



**Anoka County**

**MINNESOTA**

Respectful, Innovative, Fiscally Responsible

---

# **2026 Program Year Community Development Block Grant Public Service Application Guide**

## **About the Application Guide:**

This guide is designed to assist eligible organizations in completing the CDBG Public Services Application. Included in the guide is an outline of the application process along with instructions on completion of the application.

*Anoka County Community Development Department*

[www.anokacounty.us/cd](http://www.anokacounty.us/cd)

## General Information:

### Introduction

The Community Development Block Grant (CDBG) program funds physical improvement, economic development, housing, and public service activities in Anoka County. Program funds are allocated by the U.S. Department of Housing and Urban Development (HUD). As an entitlement county, Anoka County distributes funds to local communities through a competitive grant application process. **This application is for the public service programs/activities only.** This process is managed by the Community Development Department of Anoka County.

The annual application process begins with the completion of the application. Applications are then reviewed by Community Development staff for project and applicant eligibility. The Community Development staff provides a funding recommendation to the Anoka County Housing and Redevelopment Authority (HRA) Board of Trustees for final approval.

If awarded a contract, all reimbursement requests MUST be submitted to Anoka County Community Development no later than contract end date or the balance of funds will be recaptured.

### Submitting an Application

**Applications will be submitted thru the County's application portal Neighborly. Applications must be 100% completed as well as provide all supporting documentation to be considered.** Anoka County Community Development will NOT allow paper submissions or submissions via fax or email.

Applications are used to determine project eligibility and, if awarded funds, it will also be used for HUD reporting, performance measurement requirements, and monitoring.

**The application must be submitted by 3 pm on Thursday, January 29, 2026.** Applicant shall submit thru the Neighborly portal, which is accessible via the Anoka County Community Development website at [www.AnokaCounty.us/cd](http://www.AnokaCounty.us/cd).

## Timeline

**Applications must be completed and submitted no later than 3 PM on Thursday, January 29, 2026.**

Submit ONE completed application per project/activity thru the Neighborly Portal.

### Application Schedule

*\*Schedule subject to change as needed\**

December 12, 2025	Application portal (Neighborly Online Application Portal) opens for submissions at 8:00am.
December 17, 2025	In-person Application meeting 10:30am to 12:00pm at the Anoka County Rum River Library. 4201 6 <sup>th</sup> Avenue, Anoka, MN 55303
Jan. 29, 2026	Application portal (Neighborly Online Application Portal) closes for submissions at 3:00 pm.
March 10, 2026	Anoka County HRA Management Committee review of projects/activities.
April 10, 2026 – May 11, 2026	30-day public comment period on recommended CDBG projects/activities – to be published in <i>Anoka County Union</i> .
April 28, 2026	Anoka County HRA public hearing.
May 12, 2026	County Board approval of 2026 Action Plan.
May 2025	Applicants receiving funding need to submit a copy of their financial audit, management and compliance report, current certificate of liability insurance, waiver of subrogation, and UEI number to the Community Development Department.
May/June 2026	Funding Agreements are circulated to all parties for signing. Agreements will not be sent until the financial and insurance documents noted above have been received by the Community Development Department. Environmental Review completed.
July 1, 2026	Program year begins. Project expenses cannot be incurred or reimbursed until HUD approves the Anoka County Action Plan and releases the funds historically sometime between July and October.

---

## Application Instructions:

**Read instructions carefully.** If you have questions that cannot be answered in this Application Guide, contact Josh Beck at 763-324-4603 or email [josh.beck@anokacountymn.gov](mailto:josh.beck@anokacountymn.gov) ; or [Tonja West-Hafner at 763-324-4615, tonja.west-hafner@anokacountymn.gov](mailto:tonja.west-hafner@anokacountymn.gov) .

Space has been provided for your answers to questions in the fillable application. Note the character limits, you will not be allowed exceed the space provided. Answers should be brief and to the point, the use of bullet points is encouraged. If Anoka County Community Development staff has additional questions, the contact person listed will be notified.

### **Organization Summary**

Provide basic details on the organization. All questions must be completed, or your application will not be reviewed. If the question is not applicable to your organization, list N/A for your response.

