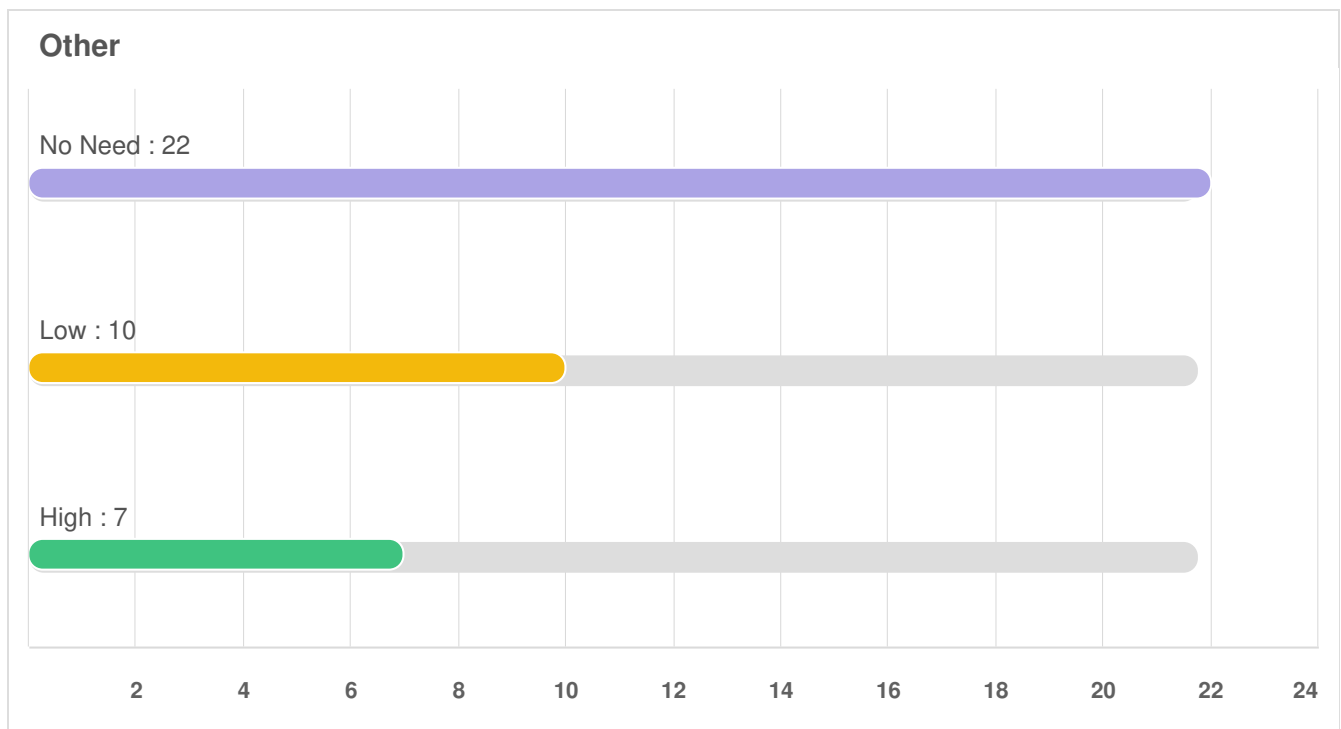


Lead Based Paint Testing/Abatement



Residential Historic Preservation





Q8 Other (Please specify)

Screen Name Redacted

2/05/2025 09:50 AM

Mankato is slowly losing the historical homes of Lincoln Park and adjacent neighborhoods of downtown Mankato. There is so much new housing built for students that the "rentals" downtown are not needed anymore. Are there any young homeowners raising fami

Screen Name Redacted

2/05/2025 10:17 AM

We have a plethora of rental housing options in town but none are affordable for a single person or small families/single parents. The rental costs are comparable to those in Phoenix, where I lived up until 2020. This is not a large metropolitan area.

Screen Name Redacted

2/05/2025 01:43 PM

Happy to see energy efficiency mentioned

Screen Name Redacted

2/07/2025 12:48 PM

The city MUST get rid of the rental housing neighborhood limits. The city has caused the issue around lack of affordable rentals. Allow good landlords to rent their properties while also holding renters accountable for their actions.

Screen Name Redacted

2/07/2025 01:37 PM

Get rid of renters in already established neighborhoods. The rental houses around me get turned into shit and are an eyesore. They also lower property values.

Screen Name Redacted

2/19/2025 10:17 AM

Mankato lacks affordable rentals, with mortgages often cheaper than rent. Newcomers want to explore the community before buying, so more accessible rentals are needed to attract and retain residents.

Screen Name Redacted

2/19/2025 01:18 PM

Promote owner occupied condominium development.

Screen Name Redacted

2/24/2025 08:33 AM

Actual affordable house not \$1200 rent

Screen Name Redacted

2/26/2025 01:26 PM

Related to short term housing it would be helpful for the city to build a campground. One side more developed for RV's and Campers, the other side more remote for tent campers from all backgrounds. Better than some hiding all over town

Optional question (9 response(s), 93 skipped)

Question type: Single Line Question

Q9 Owner-Occupied Housing


Optional question (98 response(s), 4 skipped)

Question type: Likert Question

Q9 | Owner-Occupied Housing

Acquisition

No Need : 20



Low : 31

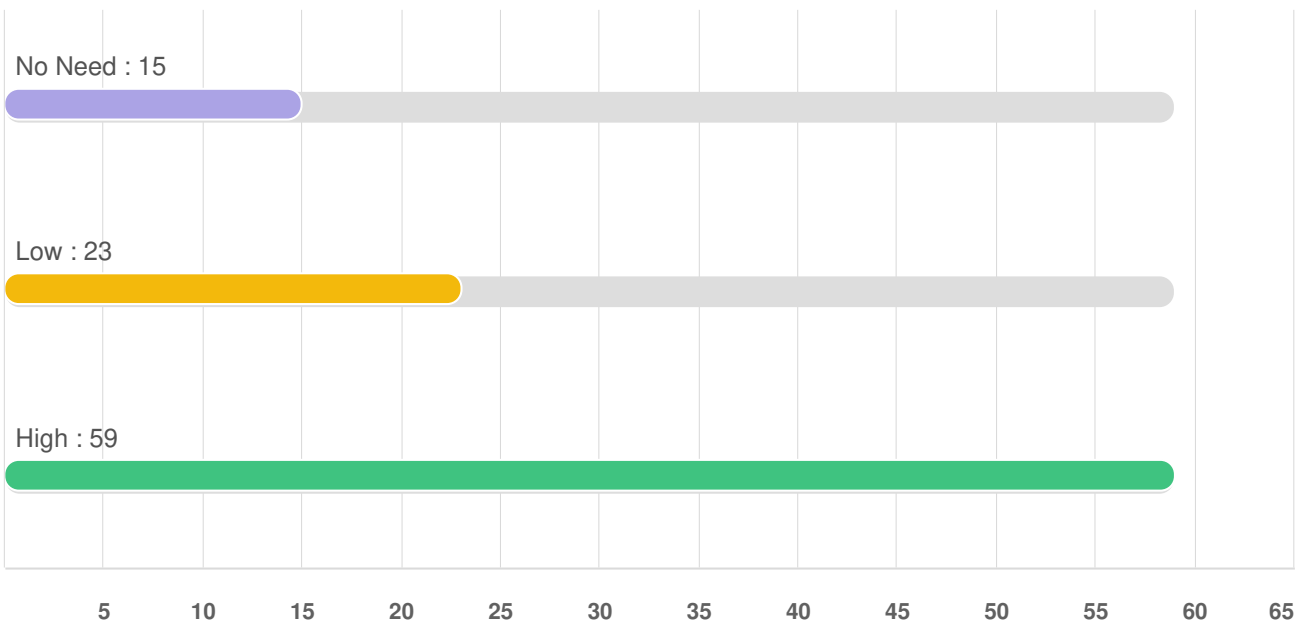


High : 46

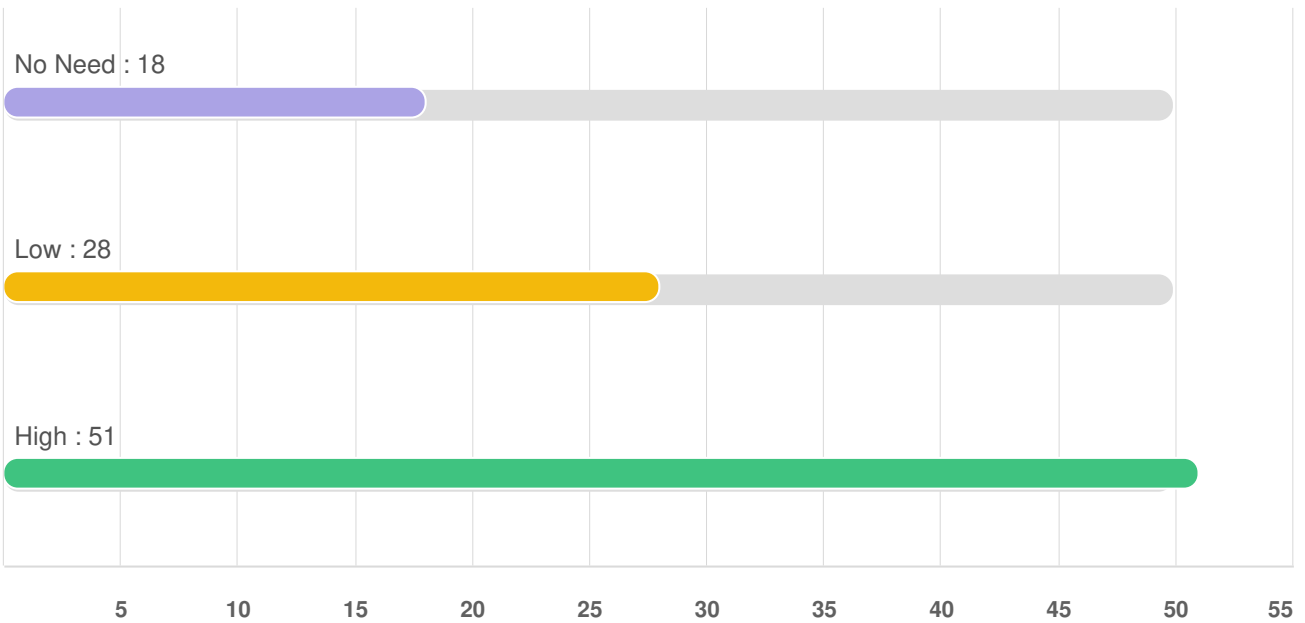


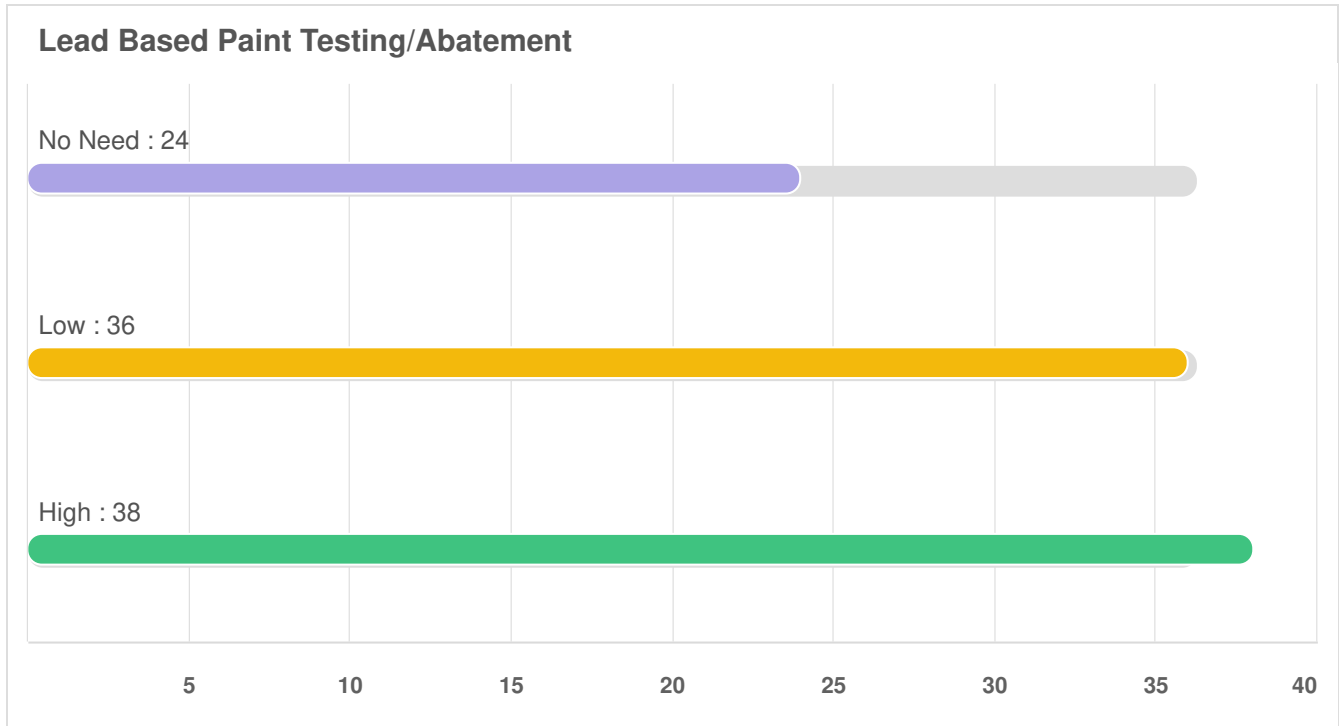
5 10 15 20 25 30 35 40 45 50

Construction of Affordable Owner- Occupied Housing (General)

