



State of North Dakota 2025 – 2029 Consolidated Plan

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

Introduction

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes to the Community Development Block Grants (CDBG), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and HOME Investment Partnership (HOME). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the Consolidated Plan for Housing and Community Development.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlement communities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

The State of North Dakota hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing citizen participation requirements that accompany the Consolidated Plan.

The State of North Dakota has prepared this Consolidated Plan to meet the guidelines set forth by HUD and is broken into five sections: The Process, Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan.

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

The federally established goals of the HUD programs administered by the State are to provide decent housing, a suitable living environment for the Area's low- and moderate-income residents, and economic opportunities for low-moderate income residents. The State strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities including HUD's Community Planning and Development Programs (CPD), which include CDBG, ESG, HOME, and HTF. The State will use these programs to fund activities that support the following three goals:

Provide decent housing by supporting appropriate housing for homeless persons and assisting those at risk of homelessness; preserving existing affordable housing stock; increasing the supply of permanent affordable housing for veterans; and victims of domestic violence); supporting homeownership through homebuyer assistance; and providing affordable housing near job opportunities.

Provide suitable living environments by improving the safety and livability of neighborhoods; improving access to quality facilities, infrastructure, and services; reducing the isolation of income groups within communities

through de-concentration of low-income housing; revitalizing deteriorating neighborhoods; restoring and preserving properties of special historic architectural value; and conserving energy resources.

Expand economic opportunities by creating and retaining jobs; establishing, stabilizing, and expanding small businesses; providing public employment services; encouraging the employment of low-income persons in projects funded under this plan; providing reasonable mortgage financing rates; providing access to loans and credit for development activities that promote long-term economic and social viability of the community; and reducing generational poverty of those living in publicly assisted housing by providing empowerment and self-sufficiency opportunities.

These goals will be achieved by investing in vital public infrastructure, economic development, affordable rental housing both new construction and rehabilitation; investing in homeowner rehabilitation programs; homebuyer downpayment assistance; providing funding for local non-profit homeless providers to support safe and decent emergency shelter operations, rapid rehousing, and homeless prevention programs.

Evaluation of past performance

In the 2020-2024 Consolidated Plan, the following were accomplished during the 2020-2023 program years, 2024 accomplishments are not yet available for reporting.

HOME/HTF- Multifamily Rental Projects

- 24-unit complex rehabilitation, Bismarck. (2020)
- 40-unit PSH, 42-unit family, new construction, both Bismarck. (2020)
- 45-unit new construction, senior, Fargo (2021)
- 35-unit new construction, senior, Bismarck (2021)
- 117-unit rehabilitation, Section-8, senior, Bismarck (2021)
- 120-unit rehabilitation, family, Bismarck (2022)
- 40-unit new construction, senior, Grand Forks (2023)
- 52-unit new construction, senior, Fargo. (2023)

HOME Homeowner Rehabilitation funding is provided to local community action agencies. Through FY 2020-2023 a total of 78 owner-occupied homes were rehabilitated.

ESG funds support local non-profit organizations through homeless prevention (HP), rapid rehousing (RRH), emergency shelter operations and essential services, street outreach, and HMIS.

- Supported 399 individuals through rapid rehousing and homeless prevention and provided overnight shelter 3,313 persons (2020)
- 362 individuals RRH/HP, 3153 persons in emergency shelter (2021)
- 301 individuals RRH/HP, 3416 persons in emergency shelter (2022)
- 203 individuals RRH/HP, 866 persons in emergency shelter (2023)

CDBG

- Rehabilitation 112 rental units. (2020)
- 4 public facility and services projects (2020)
- 2 economic development projects (2020)
- 19 communities with infrastructure improvements such as water/sewer replacement, lift station rehab and fire hydrant replacements. (2020)
- 10 single family units rehabilitated (2021)
- 2 economic development projects supporting 4 businesses, including rehabilitation of exterior buildings. (2021)
- Infrastructure improvements for 18 communities (2021)
- 41 multifamily rehabilitation (2022)
- 2 economic development projects supporting 2 local business building and accessibility upgrades (2022)
- Infrastructure improvements for 4 communities (2022)
- Rehabilitation 103 rental units (2023)
- 2 economic development projects supporting 10 businesses through store front remodel and equipment purchases. (2023)
- Infrastructure improvements for 8 communities. (2023)

Summary of citizen participation process and consultation process

Citizen participation and consultation processes include conducting surveys, emails, public input meetings, and reviewing surveys and research conducted by other state agencies, non-profit organizations and stakeholders. The State uses a variety of methods to reach the widest array of citizen participation. Through GovDelivery subscription services, over 714 constituents receive all notices related to participation and consultation opportunities available throughout the entire consolidated planning process. GovDelivery list includes providers and advocates for social services, youth, Veterans, homeless, persons with disabilities, domestic violence, financial institutions, state and local government entities, ND housing authorities, ND Continuum of Care, and any interested citizen. Additionally, the State publishes public notices for hearings and comment periods in all daily newspapers, through the ND State Library listserv, ND League of Cities listserv, and on both NDHFA and DOC's websites.

Three surveys were conducted via email blast using GovDelivery. These surveys were sent to over 700 citizens, partners, and advocates. The surveys covered topics of Housing and Community Development, Fair Housing Needs, and Broadband User Needs. Another survey was sent to all the broadband providers across North Dakota. Finally, a survey was sent to the local housing authority group related to public housing needs.

Two public input hearings were held in January and written comments were accepted during that time. The purpose of the hearings was to gather public input on the community needs and priorities for allocating funding over the next five years. A total of 53 individuals attended the hearings and several written comments were received.

Summary of public comments

Several rural communities wrote comments supporting the need to utilize CDBG for local infrastructure projects. Other comments were received in support of continued funding for:

- Emergency shelter operations
- Rapid rehousing
- Homeless prevention activities
- New construction of affordable rental housing
- Rehabilitation of existing affordable rental housing
- Single-family homeowner rehabilitation
- Homeowner downpayment assistance

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

There were no comments or views not accepted.

Summary

Priority Needs will be addressed through the following goals:

Increase Access to Affordable Housing

As shown throughout this Plan in data and public input, ensuring low- and moderate-income households have access to affordable housing is a high priority for the State. Particularly for those facing housing problems and cost burdens, which account for over 38 percent of renter households in the State. Rising construction costs and limited labor have made homeownership opportunities for lower income households increasingly out of reach.

The State will use HOME, CDBG, and Housing Trust Fund to increase affordable housing through the construction of new rental housing, the rehabilitation of rental housing and the rehabilitation of owner housing. This will also include down payment and closing cost assistance for first-time homebuyers in partnership with approved Community Land Trust organizations.

Support Efforts to Combat Homelessness

The State will combat homelessness through the support of emergency shelters, transitional housing and permanent supportive housing, Tenant-based Rental Assistance (TBRA) for those at risk of homelessness, homeless prevention activities, and data collection.

Enhance Local Public Infrastructure and Facilities

This goal will fund public infrastructure, such as, but not limited to, water systems, streets, sidewalks, and other vital public facilities. Example of other vital public facilities include community centers and senior citizen centers.

Encourage Economic Development

Promote economic development to benefit low- and moderate-income households and promote self-sufficiency and economic growth in North Dakota.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

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	North Dakota	Division of Community Services
HOME Administrator	North Dakota	North Dakota Housing Finance Agency
ESG Administrator	North Dakota	
HTF Administrator	North Dakota	

Table 1 – Responsible Agencies

Narrative

The North Dakota Department of Commerce Division of Community Services (DCS) and North Dakota Housing Finance Agency (NDHFA) are designated as the lead agencies for developing, implementing, monitoring, and reporting on the achievements of the Consolidated Plan. Other entities that play a key role in the implementation of the Plan are the State’s eight Regional Planning Councils, seven Community Action Agencies (CAAs), Community Development Housing Organizations (CDHO), non-profits, and local Public Housing Authorities.

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

Introduction

North Dakota Department of Commerce Division of Community Services (DCS) and North Dakota Housing Finance Agency (NDHFA) are responsible for preparing the Consolidated Plan and are referred to as the State throughout the plan. When preparing the Consolidated Plan, consultation is made with public and private organizations who provide housing, health, and social services. The State has worked to increase consultation efforts and develop a strong network of agencies and service providers to ensure that the residents of North Dakota are represented. The state used public input meetings and surveys to obtain information on public needs.

Provide a concise summary of the state’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 State encourages the coordination of public and private housing and service providers by utilizing statewide information to determine priorities for funding throughout the state. The State prioritizes funding activities that include coordination between public and private housing and service providers. HOME and HTF allocation plans are designed to prioritize projects that provide tenant support coordination and additional points for partnerships with Medicaid billable service providers.

NDHFA is an active member of the ND NAHRO, which includes all active ND housing authorities.

DCS works with the ND League of Cities (NDLC) to set up training events with ND city officials to educate community leaders on CDBG programs, allowable activities, and changes to the program. DCS also works with a third party for technical assistance. Training videos can be found on our website that can help potential applicants apply for funds.

The State, in partnership with Health and Human Services, Adult and Aging Services division’s Money Follows the Person (MFP) Housing, created the ND Housing and Services Collaborative which is an initiative to bring together housing and service providers to discuss barriers to housing vulnerable populations and set goals for reducing barriers to housing. The collaborative meets quarterly bringing together a variety of agencies including: Public Housing Authorities, Public Health Services, Law Enforcement, Hospital Providers, Developers, Business Leaders and the Department of Health and Human Services (DHHS). These meetings enhance the collaboration and coordination of service providers, government and private funding opportunities, local issues, and other housing related activities. The meetings have led to the development of housing resources and have identified the specific need for nine PSH projects in specific communities. MFP housing coordinates annual landlord trainings as part of the Housing/Services Collaborative work. Both housing providers and service providers attend the training sessions. Sessions include fair housing, assistive animals, evictions, rental subsidy, and other topics related to housing.

The State continues to implement 1915(i) state plan amendment which allows tenancy supports for eligible individuals. The State is working with the Behavioral Health Division to create permanent supportive housing quality standards that must be incorporated into projects that receive funding for providing supportive services.

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

NDHFA is an active member of the North Dakota Continuum of Care (ND CoC) which is responsible for data collection, resource development, and the coordinated entry system for the State of North Dakota.

Currently, the ESG program works with ten ESG-funded agencies in the state and the North Dakota Continuum of Care (ND CoC) to identify and address the needs of the homeless and the chronically homeless. The ND CoC continues to increase membership annually and currently has over 160 members representing 70 agencies. Through statewide meetings with providers, coordination efforts continue to improve to better serve the needs of individuals and families experiencing homelessness. Institute for Community Alliances (ICA), the state's HMIS Lead, is funded through ND CoC, ESG, and the state ND Homeless Grant (NDHG). The State is continuing to work with the ND CoC to increase the effectiveness and efficiency of the coordinated entry priority list.

The State and the ND CoC have collaborated on the Written Standards for ESG and the Continuum of Care Programs, these standards are included as an attachment to this plan. The CoC Program interim rule requires that these standards be developed in consultation with the ESG program administration and CoC membership. All policies and procedures, including the operation and administration of HMIS, are reviewed and approved by the ND CoC and HMIS Lead agency annually.

Coordination with systems of care

NDHFA has worked with DHHS to implement the DOJ Settlement Agreement related to housing services. The settlement focuses on the State providing integrated community settings for individuals with physical disabilities. The plan includes incorporating informed choice into discharge planning from hospitals and long-term nursing care facilities. Strategies identified in the plan include assuring connections between housing and home and community-based service resources to support stable tenancy for individuals with physical disabilities. NDHFA works with DHHS Adult and Aging Services division to formulate and execute implementation strategies related to permanent supportive housing.

NDHFA works with the Department of Corrections (DOC) to support Free Through Recovery and Community Connect Programs which provide community-based recovery supports to justice involved individuals. Support includes administration of Opening Doors Landlord Risk mitigation program, which provides coverage for up to \$2,000 if excessive damages or lost rent if an individual covered under the

program is evicted. This encourages landlords to be willing to accept an individual who may ordinarily be denied housing due to past evictions, damages, or criminal convictions.

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

ND Statewide Continuum of Care is active in the development of the state's Emergency Solutions Grant and ND Homeless Grant allocation plans including providing input on the draft plans and participation in the public input hearings. Both ND CoC and NDHFA staff review and rank ESG applications. ESG funds are allocated based on the priority needs as established in the State's Consolidated Plan (Con Plan). ESG applicants are required to be members of the ND CoC.

The State and the ND CoC have collaborated on the Written Standards for ESG and the Continuum of Care Programs, these standards are included as an attachment to this plan. The CoC Program interim rule requires that these standards be developed in consultation with the ESG program administration and CoC membership. All policies and procedures, including the operation and administration of HMIS are reviewed and approved by the ND CoC and HMIS Lead agency annually.

ESG applicants are required to utilize the HMIS and Coordinated Access, Referral, Entry and Stabilization System (CARES) the regional coordinated entry system serving North Dakota and West Central Minnesota. Domestic violence service providers must establish and operate a CoC approved comparable database that collects client-level data over time and can generate unduplicated aggregate reports based on the data. HMIS is administered by the Institute for Community Alliances (ICA) who assists NDHFA and ND CoC in providing training and resources to users and monitors quality data entry. A key priority is to continue to offer HMIS training sessions for users to increase the accuracy of data entry and CARES.

In FY23, the State and ND CoC worked with the ND HMIS Lead to create and fund a coordinated entry (CE) specialist position that is responsible for list management and referrals. The goal is to ensure the referral process is streamlined and that agencies are managing list data appropriately. The CE specialist is working with regional homeless coalitions to establish weekly case conferencing meetings to make the coordinated entry referral process more effective and efficient. Region 4 (Grand Forks) and Region 5 (Fargo) are seeing positive results. Bismarck (Region 7), Minot (Region 2), and Devils Lake (Region 3) are still in development. The CE specialist continues to expand case conferencing meetings to all parts of the state.

The State, NDHMIS Lead, and ND CoC coordinator meet regularly to address issues that the sub-recipients are experiencing.

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	North Dakota Coalition for Homeless People
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Other government - Federal Other government - State Other government - County Other government - Local Planning organization
	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 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?	Participated in dissemination of surveys to the membership, public hearing.
2	Agency/Group/Organization	Community Action Partnership of North Dakota
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Regional organization

	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Represents all eight regional community action agencies. Participated in community input meetings, surveys.
3	Agency/Group/Organization	Red River Regional Council
	Agency/Group/Organization Type	Regional organization Planning organization
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Public input meetings, survey.
4	Agency/Group/Organization	Tri-County Regional Dev Council
	Agency/Group/Organization Type	Regional organization Planning organization
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Public input meetings, survey.
5	Agency/Group/Organization	Souris Basin Planning Council
	Agency/Group/Organization Type	Regional organization Planning organization

	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Public input meetings, survey.
6	<i>Agency/Group/Organization</i>	North Central Planning Council
	<i>Agency/Group/Organization Type</i>	Regional organization Planning organization
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Public input meetings, survey.
7	<i>Agency/Group/Organization</i>	Lake Agassiz Regional Council
	<i>Agency/Group/Organization Type</i>	Regional organization Planning organization
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Public input meetings, survey.