### **Project Description**

The Project Description must provide complete and detailed responses to all required components to ensure a thorough understanding of the proposed initiative. Specifically, the narrative should address the following:

- **Community Need:** Clearly articulate the specific issue or challenge within the community that the project aims to address.
- **Target Population:** Identify the individuals or groups who will directly benefit from the project.
- **Project Timeline:** Outline the anticipated schedule for implementation, including key milestones and completion dates.

Comprehensive responses to each of these areas are essential for evaluating the relevance, impact, and feasibility of the proposed project.

### **Targeted Population**

Please select one program or activity category that best aligns with the primary objective of your proposed initiative. This selection should accurately reflect the core focus and intended outcomes of the project.

### **Benefit to Low and Moderate-Income Persons**

**Low- and moderate-income levels:** This is defined by HUD and based on family size. Income levels below are as of the date of application release. All income limits are subject to change and are expected to change prior to the release of program year funds. The income information listed below is for your reference.

AMI Household annual income maximum based on household size and % of AMI – ***Effective as of 6/1/2025***

<b>Size/AMI</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>80%</b>	\$ 72,950	\$ 83,400	\$93,800	\$104,200	\$112,500	\$120,900	\$129,950	\$137,500

## **Specific Clientele**

HUD requires we report data specific to target population. If your program/activity is based on meeting the needs of ONE of the listed population categories, please identify it as such. This does not waive the requirement to collect and report beneficiary data or the requirement to serve a population of 51% of low-income households. If none of the options apply to your program/activity, no response is required.

**Severely Disabled:** If the individual meets any the following criteria, they are defined as severely disabled:

- Uses a wheel chair or another special aid for 6 months or longer
- Is unable to perform one or more functional activities (seeing, hearing, having one's speech understood, lifting and carrying, walking up a flight of stairs, and walking), or needs assistance with activities of daily living (getting around inside the home, getting in or out of bed or a chair, bathing, dressing, eating, or toileting) or instrumental activities of daily living (going outside the home, keeping track of money or bills, preparing meals, doing light housework, and using the telephone)
- Is prevented from working at a job or doing housework
- Has selected conditions including autism, cerebral palsy, Alzheimer's disease, senility, dementia, or mental retardation
- Is under 65 years of age and is covered by Medicare or receive Supplemental Security Income (SSI)

Definition of **new** program: New program/activity that has not been funded with state or local dollars in the last 12 months

Definition of **existing** program that will provide a quantifiable increase: A quantifiable increase in the level of an existing service provided in the last 12 months

**Total Unduplicated:** A public service must report the number of unduplicated people it will assist. However, "people" in the federal reporting system equals, "family." Do not count each person in a family as individual people; this will result in duplication. Also, do not count a person/family more than once through the program year. HUD will use the beneficiary data provided to measure the program/activities success. At the program/activities end, the application will be compared to the final accomplishment data supplied. If there is a noticeable discrepancy between the application information and the final accomplishment information, you will be required to submit written clarification.

## **Outcomes and Performance Measures**

Anoka County wants to understand how your program/activity will be recognized in the community and measured. This section will also tell Anoka County if your program/activity is a duplication of service in your community. This section will allow you to project how many beneficiaries of your service will be **new** and how many existing beneficiaries are expected to receive an **improved** service throughout Program Year.

## **Budget**

This section provides a comprehensive overview of the program's budget, detailing anticipated revenues and expenditures necessary to support successful implementation. It outlines key funding sources, allocation of

---

resources across program components, and identifies any gaps or areas requiring additional support. All questions have been thoroughly addressed to ensure transparency, fiscal responsibility, and alignment with program goals.

### **Budget Narrative**

Applicants must complete and submit the Budget section as part of the funding application. This worksheet should clearly outline all projected expenses associated with the proposed project. If the project includes leveraged funds, please ensure that the source of each contribution is identified in the designated section of the worksheet. All budget calculations must be accurate and clearly presented, as they will be reviewed for completeness and correctness during the evaluation process.