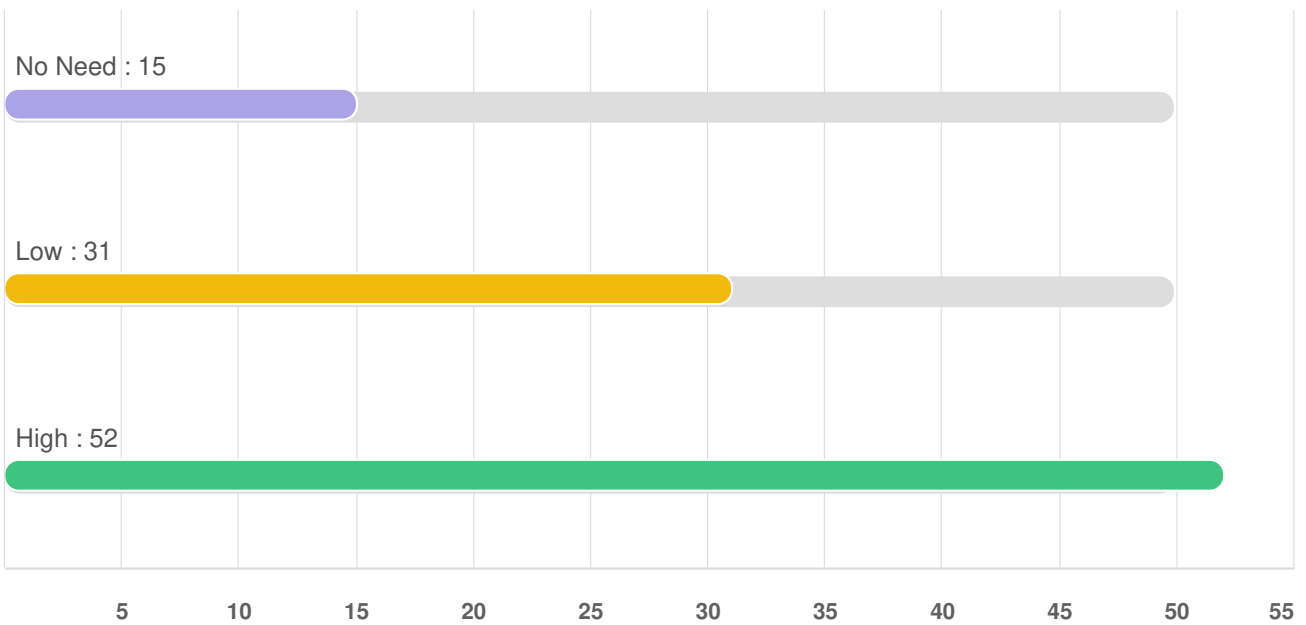


Single-Unit Rehabilitation

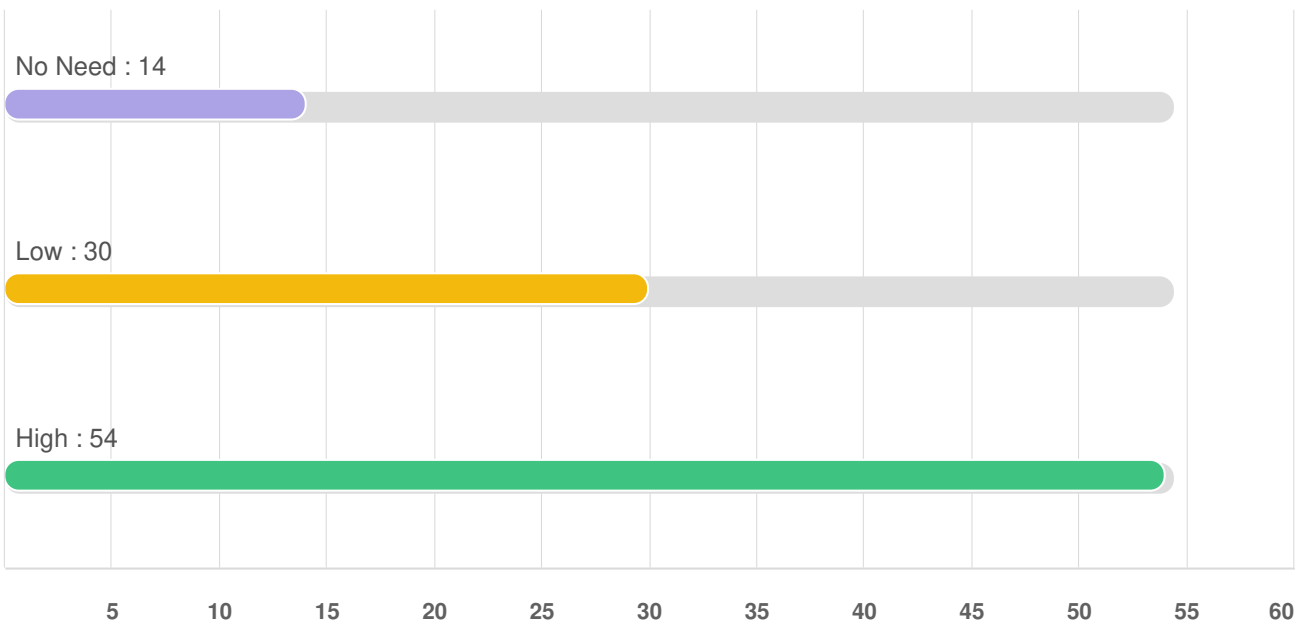




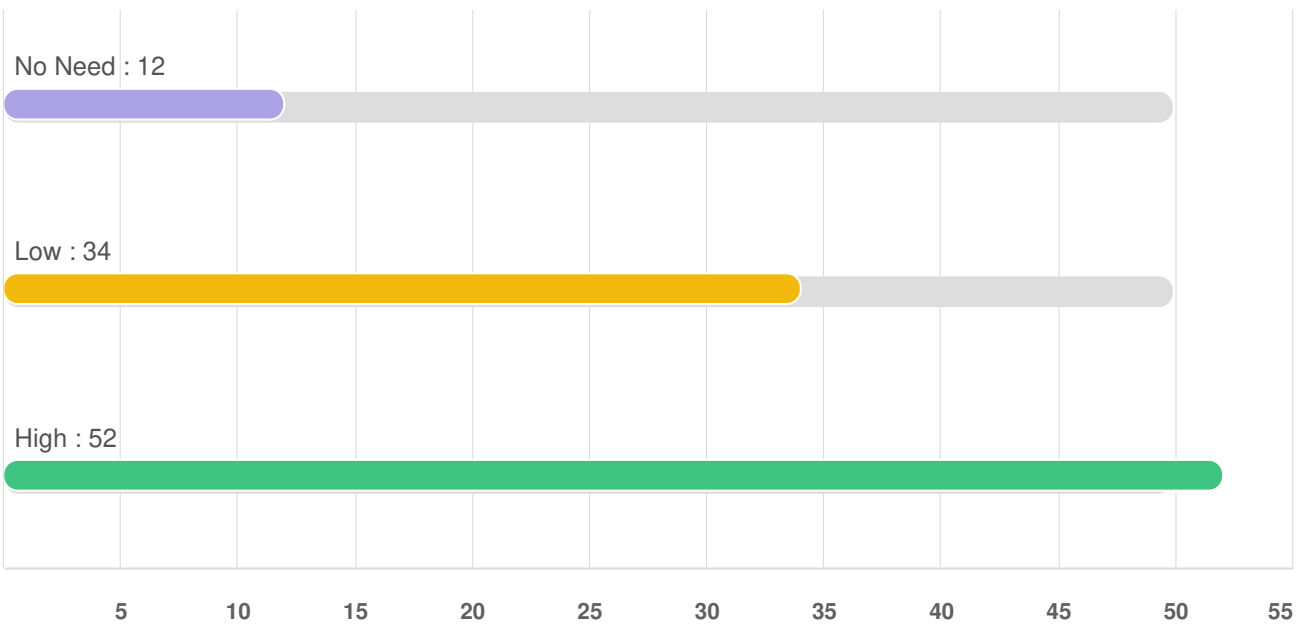
Energy Efficiency Improvements

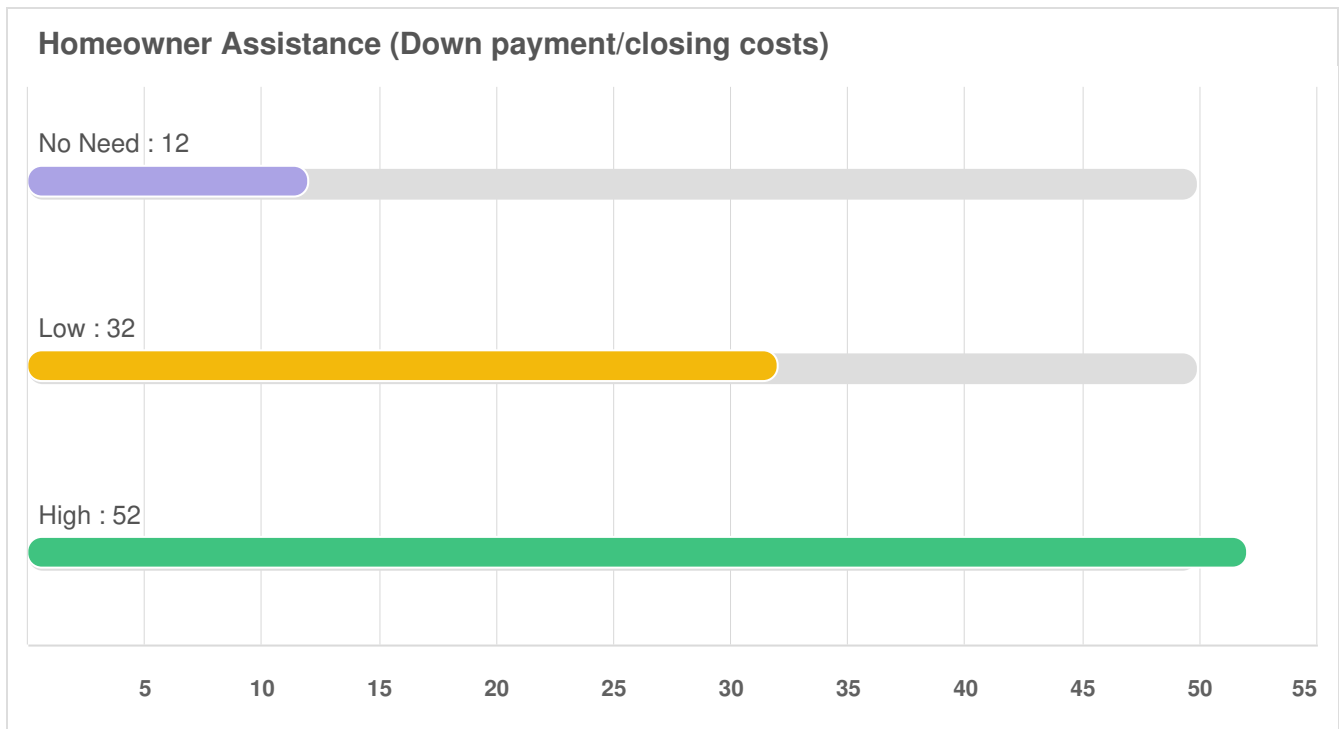


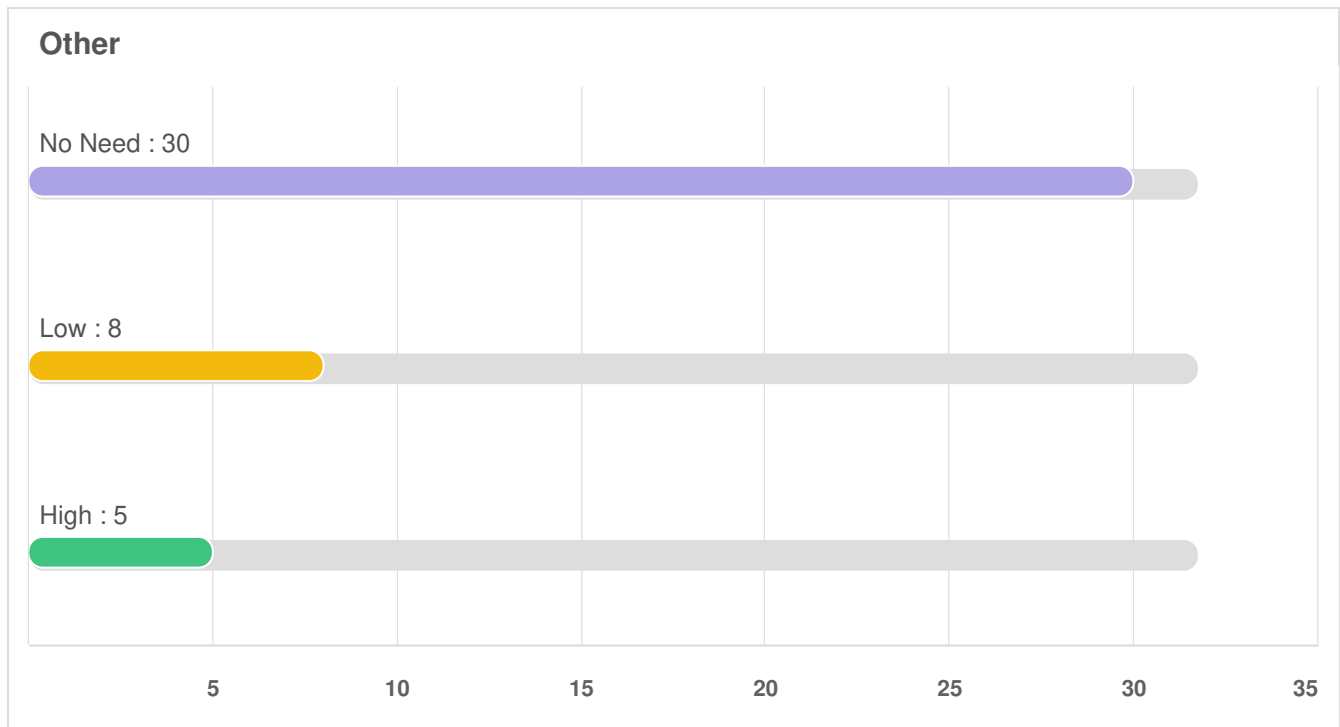
Payment Assistance (Short Term, less than 3 months)



Homeowner Assistance (Down payment/closing costs)







Q10 | Other (Please specify)

Screen Name Redacted

2/05/2025 09:50 AM

Save the historical homes of Mankato; as downtown gets refurbished and more vibrant, need to extend that theme to bordering housing

Screen Name Redacted

2/19/2025 10:17 AM

More homebuying education and down-payment assistance would help renters transition to ownership. Immigrant families and young buyers would also benefit from guidance on home maintenance and upkeep.

