

Proposed Fiscal Year (FY) 2023 Countywide CDBG Applications

Activity Title:	Home Improvement Loan Program
Requested Amount:	\$209,099
Activity Information:	The Home Improvement Loan Program, administered by the Dakota County CDA, is available to assist low- and moderate-income homeowners in improving and maintaining their homes in a decent, safe and sanitary condition. The program offers zero percent deferred loans to homeowners at 80 percent of area median income. The minimum loan amount is \$15,000 and the maximum loan amount is \$35,000. Loans are repaid when the homeowner sells the home, refinances the home, or is no longer using the home as a primary residence. The CDA places a 30-year mortgage on the property to ensure the loan is repaid. Loan repayments are used to fund new loans to other Dakota County homeowners. The program can assist 6 - 8 households with the proposed Countywide CDBG funds.
Activity Title:	Public Service - Housing Counseling Program
Requested Amount:	\$100,000
Activity Information:	The Dakota County CDA currently administers a housing counseling program that provides services to potential and existing Dakota County homeowners. The services include pre-purchase counseling, homebuyer education, refinance counseling, and foreclosure counseling, and an average of 345 people per year use the available services. There are currently two full-time employees who provide the housing counseling services for Dakota County. The two employees also provide rental counseling services targeting new tenants of CDA-owned housing units, specifically Lincoln Place, the family townhomes, and potentially public housing units. The rental counseling program offers monthly group rental counseling workshops of 3-4 hours held in person at the CDA office building. The goal of the program is to provide tenants with the information needed to be successful residents. Topics for workshops include budgeting, bill payments, property maintenance, lease compliance, and similar.
Activity Title:	Water Supply Well Sealing Grant Program
Requested Amount:	\$50,000
Activity Information:	The Well Sealing program provides grant funds to Dakota County residents and businesses to seal unused wells. Grant funds reimburse the property owners for the professional sealing of unused wells. Unsealed water supply

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	<p>wells that are not in use pose a threat to health, safety, and the environment by providing a potential conduit for contamination to go from the surface down to drinking water aquifers. MN Statute 103I requires well owners to seal unused wells. A well must be sealed by a licensed well contractor who will clear a well of obstructions and fill the well with grout. Depending upon the well’s construction and the geology it intersects, the well casing may need to be perforated to allow grout to seal the area outside of the well casing. The costs associated with sealing a well can be a financial burden for the well owner, so well sealing grants provide an incentive for well owners to bring their properties into compliance with the law. The program will reimburse homeowners 50% of the cost to seal the unused well up to a maximum of \$3,000 per well. Approximately 16-33 households could receive assistance with the CDBG funds.</p>
Activity Title:	Planning & Admin - Fair Housing Activities – Landlord Training
Requested Amount:	\$5,000
Activity Information:	<p>As a recipient of federal entitlement funds, Dakota County is required to comply with fair housing statutes. One of the ways the County complies with applicable federal laws is to support fair housing activities including training for landlords about federal fair housing practices and procedures, and providing support to the Fair Housing Implementation Council. Fair housing activities are part of the administration of the CDBG program and will count towards the 20 percent Planning and Administration cap.</p>