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

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	North Dakota Housing Finance Agency	Ensuring homelessness is rare, brief, and non-recurring by, increase use and quality data input of HMIS system. Increase use of coordinated entry and assessment points.
ND Behavioral Health Plan	NDHHS-Behavioral Health Division	Expand supportive housing. Centralized use of coordinated entry. Implement health is housing strategy.
Medicaid 1915 (i) State Plan Amendment	NDHHS Behavioral Health Division	Expanding HCBS benefits for individuals with behavioral health conditions. Benefits include pre and post-tenancy supports for individuals to be successful in affordable housing.
ND DoJ Settlement Agreement	NDHHS- Aging Services	Widen array of services including housing-related supports.
ND Housing Initiative	Multi-State Agency Plan	Housing is key to economic and community development and essential to healthy vibrant communities.
ND Olmstead Plan 2024	ND Olmstead Commission	Individuals with disabilities have access to housing and integrated community settings.
ND Broadband Equity, Access, and Deployment Plan (BEAD)	ND Information Technology	Ensuring all North Dakotan's have access to broadband services.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

To increase input and coordination in the consultation and citizen participation process, the State uses GovDelivery to email the public notices directly to organizations and individuals. There are over 700 individuals included in the mailing outreach list. Organizations represented include public housing agencies, housing developers, CoC members, service providers for children, elderly, persons with disabilities, domestic violence service providers, homeless, health, education, employment, regional and local organizations and governments. In addition, the State Library Listserv was given all public notices to share with local community libraries. A copy of the current outreach list is included in the citizen participation attachment to this plan.

The State has or will comply with the following:

1. It has consulted with affected units of local government in the non-entitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a state is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Narrative (optional):

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 citizen participation process included hosting a series of public input meetings, conducting surveys, hosting public meetings on allocation plan development and a public comment period on the final draft of the Consolidated Plan. There were two public hearings conducted on housing and community development needs January 8th at 10 am CT and January 15th at 1 pm CT. These meetings were held in person at NDHFA's office in Bismarck and virtually using Microsoft Teams to encourage widespread participation. The Consolidated Plan was published for a 30-day comment period from April 11- May 13, 2025. The plan is published on both DCS and NDHFA websites. Notices for all hearings and public comment opportunities were published in the daily newspapers, state websites, secretary of state public notices, and through a GovDelivery email blast.

To increase input and coordination in the consultation and citizen participation process, the State uses GovDelivery to email the public notices directly to organizations and individuals. There are over 700 individuals included in the mailing outreach list. Organizations represented include public housing agencies, housing developers, CoC members, service providers for children, elderly, persons with disabilities, domestic violence service providers, homeless, health, education, employment, regional and local organizations and governments. In addition, the State Library Listserv was given all public notices to share with local community libraries. A copy of the current outreach list is included in the citizen participation attachment to this 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	Internet Outreach	Non-targeted/broad community	123 responses were received.	A summary of the survey results are in the needs assessment and market analysis.	Not applicable.	
2	Newspaper Ad	Non-targeted/broad community	Public notices were published in all daily newspapers announcing public meetings and comment periods.	Attendance records and transcripts are attached.	Not applicable	
3	Public Meeting	Non-targeted/broad community	Attendance records attached.	Transcripts attached.	Not applicable.	
4	Comment Period	Non-Targeted/Broad community	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The State of North Dakota regularly funds a Statewide Housing Needs Assessment (HNA) authored by researchers from North Dakota State University Center for Social Research. The 2025-2029 Consolidated Plan needs assessment section will use the results of the 2024 HNA update throughout the forthcoming narratives as it relates to population projections, housing market analysis and housing needs, where applicable. Copies of the full HNA are available at: www.ndhfa.org/wp-content/uploads/2025/02/SHNA2024_Final.pdf

In the prior consolidated plan, the State's population had just experienced significant increases in population from 2010-2015 due primarily to the impact of oil production in the western counties and was on a downturn with projections signaling a slowdown of growth. Since 2020, population estimates have continued to increase slowly at a rate of less than one percent per year.

While the population remains at a steady rate, the State's population demographics and geographic locations have changed. These changes include population consolidation, age distribution and increased racial diversity.

The HNA projects potential changes in population and demographics from 2022-2027.

- Overall growth projections are expected to be around 3.6% from 776,874 to 804,651.
- Most significant changes in growth will occur in the 65 and older category which is expected to have a 22 percent increase through 2027.
- Household composition changes include increases in non-family households, which includes single persons living alone, unrelated persons living together.
- Racial and ethnic diversity has changed significantly from 2010-2020 with the proportion of the population that was a race other than non-Hispanic which increase from 11% to 18% in 2022.
- Household incomes have been on the rise due to the expansion of oil and gas, and while ND has a 10% higher than the national average of per capita disposal income, there are still 33% of the population that earns less than \$50,000 per year in 2022.
- In 2022, 80,810 North Dakotans were living in poverty. While the rate has remained steady from 2012-2022, the racial disparities amongst the poverty rate are significant.
- Rural-to-urban migration has continued to affect population distributions. Currently, over half of North Dakota's population resides in the state's seven most populous cities: Fargo, Bismarck, Grand Forks, Minot, West Fargo, Williston, and Dickinson.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

North Dakota's population grew 16% from 2010-2020 primarily due to the influences of the oil boom in Western ND. From 2020 to today, growth has continued, but at a slower pace. As the growth in population occurred, so did the racial and ethnic diversity of the state. Combined the percentage of the population that was of a race other than white nearly doubled from 11% in 2010 to 17% in 2022.

Demographics	Base Year: 2015	Most Recent Year: 2022	% Change
Population	721,640	776,874	8%
Households	299,638	320,038	7%
Median Income	\$57,181.00	\$73,959.00	29%

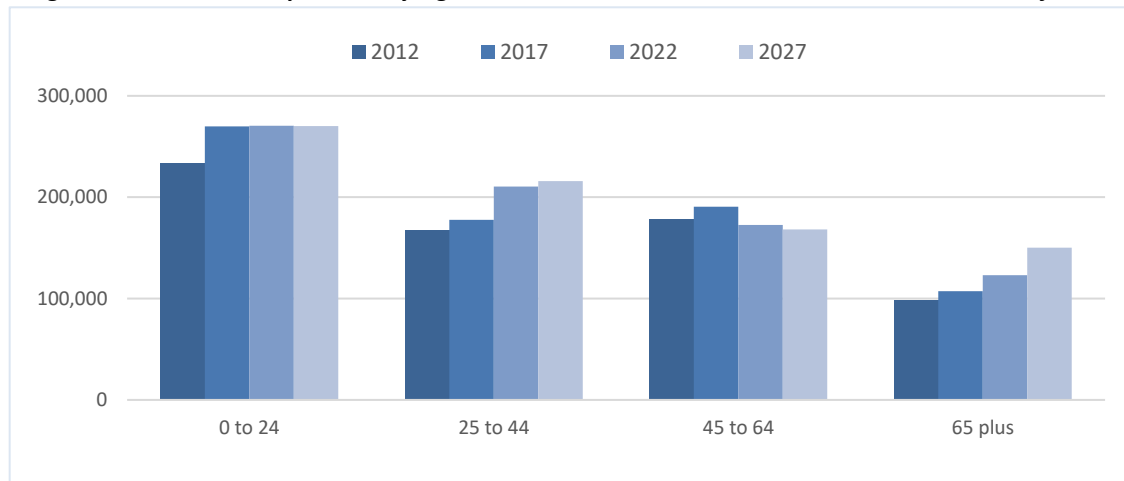
Table 5 - Housing Needs Assessment Demographics

Data Source: 2015 5-Year ACS (Base Year), 2022 5-Year ACS (Most Recent Year)

Alternate Data Source Name: 2015 5 Year ACS, 2022 5 Year ACS

Data Source Comments:

Figure NA 10.1 Total Population by Age in North Dakota, 2012, 2017, 2022 and the 2027 Projection



Sources: U.S. Census Bureau (2023a) and Center for Social Research (2024)

Figure NA 10.1 from the HNA shows the trend in population by age. Growth is primarily projected in 65 and older and ages 25-41. The 65 and older category is projected to increase 22%.

Figure NA 10.2 Total Population in North Dakota, 2010 to 2023

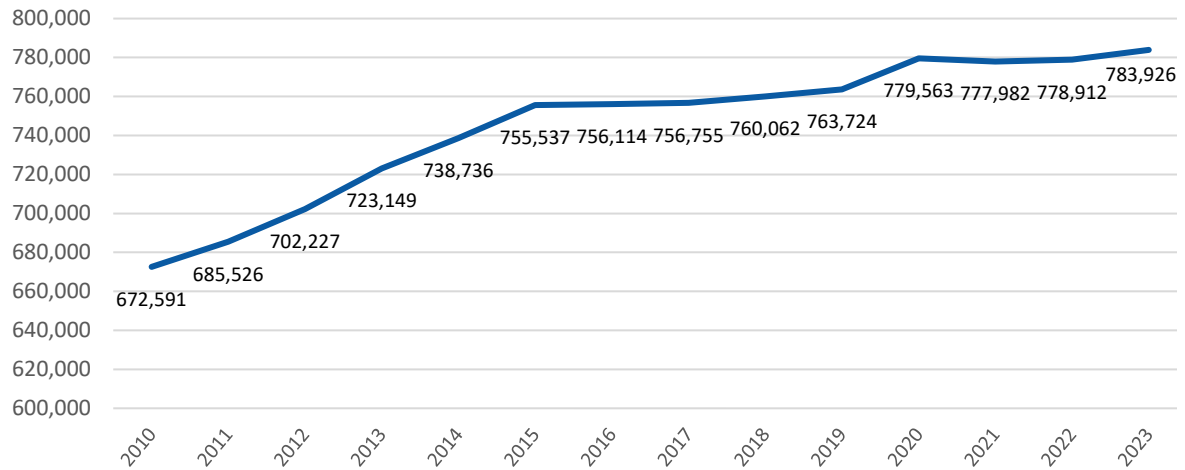


Figure NA 10.2 Population Trend

Figure NA 10.2 from the HNA shows the overall population trend line, which is expected to be at a slower 4% growth, down from the rapid increase of 16% from the prior decade.

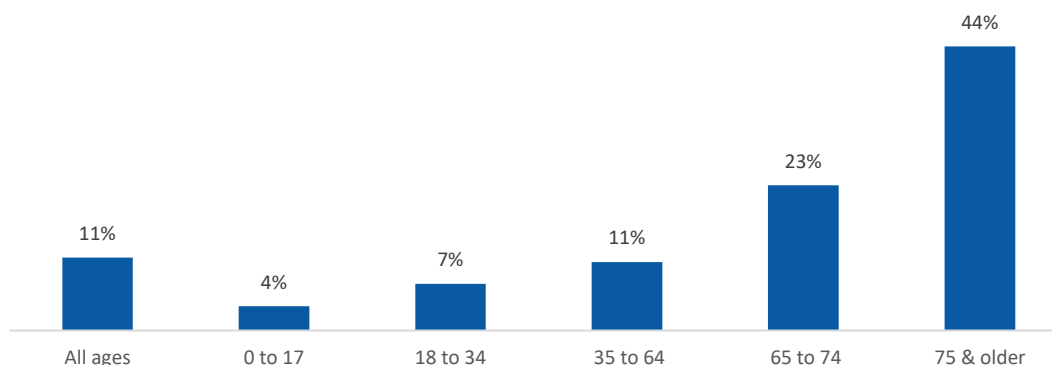
Figure NA 10.3 Population by Race and Ethnicity

State of North Dakota						
Race	2010 Census		2020 Census		2022 ACS	
	Population	% of Total	Population	% of Total	Population	% of Total
White	605,449	90.00%	645,938	82.91%	656,425	84.50%
Black	7,960	1.20%	26,783	3.44%	25,233	3.25%
American Indian	36,591	5.40%	38,914	4.99%	36,284	4.67%
Asian	6,909	1.00%	13,213	1.70%	12,474	1.61%
Native Hawaiian/ Pacific Islander	320	0.00%	924	0.12%	1,459	0.19%
Other	3,509	0.50%	11,382	1.46%	10,705	1.38%
Two or More Races	11,853	1.80%	41,940	5.38%	34,294	4.41%
Total	672,591	100.00%	779,094	100.00%	776,874	100.00%
Non-Hispanic	659,124	98.00%	745,682	95.71%	743,685	95.73%
Hispanic	13,467	2.00%	33,412	4.29%	33,189	4.27%

Sources: 2010 Census & 2022 ACS

Figure NA 10.3 shows the composition changes in race and ethnicity. North Dakota has become increasingly diverse. American Indians continue to comprise the largest non-white racial group, over 5% of the State’s population. The multi-racial American Indian population also grew by 19% from 2010.

Figure NA 10.4 Prevalence of Disability among Non-Institutionalized People by Age in North Dakota, 2022



Source

Figure NA 10.4 Prevalence of Disability

In North Dakota, 11% of the population, or 86,397 individuals reported having a disability in 2022. This percentage increases substantially for older populations.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	40,315	36,985	55,785	35,485	142,950
Small Family Households	7,995	8,740	16,630	13,320	75,160
Large Family Households	1,320	2,160	3,845	2,805	11,750
Household contains at least one person 62-74 years of age	5,915	6,900	9,825	6,605	26,700
Household contains at least one person age 75 or older	8,770	7,770	7,780	2,855	7,540
Households with one or more children 6 years old or younger	5,445	5,795	8,650	6,085	16,785

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	<i>Renter</i>					<i>Owner</i>				
	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	815	300	205	60	1,380	195	220	125	60	600
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	390	275	345	290	1,300	40	15	35	100	190
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	590	610	530	200	1,930	160	290	195	215	860
Housing cost burden greater than 50% of income (and none of the above problems)	14,220	3,360	740	80	18,400	5,220	2,200	965	285	8,670
Housing cost burden greater than 30% of income (and none of the above problems)	4,890	8,475	4,465	835	18,665	2,740	3,360	4,690	1,945	12,735
Zero/negative Income (and none of the above problems)	1,960	0	0	0	1,960	1,075	0	0	0	1,075

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	<i>Renter</i>					<i>Owner</i>				
	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	16,015	4,545	1,815	630	23,005	5,615	2,725	1,320	660	10,320
Having none of four housing problems	9,245	16,130	24,380	12,455	62,210	6,400	13,590	28,270	21,745	70,005
Household has negative income, but none of the other housing problems	1,960	0	0	0	1,960	1,075	0	0	0	1,075

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	<i>Renter</i>				<i>Owner</i>			
	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	4,510	3,575	1,545	9,630	1,325	1,470	2,385	5,180
Large Related	505	495	385	1,385	270	505	460	1,235
Elderly	4,220	2,795	1,380	8,395	4,735	2,515	1,350	8,600
Other	11,075	5,610	2,130	18,815	1,805	1,250	1,510	4,565
Total need by income	20,310	12,475	5,440	38,225	8,135	5,740	5,705	19,580

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

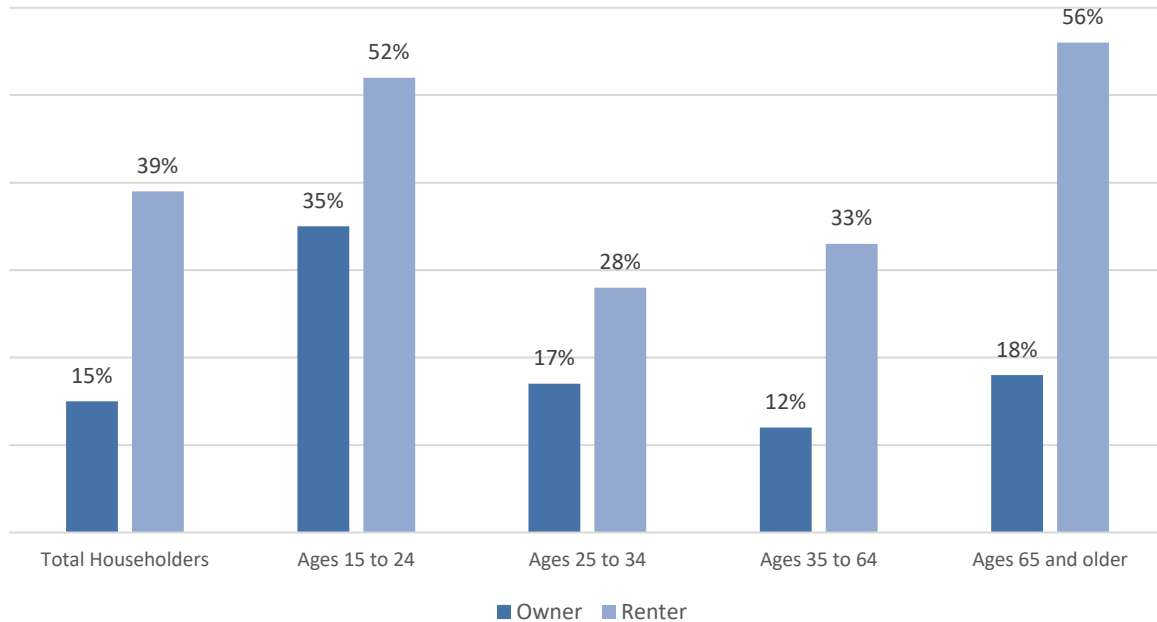
	<i>Renter</i>				<i>Owner</i>			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,545	830	140	4,515	940	740	525	2,205

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	395	135	35	565	190	155	15	360
Elderly	3,060	1,235	365	4,660	2,775	875	255	3,905
Other	8,305	1,295	205	9,805	1,410	480	175	2,065
Total need by income	15,305	3,495	745	19,545	5,315	2,250	970	8,535

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Figure NA 10.5 Housing-cost burdened households in North Dakota, by age of household, 2022



Source: U.S. Census Bureau (2023a) (2024 HNA)

The 2024 HNA shows that renters are more likely than homeowners to be cost burdened, especially renters ages 15-24 and 65 and older.