Please use the Budget Narrative section to provide a detailed explanation of your proposed project budget and all associated funding sources. Each line item listed in the Budget Worksheet must be clearly described, including the purpose of the expense, how the cost was determined, and its relevance to the overall project goals. Your narrative should demonstrate that all proposed expenditures are reasonable, necessary, and eligible under the funding guidelines.

Additionally, for any leveraged funding, please specify the source, amount, and current status (e.g., secured, pending, or in-kind). This information is essential to assess the financial viability and sustainability of your project.

### **Data Collection**

Some form of verification must be made to ensure that a CDBG-funded activity meets the national objective regarding low- and moderate-income persons. For public service programs/activities, the two categories are: 1) Area Benefit, and 2) Limited Clientele. Indicate which method will be used and describe the process for collecting beneficiary data, including who will collect the data and how the data will be controlled to eliminate duplicated data.

Limited Clientele (LMC): Verification may be necessary to show that a limited number of persons meet the low/moderate income qualification. Documentation is one of the following:

- Anoka County Participant Survey or Organization intake/survey method – HUD requires that a minimum 20% sample of self-certification forms be verified by third-party documentation. Explain the strategy and rationale for selecting this strategy for collecting data
- Third-Party Documentation – Using this method, 100% of income is verified through third-party documentation

### **Conflict of Interest**

No person may financially benefit from a CDBG program/activity that has exercised any function or responsibility within that activity. This includes any person who participates in decision-making or obtains inside information with regard to such activities, or has an interest in any contract, subcontract, or agreement. A person who obtains proceeds, either for themselves or those with whom they have family or business ties, is considered a conflict of interest. HUD's regulations regarding conflict of interest are found in 24 CFR Part 570.611 and 2 CFR Part 200.

---

Each applicant must disclose if there are Anoka County Commissioners, Anoka County Housing and Redevelopment Authority (HRA) Trustees, or Anoka County staff on the applicant's decision-making board. The applicant must also disclose board members that may benefit or participate in the services you provide with possible financial gain. If the applicant answers, "yes" to any of the questions in this section, the information needs to be identified and any necessary steps will be taken to satisfy federal requirements.

### **Documentation**

Documents listed in the application as "required to be attached" must be attached with the submission of the application. If they are not attached, your application is not complete and will not be considered for funding.

### **Certification/ UEI Number**

All sections of the application must be completed and submitted with an original signature as the certifying authority. The UEI number is required upon the finalization of the sub-recipient agreement if your program/activity is selected for funding. If your organization/agency already has a UEI number, please provide it in the application. The UEI numbers need to be renewed annually and be checked for public view. To obtain or looking up a UEI number, visit [www.Sam.gov](http://www.Sam.gov).

## **Additional Information:**

### **Background**

The Community Development Block Grant program was established by Congress in 1974 with passage of the Housing and Community Development Act and is administered by the United States Department of Housing and Urban Development (HUD). This program provides funds to municipalities and other units of government around the country to develop viable urban communities. This is accomplished by providing affordable, decent housing, a suitable living environment and by expanding economic opportunities principally for low and moderate income persons. Although local units of government develop their own programs and funding priorities, all activities must be consistent with one or more of the following HUD national objectives:

- Principally benefits low- and moderate-income persons
- Prevents or eliminates slum or blight
- Addresses an urgent need or problem in the community (e.g., natural disaster)

As an entitlement Urban County under the CDBG program, Anoka County receives annual funding allocations from the federal government to fund activities to address these national objectives.

As a funding recipient, Anoka County is required to submit an Annual Action Plan that describes how the Urban County will utilize federal funds to address the national objectives in a manner that will produce the greatest measurable impact on the Urban County communities. The lead agency responsible for submission of this Plan to HUD is the Anoka County Community Development Department.

The statutes for the federal formula grant programs set forth three basic goals against which the Plan and the County's performance under the Plan will be evaluated by HUD. The County must state how it will pursue these goals for all community development programs.

---

## **HUD Statutory Program Goals:**

1. **Decent Housing** – including, but not limited to:
  - Assisting homeless persons to obtain affordable housing;
  - Assisting persons at risk of becoming homeless;
  - Retaining the affordable housing stock;
  - Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability.
  - Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with (HIV/AIDS) to live in dignity and independence.
  - Providing affordable housing that is accessible to job opportunities.
  