Screen Name Redacted

2/19/2025 01:18 PM

The City could develop and sell lots, leave the developers out of it.

Screen Name Redacted

2/19/2025 08:46 PM

Build more supply rather than subsidize demand, increasing demand with little increase in supply.

Screen Name Redacted

2/26/2025 01:26 PM

Older housing stock, home owners not landlords need some common sense grants or zero interest fixup funds. In today's world it's so expensive to get good help to do home repairs.

Optional question (5 response(s), 97 skipped)

Question type: Single Line Question

Q11 Homelessness



Optional question (98 response(s), 4 skipped)

Question type: Likert Question

Q11 | Homelessness

Operation/Maintenance of Existing Facilities

No Need : 5



Low : 13

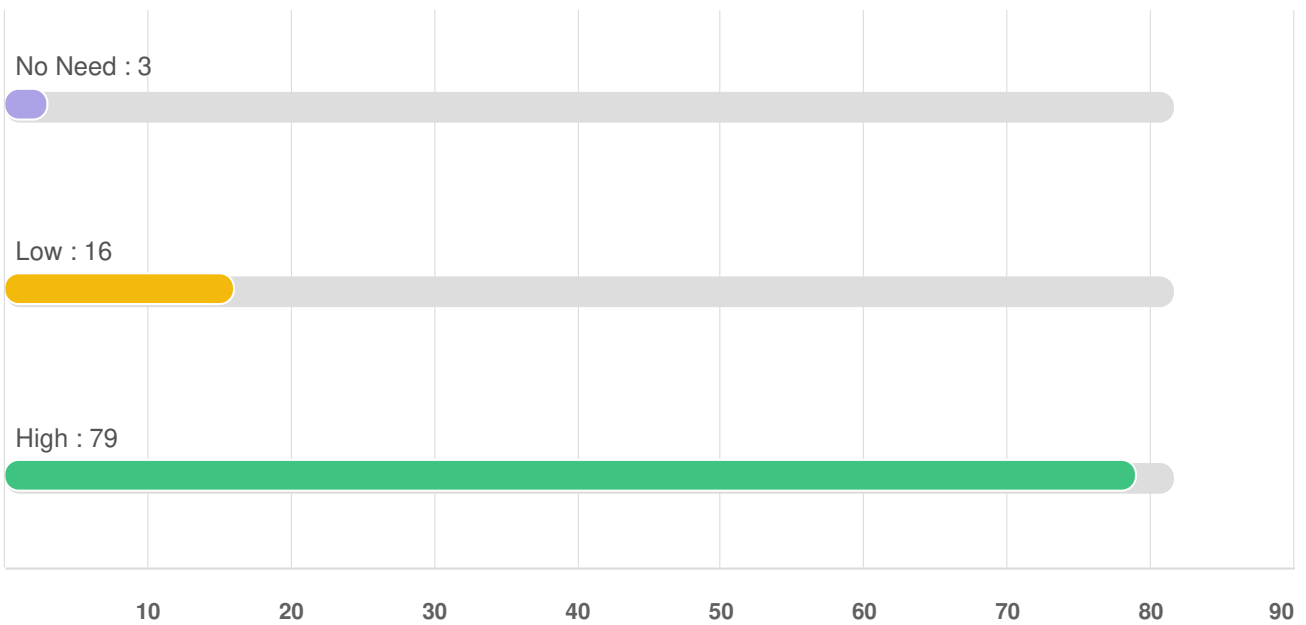


High : 79