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	695	755	715	330	2,495	185	275	210	275	945
Multiple, unrelated family households	175	60	100	40	375	35	34	24	35	128
Other, non-family households	105	125	65	120	415	4	0	0	4	8
Total need by income	975	940	880	490	3,285	224	309	234	314	1,081

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:

There is no specific data with number of households with children present by income and tenure, however there are estimated 123,594 owner-occupied households with children under 18 present and 48,893 renter occupied housing units with children under 18 present. (2023 ACS 5-Year Survey)

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

A sizeable shift in household composition in North Dakota has been the continued growth in non-family households. Non-family households, which consists of a single person living alone or unrelated persons living together, represented fewer than 24,000 households in 1960 or 14% of occupied housing units. However, by 2022, this household type grew to 131,721 households, representing 41% of the occupied housing units in the state. Significant for housing, 81% of these non-family households are persons living alone. Of all persons living alone in North Dakota, one-third are ages 65 and older (35%) — a percentage that has remained unchanged from 2010. (2024 North Dakota Statewide Housing Needs Assessment, 2024HNA)

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.

In North Dakota, 11% of the population, or 86,397 people reported having a disability in 2022. This percentage increases substantially for older populations. Nearly half of persons ages 75 and older in North Dakota reported having a disability in 2022 (21,085 people), twice the rate of adults ages 65 to 74. For these two age groups combined, people 65 and older, one in three individuals reported some form

of a disabling condition in 2022 (32%). This percentage increases to 43% for American Indians ages 65 and older. (2024 HNA). The ND HMIS dashboard shows that in 2024, 6,636 individuals were served by homeless providers, 52.2% or 3,463 reported a disabling condition.

ND Domestic and Sexual Violence Coalition (NDDSV), the state coalition working to end domestic and sexual violence, produced the Annual Report Domestic Violence in 2023. 6,131 new victims of domestic violence were served by 19 domestic violence/sexual assault centers across North Dakota. The report indicates, “83% of victims were women, 4,205 children were impacted, 21% of new victims were people with disabilities. Of those, 13% were people with developmental disabilities, 35% had physical disabilities, and 52% were people with mental health disabilities.” The sexual assault statistics for 2023 indicates “a total of 1,288 primary victims were served, 1,042 victims were female, 31% were individuals with disabilities. Of those, 17% were people with developmental disabilities, 29% had physical disabilities, and 54% were people with mental health disabilities.” Not included in NDDSV data is YWCA Cass Clay, the largest provider in ND. In the YWCA Cass Clay 2023 Annual Report, 1,261 individuals were served (668 women, 593 children) in emergency shelter of which 85% were affected by domestic violence.

Estimates for the number and type of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and stalking are typically low due to frequent of under-reporting.

What are the most common housing problems?

The census defines housing problems as lack of complete kitchen facilities, lack of plumbing facilities, overcrowding or severely-cost burdened occupants. The most common housing problem for any North Dakota household is being cost burdened by housing costs. Of the housing problems shown in Table 7, 37,065 renter households are cost burdened or severely cost burdened. For homeowners, the greatest housing problem is housing cost burdened greater than 30%. Families and individuals served by the CoC through emergency assistance or homeless prevention often site housing cost burden as the most prevalent housing problem. Other contributing factors to housing cost burden are costs of child care and lower wage employment opportunities.

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

Cost burden affects renters and lower-income households disproportionately. In 2022, 39% of renters were cost burdened compared to 15% of homeowners. (U.S. Census Bureau, 2023a). Additionally, 56% of renter households 65 and older are cost burdened.

Racial disparities exist for individuals with housing problems. For example, 50% of Black, Non-Hispanic households and 35% American Indian households have one of four housing problems, with the most prevalent problem being cost burdened. The Homeless Management Information System (HMIS) provides data on the population/household types accessing homeless services. CY2024 data shows that 28.6% of the individuals identified as American Indian, 20.4% Black, African American; and 50% White. 49% of the individuals are adult only households.

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

Low-income individuals and families with children, particularly those classified as extremely low-income, who are currently housed but at imminent risk of homelessness, often share several key characteristics and face multiple challenges that contribute to their housing instability.

Characteristics:

- **Severe Cost Burden:** A significant portion of their income is allocated to housing expenses, often exceeding 50% of their earnings. This financial strain leaves minimal resources for other essential needs and increases vulnerability to housing loss due to any unexpected financial setbacks.
- **Single-Parent Households:** Many of these families are headed by single mothers in their late 20s, caring for young children, often under the age of six.
- **Limited Education and Employment Opportunities:** Challenges such as limited education, employment gaps, or disabilities can hinder their ability to secure stable and well-paying jobs, contributing to financial instability.
- **Exposure to Violence:** A history of exposure to family or community violence is common, which can exacerbate stress and complicate efforts to maintain stable housing.

Needs:

- **Affordable Housing Options:** Access to housing that is financially sustainable relative to their income is crucial to prevent homelessness.
- **Rental Assistance Programs:** Long-term rental subsidies can provide the financial support necessary to bridge the gap between income and housing costs.
- **Supportive Services:** Services such as vocational counseling, education, childcare, and mental health support are essential to address the multifaceted challenges these families face and to promote long-term stability.
- **Legal and Advocacy Support:** Assistance with navigating legal issues, including tenant rights and immigration status, can help mitigate barriers to stable housing and employment.

Addressing these characteristics and needs through comprehensive policies and targeted support services is vital to prevent homelessness among low-income families and to promote their overall well-being.

Households below 30 percent AMI with a severe cost burden, of greater than 50 percent of household income, are at greatest risk of homelessness. There are an estimated 61,024 or 19% of households in North Dakota that earn 30% AMI of which 28,996 are severely cost burdened.

The CoC annual performance report for 2024 indicated a total of 5,653 individuals served and 418 of which moved into housing with permanent supported housing or rapid re-housing assistance. The APR indicates that 38% of exited to a positive housing destination. Homeless providers, typically due to lack of funding, provide only up to three months of ongoing assistance which may not be sufficient to stabilize the household. Effective rapid re-housing requires proactive case management to develop plans and create goals to effectively transition off assistance. ND CoC and Emergency Solutions Grant administration continue to stress the effectiveness of case management to help households receiving short-term assistance ensure that they are prepared for self-sufficiency. Self-sufficiency includes accessing other community resources such as job skills training to improve wage earnings, access to the Child Care Assistance Program offered through DHHS, and other mainstream resources to reduce the pressures of housing costs on budgets.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Estimated above there are 28,966 households in ND who are determined to be severely cost burdened. Severely cost burdened was the methodology used to determine the greatest risk. Generally accepted guidance suggests that housing costs should not exceed 30% of monthly household income. When too much of a paycheck goes to paying the rent or mortgage, families may be faced with choosing among paying for essentials such as utilities, food, transportation, or medical care. Households that spend 30% or more of monthly household income on housing costs are defined as cost burdened by housing costs. Other factors that may contribute to a household's at-risk status such as doubled up, exiting the criminal justice system, or youth aging out of foster care are not tracked in a format that contributes to the estimates.

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

National Alliance reports in the 2024 State of Homelessness Report that the most "relevant groups include households that are severely housing cost-burdened, doubled-up, LGBTQIA+ households, survivors of domestic and gender-based violence, people exiting from criminal justice system, and youth aging out of foster care."

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

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

Introduction

Racial and ethnic composition in North Dakota has changed considerably. From 2010 to 2020 the proportion of ND's population that was a race other than non-Hispanic white increased from 11% to 18%. Specifically, the African American population has tripled from 7,960 to 26,783. The Hispanic population more than doubled. American Indians comprise the largest non-white racial group in the state, representing 5% of the state's population in 2022. (HNA, 2024)

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. This calculation was defined by HUD.

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	29,470	8,389	3,169
White	23,006	6,905	2,306
Black / African American	1,632	167	269
Asian	462	79	110
American Indian, Alaska Native	2,805	893	386
Pacific Islander	25	0	0
Hispanic	1,013	190	91

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	19,255	17,908	0
White	15,872	15,625	0
Black / African American	886	520	0
Asian	246	207	0
American Indian, Alaska Native	926	1,026	0
Pacific Islander	0	0	0
Hispanic	958	367	0

Table 14 - Disproportionally Greater Need 30 - 50% 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%

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	12,364	43,310	0
White	10,683	38,382	0
Black / African American	328	1,083	0
Asian	118	371	0
American Indian, Alaska Native	395	1,526	0
Pacific Islander	0	0	0
Hispanic	540	1,333	0

Table 15 - Disproportionally Greater Need 50 - 80% 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%

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	4,137	31,625	0
White	3,702	28,750	0
Black / African American	40	584	0
Asian	44	220	0
American Indian, Alaska Native	52	943	0
Pacific Islander	0	10	0
Hispanic	229	740	0

Table 16 - Disproportionally Greater Need 80 - 100% 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%

Discussion

Overall housing costs have increased at levels higher than household income growth. The disparities of greater needs are found with households earning incomes 30% AMI and below, primarily with American Indians, accounting for 10% of the population at that income level with housing problems but only making up 5.6% of the total population. Similarly Black/African American makes up 3.25 % of population but account for 6% of the households with housing problems at the 30% AMI and below level.

The 2024 coordinated entry APR indicates that there have been 1,682 individuals on the coordinated entry list, 360/21% American Indian and 269/16% Black/African American which indicates a disproportionate share of individuals entering the homeless system.

Of note, North Dakota's Black/African American diversity has continued to increase, primarily due to extremely low- and low-income households migrating to ND for employment and housing opportunities. It is likely as generations continue to reside in ND economic disparities will decline.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(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

Racial and ethnic composition in North Dakota has changed considerably. From 2010 to 2020 the proportion of ND's population that was a race other than non-Hispanic white increased from 11% to 18%. Specifically, the African American population has tripled from 7,960 to 26,783. The Hispanic population more than doubled. American Indians comprise the largest non-white racial group in the state, representing 5% of the state's population in 2022.

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. This calculation was defined by HUD.

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	21,936	15,944	3,169
White	16,715	13,219	2,306
Black / African American	1,337	457	269
Asian	360	181	110
American Indian, Alaska Native	2,158	1,495	386
Pacific Islander	25	0	0
Hispanic	811	392	91

Table 17 – Severe Housing Problems 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 1.5 persons per room,
4. Cost Burden greater than 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	7,397	29,682	0
White	5,989	25,330	0
Black / African American	329	1,069	0
Asian	137	316	0
American Indian, Alaska Native	368	1,600	0
Pacific Islander	0	0	0
Hispanic	509	818	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden greater than 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	3,200	52,376	0
White	2,332	46,628	0
Black / African American	179	1,238	0
Asian	74	410	0
American Indian, Alaska Native	288	1,615	0
Pacific Islander	0	0	0
Hispanic	289	1,592	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden greater than 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	1,338	34,362	0
White	1,092	31,293	0
Black / African American	40	584	0
Asian	4	261	0
American Indian, Alaska Native	28	967	0
Pacific Islander	0	10	0
Hispanic	165	801	0

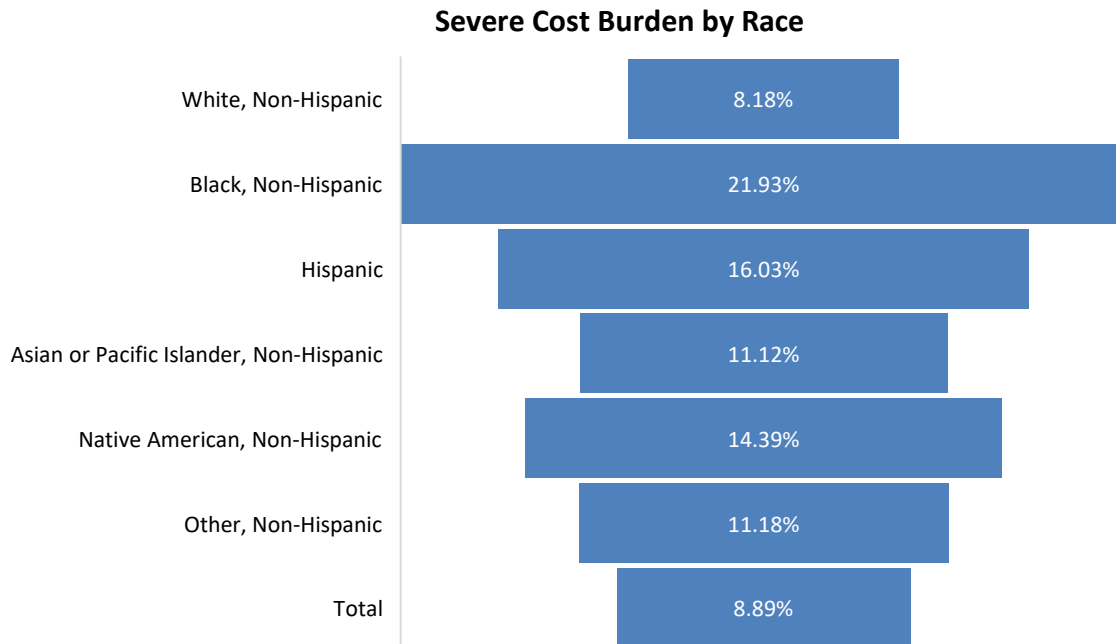
Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

AFFH Housing Tool



Discussion

The AFFH Housing Tool above shows the demographics of households with severe cost burden. This

table shows the percentage of Black, Hispanic, and American Indian households with severe cost burden are 10% or higher than the percentage of white households.

Table 17- American Indians make up 9.8% of the severely cost burdened but only make up 5% of the total population. Blacks make up 6% of severe cost burden, but 3.25% of the population. As mentioned throughout, American Indian and Black populations make up a higher percentage of the extremely low-income population as compared to their percentage of total population and are therefore likely to make up a larger share of populations with housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (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

This section discusses the rate of housing cost burdens by race and ethnicity. Paying between 30-50 percent of household income towards rent is considered cost burdened and paying more than 50 percent is considered severely cost burdened. The HNA indicated that the percentage of cost burdened households overall continues to increase. 2022 ACS 5-year study indicated 23.5 percent of all North Dakota households are cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	242,519	35,332	28,996	3,362
White	219,835	30,104	23,419	2,378
Black / African American	3,696	1,126	1,487	269
Asian	2,424	390	433	120
American Indian, Alaska Native	7,714	1,497	1,865	484
Pacific Islander	18	0	25	0
Hispanic	4,929	1,233	1,218	115

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

North Dakota renters are more likely to be housing cost burdened than homeowners. 2022 ACS 5-year study indicated 38.7% of all renters were cost burdened as compared to only 15.2% of homeowners. Table 21 indicates that 11 percent of the population are cost burdened of which, 85% of the cost burdened range are attributed to white individuals, 3% black and 4% American Indian. The table shows that 9% of the population is severely cost burdened paying more than 50% of income towards housing costs. 5% lack, 6.43% American Indian, 80% white indicating a disproportionate share.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (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?