2. **Suitable Living Environment** – including, but not limited to:
  - Improving the safety and livability of neighborhoods;
  - Eliminating blighting influences and the deterioration of property and facilities;
  - Increasing access to quality public and private facilities and services;
  - Reducing the isolation of income groups within the areas through special de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
  - Restoring and preserving properties of special historical, architectural, or aesthetic value; and
  - Conserving energy resources and use of renewable energy sources.
  
3. **Expanded Economic Opportunities** – including, but not limited to:
  - Job creation and retention;
  - Establishment, stabilization and expansion of small businesses (including micro-businesses);
  - The provision of public services concerned with employment;
  - The provision of jobs to low-income persons living in areas affected by these programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan;
  - Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
  - Access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
  - Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing public housing.

## **Long-term outcomes linked to these goals are:**

- **Availability/Accessibility** – This outcome relates to programs that make services, housing, infrastructure, public services, or shelter accessible or available to low- and moderate-income persons, including those with special needs and/or disabilities.
-

- **Affordability** – This outcome relates to programs that provide affordability to low- or moderate-income persons and can include affordable housing.
- **Sustainability** – This outcome relates to programs that improve communities and promote viability, such as removing slums and blight, or other services that sustain communities.

## Definitions

- **Income** – Grantees may select from either of the following definitions of income: (1) Annual income as defined under Section 8 (24 CFR Part 5); or (2) Adjusted gross income as defined by the IRS Form 1040.
- **Low-and Moderate Income** – Family or household with an annual income less than the Section 8 Low Income Limit, generally 80% of the area median income, as established by HUD.
  - **Extremely Low Income** – Family or household with an annual income equal to or less than 30% of the area median income, as established by HUD
  - **Very Low Income** – Family or household with an annual income equal to or less than 50% of the area median income, as established by HUD
- **Family** – As defined in 24 CFR 5.403, includes, but is not limited to, the following, regardless of actual or perceived sexual orientation, gender identity, or marital status: (1) a single person, (2) a group of persons residing together.
- **Household** – All persons occupying a housing unit.
- **Micro-Business** – A business that has five or fewer employees, one or more of whom owns the business.

## Background: National Objectives

Federal regulations require that activities funded with CDBG must meet one of HUD’s three national objectives:

1. **Benefit low- and moderate-income (LMI) persons/households** (at or below 80% of median family income for the County, as defined by HUD; 70% of the County’s annual expenditures must be for LMI activities)
  - a. **Limited Clientele Benefit (LMC)** – activity benefits LMI individuals (at least 51% of beneficiaries must be LMI)
    - i. Certain categories of limited clientele are presumed to be LMI beneficiaries under CDBG regulations. **(LMC/PB) Reference §570.208(a)(2)(i)(A)**
      1. Elderly
      2. Severely disabled adults
      3. Abused children
      4. Battered spouses

5. Illiterate adults
6. Persons with AIDS
7. Migrant farm workers

- b. **Housing Benefit (LMH)** – activity carried out for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by low- and moderate-income households
  - i. 100% of single-family units must be occupied by households at or below 80% of median family income;
  - ii. 51% of multi-family units must be occupied by households at or below 80% of median family income. *Reference §570.208(a)(3)*
- c. **Job Creation/Retention Benefit (LMJ)**– activity creates or retains jobs of which at least 51% must be taken by or made available to LMI persons. *Reference §570.208(a)(4)*
- d. **Low- and Moderate-Income Area Benefit (LMA)** – activity will be available to or benefit all residents in an area that is primarily residential and is located in a census tract where 51% or more of the population is low-moderate income. (Not applicable to housing activities)  
*Reference §570.208(a)(1)*

**2. Prevent or Eliminate Slum or Blight (SBA or SBS)**

- a. Area basis (eligible areas are determined by local ordinance) *Reference §570.208(b)(1)*
- b. Spot basis (specific properties are determined by local ordinance) *Reference §570.208(b)(2)*

**3. Meet a Community Urgent Need** (typically natural disasters) *Reference §570.208(c)*

\* This national objective is not applicable for this application.

---