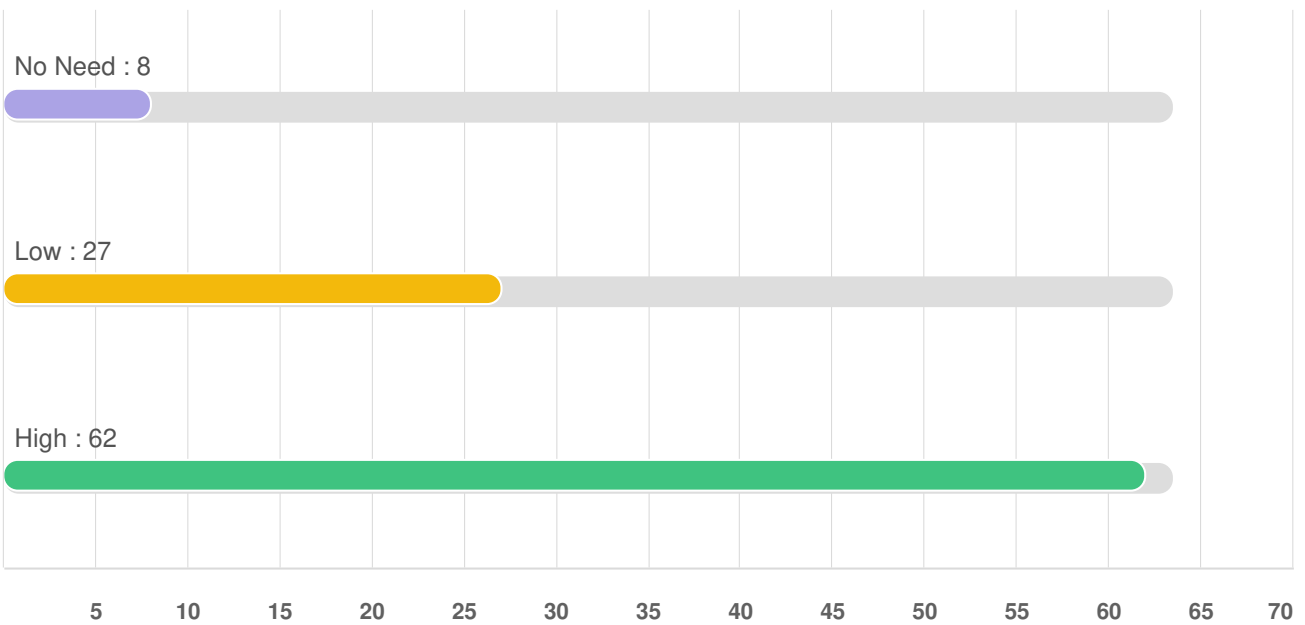


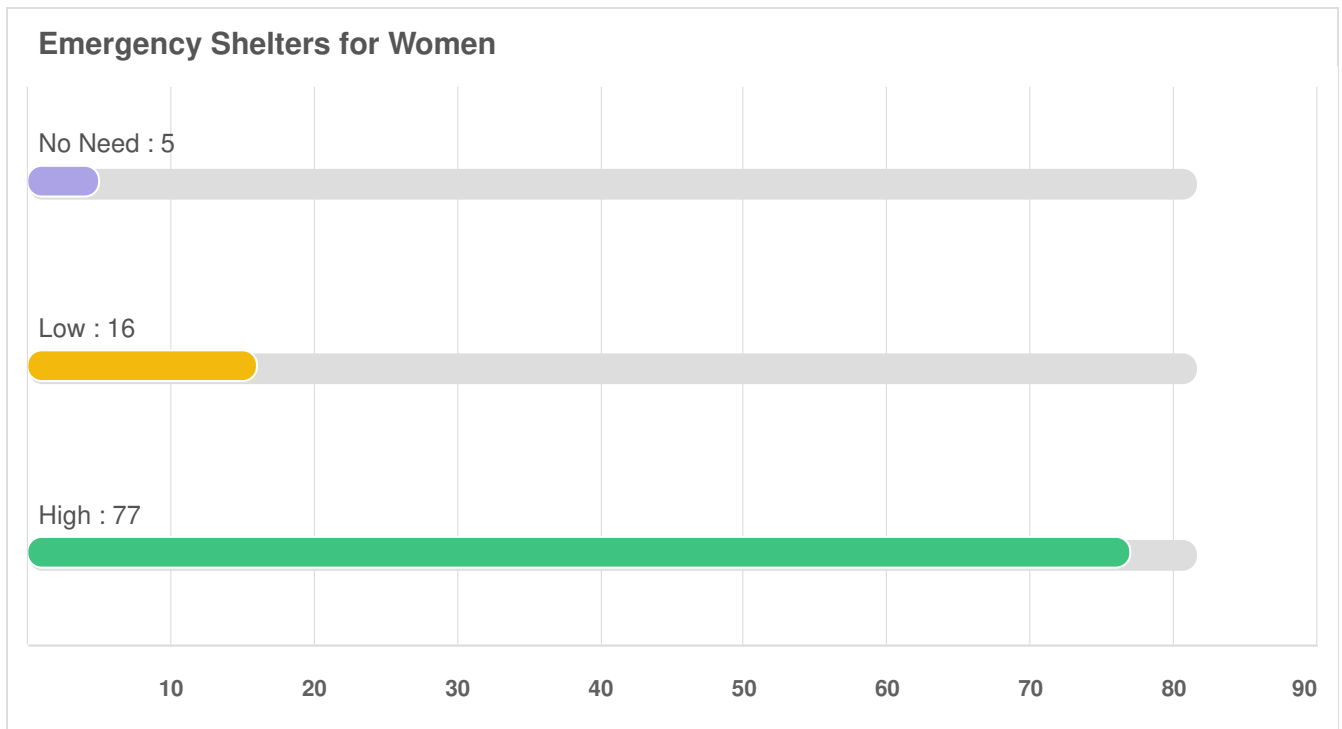
10 20 30 40 50 60 70 80 90

Emergency Shelters for Families

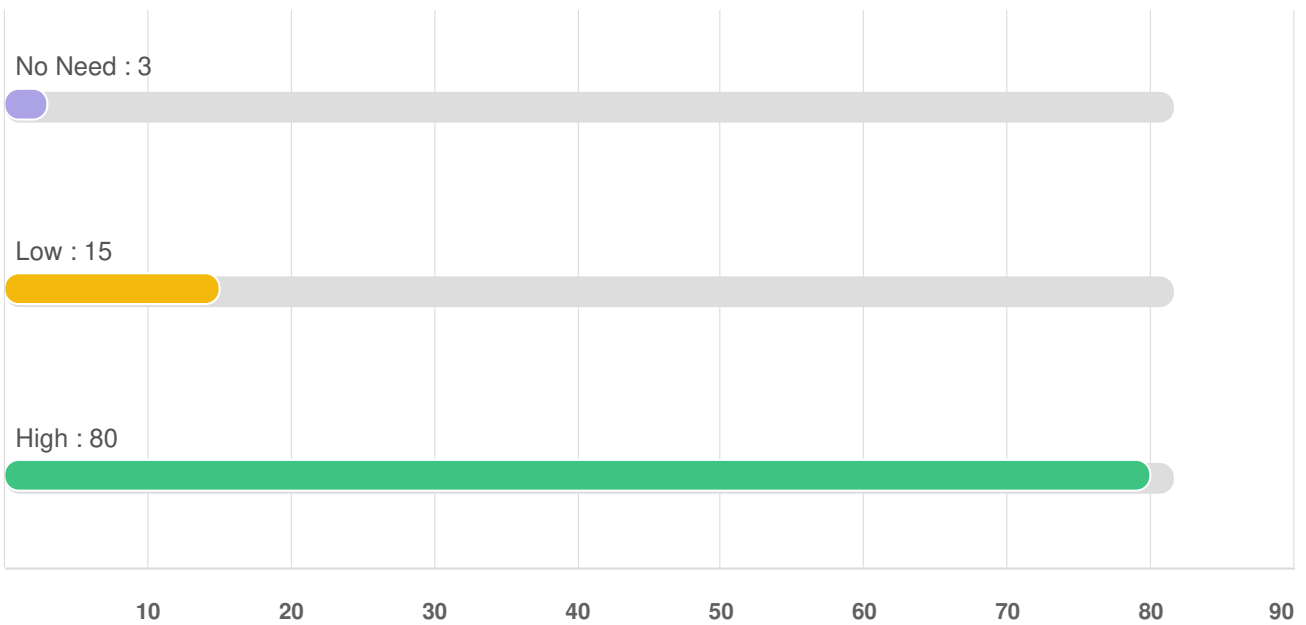


Emergency Shelters for Men

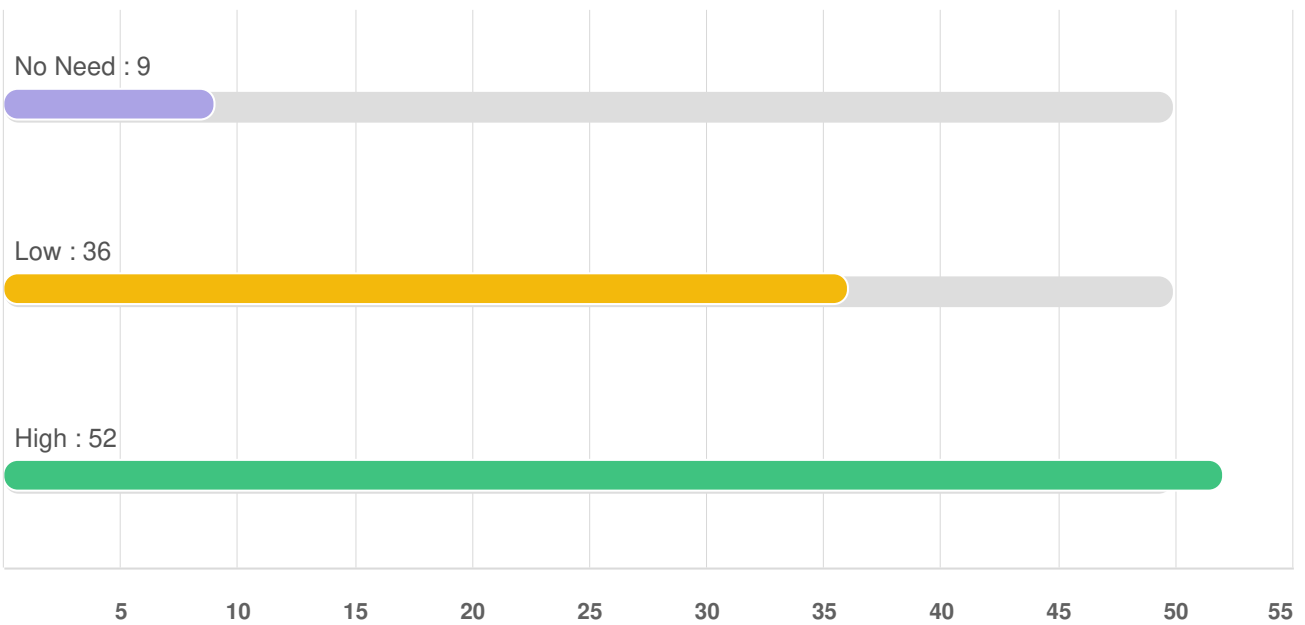


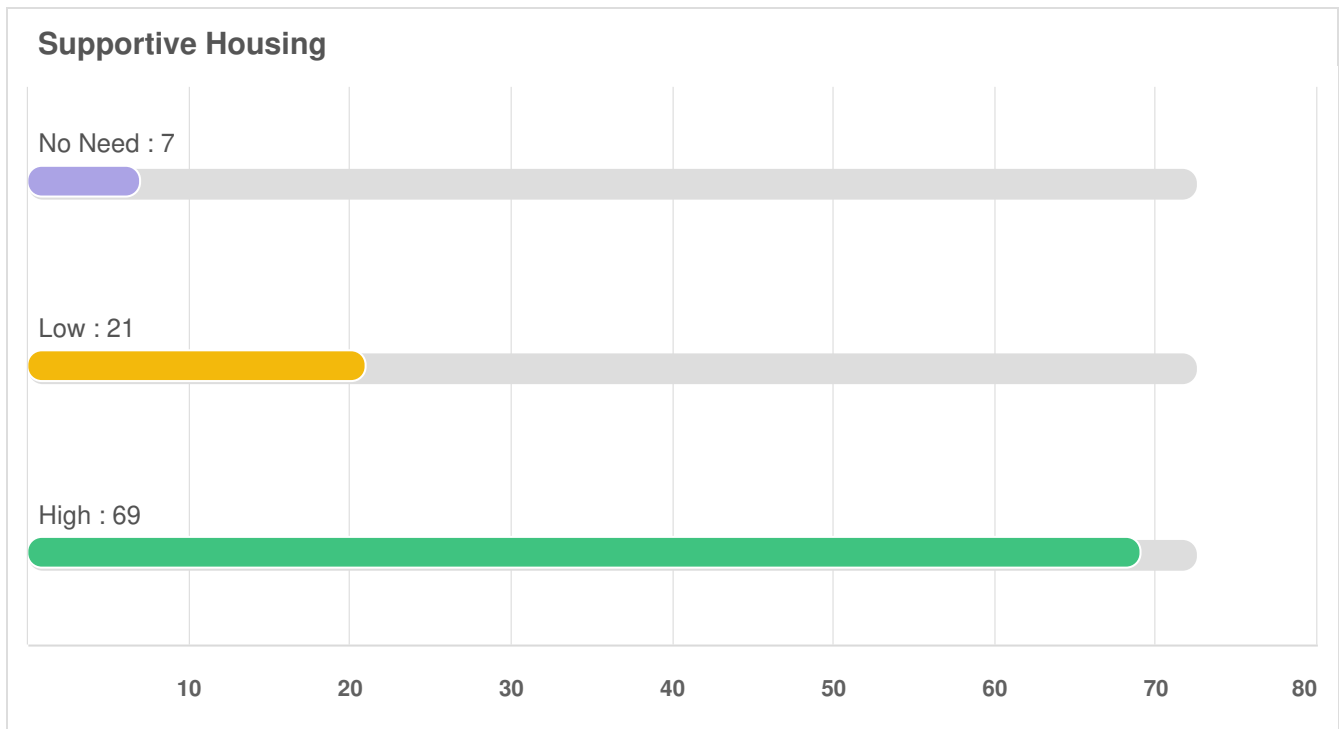


Emergency Shelters for Youth



Street Outreach





Housing Placement

No Need : 7



Low : 24



High : 66



10

20

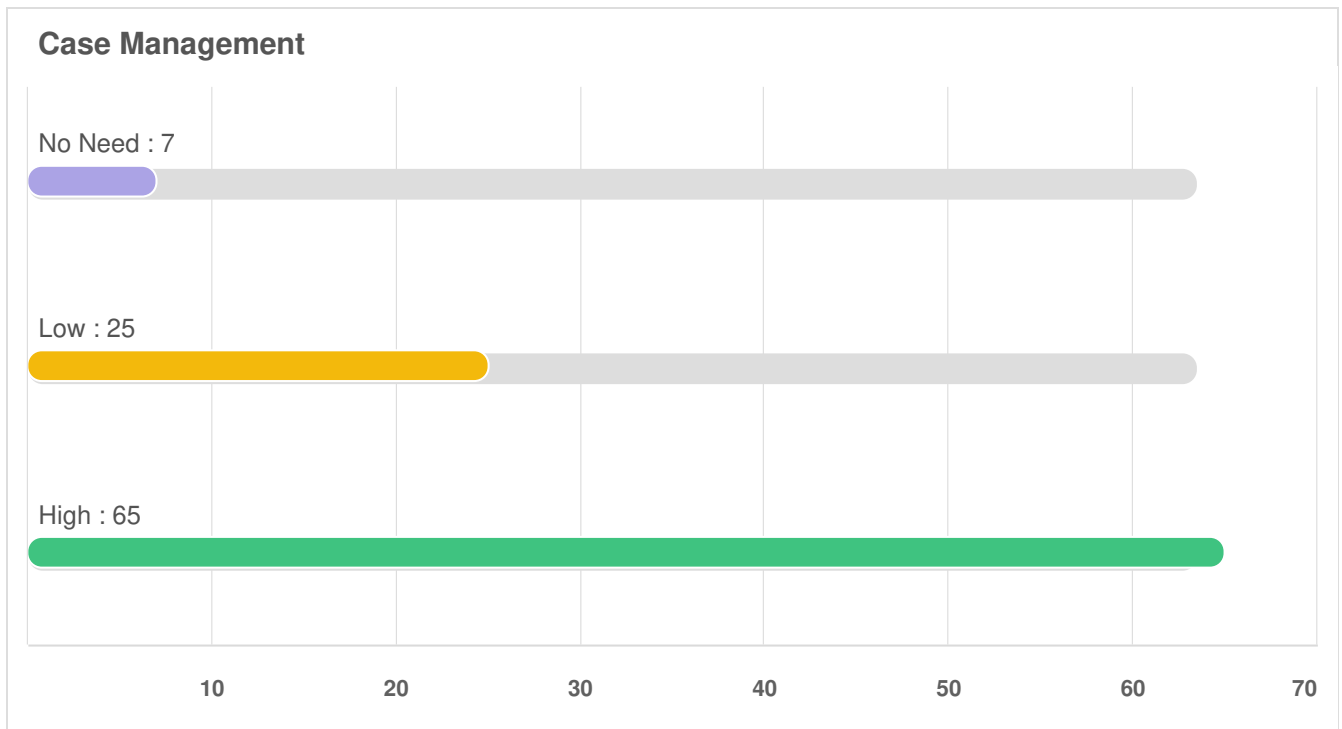
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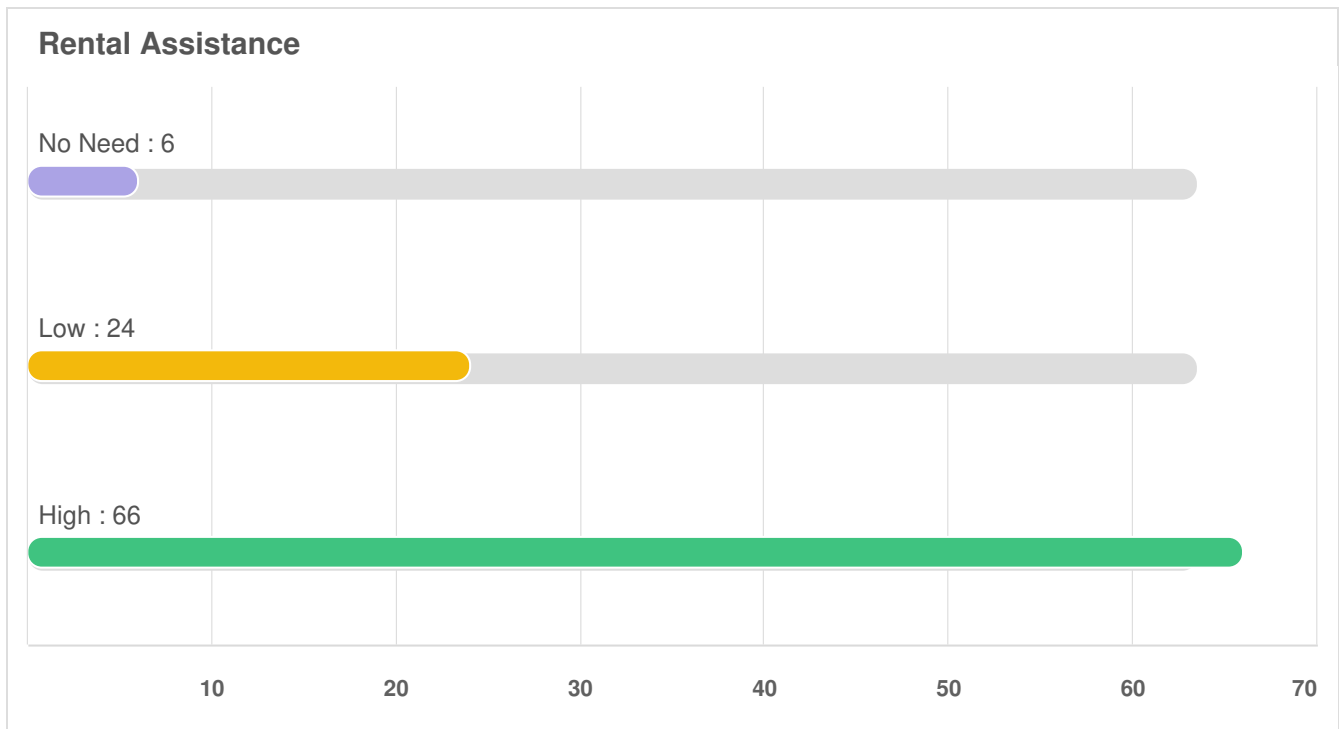
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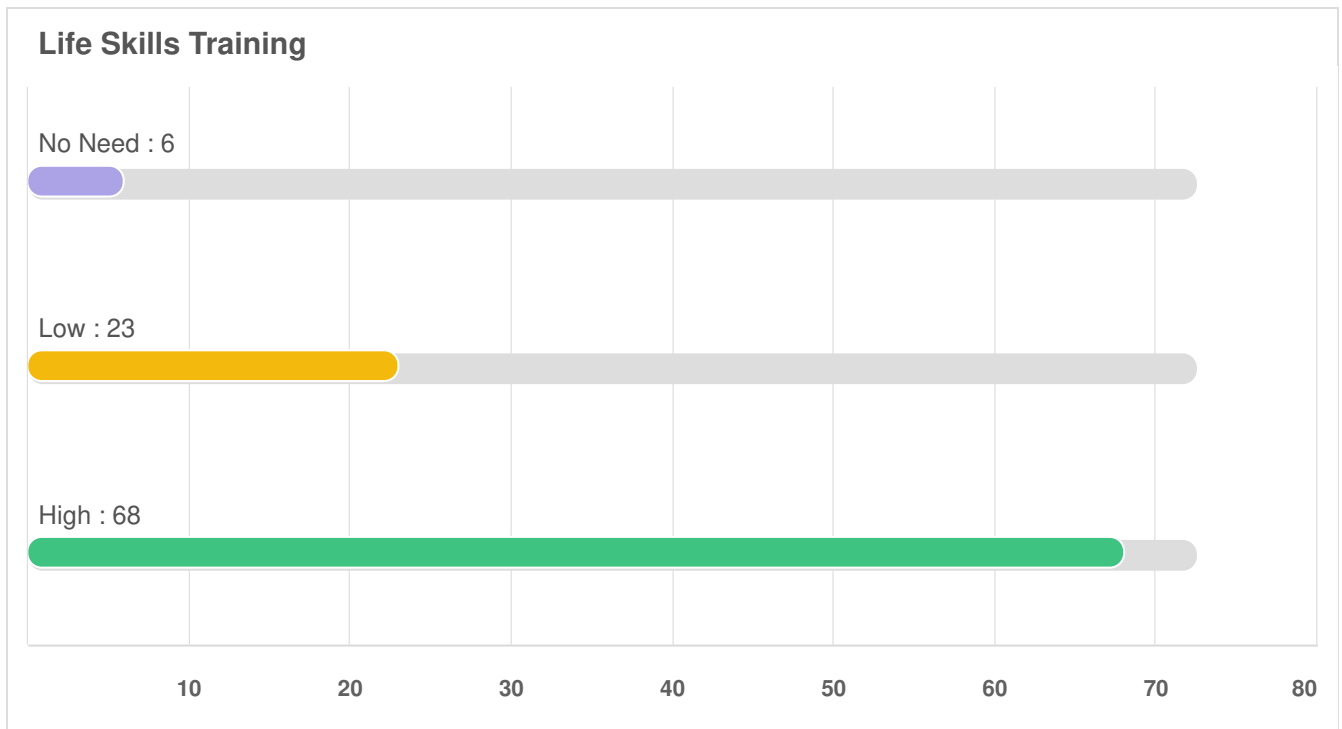
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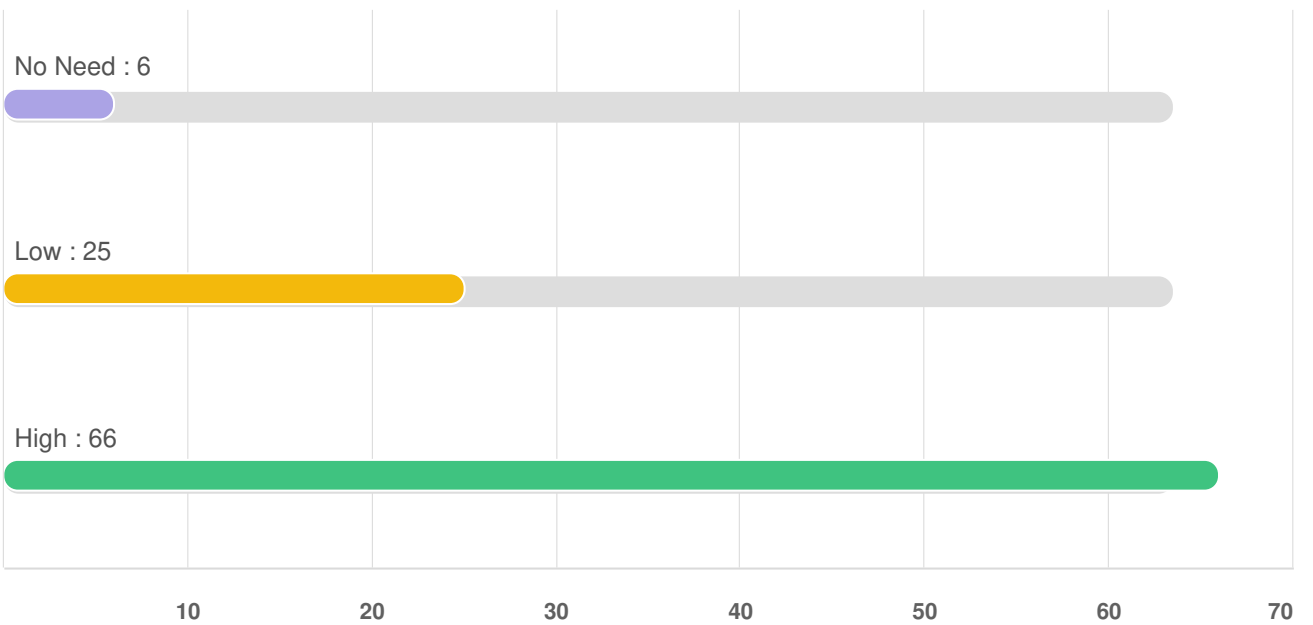
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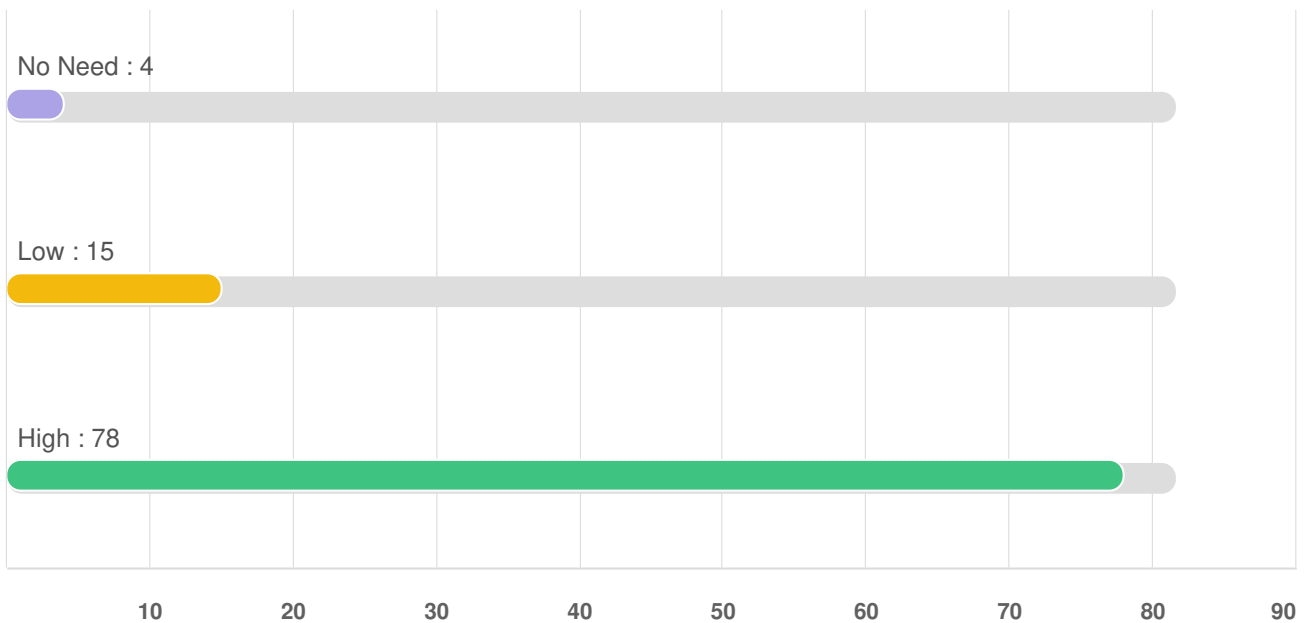