North Dakota renters are more likely to be housing cost burdened than homeowners. 2022 ACS 5-year study indicated 38.7 of all renters were cost burdened as compared to only 15.2% of homeowners. Table 21 indicates that 11 percent of the population is cost burdened of which, 85% of the cost burdened range are attributed to white individuals, 3% black and 4% American Indian. The table shows that 9% of the population is severely cost burdened paying more than 50% of income towards housing costs; 5% black, 6.43% American Indian, 80% white indicating a disproportionate share.

2023 HMDA Data which provides mortgage origination and denial information indicates that 80% of the loans origination in ND were to white households, 14% to race not available; 2% Black/African American; 1% American Indian; and 1% Asian. This data emphasizes that non-white races are more likely to be renters. (ffiec.cfpb.gov/data-browser)

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

Not Applicable

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

North Dakota's largest non-White group is American Indian/Alaskan Native. There are five federally recognized Tribes and one Indian community located at least partially within North Dakota. 60% of the American Indian population in North Dakota lives on reservation land including Turtle Mountain Reservation, Spirit Lake Reservation, Fort Berthold Reservation, Standing Rock Reservation, Sisseton-Wahpeton Reservation and the Trenton Indian Service Area.

NA-35 Public Housing – (Optional)

Introduction

While this information is not required for state grantees, the State utilized a survey to consult with the local housing authorities to obtain information about waiting lists and accessible units needed. A total of 19 housing authorities out of 35 responded to the survey.

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	6	209	1,695	6,695	173	6,410	74	20	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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	3	4	30	119	13	93	13		0
# of Elderly Program Participants (>62)	0	12	563	1,593	105	1,477	9		1
# of Disabled Families	6	61	462	2,065	40	1,952	58		4
# of Families requesting accessibility features	6	209	1,695	6,695	173	6,410	74		20

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# 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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	5	160	1,357	5,501	158	5,248	63	14	0
Black/African American	0	13	111	436	2	432	2	0	0
Asian	0	1	26	53	0	53	0	0	0
American Indian/Alaska Native	1	33	198	696	13	669	8	6	0
Pacific Islander	0	2	3	9	0	8	1	0	0
Other	0	0	0	0	0	0	0	0	0

Table 24 – Race of Public Housing Residents by Program Type

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

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	5	34	169	4	150	14	1	0
Not Hispanic	6	204	1,661	6,526	169	6,260	60	19	0

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

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:

Four respondents indicated that they maintained a waiting list of applicants requesting an accessible unit and they indicated a total of 11 individuals on those lists. Outside of public housing tenants, 11% of North Dakota's population reports having a disability, this increases substantially for older populations with nearly half of the population 75 and older reporting a disability. The State recognizes the need to continue to encourage the development of accessible and affordable housing units and prioritizes that activity in the scoring category Universal Design.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Respondents indicated there were 555 applicants on the public housing waiting list and 3,148 on the Housing Choice Voucher waiting list.

Respondents indicated greatest needs of residents were child care assistance, education, employment, job skills, and budgeting.

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

Low-income individuals living in or outside of public assistance programs have similar needs which include economic assistance, childcare assistance, job training, and education.

Discussion:

The results of survey and assessment of other housing needs conclude that the population at large and public housing residents face similar concerns, mostly surrounding inability to maintain housing stability with or without rental assistance.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

North Dakota Housing Finance Agency (NDHFA) is the Collaborative Applicant for the Statewide Continuum of Care (CoC) since 2019. NDHFA has administered the Emergency Solutions Grant (ESG) and the state-funded North Dakota Homeless Grant, since 2023. North Dakota's vulnerable populations require person-centered approaches to address their unique needs based on their current living situation, physical and mental health, and financial stability. Affordable housing and supportive services continue to be essential to prevent and reduce both short-term and chronic homelessness. North Dakota is geographically divided into eight regions. The North Dakota Homeless Coalition, North Dakota CoC, and NDHFA work in partnership to address the State's ultimate goal of ensuring homelessness is a rare, brief, and one time event for individuals and families. Homeless services are funded through a variety of federal and state resources. Statewide, North Dakota has been working to streamline programs and create a no wrong door access environment for citizens experiencing a housing crisis. The CoC coordinator works closely with the state, eight regional coalitions, and various providers to implement best practices, data collection, and a coordinated entry system at the local level. The CoC board consists of members from each region of the state and at-large members.

The annual Point In Time (PIT) count in North Dakota is challenging and volunteers face climate-related issues that come with a January required count. However, year over year, ND's annual point-in-time count has seen increases in the census, which is attributed to more coordination and participation amongst local providers. It is assumed, based on the NDHMIS demographics and the number of individuals and households served annually, that the PIT count underrepresents homeless numbers.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	6	213	574	393	344	80

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	5	83	57	0	0
Persons in Households with Only Adults	184	457	2,999	2,054	720	60
Chronically Homeless Individuals	44	81	926	0	222	0
Chronically Homeless Families	0	6	20	0	12	0
Veterans	8	36	221	151	106	84
Unaccompanied Child	17	66	540	370	108	46
Persons with HIV	0	2	11	7	3	0

Table 26 - Homeless Needs Assessment

Indicate if the homeless population is: All Rural Homeless
Data Source Comments: 2024 PIT

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: 2024 PIT

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The entire state of North Dakota is considered rural. The annual point in time count is typically conducted in the largest city of each of the eight regions. There is no other data available.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

2024 Data was provided in the table above.

Nature and Extent of Homelessness: (Optional)

Race	Sheltered	Unsheltered (optional)
White	300	84
Black or African American	122	28
Asian	4	1
American Indian or Alaska Native	167	67
Pacific Islander	3	2
Race	Sheltered	Unsheltered (optional)
Hispanic	29	3
Not Hispanic	643	177

Data Source Comments: 2024 PIT

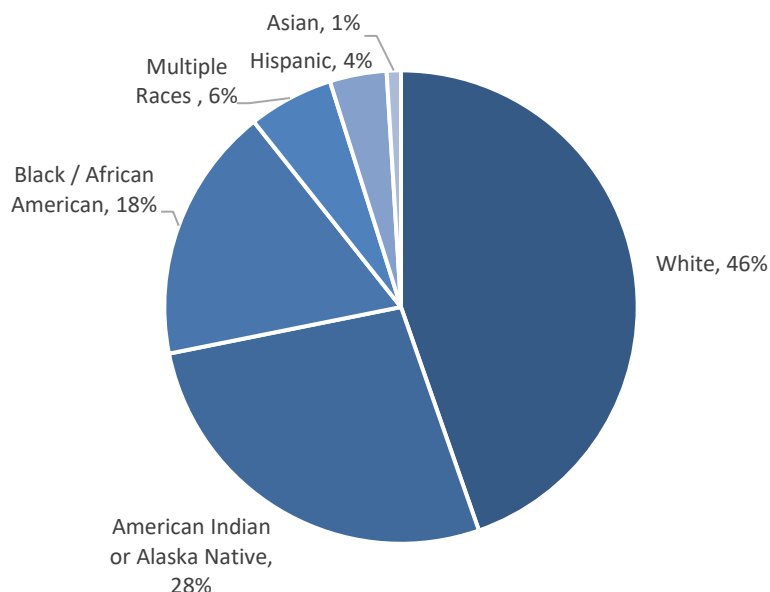
Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Adults with children experiencing homelessness during the 2024 PIT count represented 25% of the population counted. Of these, 6 were unsheltered and 4 were considered chronic. Of those sheltered, 63% were in emergency shelter. There were 44 veterans counted, 8 of which were unsheltered.

Annual HMIS data shows that of the 6,633 persons experiencing homelessness for the period 01/01/2024-12/31/2024, 49% of those persons are adult-only households.

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

The 2024 Point in Time Count reflected the following racial and ethnic group percentages:



2022 5-year ACS data indicates that white represents 84.5% of the total population and represent 46% of the homeless count, Black represents 3.25% of the population, and 18% of the homeless count, and

American Indian/Alaska Native represents 4.67% of the total population, and 28% of the homeless count. Hispanics make up 4.27% of the total population and represent 4% of the homeless count.

Homelessness among American Indian or Alaska Native and Black or African Americans is a significant concern as these groups are disproportionately affected compared to their representation in the general population. In addition, American Indian homelessness is often underreported. Cultural practices among American Indian communities, such as taking in family members who are homeless often lead to doubled up living situations.

American Indian households in North Dakota that may experience homelessness face complex economic, social and systemic challenges contributing to their housing instability. Approximately 25.7% of American Indians live in poverty, a rate significantly higher than the North Dakota average rate of 11.5%. (Welfareinfo.org). American Indians face higher unemployment or underemployment rates and are more likely to be renters.

Black or African American households in North Dakota are likely to be households who have relocated to North Dakota in search of economic opportunities such as jobs and more attainable housing options. These individuals are often lower wage earners and are more likely to be cost burdened contributing to their risk of homelessness. They are often families with children and renters.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the 2024 PIT, 23% of the population counted were unsheltered. In 2023, unsheltered represented 22% of the total count. The number of unsheltered individuals can vary from year to year as North Dakota weather plays a significant role in locating and counting individuals. Of the 259 persons unsheltered in 2024 PIT, 184 of those households or 94% are adult-only households. Of the sheltered households, 58% were adult-only households.

Discussion:

According to the 2024 HNA “For individuals and families with already strained budgets, a rise in housing costs can increase the likelihood of becoming homeless. North Dakota’s Continuum of Care (CoC) program is a community-wide effort designed to bring together people and organizations to prevent and end homelessness in the state. Data reported by the CoC partners represent a conservative estimate of homelessness, as some individuals served are not included in the numbers due to confidentiality concerns, such as domestic violence survivors. However, the data collected provide a considerable resource for understanding the context of those experiencing homelessness in North Dakota.

The number of individuals receiving services for homelessness in North Dakota has been steadily increasing over the past four years. In 2023, CoC partners served 6,208 individuals experiencing homelessness in the state, which is a 35% increase from 4,606 people in 2020 (North Dakota Continuum of Care, 2024a).

The age composition of individuals being served by CoC partners has shifted over the past few years. While there was little change in the number of adults ages 18 to 24 or 45 and older receiving services from 2020 to 2023, children now represent a much larger share of those served. Specifically, children ages 0 to 17 now represent 25% of those receiving services for homelessness in the state, an increase from 17% in 2020. The primary workforce population, adults ages 25 to 44, which represented 39% of those receiving services in 2020 now represent 35% in 2023.

Another important trend is an increase in the number of individuals receiving services who are also struggling with other conditions, disorders, or disabilities. In particular, 29% of individuals receiving services for homelessness in 2023 had a mental health disorder – which is up from 11% in 2017. In addition, 15% of those receiving services had a chronic health condition in 2023, which is up from 4% in 2017 (North Dakota Continuum of Care, 2024b).

Individuals who are Black or African American are among the fastest growing populations in North Dakota. They are also disproportionately affected by homelessness. Black and African Americans comprise about 3% of the total population in North Dakota, yet they comprise 20% of all individuals receiving services for homelessness. Even more disparate are data for American Indians living in the state. American Indians comprise 5% of the total population in North Dakota and 29% of individuals served by CoC partners for homelessness in North Dakota (1,804 people). Individuals who are either Black or American Indian are 11 times more likely to experience homelessness than the white population in North Dakota (North Dakota Continuum of Care, 2024a)."

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

The following section describes the non-homeless special needs populations. These populations include elderly, persons with physical, mental or behavioral health disabilities; persons with HIV/AIDS; and persons with substance use disorders.

Describe the characteristics of special needs populations in your community:

Frail and Non-Frail Elderly

The population aged 65 and older makes up an estimated 16.1% of the total population (2023 ACS 5-Year), up slightly from 15.8% in 2022. (2022 ACS 5-year). 75 and older makes up 6.8% of the population. The 2024 HNA indicates that the 65 and older population is projected to increase 22% from 2024 to 2027, where only 2.6% growth is expected in 25 to 44 age group and a decline in the rest of the age categories.

Individuals with Disabilities

The HNA reports 11% or 86,397 individuals with a disability in 2022. Total population with a hearing difficulty is 3.9%; vision 2%; cognitive 4.8%; ambulatory 5.2%; and self-care difficulty 1.90%.

For aging individuals, the percentage of disability increases significantly with half of the person aged 75 and older have a disabling condition. Individuals with disabilities 65 and older, 18% indicate ambulatory and 15% indicate hearing disabilities.

Individuals Affected by Domestic Violence

ND Domestic and Sexual Violence Coalition identified 6,131 new victims of domestic violence were served by 19 advocacy centers across North Dakota. 83% are women and 4,205 children were directly impacted by the incidents.

Persons with HIV/AIDS

According to the 2022 ND HIF, STI, TB and Viral Hepatitis Epidemiologic Profile study, in 2022 there were 101 reported cases of HIV/AIDS. This includes new diagnoses and individuals previously diagnosed who have moved to the state for the first time. There were 578 people with HIV/AIDS known to be living in North Dakota as of December 31, 2022. The average age was 45 years old and the highest rate is Black/African American North Dakotans with a case rate of 1,086 cases per 100,000.

Persons with Substance Use Disorders

The Behavioral Health Barometer: North Dakota, Volume 6 indicates that North Dakota rates of alcohol use disorder among adults has consistently remained higher than national rates, but has decreased from 10.3% in 2017-2019 to 6.5% in 2002-2004. The annual average of prevalence of past-year substance use disorder was 8.4% above the national average of 7.4%. Among individuals in ND enrolled in substance use treatment on a single-day count in March 2019, 44.7% received treatment for both drug and alcohol problems.

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

The Housing and Community Development Survey, conducted in 2024 as part of the consultation process when developing this Consolidated Plan, y indicated the high housing needs for emergency shelter, followed by transitional housing, shelters for youth, senior housing and housing designed for persons with disabilities. Highest need services that were identified include services for at-risk youth, persons experiencing homelessness, persons with severe mental illness, victims of domestic violence or sexual assault and seniors 62 and older.

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

There were 578 people with HIV/AIDS known to be living in North Dakota as of December 31, 2022. Of those, 336 are at the stage of HIV infection, and 242 have progressed to an AIDS diagnosis. The group is made up of 387 males, 189 females and two transgender females. Half (n=291) were diagnosed in North Dakota, with the rest moving to North Dakota sometime after their initial diagnosis. Of the prevalent cases of HIV in North Dakota, the average age was 45 years old in 2022 with a range of 1 year old to 80 years old. Asian/Pacific Islander was the only race to see a decrease in the rate of prevalent HIV/AIDS in 2022. The highest rate is among Black/African American North Dakotans with a case rate of 1,086 cases

per 100,000. There was at least one person known to be living with HIV in 38 of 53 counties as of December 31, 2022. (2022 ND HIV, STI, TB, & Viral Hepatitis Epidemiologic Profile)

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

There are no preferences established.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The most highly rated needs are childcare facilities, community centers, and youth centers, according to the Housing and Community Development Survey that was conducted as part of the consultation process when developing this plan. This was followed by public buildings with improved accessibility and senior centers.

How were these needs determined?

These needs were determined by the Housing and Community Development survey.

Describe the jurisdiction's need for Public Improvements:

The most highly rated needs are street and road improvements, ADA improvements, such as sidewalk improvements, ramps, etc., and sidewalk improvements. This was followed by flood drainage improvements and storm sewer system improvements.

How were these needs determined?

These needs were determined by the Housing and Community Development survey. These needs also correspond with the type of projects that have been applied for in the past few years under the CDBG program.

Describe the jurisdiction's need for Public Services:

The most highly rated needs are childcare services, youth services, and mental health care services. This was followed by senior services, transportation services, and chemical dependency services.

How were these needs determined?

These needs were determined by the Housing and Community Development survey. North Dakota funds these services through the Department of Health and Human Services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

North Dakota's housing units increased by 17% from 2010 to 2020. Much of that growth took place in the first part of the decade growing an average of 3% annually from 2010 through 2015. Since then, housing units have grown an average of 1% annually through 2023 (U.S. Census Bureau, 2024a).

Rental vacancy rates were 9% in 2022 (U.S. Census Bureau, 2023.) A healthy vacancy rate is considered to be 7%, however there is a mismatch in the available rental options to household affordability levels. According to the National Low Income Housing Coalition 2024 state data there is a shortage of 11,224 rental homes affordable for extremely-low income households. (nlihc.org/housing-needs-by-state/north-dakota)

Homeownership vacancy rates were 1.3% in 2022 (U.S. Census Bureau, 2023.) A healthy rate is considered to be 1.5%, suggesting there is an undersupply of housing for homeownership. (2024 HNA)

Overall North Dakota housing conditions are good. An estimated 587 owner-occupied units lacked complete plumbing in 2022 (0.3%) and another 457 lacked a complete kitchen. Approximately 1% of owner-occupied housing was considered overcrowded (i.e., more than one occupant per room) (U.S. Census Bureau, 2023a).

While overall housing conditions are favorable, the age of housing stock is still a consideration when assessing the market conditions. In both homeowner and rental housing options a considerable proportion of housing was built before 1980. Pre-1980 homes and rentals are typically more affordable than newer construction, accessibility may be a concern especially as the population trends are projecting significant increases in 65 and older population with a high likelihood of accessibility needs.

Public housing and assisted housing buildings were predominantly built pre-1980 and require capital improvements. The State has continued to prioritize preservation of existing affordable housing and the repositioning of public housing in all the affordable multifamily financing programs.

Emergency Shelter facilities available to meet the needs of individuals experiencing homelessness are available in various forms in all regions of the state, except Region 6. Shelter operators indicated in public input that they are often at full capacity, they are in need of additional operating resources and workforce.

Housing Costs and Economics

Households that rent in North Dakota are experiencing a substantial increase in rental costs. From 2012 to 2022, gross rent in North Dakota grew by 50% – nearly twice the rate of inflation – from a median of \$610 per month in 2012 to \$912 in 2022. Similar to owner-occupied housing, older rental inventory is

more prevalent in rural portions of North Dakota. In Slope, Oliver, Ransom, and Grant counties, half of all rental units were built prior to 1960. When compared to owner-occupied housing, similar percentages of rental units were substandard in 2022. An estimated 687 renter-occupied units in North Dakota lacked complete plumbing in 2022 (1%) and 1,476 (1%) lacked a complete kitchen. However, approximately 4% of renter-occupied housing was considered overcrowded. (U.S. Census Bureau, 2023a)

Home sales in North Dakota have continued to increase. In the 12 largest cities in ND, percentage changes in average residential property sales have increased 21-89% from 2012-2022. Average verified prices grew by at least 70% in five out of the 12 cities (2024 HNA). Coupled with a higher interest rate environment, homeownership is growing out of reach for low- and moderate-income households.

MA-10 Number of Housing Units – 91.310(a)

Introduction

The HNA indicated that housing units in ND increased by 17% from 2010 to 2020. Much of that growth occurred during the energy boom from 2010-2015 and now has grown an average of only 1% through 2023. (U.S. Census Bureau, 2024a).

Is the jurisdiction built out? Where will growth occur during the term of the plan?

North Dakota, as a whole is not built out. Unlike highly urbanized states, North Dakota has significant undeveloped land which is primarily used for agricultural purposes. Urban cities such as Fargo, Bismarck and Grand Forks and Western oil impacted communities like Watford City, Williston, and Dickinson have seen growth and increasing development pressures.

Projected Growth Areas

The ND Housing Initiative surveys and the community needs survey conducted as part of the consultation process clearly indicate the need for housing throughout the State.

1. **Urban Centers-** Cities such as Fargo, Bismarck, Grand Forks, and Minot will likely continue to expand due to economic opportunities, infrastructure improvements, and population growth. These cities are hubs for education, healthcare, and commerce.
2. **Oil and Energy Regions-** The Bakken Formation in western North Dakota remains a key driver of economic and population growth, especially in Williston, Watford City, and Dickinson. The energy sector influences housing, infrastructure, and employment trends in these areas.
3. **Agricultural and Rural Communities-** Rural communities are still expected to experience modest growth. Growth is dependent on rural communities' ability to access funding to expand the infrastructure needed to support additional housing units.
4. **Military and Research Expansions-** Growth is expected around Minot Air Force Base and Grand Forks Air Force Base, driven by defense initiatives and unmanned aerial vehicle research.

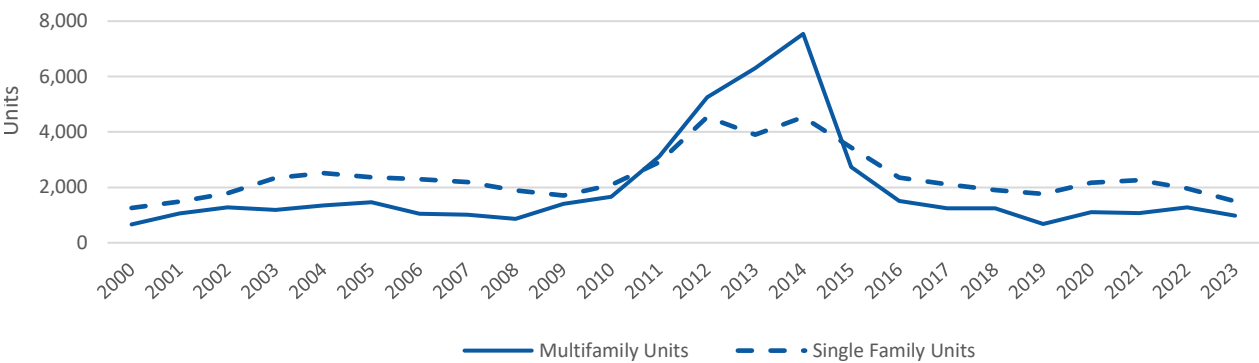
Growth will primarily concentrate in urban and energy-rich areas, rural regions will require strategic planning to address infrastructure, housing, and economic development challenges.

What type of development is occurring (i.e., infill, new development)? Who will it serve (i.e., renter, owner)?

Infill development occurs where possible in urban communities, but it is rarer than new development. Rural community development has been primarily on existing lots, but there is desire to create new development opportunities if there is access to infrastructure funding.

The majority of all single and multifamily housing units were occupied in 2022 (86%). The number of building permits filed jumped from 2011-2014 in the energy boom, but have returned to pre-2002 levels under 2,000 per year. In North Dakota single family permits issue is consistently higher than multi-family, except during the energy boom.

Figure MA 10.1 Housing Units Authorized for Construction by Building Permits in North Dakota, 2000 to 2023



Source: U.S. Census Bureau (2024)

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	209,895	58%
1-unit, attached structure	19,890	6%
2-4 units	21,963	6%
5-19 units	34,515	10%
20 or more units	47,142	13%
Mobile Home, boat, RV, van, etc	27,255	8%
Total	360,660	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	389	0%	5,514	5%
1 bedroom	3,959	2%	26,902	24%
2 bedrooms	36,567	19%	52,001	45%
3 or more bedrooms	156,168	79%	30,025	26%
Total	197,083	100%	114,442	100%

Table 29 – Unit Size by Tenure

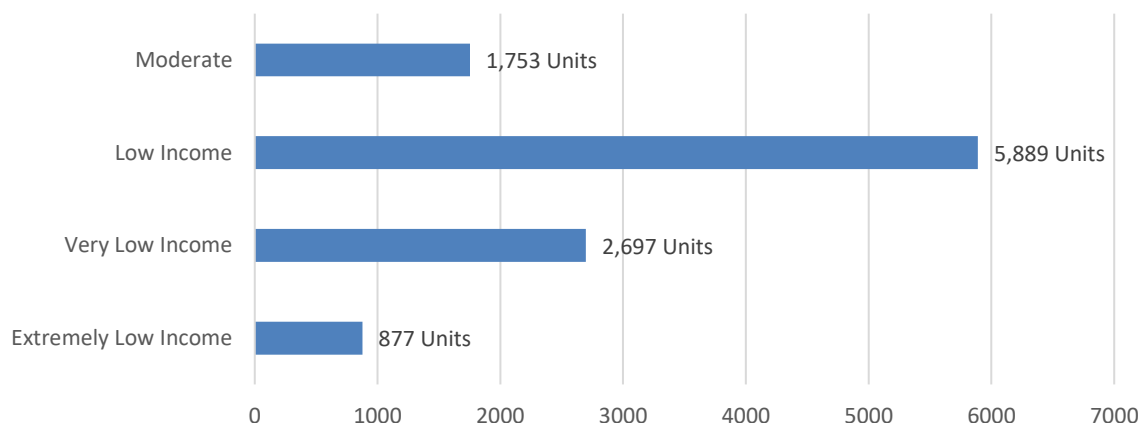
Data Source: 2016-2020 ACS

Figure MA 10.2 - Unduplicated Number of Rent and Income Restricted MF Housing Units by Age of Housing

Placed in Service Date	Total LI Housing Units	Percent of Total
1960-1969	317	2.8
1970-1979	957	8.6
1980-1989	912	8.2
1990-1999	1,364	12.3
2000-2009	2,358	21.2
2010-2019	4,018	36.1
2020 or newer	1,205	10.8
Total	11,131	100

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

The 2024 HNA indicates a total of 11,216 unduplicated affordable housing units in the state funded under Low-Income Housing Tax Credit (LIHTC), HOME, USDA, PBCA, MOD Rehab, and multi-subsidized.



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

Another important consideration when examining issues of affordable housing is the age and condition of housing enrolled in the various low-income housing programs. Many projects have been in service for many years and may need repair and rehabilitation. Figure MA 10.2 above details the age of rent and income restricted multifamily housing units. The age of the property reflects when the property last received funding for rehab and not necessarily when the structure was originally constructed.

Fifty-three percent of affordable housing units have been in service since 2000, which suggests that many low-income housing properties are likely in need of remodeling and rehabilitation.

There are currently 83 properties with a Section 8 contract. Three have indicated that they intend to opt out representing 103 units. HUD and State staff are working with owners to encourage 8BB transfers to mitigate the loss. There are several contracts that have expiration dates, however there are none that have indicated intentions to not renew.

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

Rental Affordability. For renter households, monthly affordable housing costs were estimated at 30% of the corresponding income category – a level which, if exceeded can result in substantial budget constraints. In 2022, there were 61,024 extremely low-income households in North Dakota, which comprised one in five households statewide. These extremely low-income households were able to pay no more than \$726 for rent each month without spending more than 30% of their income on housing (U.S. Census Bureau, 2023a). Based on the housing inventory at that time, about 28% of all rented units were affordable to extremely low-income households. However, household income and rental rates vary widely throughout the state.

Homeowner Affordability Households with moderate- and upper-level incomes in North Dakota are able to afford most of the state's housing inventory (using self-reported home values). However, the affordable purchase price of a home for a North Dakota family with lower income (i.e., earning at most \$58,081) in 2022 was \$162,202. Based on home values of housing in 2022, 34% of the owner-occupied housing units in the state were affordable for families with lower household income, with rates varying considerably based on geography (from 17% in Burleigh County to 72% in Pembina County, based on county-specific affordable purchase prices).

Describe the need for specific types of housing:

The statewide needs assessment projected the need for an additional 20,000 single and multi-family units will be needed from 2022-2027. Those units will need to be located primarily in Regions V and VII (Bismarck and Fargo). As the household mix in ND changes, projects indicate that the greatest need is for affordable housing for lower and moderate income households. Single-family homes suited for first-time homeowners will be important. Homes to support the projected 22% growth in individuals 65 and older which will include affordable rental options or homeowner options that are age friendly.

Discussion

The state will need to balance the need to preserve and rehabilitate aged housing stock with the need to add additional units to the inventory with a focus on low income and age friendly units.

MA-15 Cost of Housing – 91.310(a)

Introduction

Rental Affordability: For renter households, monthly affordable housing costs were estimated at 30% of the corresponding income category – a level which, if exceeded can result in substantial budget constraints. In 2022, there were 61,024 extremely low-income households in North Dakota, which comprised one in five households statewide. These extremely low-income households were able to pay no more than \$726 for rent each month without spending more than 30% of their income on housing (U.S. Census Bureau, 2023a). Based on the housing inventory at that time, about 28% of all rented units were affordable to extremely low-income households (Table 5). However, household income and rental rates vary widely throughout the state.

Homeowner Affordability: households with moderate- and upper-level incomes in North Dakota are able to afford most of the state’s housing inventory (using self-reported home values). However, the affordable purchase price of a home for a North Dakota family with lower income (i.e., earning at most \$58,081) in 2022 was \$162,202. Based on home values of housing in 2022, 34% of the owner-occupied housing units in the state were affordable for families with lower household income, with rates varying considerably based on geography (from 17% in Burleigh County to 72% in Pembina County, based on county-specific affordable purchase prices).

Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	123,900	232,500	88%
Median Contract Rent	535	819	53%

Table 30 – Cost of Housing

Alternate Data Source Name: U.S Census Bureau 5-Year Estimate

Data Source Comments:

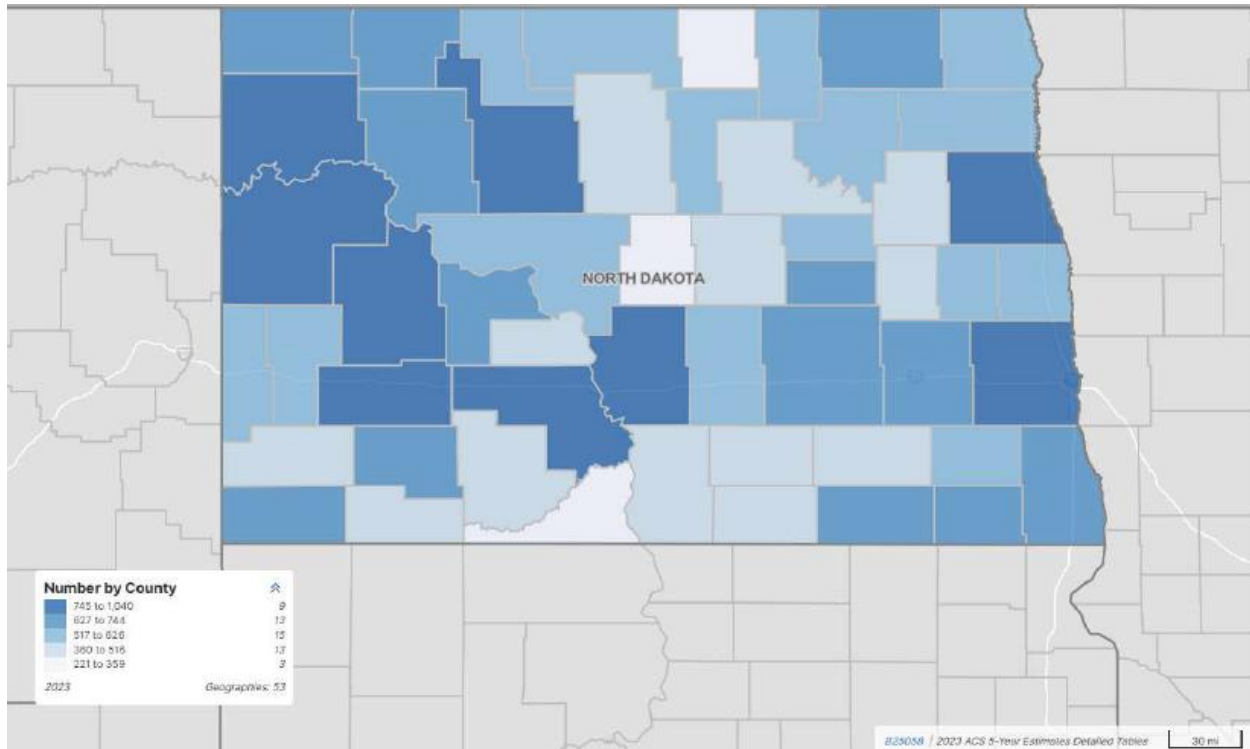
Rent Paid	Number	%
Less than \$500	9,533	28.1%
\$500-999	56,578	52.8%
\$1,000-1,499	31,896	13.7%
\$1,500-1,999	9,238	3.3%
\$2,000 or more	4,202	2.1%
Total	111,447	100.0%

Table 31 - Rent Paid

Alternate Data Source Name: U.S Census Bureau 5-Year Estimate

Data Source Comments: 2022 ACS 5 Year Estimate Housing Characteristics

2023 ACS 5-Year Estimate map of median contract rents



Highest median contract rents are found in western energy impact communities such as Mckenzie, Williams, and Stark counties and in urban center counties of Morton, Burleigh, Cass and Grand Forks.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	33,357	No Data
50% HAMFI	87,206	56,387
80% HAMFI	107,245	112,040
100% HAMFI	No Data	168,017
Total	227,808	336,444

Table 32 – Housing Affordability

Alternate Data Source Name: 2024 Statewide Needs Assessment

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Fair Market Rent, High HOME Rent, Low HOME Rent table not applicable to State Grantees.