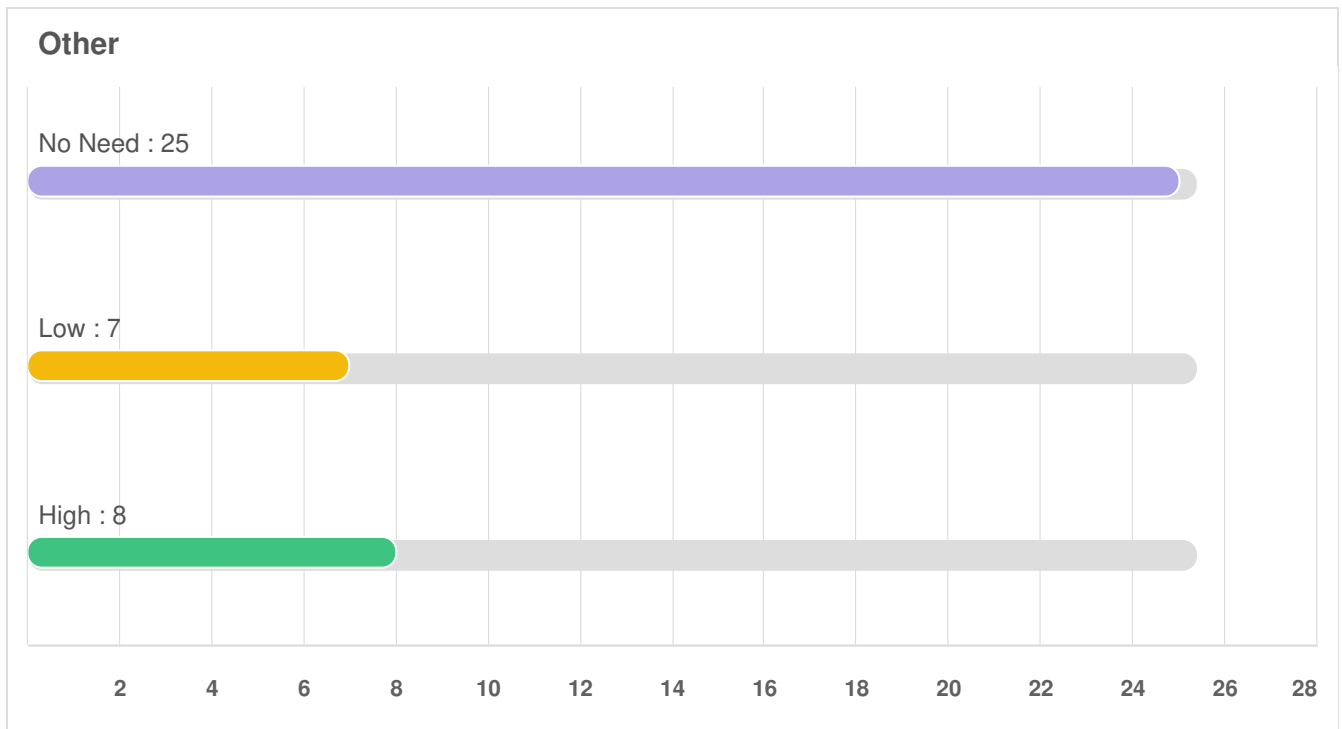


Job Training for the Homeless



Substance Abuse Treatment





Q12 | Other (Please specify)

Screen Name Redacted

2/05/2025 09:50 AM

Mental health

Screen Name Redacted

2/05/2025 05:17 PM

Emergency housing for people with pets is needed.

Screen Name Redacted

2/05/2025 06:13 PM

Please get the homeless out of public locations

Screen Name Redacted

2/06/2025 10:03 AM

Any other assistance for houselessness!

Screen Name Redacted

2/07/2025 01:37 PM

Whatever helps eliminate homelessness.

Screen Name Redacted

2/09/2025 10:22 PM

Way too much emphasis on these services already.

Screen Name Redacted

2/19/2025 01:18 PM

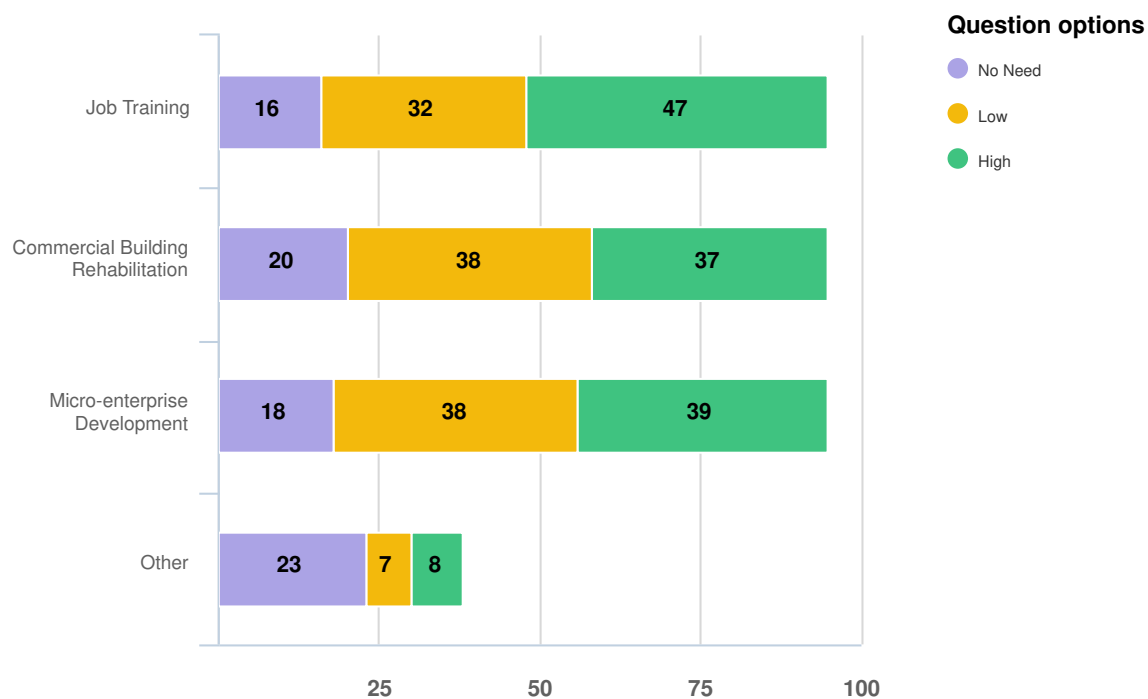
This survey is flawed. There should be a bo for "no opinion". You are assuming everyone taking the survey is versed in all these issues. What does the average person know about job training for the homeless, how do I know if the need is high, low or no ne

Screen Name Redacted

2/26/2025 01:26 PM

Please consider having an alternate short term housing plan which includes a city owned and operated campground. There are many who don't fit into what others think, they don't go to shelters as shelters are also not safe places, campgrounds can help

Optional question (8 response(s), 94 skipped)**Question type:** Single Line Question

Q13 Economic Development

Optional question (95 response(s), 7 skipped)

Question type: Likert Question

Q13 | Economic Development

Job Training

No Need : 16



Low : 32

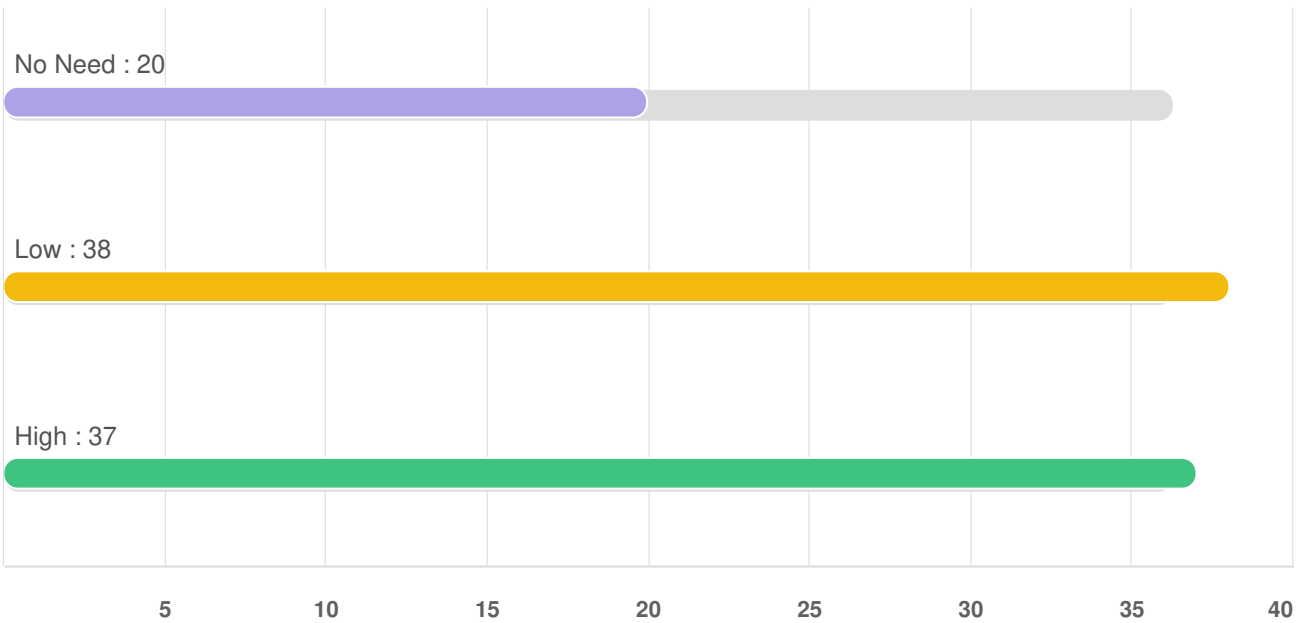


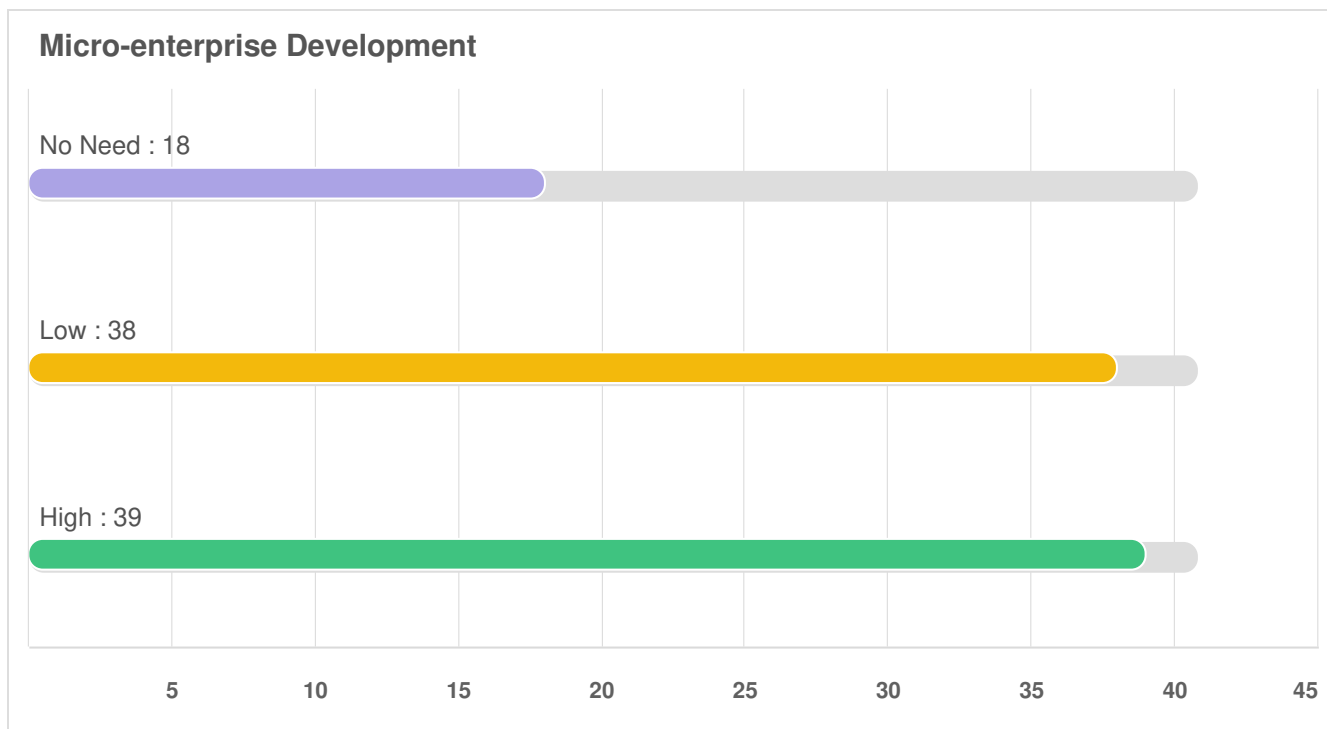
High : 47

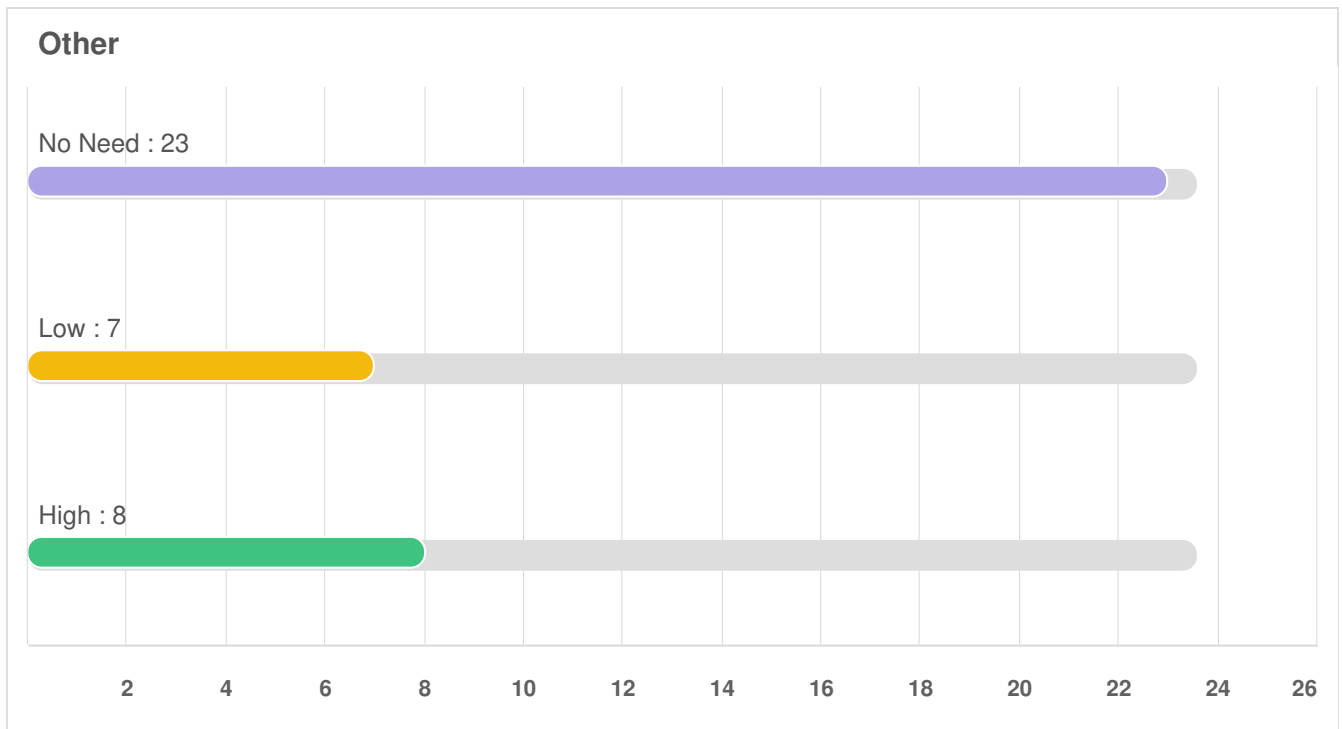


5 10 15 20 25 30 35 40 45 50

Commercial Building Rehabilitation







Q14 | Other (Please specify)

Screen Name Redacted

2/05/2025 09:50 AM

Enforcement of ordinances, especially on rental properties.

Screen Name Redacted

2/05/2025 01:43 PM

I think other partners can lead this work like SCSC and the SBDC.
But maybe they need additional funds for this work from CBDG

Screen Name Redacted

2/07/2025 01:37 PM

Put the empty buildings in town to use. Especially everything along Riverfront.

Screen Name Redacted

2/09/2025 10:22 PM

Private sector should take care if these issues without government involvement

Screen Name Redacted

2/19/2025 01:18 PM

Quit giving TIF to millionaires. Stop, end the program.

Screen Name Redacted

2/26/2025 01:26 PM

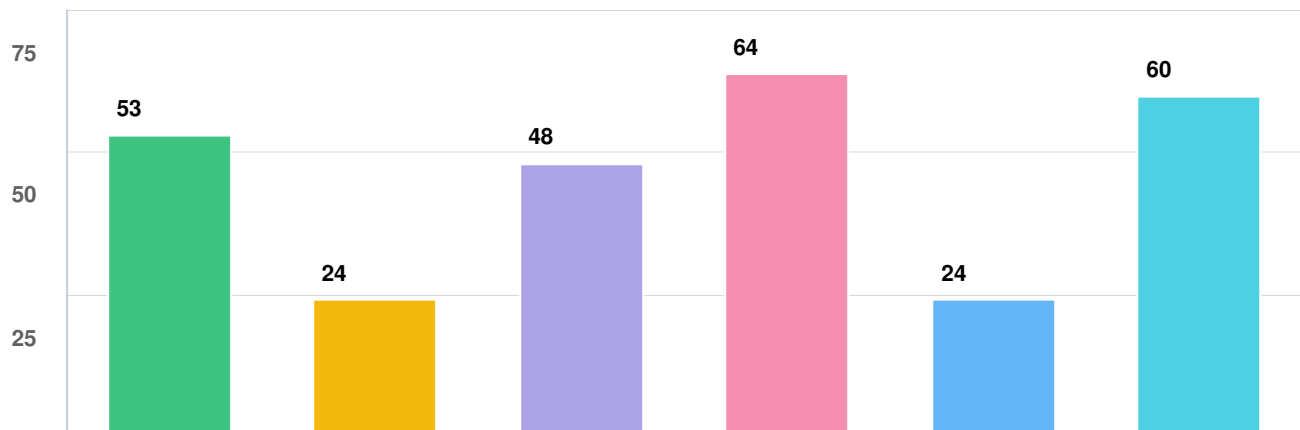
Help for startup and smaller business, which have all local ties

Screen Name Redacted

3/01/2025 11:52 AM

Prioritize TIF and other financial support for economic enterprises that increase residential density in our City Center, Old Town, and the River Valley. Prioritize ending Urban sprawl and aim for higher density development instead.

Optional question (7 response(s), 95 skipped)**Question type:** Single Line Question

Q15 Which needs should be prioritized? Select up to three.**Question options**

● Homelessness
 ● Owner-Occupied Housing
 ● Housing
 ● Public Services
 ● Public Facilities
 ● Public Infrastructure

Optional question (99 response(s), 3 skipped)

Question type: Checkbox Question

Q16 Additional comments, suggestions or ideas you'd like to share:

Screen Name Redacted

2/05/2025 10:17 AM

Housing is a HUGE problem in Mankato. So is substance abuse and a lot of times these things go hand in hand.

Screen Name Redacted

2/05/2025 10:52 AM

Create more opportunities for affordable housing intermingled with non-subsidized, and more affluent neighborhoods to create a network of support, understanding and community. Subsidized housing condensed into specific areas of town does not promote a sense of community, rather a continued sense of segregation and isolation.

Screen Name Redacted

2/05/2025 10:55 AM

Please no more funding for unaffordable housing/enhancing wealth of already wealthy developers. We need more affordable/income-based housing, even for typical middle-class citizens who are unable to afford astronomical rent. More assistance with purchase process if purchasing a home.

Screen Name Redacted

2/05/2025 01:43 PM

Would like to keep seeing energy efficiency and climate resilience mentioned. These may not be helpful in federal grants going forward but it is a priority at the state level and will save us all money and

health issues.

Screen Name Redacted

2/06/2025 03:54 PM

We need more help for homeless or drug addicts. And not simply feeding and housing them without requiring some effort/change on their part. They need mental health services, addiction counseling and some sort of program to help develop real life skills for supporting themselves and living within our society. The homeless junk trains of strollers, etc. and squatting around town is getting old.

Screen Name Redacted

2/06/2025 07:05 PM

Food shelves, more of them apart from echo should be available and funded

Screen Name Redacted

2/07/2025 12:48 PM

The housing issue rests solely on the city and its rental license system. Get rid of it. Past arguments of "it lowers property values" clearly is not true as we have seen the last 5 years.

Screen Name Redacted

2/08/2025 10:12 AM

Who's going to pay for all these proposals? We're currently \$37T in debt and are projected to add another \$20T by 2035. If we keep this up, the bond market will be running this country. Also, question 18 under Demographic Information is missing the 55-65 age category.

Screen Name Redacted

2/09/2025 10:22 PM

Need a recreation department and quality recreation center (YMCA and Lincoln Community Center are almost embarrassing as facilities)

Screen Name Redacted

2/19/2025 01:18 PM

We need owner occupied, affordable condominiums and townhouses.

Screen Name Redacted

2/19/2025 01:32 PM

Mankato needs a shelter specifically for youth experiencing homelessness up to age 25. This is currently a huge gap in resources.

Screen Name Redacted

2/19/2025 08:46 PM

General services are generally great except for trash collection to larger buildings. Many building code near-violations downtown with businesses. Additionally: better design roads for desired speeds, and keep building rentals and homes to drive prices down rather than subsidize demand.

Screen Name Redacted

2/20/2025 11:37 AM

Many non profits rely on these grants for funding.

Screen Name Redacted
2/22/2025 06:32 AM

Transportation, need more reliable transportation. Lack of Ubers, Lyft and taxis in general. Can't get a ride at 5 a.m. People that come here for a convention have to wait more than an hour to get an Uber or try to find some kind of transportation. Happens A LOT.

Screen Name Redacted
2/22/2025 01:22 PM

Transportation options throughout Mankato are difficult. You definitely need a car to be successful. Uber and Taxi are unreliable: Ubers are typically only active on the weekends, and the bus does not reach the entirety of Mankato from edge to edge, and only operates during a specific timeframe. People who work very early in the morning or late at night are out of luck if they suddenly experience car trouble if they do own a car. Visitors to Mankato who were flown in and took a shuttle from the airport are also deterred from travelling all of Mankato and contributing to the economy.

Screen Name Redacted
2/22/2025 09:14 PM

Adding to Parks equipment suitable for families with children under 5yrs of age.

Screen Name Redacted
2/24/2025 08:33 AM

Addiction and mental health services

Screen Name Redacted
2/25/2025 02:32 PM

Would love some type of community recreation center on the east side of town!

Screen Name Redacted
2/25/2025 04:21 PM

Regarding homelessness- of all the cities I have lived in, the more shelters that are built, the more homeless folks get shipped in from surrounding regions. Many of our current unhoused folks in Mankato are not even from here. Rather than compounding the problem by building more shelters, we ought to work to maintain what we currently have and reinforce case management to get these folks reintegrated successfully, whether they need housing assistance, mental health, substance abuse support, etc..

Screen Name Redacted
2/26/2025 10:00 AM

Affordable housing needs to actually be affordable, not \$1600/mo for a studio.

Screen Name Redacted
2/26/2025 01:26 PM

And investigate and or build a city campground.