Is there sufficient housing for households at all income levels?

Both homeownership and rental opportunities are lacking sufficient housing levels for individuals whose incomes fall between the low to extremely-low income levels. The HNA estimates a need for an additional 20,382 single family and multifamily housing units by 2027, this is a 6% increase from 2022. The greatest need for additional housing is in the lower- and moderate-income households. According to the National Low Income Housing Coalition's housing needs by state date, there is a shortage of 11,224 rental homes affordable and available for extremely low-income renters.

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

Housing affordability, especially in the urban communities, is likely to continue to be constrained. Rents and housing values have consistently increased over the past decade and given current markets are not likely to decline. The rate of housing cost burden households is projected to continue to rise, especially for the extremely low and very low-income households.

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

There is no statewide HOME and Fair Market Rents. In certain counties including McKenzie, Williams, Divide, Burleigh, and Cass, these rates are below market rents. Areas in need of additional affordable rental units are primarily located in counties where population growth is projected to be highest. These include Burleigh, Cass, Williams and Stark Counties or Regions I, II, V, VII, and VIII.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

In North Dakota, one in four homes were built in the past 22 years (25% were built from 2000 through 2022). However, most owner-occupied homes were built prior to 1980 (55%) and 28% were built more than 60 years ago. Public input suggests there is a need for ADA rehabilitation of units that meet the needs of the growing population aged 65 and older.

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

Housing conditions

- **Vacant occupiable:** a vacant unit in standard condition or substandard suitable for rehabilitation.

- **Standard Condition:** housing that meets Housing Quality Standards (HQS) set forth in the Section 8 program, all zoning ordinances and uniform codes adopted by the state, which are national or international codes.
- **Substandard Suitable for Rehabilitation:** a housing unit or, in the case of multifamily dwellings, the building(s) containing the housing units, where the estimated cost of making the needed replacements and repairs is less than the estimated cost of new construction of a comparable unit or units. This cost comparison does not include any costs associated with demolition.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	25,719	13%	41,043	36%
With two selected Conditions	568	0%	2,343	2%
With three selected Conditions	71	0%	174	0%
With four selected Conditions	4	0%	4	0%
No selected Conditions	170,721	87%	70,878	62%
Total	197,083	100%	114,442	100%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	40,047	20%	29,508	26%
1980-1999	41,370	21%	30,354	27%
1950-1979	77,184	39%	40,435	35%
Before 1950	38,482	20%	14,145	12%
Total	197,083	100%	114,442	100%

Table 35 – Year Unit Built

Data Source: 2016-2020 ACS

The oldest housing inventory is most prevalent in rural portions of North Dakota. In five rural counties, half of all owner-occupied housing was built prior to 1960 (Griggs, Nelson, Traill, McIntosh, and Golden Valley) (U.S. Census Bureau, 2023a).

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	115,666	59%	54,580	48%
Housing Units build before 1980 with children present	25,730	13%	15,320	13%

Table 36 – 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 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Data is not available at the statewide level for the number of units that are suitable for rehabilitation. Overall housing conditions in the state are good. An estimated 587 owner-occupied units in North Dakota lacked complete plumbing in 2022 (0.3%) and another 457 lacked a complete kitchen.

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

According to the 2016-2020 ACS Totals and 2016-2020 CHAS 59% of owner-occupied housing and 48% of renter housing was built pre-1980. Homes built pre-1978 are considered at risk of containing lead-based paint hazards. According to the 2023 Five year ACS a total of 155,832 units were built pre 1979 or earlier. The HNA indicates there are a total of 131,168 households in North Dakota of which 50% meet income of 80% AMI or below.

Discussion:

Most owner-occupied housing in ND was built prior to 1980. Overall condition of owner-occupied housing is good with only .3% of housing lacking plumbing and complete kitchen and only 1% were considered overcrowded. Rental housing conditions are similar to owner-occupied except that 4% of units were considered overcrowded. (HNA, 2024). The most prevalent condition of housing in North Dakota is cost burden. Because of the age of housing, the state will balance the needs for new construction with needs to provide funding for rehabilitation.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

The State conducted a survey from the local public housing authorities requesting data related to the public housing and needs of the residences. Seven of the authorities that answered the survey indicated they own public housing units.

NDHFA administers the MOD rehab program and is the state's Contract Administrator for PBCA contracts. There are currently three properties remaining in the MOD rehab program, 30 units in Fargo, 25 units in Devils Lake, and 15 units in Grand Forks. There are 82 projects/ 2,458 units in the PBCA program.

Totals Number of Units

	Certif icate	Mod- Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	10	194	1,817	7,810	177	2,733	641	0	0
# of accessible units			2						

Table 38 – Total Number of Units by Program Type

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

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:

Survey respondents indicated that they need funding for capital improvements, updates to kitchen and other substantial upgrades. There is no approved Public Housing Agency Plan.

There are 70 units in the MOD rehab program and all are in need of rehabilitation. The current owners in Fargo are considering a demo/dispo type project. Devils Lake and Grand Forks have not been interested in any type of reposition discussion.

There are 82 projects/2,548 units in PBCA all with varying degree of physical condition needs. Several large PBCA projects have gone through acquisition/rehab activities utilizing the LIHTC program.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Most public housing projects were constructed prior to 1979. Minimal updates have been completed over the life of the projects and many units are in need of substantial rehabilitation. NDHFA prioritizes preserving existing affordability in multifamily financing programs by providing points for preserving currently assisted projects. This includes public housing repositioning projects and PBCA acquisition/rehab.

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

N/A

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

The following section describes the facilities and services available in the ND Statewide Continuum of Care.

Facilities Targeted to Homeless Persons

	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)	240	0	95	143	0
Households with Only Adults	507	0	55	401	0
Chronically Homeless Households	0	0	0	276	0
Veterans	12	0	0	248	0
Unaccompanied Youth	20	0	39	33	0

Table 39 - Facilities Targeted to Homeless Persons

Alternate Data Source Name: 2024 CoC HIC Report
Data Source Comments: 2024 HUD CoC HIC Count

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

ND Continuum of Care and Emergency Solutions Grant subrecipients work with individuals experiencing and at-risk of homelessness to navigate to available mainstream services that are primarily available through programs offered by ND Department of Health and Human Services various divisions (HHS). Behavioral Health divisions services are primarily delivered through 8 regional behavioral health clinics. Community supports are provided through the 1915(i) state plan amendment, Free Through Recovery and Community Connect. Adults and Aging Services provide access to Home and Community Based Services and other Medicaid approved services for seniors and individuals with disabilities. The Economic Assistance division supports individuals through SNAP, LIHEAP, Child Care Assistance, and TANF benefits. CoC and ESG recipients retain a robust knowledge of the services offered by HHS and work with individuals through assessments to determine which services they may need and provide assistance in applying. HHS also offers a self service portal for economic assistance applications.

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.

ND has eight regions. According to the 2024 CoC HIC Count, there was some form of emergency shelter option in all regions but Region 6.

- **Region 1:** Family Crisis Center, emergency shelter with 27 beds (20 family and 7 single beds).
- **Region 2:** Domestic Violence and Crisis Center, emergency shelter with 40 beds (20 family and 20 single beds). Minot Area Men's Winter Refuge Shelter, seasonal emergency shelter with 12 beds (all single beds). Youthworks, transitional housing with 6 beds (all for single youth).
- **Region 3:** Amachi Mentoring Lake Region Shelter, emergency shelter with 12 (all single beds). Safe Alternatives for Abused Families, emergency shelter with 15 (all single beds). Turtle Mountain Band of Chippewa Indians Belcourt Shelter, emergency shelter with 10 beds (all single beds). Turtle Mountain Mikinaak Ode Shelter, emergency shelter with 16 beds (all single beds).
- **Region 4:** Community Violence Intervention Center, emergency shelter with 36 beds (20 family and 16 single beds); transitional housing with 6 beds (all family beds). Domestic Violence & Abuse Center Grafton, emergency shelter with 10 beds (all family beds). Homeless Helpers, emergency shelter with 4 beds (3 family and 1 single bed). Northlands Rescue Mission, emergency shelter with 112 beds (96 single and 16 family beds). United Way of Grand Forks, East Grand Forks and Area, emergency shelter with 12 beds (all family beds).
- **Region 5:** City of Fargo Gladys Ray Shelter, emergency shelter with 41 beds (all single beds). Fraser, Ltd., emergency shelter with 10 beds (2 family and 10 single beds); transitional housing with 10 beds (5 family and 5 single beds). New Life Center, emergency shelter with 123 beds (all single beds); transitional housing with 12 beds (all single beds). Youthworks, emergency shelter with 5 beds (all youth single beds); transitional housing with 10 beds (all youth family beds).

YWCA Cass Clay emergency shelter with 72 beds (55 family and 17 single beds); transitional housing with 45 beds (33 family and 12 single beds).

- **Region 7:** Abused Adult Resource Center, emergency shelter with 38 beds (33 family and 5 single beds); transitional housing with 25 beds (16 family and 9 single beds). Mercer County Women's Action & Resource Center, emergency shelter with 9 beds (2 family and 7 single beds). Missouri Slope Areawide United Way, emergency shelter with 93 beds (12 family and 81 single beds). Welcome House, emergency shelter with 27 beds (20 family and 7 single beds). Youthworks, emergency shelter with 5 beds (all youth single beds); transitional housing with 18 beds (2 youth family and 16 youth single beds).
- **Region 8:** Domestic Violence and Rape Crisis Center, transitional housing with 28 beds (23 family and 5 single beds).

Domestic violence providers are in all state regions except region 6. Grand Forks, Fargo, and Bismarck agencies reported 100 percent utilization rates. The following data was reported by domestic violence providers in the 2024 HIC Count:

- Emergency shelter: 247 beds (160 family and 87 single beds)
- Transitional housing: 104 beds (78 family and 26 single beds)
- Permanent supportive housing: 32 beds (18 family and 14 single beds)
- Rapid rehousing: 23 beds (16 family and 7 single beds)

Permanent Supportive Housing beds for those who are chronically homeless totals 276 beds are available in Grand Forks, Fargo, and Bismarck.

Beds for youth experiencing homelessness account for 72 beds and are primarily transitional housing and emergency shelter, with a limited number of beds for rapid rehousing and permanent supportive housing. Youthworks, a statewide homeless youth provider and Fraser, Ltd. in region 5 are the only two youth housing providers in the state. The beds are available in Minot, Bismarck, and Fargo.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

There are a variety of services available in the State for special needs populations, including at-risk youth, seniors, substance abuse, and persons with disabilities.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Elderly and Frail Elderly Persons

In North Dakota, support for the elderly population is provided by the State's Aging Services Division, within the Department of Health and Human Services (DHHS). The DHHS administers programs and

services that help older adults and people with physical disabilities to live safely and productively in the least restrictive, appropriate setting. Some of the programs for seniors include assisted living services, family caregiver support program, home and community- based care, and the Aging and Disability Resource-LINK, which connects older adults and people with disabilities to care options.

Individuals with Disabilities

The State's Developmental Disabilities Division and the Division of Vocational Rehabilitation have a variety of services for persons with disabilities. The Developmental Disabilities Division offers a variety of services including case management, family support and subsidies, and home health aid. The North Dakota Division of Vocational Rehabilitation's primary mission is to assist North Dakotans with disabilities to improve their employment opportunities and to assist North Dakota businesses in finding solutions to their disability-related issues.

Individuals with Substance Use Disorders

DHHS Behavioral Health Division offers several programs to support individuals with substance use disorders. Free Through Recovery is a community based behavioral health program designed to increase recovery supports for individuals involved with the criminal justice system including care coordination, recovery services, and peer supports. Similarly Community Connect provides similar supports for individuals who may not have been incarcerated, but have similar needs. ND Recovery Housing Assistance Program is a state-funded option for individuals to have up to 12 weeks of eligible living expenses paid at a Recovery Housing Assistance provider.

Victims of Domestic Violence

Victim service providers across the state offer transitional housing, rapid rehousing, and permanent supportive housing to individuals and families experiencing domestic violence. All these housing options offer wrap-around case management to ensure victims can rebuild their lives after leaving their abusive situation.

People with HIV/AIDS and families

The Housing Opportunities for Persons With AIDS (HOPWA) program is administered at the state level through the Community Action Agency in Bismarck. This program benefits low-income persons living with HIV/AIDS and their families by providing stable housing so that those living with HIV/AIDS are able to access comprehensive healthcare and adhere to HIV treatment.

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

The Statewide CoC works closely with non-profit service providers and public institutions to ensure that the needs of persons making transitions from health facilities receive appropriate housing. This includes coordinating services and using HMIS to match persons with the most appropriate services available.

In addition, North Dakota DHHS offers several programs designed to assist individuals transitioning from mental and physical health institutions back into the community. Key initiatives include:

1. **Money Follows the Person (MFP) Grant:** This program enables Medicaid members with disabilities to move from institutional settings to community living. It provides support for one-time moving costs and ongoing services to facilitate successful transitions. The MFP also includes a Tribal Initiative aimed at assisting tribal elders and members with disabilities in returning to their communities.
2. **1915(i) State Plan Amendment:** Through this Medicaid provision, North Dakota offers home and community-based services for individuals with behavioral health conditions. Services include care coordination, peer support, housing support, and community transition services. Eligibility requires Medicaid enrollment, a qualifying behavioral health diagnosis, and a household income at or below 150% of the Federal Poverty Level.
3. **Free Through Recovery:** Targeted at individuals involved with the criminal justice system who have behavioral health concerns, this program provides care coordination, recovery services, and peer support to promote successful reintegration into the community.
4. **Recovery Housing Assistance Program (RHAP):** RHAP offers up to 12 weeks of financial assistance for recovery housing to eligible individuals experiencing substance use disorders. Applicants must be North Dakota residents aged 18 or older, meet income guidelines, and be enrolled in certain public assistance or behavioral health programs.

These programs collectively aim to support individuals transitioning from institutional care by providing essential services and resources to facilitate successful community reintegration.

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)

The state will support housing needs for elderly, frail elderly, persons with disabilities, persons with substance use disorders, public housing, and other special needs through prioritization of funding for affordable housing development.

The HOME and HTF allocation plans provide scoring points for housing that meets Housing For Older Persons Act requirements, points for creating units that meet universal design standards for individuals with physical disabilities, and points for adding a Resident Service Coordinator. The coordinator is required to manage and provide access to necessary supportive services, provide proactive case management, and develop resources and programs that support wellness for the resident population.

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

Not applicable

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The 2024 North Dakota Housing Initiative has identified several public policy factors that negatively impact affordable housing and residential investment:

1. **Lack of Community Planning Funds:** Insufficient funding for community planning hampers the development of strategic housing solutions, leading to uncoordinated growth and inefficiencies in addressing housing needs.
2. **Building Codes:** Stringent building codes, while ensuring safety and quality, can increase construction costs. These elevated costs may deter developers from investing in affordable housing projects.
3. **Energy Codes:** Energy efficiency standards, although beneficial in the long term, can require upfront investments that raise the initial costs of construction. This can pose challenges for developers focused on affordable housing.
5. **Zoning Regulations:** Restrictive zoning laws can limit the types and densities of housing developments, reducing the potential for affordable housing projects in certain areas.
6. **Lack of Financing Sources:** A limited availability of diverse financing options constrains developers' ability to fund affordable housing initiatives, slowing down the production of necessary housing units.
7. **Stagnant Funding for Federal Programs:** Unchanging or reduced federal funding for housing programs diminishes resources available for affordable housing, impacting the state's capacity to support low-income residents.
8. **Tax Policy:** Certain tax policies may not provide adequate incentives for affordable housing development, discouraging investment in this sector.

Addressing these challenges requires a collaborative effort among policymakers, developers, and community stakeholders to revise and implement policies that promote affordable housing and encourage residential investment.

There are several initiatives proposed in the current state Legislative session that seek to address some of the barriers identified including

1. Funding for regional council capacity building.
2. Funding for Housing Incentive Fund
3. Property Tax Reform
4. Workforce development programs to increase labor force.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

The following section describes the economic atmosphere in North Dakota.

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	18,462	24,133	10	14	4
Arts, Entertainment, Accommodations	21,743	18,286	11	11	0
Construction	13,345	14,578	7	8	1
Education and Health Care Services	35,924	26,302	19	15	-4
Finance, Insurance, and Real Estate	12,706	9,511	7	5	-2
Information	3,502	2,571	2	1	-1
Manufacturing	14,473	14,762	8	9	1
Other Services	6,827	5,817	4	3	-1
Professional, Scientific, Management Services	10,975	7,704	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	27,321	22,193	14	13	-1
Transportation and Warehousing	11,291	12,633	6	7	1
Wholesale Trade	15,907	14,926	8	9	1
Total	192,476	173,416	--	--	--

Table 40- Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	269,376
Civilian Employed Population 16 years and over	255,053
Unemployment Rate	2.93
Unemployment Rate for Ages 16-24	11.21
Unemployment Rate for Ages 25-65	1.92

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People Median Income
Management, business and financial	61,785
Farming, fisheries and forestry occupations	7,419
Service	27,251
Sales and office	49,645
Construction, extraction, maintenance and repair	35,337
Production, transportation and material moving	18,712

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	195,017	81%
30-59 Minutes	33,896	14%
60 or More Minutes	12,417	5%
Total	241,330	100%

Table 43 - 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	8,508	735	4,926
High school graduate (includes equivalency)	52,638	1,512	13,219
Some college or Associate's degree	79,081	1,981	15,900
Bachelor's degree or higher	62,759	596	8,579

Table 44 - 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	521	599	763	2,065	6,555
9th to 12th grade, no diploma	4,557	3,472	2,294	5,474	5,661
High school graduate, GED, or alternative	14,645	18,832	13,438	36,690	28,447
Some college, no degree	16,549	16,097	13,319	30,000	19,441
Associate's degree	4,244	11,596	10,116	20,141	6,353
Bachelor's degree	5,305	17,982	15,819	22,305	11,889
Graduate or professional degree	221	4,483	5,708	8,719	4,938

Table 45 - 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	4,474,157
High school graduate (includes equivalency)	19,870,275
Some college or Associate's degree	32,100,819
Bachelor's degree	22,834,292
Graduate or professional degree	11,781,703

Table 46 – 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 the state?

Table 38 shows the total employment by business activity for the State of North Dakota. The most recent estimates show education and health care services was the largest employer in the State of North Dakota, with employment reaching 26,302 jobs. Agriculture, mining, oil and gas extraction was the second largest employer in the State of North Dakota, with employment reaching 24,133 jobs.

Describe the workforce and infrastructure needs of business in the state.

The HCD survey found the highest rated needs for business and economic development include the retention of existing businesses, labor availability, and foster businesses with higher paying jobs. The survey results are similar to the needs identified in the North Dakota Workforce Innovation and Opportunity Act (WIOA) Unified State Plan for 2024–2027, which outlines strategic approaches to address the state's workforce and infrastructure needs, aiming to bolster economic growth and competitiveness. (www.jobsnd.com/sites/www/files/documents/jsnd-documents/WIOA%20state%20plan%202024/2024-27%20WIOA%20Unified%20State%20Plan%20North%20Dakota.pdf)

Workforce Needs of Businesses:

1. **Skilled Labor Shortages:** North Dakota faces challenges in meeting the demand for skilled labor across various industries. The plan emphasizes the necessity for comprehensive strategies to cultivate a workforce equipped with the requisite skills to fulfill current and future job market demands.
2. **Workforce Development Programs:** The WIOA plan promotes the development of integrated programs that align educational outcomes with industry requirements. This includes fostering partnerships between educational institutions and businesses to ensure training programs are responsive to the evolving needs of the labor market.
3. **Talent Attraction and Retention:** Recognizing the importance of not only developing but also retaining talent, the plan includes strategies to make North Dakota an attractive place for skilled workers. This involves enhancing quality of life, providing career advancement opportunities, and creating supportive work environments.

Business Infrastructure Needs:

1. **Comprehensive Infrastructure Development:** The plan acknowledges that robust infrastructure is vital for connecting communities and facilitating business operations. Investments in transportation, energy, and digital infrastructure are highlighted as essential to support economic activities and attract investments.
2. **Energy Infrastructure:** Given North Dakota's status as a leading energy producer, the plan underscores the need for continuous investment in energy infrastructure. This ensures efficient extraction, production, and distribution of energy resources, which are pivotal to the state's economy.
3. **Technological Advancements:** To keep pace with rapid technological changes, the plan advocates for the integration of advanced technologies in business operations and infrastructure. This includes expanding broadband access and supporting businesses in adopting innovative technologies to enhance productivity and competitiveness.

The WIOA Unified State Plan serves as a strategic framework to address these workforce and infrastructure challenges, aiming to create a resilient and dynamic economic environment in North Dakota.

Describe any major changes that may have an economic impact, such as planned 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.

The 2025 biennial legislative session began January 3, 2025. The outgoing Governor's budget proposal included funding for workforce recruitment and development, housing incentives for affordable workforce housing in both urban and rural areas and considerations of more use of natural gas for electrical development in state.

North Dakota is experiencing several significant public and private sector initiatives that are poised to impact job creation and business growth during the current planning period. These developments necessitate targeted workforce development, business support, and infrastructure enhancements to maximize their economic benefits.

Major Initiatives and Economic Impacts:

1. **Applied Digital Expansion-Ellendale, ND:** Applied Digital continues to build out a high-performance computing (HPC) AI data center in Ellendale, having first completed a crypto mining facility in 2023. The current 380,000-square-foot HPC facility is expected to begin operations late this year and will be followed by two additional 900,000-square-foot expansions, representing a combined investment of \$5 billion and hundreds of new jobs to a rural area.
2. **Oil and Natural Gas Production:** The oil and gas industry accounts for more than \$48.5 billion in gross business volume and over 63,000 jobs in 2023 according to the 2023 NDSU Study on economic contribution of oil and gas exploration.
3. **Carbon Dioxide Pipeline Approval:** In late 2024, North Dakota regulators approved a 333-mile section of a proposed five-state CO2 pipeline by Summit Carbon Solutions. The \$8 billion project aims to transport CO2 emissions from ethanol plants to underground storage sites in North Dakota, potentially creating construction and operational jobs.

Workforce Development Needs:

1. **Skill Development and Training:** The introduction of advanced technology projects, such as the Applied Digital expansion, may necessitate specialized training programs to equip the local workforce with relevant skills.
2. **Talent Attraction and Retention:** To support these initiatives, strategies to attract and retain skilled workers are essential, including offering competitive incentives and fostering a conducive living environment.

Business Support Requirements:

1. **Regulatory Assistance:** Businesses may require guidance to navigate regulatory approvals, especially for large-scale projects like the CO2 pipeline.
2. **Financial Incentives:** Access to funding and incentives can encourage local businesses to participate in and benefit from these developments.

Infrastructure Enhancements:

- **Housing Development:** Adequate housing will be needed to support economic enhancements.
- **Transportation and Utilities:** Upgrades to transportation networks and utility services are necessary to support increased industrial activity and ensure seamless operations.

Addressing these workforce, business support, and infrastructure needs through strategic planning and investment will be crucial for North Dakota to fully capitalize on these economic opportunities.

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

The HCD survey indicated that many people in the State have a moderate level of need for job training. These activities were the moderately rated needs for business and economic development in the State.

The North Dakota Workforce Innovation and Opportunity Act (WIOA) Unified State Plan for 2024–2027 outlines strategic approaches to align the skills and education of the current workforce with the state's employment opportunities. Key observations include:

Alignment of Workforce Skills with Employment Opportunities:

1. **Skill Gaps in Key Industries:** The plan identifies discrepancies between the existing skill sets of the workforce and the competencies required in sectors such as technology, healthcare, and energy. Addressing these gaps is crucial for meeting the demands of North Dakota's evolving job market.
2. **Need for Enhanced Educational Attainment:** Emphasis is placed on increasing educational levels, particularly in science, technology, engineering, and mathematics (STEM) fields, to prepare workers for high-demand roles.
3. **Work-Based Learning Opportunities:** The plan advocates for expanding apprenticeships and on-the-job training programs to provide practical experience and facilitate smoother transitions into the workforce.

The Workforce Development Council recommended the following strategic initiatives:

1. **Technical Skills Training Grants:** Proposals include grants to support on-the-job training aligned with in-demand occupations, aiming to enhance employability and meet employer needs.
2. **Apprenticeship Programs:** A comprehensive apprenticeship package is recommended, encompassing scholarships and pre-apprenticeship programs to promote alternative career pathways.
3. **Support for Legal Immigrants:** Pilot programs are suggested to assist legal immigrants with relocation, housing, and job placement, diversifying and enriching the talent pool.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

North Dakota has initiated several workforce training programs aimed at enhancing skill development and aligning with the state's Consolidated Plan to promote economic growth and community development. Key initiatives include:

Career and Technical Education (CTE) Centers: In June 2023, the U.S. Department of the Treasury approved \$68 million in federal funding to support the construction of 13 career academies across North Dakota. These academies focus on equipping students with skills in high-demand sectors such as trades, healthcare, and technology, directly addressing workforce shortages and fostering economic development.

Technical Skills Training Grant Program: Launched as part of the Accelerate ND plan, this program received \$2 million in funding during the 68th Legislative Session. It supports the development of non-degree re-skilling and upskilling programs, assisting training providers and employers in creating a highly skilled workforce to meet labor market demands.

Apprenticeship Expansion: In April 2023, legislation was signed to allow state scholarship funds to be used for qualifying apprenticeship programs. This expansion provides students with alternative pathways to gain education and practical experience, thereby enhancing workforce readiness in various industries.

Regional Workforce Impact Program (RWIP): Announced in March 2022, RWIP allocated \$15 million to address local workforce challenges through regionally tailored solutions. Eligible entities, including economic development organizations and chambers of commerce, can access funds to implement programs such as upskilling initiatives, infrastructure investments, and support services like child care, all aimed at enhancing workforce participation and readiness.

Alignment with the Consolidated Plan:

These workforce training initiatives support North Dakota's Consolidated Plan by:

- **Enhancing Economic Opportunities:** By equipping residents with in-demand skills, these programs increase employability and income potential, contributing to economic stability and growth.
- **Addressing Community Development Needs:** Initiatives like RWIP and the development of career academies contribute to community development by improving infrastructure, supporting local businesses, and providing essential services such as child care, which facilitates greater workforce participation.
- **Promoting Inclusive Growth:** Programs targeting skill development and apprenticeship opportunities ensure that diverse populations, including those from underserved communities, have access to education and employment pathways, aligning with the Consolidated Plan's goals of fostering inclusive economic development.

Describe any other state efforts to support economic growth.

The State of North Dakota, through the North Dakota Department of Commerce, offers a variety of incentives to help qualifying businesses in the State, including Agricultural Business Investment Tax Credit, Angel Fund Investment Tax Credit, Automation Tax Credit, Primary Sector Certification, and Seed Capital Investment Tax Credit. There are a variety of tax incentives as well, including Corporate Income

Tax Exemption, Opportunity Zones Incentive, Property Tax Exemption, Sales & Use Tax Exemption, Renaissance Zones, and Research Expense Credit.

Development Fund

The North Dakota Development Fund, Inc. (NDDF) provides “flexible gap financing” through loans and equity investments not available from most conventional lenders for the purpose of economic development. Funds are available to new and expanding North Dakota primary sector businesses. The NDDF coordinates efforts between the sources of financing, the business, and the community. Any project considered for this financing must be feasible and have a reasonable chance of succeeding. The NDDF makes investments of up to \$3,000,000 through innovative financing mechanisms including direct loans, participation loans, and subordinated debt and equity investments. Any request of \$150,000 or more must be reviewed and approved by the NDDF Board of Directors. The NDDF also administers the Regional Rural Revolving Loan Fund, Angel Match Program, and Child Care Loan Program. The Fund’s principal mission is to provide flexible financing to catalyze the development and expansion of businesses in the state of North Dakota.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Population growth is projected to occur predominately in urban communities of Grand Forks, Fargo, Bismarck, and western communities such as Dickinson, Williston, and Watford City. According to the North Dakota's largest non-White group is American Indian/Alaskan Native. There are five federally recognized Tribes and one Indian community located at least partially within North Dakota. 60% of the American Indian population in North Dakota lives on reservation land including Turtle Mountain Reservation, Spirit Lake Reservation, Fort Berthold Reservation, Standing Rock Reservation, Sisseton-Wahpeton Reservation and the Trenton Indian Service Area.

HUD Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) the only areas in North Dakota designated as such are recognized tribal reservations. Additionally, areas where population percentage is below poverty exceeds 25-42.7% is Sioux County where Standing Rock Reservation is primarily located.

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

According to the HUD Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) the only areas in North Dakota designated as such are recognized tribal reservations. Additionally areas where population percentage below poverty exceeds 25-42.7% is in Sioux County where Standing Rock Reservation is primarily located.

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

A 2017 report by the U.S. Department of Housing and Urban Development (HUD) estimated an immediate need for approximately 68,000 housing units in American Indian communities nationwide, with 33,000 units needing new construction and 35,000 requiring rehabilitation. While specific figures for North Dakota reservations are not detailed, similar trends of housing shortages and overcrowding are prevalent. Other challenges include high unemployment rate and heavy reliance on tribal housing programs, food deserts, and higher levels of substance use.

Are there any community assets in these areas/neighborhoods?

Each reservation has unique assets and programs. Indian Housing Block Grant, NAHASDA funding, Low Income Housing Tax Credit program have been used to support increasing and rehabilitation of existing housing.

Behavioral Health Initiatives:

- **ND THRIVES:** Aimed at preventing suicide among rural, tribal, and frontier youth aged 10-24, this initiative provides services and support in a 14-county region in North Central and parts of Northeastern North Dakota.
- **Money Follows the Person Tribal Initiative:** This program assists tribal elders and members with disabilities in transitioning from long-term care facilities to community living, covering moving costs and providing necessary support.