Screen Name Redacted
3/01/2025 11:52 AM

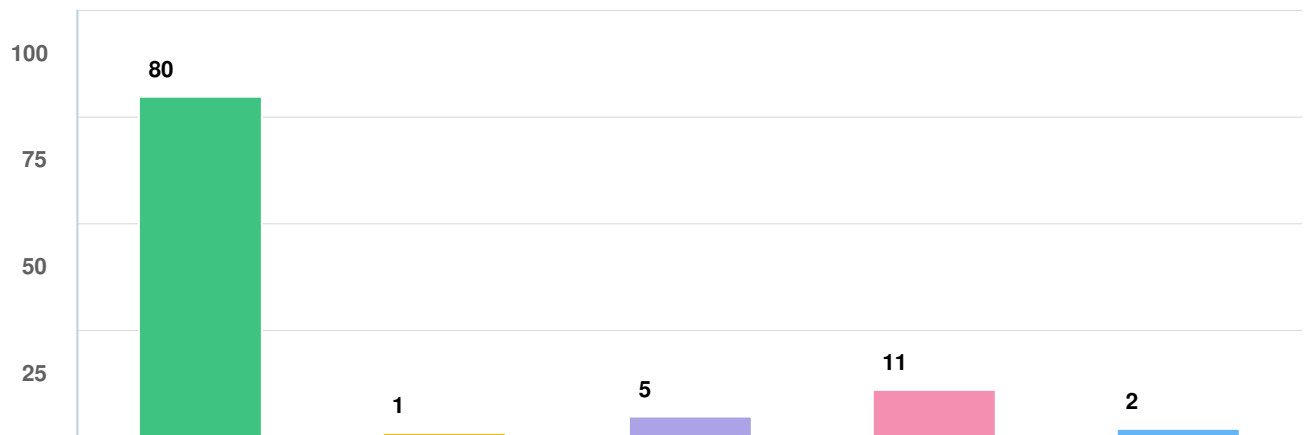
As a resident of the Washington Park Neighborhood, I am surprised that there is so little focus on what our city plans to do with our natural

resources. Given that we are a river front and valley town, I would expect our plan to include how we intend to capitalize and sustain the water and land resources. We ought to be investing in vegetation and natural land preservation to restore the Minnesota River and our flood plains. How will my city (Mankato) work with other necessary agencies to reduce erosion along our Minnesota River corridor? Currently, the river exhibits signs of nutrification from area fertilizers, excessive sediments, and is impaired according to the DNR. How will our city fix that? We deserve to have a clean, natural environment void of agricultural consequences. Also- It would be lovely if community outreach could publicize all items featured on Every Voice Matters Mankato (or any other matters of consequence) in multiple media besides Facebook and the App. Can you please publicize meetings and events through the local newspaper (Free Press) and on the local radio stations as well? I'm certain we could get more people involved in this process by reaching out in more ways. What about a stand/ kiosk at the River Hills Mall, or at a grocery store on the weekend? There are lots of people willing to share their input if you find in the right place and the right time.

Optional question (22 response(s), 80 skipped)

Question type: Essay Question

Q17 From what perspective are you completing this survey? Pick the one that best describes your perspective in completing this ...

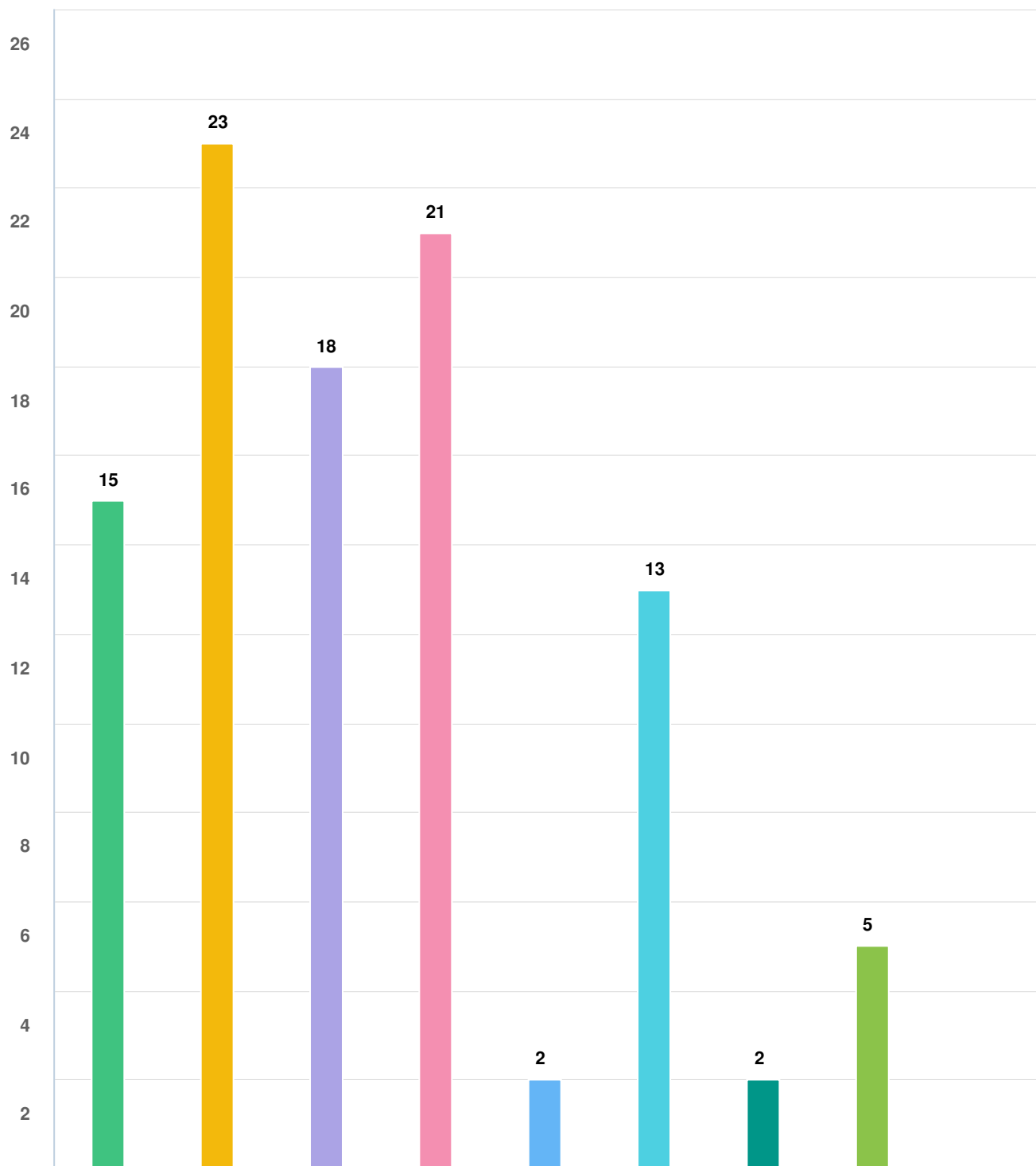


Question options

- Other (please specify)
 ● Non-Profit or Community Service Provider
 ● Business/Employer
 ● City Official/Staff
● Resident

Optional question (99 response(s), 3 skipped)

Question type: Checkbox Question

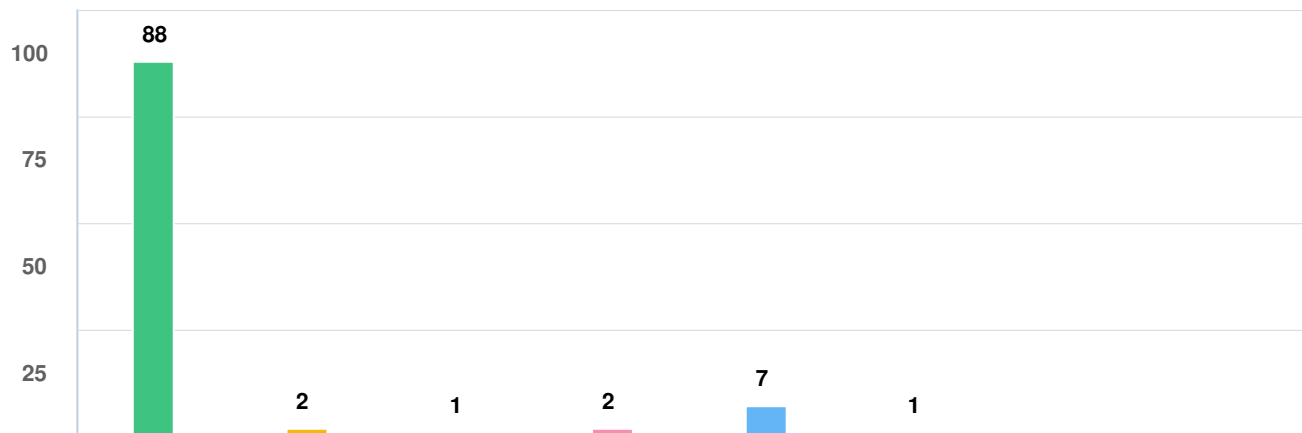
Q18 What is your age?**Question options**

Under 18 Prefer not to say. Over 75 66-75 56-65 46-55 36-45 26-35 18-25

Optional question (99 response(s), 3 skipped)

Question type: Checkbox Question

Q19 What is your ethnicity/race? (Select all that apply)

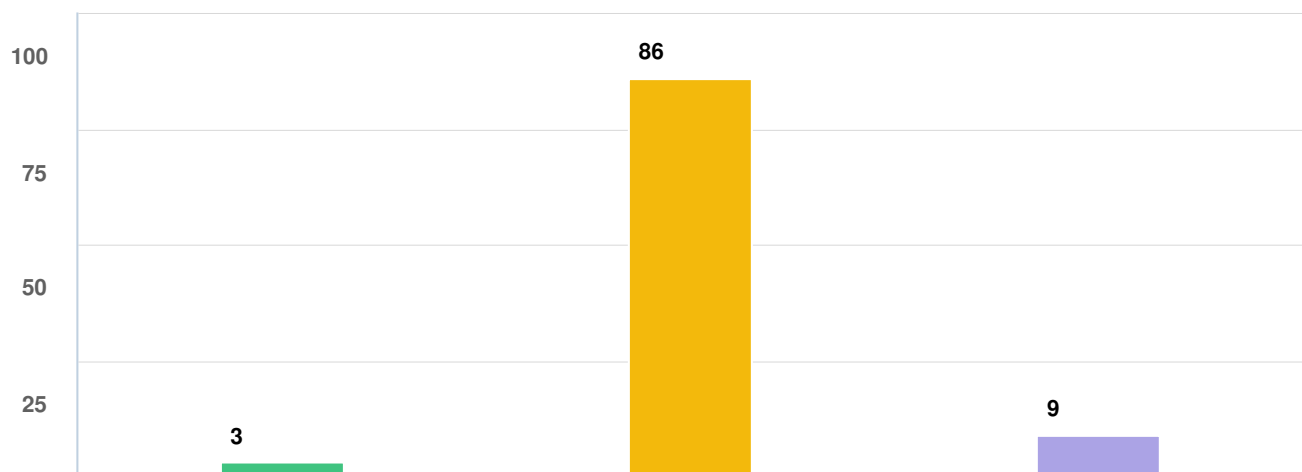


Question options

- Native Hawaiian or Pacific Islander
- Asian
- Other (please specify)
- Prefer not to say
- Other Multiracial
- American Indian or Alaskan Native
- Black or African American
- White/Caucasian

Optional question (98 response(s), 4 skipped)
Question type: Checkbox Question

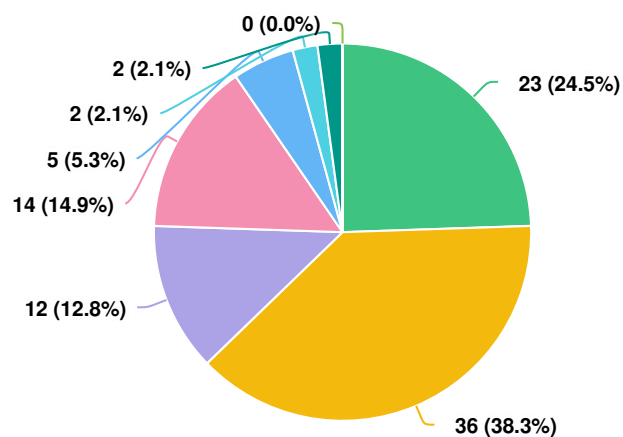
Q20 Are you of Hispanic, Latino, or Spanish origin?



Question options

- Prefer not to say
- No
- Yes

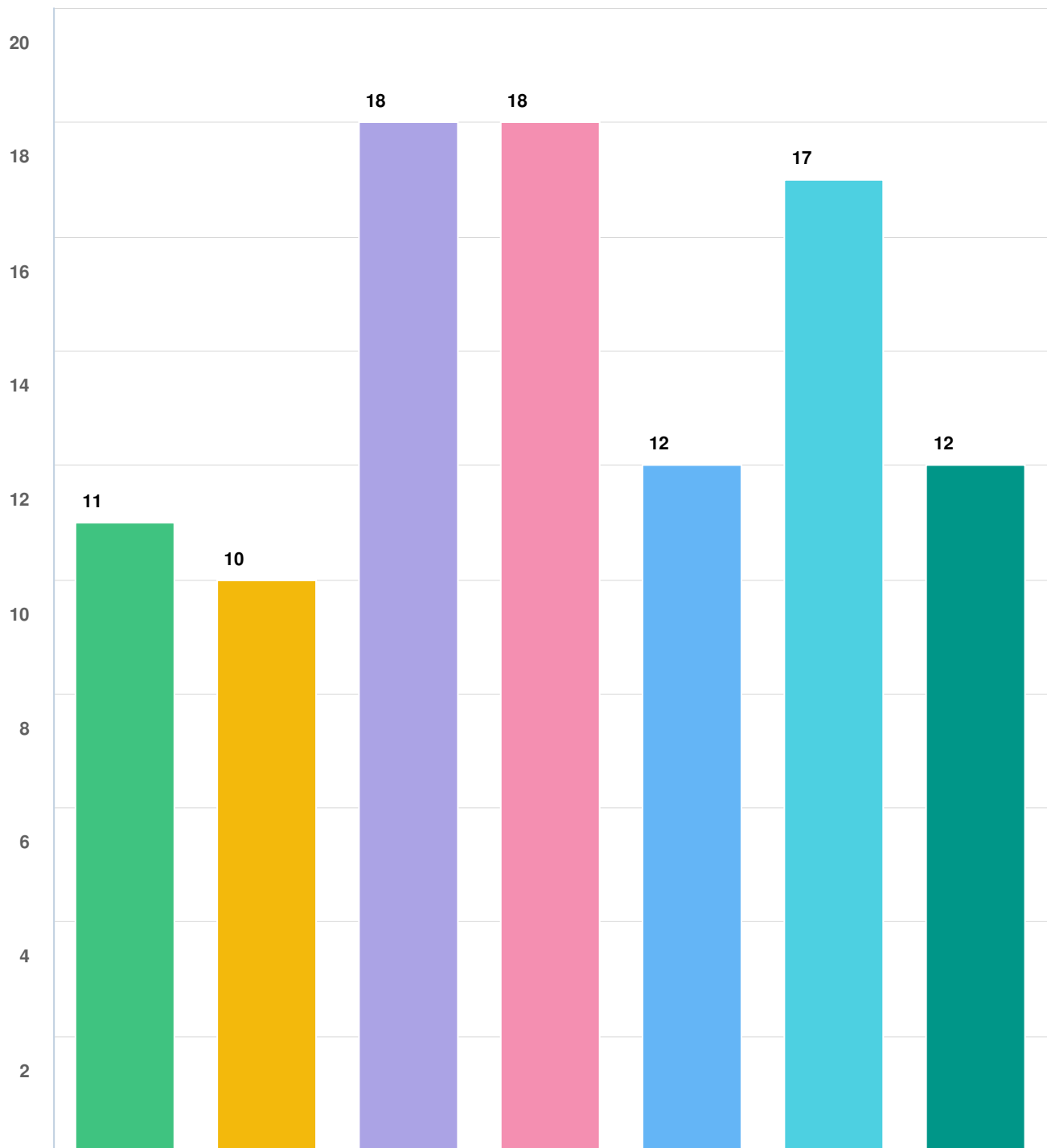
Optional question (98 response(s), 4 skipped)
Question type: Checkbox Question

Q21 How many people are in your household?**Question options**

7 8+ 6 5 4 3 2 1

Optional question (94 response(s), 8 skipped)

Question type: Dropdown Question

Q22 What is your household income?**Question options**

● Prefer not to say. ● \$125,000+ ● \$100,000 - \$125,000 ● \$75,000 - \$99,000 ● \$50,000 - \$74,999
● \$30,000 - \$49,000 ● Under \$30,000

Optional question (98 response(s), 4 skipped)

Question type: Checkbox Question



CITY OF MANKATO

Community Development Block Grant (CDBG) Citizen Participation Plan

Intergovernmental Center
10 Civic Center Plaza
Mankato, MN 56001
Phone: (507) 387-8600
Fax: (507) 387-8642
www.mankatomn.gov

City of Mankato

Community Development Block Grant (CDBG)

Citizen Participation Plan

The Citizen Participation Plan (CPP) sets forth the policies and procedures the City of Mankato will follow to provide for and encourage citizen participation in the development of the Community Development Block Grant (CDBG) Consolidated Plan. The goal is to involve and partner with the community and those impacted in the implementation of the CDBG program, including low and moderate income households, public housing agencies, Continuum of Care, public and private organizations including businesses, developers, non-profits, philanthropic, community based and faith based.

The CPP also applies to any substantial amendments to the Consolidated Plan, to the preparation of the Annual Action Plans, to the performance report which evaluates the progress in meeting the Consolidated Plan objectives and to the Assessment of Fair Housing (AFH).

This Citizen Participation Plan is prepared and implemented in accordance with the guidance provided in HUD Regulations at 24 CFR Part 91.105. The City of Mankato receives entitlement funds from the Community Development Block Grant (CDBG) program. This program provides federal grants for community economic development and housing priorities.

Definitions

The City of Mankato is a formula grantee for CDBG funds and is the lead agency. The City Manager designated the Community Development Department as the lead for overseeing the development of the consolidated planning documents and for administering programs covered by the consolidated plan.

CDBG is a flexible program granted to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities.

As recipient of these formula grant funds, the City of Mankato is required to produce the following documents:

- The Consolidated Plan is a five-year planning document intended to establish a unified vision for community development, outline coordinated strategies to address community needs related to housing and economic development, identify proposed programs and establish goals and projected accomplishments over the five-year period.
- Annual Action Plan is the annual planning document that describes how the specific federal formula funds are going to be spent over the course of the upcoming program year and the projects that will be undertaken to accomplish the strategies and goals that were set forth in the five-year Consolidated Plan.
- Consolidated Annual Performance and Evaluation Report (CAPER) is the annual report that evaluates the uses of the formula grants, outlines the yearly expenditures, and assesses the jurisdiction's progress at implementing their Annual Action Plan as well as reaching the goals set in the five-year Consolidated Plan.

- Assessment of Fair Housing (AFH) is an analysis of fair housing issues that results in goals that inform the strategies and actions of the Consolidated Plan and the Annual Action Plan.

Substantial Amendments

Until a program participant submits its first AFH, the program participant must continue to comply with applicable fair housing planning procedures, meaning that it should comply with the exiting Analysis of Impediments (AI) to fair housing choice requirements by having an up-to-date AI and taking action to affirmatively further fair housing in accordance with the AI.

An amendment to any of the aforementioned documents by which a “substantial change” in priority need/objective or planned activity is to occur. A “substantial change” is defined further in the Citizen Participation Plan.

The City’s program year runs July 1 through June 30. The Annual Action Plan must be submitted by May 15 each year, the Consolidated Plan must be submitted by May 15 every 3-5 years or within 60 days after HUD announces grant allocations, and the CAPER by September 28 of each year.

The intent of the grants is to principally benefit low and moderate income households:

- Moderate-income is a household whose income is 80% or less of the area median income (AMI).
- Low-income is a household whose income is below 50% AMI.
- A low-and moderate-income neighborhood is a geographic area where more than 51% of the households have incomes that are at or below 80% of AMI.
- Area Median Income (AMI) is the median income determined by HUD for a particular area. HUD sets the area median income each year by publishing a table that shows median income for households of different sizes. Find the area median income table at:
<http://www.huduser.org/portal/datasets/il.html>

Encouraging Citizen Participation

Interested groups and individuals are encouraged to provide input during the consolidated planning process. The CPP outlines the City’s responsibility for providing opportunities for active participation from the community to assist with identifying needs, establishing goals, and setting priorities. Active participation will also lead to sharing ideas about ways to leverage funds, improve neighborhoods, provide affordable housing, enhance delivery of public services, and other ways to improve the quality of life.

In developing its Consolidated Plan, Annual Action Plans, Substantial Amendments, CAPER and AFH, the City of Mankato will take appropriate actions to encourage citizen participation emphasizing the involvement of:

- Low and moderate income households;
- Residents of blighted areas and predominantly low and moderate income areas;
- Minorities;
- Persons with Limited English Proficiency;

- Persons with disabilities;
- Residents of public housing; and
- Local and regional institutions, the regional Continuum of Care, and other organizations including businesses, developers, neighborhood associations, nonprofit organizations, philanthropic organizations, and community based and faith based organizations.

Citizens and institutions will be provided opportunities to provide input on community needs and how CDBG funds can be used to address community needs prior to developing draft plans. Opportunities for citizen participation will be shared through several means, including, but not limited to City's e-mail listserv, social media, City website, and direct outreach to local and regional institutions and organizations.

Citizens and institutions will also be provided the opportunity to comment on the development of the Consolidated Plan/Annual Action Plan, AFH and on performance reports (CAPER) by way of a public comment period and a public hearing. Additional methods the public may be engaged include community conversations/listening sessions, focus groups, online engagement, and surveys. The City of Mankato's Communications and Engagement Plan should also be consulted for guidance on how to enhance citizen participation. Engaging the community early and often will result in successfully meeting community needs thereby improving the quality of life for citizens.

Public Notices and Public Hearings

The City of Mankato is required to conduct at least two public hearings a year to obtain citizens' views and respond to comments and questions. A public hearing will be held during the year AFH is being developed. The hearings will take place at different stages of the planning processes. At least one public hearing will be held to solicit comments on the development of the Consolidated Plan and/or Annual Action Plan which includes the proposed uses of CDBG funds. Another public hearing will occur during the development of the CAPER which will be held prior to the submission to HUD. Information about the time, location and subject of each hearing will be provided to citizens through the adopted public notice procedures.

A public notice will be published in the City's designated official newspaper at least ten (10) days prior to the public hearing. Due to the high cost of publishing in print media, a summary of the proposed Consolidated Plan and/or Annual Action Plan will be published. The full document will be posted on the City's website at www.mankatomn.gov.

The information to be provided to the public on or before the public hearing will include:

1. The amount of assistance the local government expects to receive (including grant funds and program income);
2. Activities proposed to be undertaken;
3. The estimated amount of funding that will benefit person of low and moderate incomes

Either the full document or an executive summary of the Consolidated Plan, Annual Action Plans, CAPER and/or AFH will be made available at the Intergovernmental Center, 10 Civic Center Plaza, Mankato, MN 56001.

Every effort will be made to ensure public hearings are inclusive. Hearings will be held at convenient times and locations and in places where people most affected by proposed activities can attend.

Access to Meetings for Persons with Disabilities and Non-English Speaking Persons

Persons with disabilities needing special assistance to participate in public meetings shall contact the City of Mankato at (507) 387-8600 at least 72 hours prior to the meeting so mobility, visual or hearing impairments can be accommodated. Requests for translation services should be made at least three business days in advance of the meeting. Requests for materials in an alternative format can also be requested by contacting the City of Mankato at (507) 387-8600.

Public Comments

Citizens and other interested parties may present oral comments at the time of a public hearing and/or submit written comments. Written comments shall be submitted to one of the following addresses:

City of Mankato Community Development Department
Intergovernmental Center
10 Civic Center Plaza
Mankato, MN 56001

Or via e-mail to: ckramlinger@mankatomn.gov

A public comment period of not less than thirty (30) days will be provided for the City to receive comments on its proposed Consolidated Plan and/or Annual Action Plan, any substantial amendments to the plans and AFH. The public comment period for the CAPER will be fifteen (15) days.

Expedited procedures to draft, propose, or amend the Consolidated Plan, Annual Action Plan and/or CPP may be utilized during a declared emergency. Expedited procedures may include shortening the public comment period to not less than five (5) days. Additionally, public hearings may occur virtually if national /local health authorities recommend social distancing and limiting public gatherings for public health reasons.

The City will consider all comments or views of citizens received in writing or orally at public hearings and during the public comment period in preparing the final Consolidated Plan and/or Annual Action Plan or CAPER or AFH. A summary of these comments or views, and a summary of any comments or views not accepted and any such reasons therefore not accepted, shall be included in the applicable Consolidated Plan and/or Annual Action Plan or CAPER or AFH.

Technical Assistance

Groups or individuals interested in obtaining technical assistance to develop project proposals or apply for funding assistance through HUD formula grant programs covered by the Consolidated Plan may contact city staff. The level and type of assistance provided is determined by the City of Mankato. Receiving technical assistance does not guarantee award of funds.

Anti-Displacement

The City's policy is to administer the CDBG program without displacement of households. In the event displacement is unavoidable, the City and/or other responsible party(s) will comply with the regulations of the Uniform Relocation Assistance and Real Property Acquisition Policies Act, as amended, and Section 104(d) of the Housing and Community Development Act of 1974, as amended.

Consistent with the goals and objectives of activities assisted under the Act, the City of Mankato will take appropriate steps to minimize the direct and indirect displacement of persons from their homes.

Amendments to the Consolidated Plan or Annual Action Plans

The CPP requires the City of Mankato to identify criteria it will use for determining what constitutes a substantial amendment to the Consolidated Plan and/or Annual Action Plans. The City shall amend its approved plan whenever it makes one of the following decisions:

- An activity included in a consolidated plan or annual action plan is canceled;
- An activity not previously included in a consolidated plan or annual action plan is added;
- An activity's budget is increased or decreased by \$100,000.00 or more at one time;
- The location and/or national objective of an activity changes; or
- The allocation priorities change.

Notices announcing the requested substantial amendment and the start of a thirty (30) day public comment period will appear in the City of Mankato's designated official newspaper. After the comment period, the requested change goes before the Mankato City Council for approval at a public hearing. Changes that do not meet the above definition are considered administrative in nature and do not go through the substantial amendment process. Reallocation of funding among program years is not considered a substantial change. Program income will be allocated consistent with the Annual Action Plan and with HUD requirements. These changes are made internally and appear in the CAPER at the end of the program year.

Access to Records

The City of Mankato will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and/or Annual Action Plans, AFH and the use of funds under the CDBG program during the preceding five years.

A hard copy of the final adopted Consolidated Plan, Annual Action Plans, CAPER and AFH will be available for public inspection during normal business hours at the Intergovernmental Center, 10 Civic Center Plaza, Mankato, MN 56001. Electronic versions of the aforementioned documents are available online at www.mankatomn.gov.

If requested, the public will be provided a reasonable number of free copies of each aforementioned document within a reasonable period of time. If requested, the document will be provided in alternative formats.

Response to Written Citizen Complaints

The City of Mankato will, to the best of its ability and to the extent possible, provide within fifteen (15) working days a written response to any complaint related to the Consolidated Plan, Annual Action Plans, Substantial Amendments, CAPER, AFH or Citizen Participation Plan made in writing.

Amendments to the Citizen Participation Plan

The City of Mankato will provide citizens with a reasonable opportunity, no less than ten (10) days to comment on any substantial amendments to the Citizen Participation Plan.

Expedited procedures for a substantial amendment to the CPP may be utilized during a declared emergency. Expedited procedures may include shortening the public comment period to not less than five (5) days.

Availability of the Citizen Participation Plan

Copies of the Citizen Participation Plan may be obtained by contacting the City of Mankato. Upon request, the City of Mankato will make the plan available in an alternative format of anyone requested a special accommodation.