Employment Programs:

- **MHA Nation Employment Training 477 Programs:** Serving enrolled tribal members aged 14 and above, these programs focus on employment training, prioritizing welfare clients and at-risk youth within the Fort Berthold Reservation.
- **Spirit Lake Nation Tribal NEW Program:** This initiative offers services to American Indian TANF recipients who have completed high school or a GED and are enrolled in college full-time
- **Tribal Employment Rights Offices (TERO):** Offices like the one at MHA Nation provide business licensing, monitor oil field activities, and create employment opportunities for tribal members on reservations.

Educational Initiatives:

- **Tribal Colleges and Universities (TCUs):** North Dakota hosts five accredited TCUs, including Nueta Hidatsa Sahnish College, dedicated to serving predominantly American Indian students and offering degrees ranging from associate to master's levels.
- **North Dakota Indian Education Summit:** An annual event designed to provide professional development and education on best practices in Indian education, open to all educators in the state.

- **North Dakota Tribal College System Apprenticeship Program:** Developed in partnership with Hess Corporation, this program aims to improve educational and employment opportunities for American Indians across the state.

Are there other strategic opportunities in any of these areas?

The state has provided opportunities for Tribally owned projects to be funded through the Low-Income Housing Tax credit program and the Housing Trust Fund. Additionally, tribal communities fall under the rural community definition for the Housing Incentive fund and would have opportunities to receive funding under that preference.



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.

ND Information Technology division coordinates and applied for the Broadband Equity, Access, and Deployment (BEAD) program. This program provides funding to expand high-speed internet access by funding planning, infrastructure, deployment and adoption programs. ND's 5 Year BEAD plan identifies unserved and underserved areas in North Dakota and develops a plan to ensure access across all of North Dakota. Counties with the highest proportion of unserved locations were concentrated in Northwestern counties. The plan reports that 84% of ND households have broadband subscription.

Access to broadband for vulnerable populations is key to employment access. The plan further recognized the disparity in home broadband adoption between rural and urban areas. Further analysis indicates that lower income individuals have lower percentages of broadband subscription rates, indicating a need to research access to assistance programs for broadband subscriptions.

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

NDIT's 5-year bead plan includes collaboration with Internet Service Providers (ISP) to deepen the understanding of affordability obstacles and identify opportunities to increase low-cost offerings. Additionally, the plan recognizes the need to boost awareness of the low-cost programs amongst the eligible populations and improve digital skills trainings to ensure individuals have the skills to access broadband services. www.ndit.nd.gov/sites/www/files/documents/funding/5-year-bead-plan-2023.pdf

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

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

ND Enhanced Hazard Mitigation Plan of 2024 found the following in regard to increased risks associated with climate change. Recent climate trends have shown, and future projections suggest that the state can expect continued gradual warming in all seasons, with the greatest warming in the winter season. Overall precipitation is likely to increase, with a high degree of inter-seasonal and interannual variability which could lead to longer and stronger droughts interspersed with more frequent and more intense flooding (Swain, 2015).

Dam Failure: Impacts of extreme flood and drought cycles which can impact dam safety include expansion and/or shrinkage of clay soils, with deep soil cracks forming on or near spillways and embankments, and with soil pulling away from other structural elements. As researchers found, extreme weather events, warming temperatures, extreme cold weather, and increased precipitation can all contribute significantly to the location, extent, and frequency of dam failure and related impacts (Fluixá-Sanmartín, 2018).

Drought: Drought is a threat throughout the state and is projected to increase in extent and intensity with an increase in frequency due to temporal shifts in seasonal precipitation patterns, including drier summers and less snowfall accumulation in spring or fall. Drought is projected to have a longer duration due to shifts in seasonal precipitation patterns, including drier summers and less snowfall accumulation in spring or fall.

Wildfires: Much as droughts are expected to increase in extent and intensity, the same future climate conditions will likely contribute to increased negative impacts on forest health from insects and disease (Claeys, 2020), while simultaneously increasing the wildfire risk (Littell et al., 2016), and wildfire season length (Westerling, 2016). As noted by Claeys (2020), more recent studies note that early 21st century shifts in population across ND have accompanied increases in oil and gas exploration over the same period, with an increased wildland urban interface (WUI) and wildland oil and gas interface (WOGI) adding complexity to the associated fire hazards across much of the state.

Flooding: Current observations show that annual peak streamflow is decreasing in western North Dakota and increasing in eastern North Dakota (Sando et al., 2022). However, flooding increases through the end of this century are considered highly likely. The future climate suggestion is that episodes of heavy convective rainfall concurrent with spring snowmelt flooding could increase through the end of this century.

Geological hazards: The effects of climate change on geologic hazards can vary depending on the specific type of hazard. Expansive soils and landslides will increase in frequency and severity as soils swell and slide more from increased precipitation due to climate change. Other hazards such as meteorite falls, and earthquakes are less affected by climate change.

Severe Summer Weather: North Dakota, given its Great Plains location, has a high probability of various severe summer weather phenomena. Severe summer weather events are likely to increase in size/extent, as higher temperatures with higher moisture availability should produce a larger overall storm footprint. The overall intensity of a storm depends on both stability and shear considerations within the developing storm which may or may not change significantly. However, a larger storm will likely produce a greater impact over a larger area.

Severe Winter Weather: Severe winter weather will continue to be a threat throughout the state and events are expected to increase in both extent and intensity, commensurate with the projected increase in Colorado Low (low-pressure area originating in southeast Colorado) type winter storms and a corresponding increase in heavier snowfall, heavier snowfall rates, and the incidence of freezing rain/ice storms.

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

There are increased risks to low-income households that may not have the resources necessary to mitigate risks or recover from disasters. The State has indicated that CDBG funds are used to improve communities, particularly low- and moderate-income communities. Many projects such as property acquisitions and infrastructure improvements can also qualify as hazard mitigation.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Needs Assessment and Market Analysis, which has been guided by the Housing and Community Development Survey and public input, identified six(6) priority needs. These are described below:

Affordable Rental Housing: As shown throughout this Plan in data and public input, low- and moderate-income households in particular face housing cost burden, the primary housing problem in North

Dakota. Households with cost burdens account for 38 percent of renter households in the State. Increasing the supply and access of affordable rental housing in the State is a high priority.

Affordable Homeowner Housing: Homeownership rates in ND have declined from 2012 to 2022. Contributing factors to the decline include lack of affordable inventory, increased costs of construction, and higher interest rate environment. Increasing the supply and access of affordable homeowner housing in the State is a high priority.

Homelessness: The number of individuals served by homeless service providers increased year over year from 4,606 per year in 2020 to 6,208 in 2023. This includes homeless and at-risk of homeless individuals. Population projections indicate growth in low and extremely-low income households. Serving individuals at risk of or experiencing homelessness is a high priority in the State.

Special Needs Populations: Providing services to special needs populations, such as the elderly, persons with disabilities, persons with substance abuse disorders, and veterans is a high priority in the State. This also includes low- and moderate-income households in need of services.

Economic Development: Promoting economic development to benefit low- and moderate-income households and promote self-sufficiency and economic growth is a high priority in North Dakota.

Priority Infrastructure: Providing suitable living environments through funding infrastructure in the State is a high priority. This also includes planning funds for local jurisdictions.

Increase Access to Affordable Housing

The State will use HOME, CDBG, and Housing Trust Fund to increase affordable housing through the construction of new rental housing, the rehabilitations of rental housing and the rehabilitation of owner housing. This will also include down payment and closing cost assistance for first-time homebuyers. Affordable rental programs will prioritize low income unit, senior and family housing, and balance new construction with preservation and rehabilitation.

Support Efforts to Combat Homelessness

The State will support the ND CoC efforts to continue to increase capacity and supports in the homeless response system. Emergency Solutions Grant funds will support emergency shelters, transitional housing and permanent supportive housing, rapid rehousing and homeless prevention activities, and data collection. HOME and Housing Trust fund will support creating units with resident service coordinators.

Encourage Economic Development

This goal provides employment opportunities for low- and moderate-income people and promotes businesses in the State.

Enhance Local Public Infrastructure

This goal will fund public infrastructure, such as, but not limited to, water systems, streets, sidewalks,

and other vital public facilities. Other vital public facilities include community centers, senior citizen centers, etc.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Statewide
	Area Type:	Funds are available statewide.
	Other Target Area Description:	Funds are available statewide.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Statewide
	Include specific housing and commercial characteristics of this target area.	Statewide
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As funding is allowed, no community will be denied to apply for funding.
	Identify the needs in this target area.	As shown throughout this Plan in data and public input, the high priority needs are as follows: <ul style="list-style-type: none"> • Increasing supply and access of affordable rental housing • Increasing supply and access of affordable homeowner housing • Reduce homelessness to households at imminent risk of homelessness • Enhancing local public infrastructure and facilities • Promoting economic development to benefit LMI households and promote self-sufficiency and economic growth
	What are the opportunities for improvement in this target area?	Increasing supply and access of affordable rental housing and homeowner housing, reducing homelessness, enhancing local public infrastructure and facilities, promoting self-sufficiency and economic growth throughout the state of North Dakota.
	Are there barriers to improvement in this target area?	The biggest barrier is limited funding. The amount of money the State has cannot realistically be put into all cities and counties within the state to make an impact on the community.
2	Area Name:	LMI Areas
	Area Type:	LMI Areas
	Other Target Area Description:	LMI Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The LMI area will follow the HUD approved 2020 American Community Survey (ACS) to determine LMI cities and counties. This will be followed until a new ACS year is officially approved by HUD

Include specific housing and commercial characteristics of this target area.	The LMI areas are 51% or more per the 2020 ACS.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This is a federal regulation for public facility projects based on an area basis. Citizens were informed during consultation. The 2020 ACS was explained and where it could be found to determine if their area was LMI. The option to conduct a survey was also explained if they community felt that the 2020 ACS was not accurate for FY2025.
Identify the needs in this target area.	Many LMI communities have a long list of needs. Water and sewer system construction was a high priority due to a lot of systems being built back in the mid 1900's.
What are the opportunities for improvement in this target area?	To make LMI communities sustainable.
Are there barriers to improvement in this target area?	The federal regulation is using data that is five years old and is out of date.

General Allocation Priorities

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

The state will fund activities statewide. The CDBG program is available statewide except in the entitlement communities of Bismarck, Fargo, Grand Forks, and Minot.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Funds are available statewide. LMI Areas
	Associated Goals	Increase Access to Affordable Housing
	Description	As shown throughout this Plan in data and public input, low- and moderate-income households is a high priority for the State of North Dakota, particularly those facing housing problems and cost burdens, which account for almost over 38 percent of renter households in the State. Increasing the supply and access of affordable rental housing in the State is a high priority.
	Basis for Relative Priority	Needs assessment, market analysis, surveys, and public input all indicated needs to support affordable rental housing.
2	Priority Need Name	Affordable Homeowner Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Funds are available statewide.
	Associated Goals	Increase Access to Affordable Housing
	Description	As shown throughout this Plan in data and public input, low- and moderate-income households is a high priority for the State of North Dakota, particularly those facing housing problems and cost burdens. Increasing the supply and access of affordable homeowner housing in the State is a high priority.
	Basis for Relative Priority	This priority is based on the Needs Assessment, Market Analysis, survey and public input.
3	Priority Need Name	Homelessness
	Priority Level	High
	Population	Rural 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	Funds are available statewide.
	Associated Goals	Support Efforts to Combat Homelessness
	Description	While the State places a high need on those households that are currently homeless, it also finds households at imminent risk of homelessness are a high priority in order to further the effort to reduce homelessness throughout North Dakota.
	Basis for Relative Priority	Public input, needs assessment, market analysis.
4	Priority Need Name	Public Infrastructure and Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	LMI Areas
	Associated Goals	Public Infrastructure and Facilities
	Description	Improving and sustaining public infrastructure and facilities. Provide suitable living environments through funding infrastructure and facilities in the State. This includes water and sewer, ADA improvements, sidewalks, community centers, senior citizen centers, etc.
	Basis for Relative Priority	The priority is based on the Needs Assessment, Market Analysis, survey, and public input.
5	Priority Need Name	Economic Development
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly
Geographic Areas Affected	Funds are available statewide.
Associated Goals	Encourage Economic Development
Description	Promoting economic development to benefit low- and moderate-income households and promote self-sufficiency and economic growth is a high priority in North Dakota
Basis for Relative Priority	This priority is based on the Needs Assessment, market analysis, survey, and public input.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(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)	The housing needs analysis demonstrates that costs of housing continue to increase in monthly costs. As the costs increases, the importance of accessing TBRA remains, however the ability to reach individuals in need is limited due to lack of available funds. The State does not use HOME Funds for TBRA at this time as the small state minimum allocation is prohibitive for using for all available activities.
TBRA for Non-Homeless Special Needs	TBRA importance is the same from non-homeless special needs populations. While the amount of need continues to grow, the availability to meet the needs is limited by the funding available. The small state minimum allocation is prohibitive for using all HOME for all available activities.
New Unit Production	Increased construction costs, low vacancy rates, increased populations all contribute to the need to prioritize new unit production, while balancing the need to maintain the existing portfolio. HOME and Housing Trust fund will be used to support new unit production.
Rehabilitation	Half of the affordable housing stock was built prior to 1980. This indicates a need to prioritize maintaining the existing stock of housing. HOME and Housing trust fund will be used to support rehabilitation.
Acquisition, including preservation	Half of the affordable housing stock was built prior to 1980. This indicates a need to prioritize maintaining the existing stock of housing. HOME and Housing trust fund will be used to support acquisition and preservation.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

The State of North Dakota receives annual funding from four HUD formula grant programs:

- CDBG Program, administered by Department of Commerce, DCS;
- ESG Program, administered by North Dakota Housing Finance Agency, NDHFA; effective July 1, 2023.
- HOME Program, administered by North Dakota Housing Finance Agency, NDHFA;
- HTF Program, administered by North Dakota Housing Finance Agency, NDHFA.

Contingency Provision: All annual allocations published prior to the release of formula allocations are estimated based on the prior year allocation. For HOME and HTF any additional funds will be allocated towards rental production and rehab activities and will follow the scoring criteria identified in the method of distribution section (AP-35). Increases or decreases in ESG allocation will be distributed using the selection criteria identified in AP-35. An increase or decrease in CDBG FY2025 HUD allocation will be allocated to enhance local public infrastructure and follow the CDBG method of distribution in AP-35.

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	\$3,500,000	\$145,371	\$2,594,989	\$6,240,360	\$14,000,000	The Community Development Block Grant (CDBG) Program provides financial assistance to eligible units of local governments in the form of grants and loans for public infrastructure and facilities, housing, and economic development projects. The primary beneficiaries of these projects must be low- and moderate-income individuals.

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		
HOME	Public - Federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental, new construction, Multifamily rental rehab, New construction for ownership, TBRA	\$3,000,000	\$141,337	\$401,885	\$3,543,222	\$12,000,000	The HOME program is focused on three housing priorities: single-family rehabilitation, multifamily rental production and rehabilitation, and homebuyer down payment assistance. Single-family rehabilitation will be administered by eligible Community Action Agencies as subrecipients. The homebuyer down payment assistance program will be administered as a pilot program with the Grand Forks Community Land Trust. The remainder of the funds are reserved for multifamily rehabilitation and construction including the CHDO set-aside. Up to \$50,000 CHDO reserve may be used for CHDO operating if requested. Ten percent of the annual allocation is set-aside for administration.

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		
ESG	Public - Federal	Conversion and rehab for transitional housing, Financial Assistance Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance Services, Transitional housing	\$484,085	\$0	\$0	\$484,085	\$1,936,340	The ESG Program, formerly named the Emergency Shelter Grant, provides formula funding to address homelessness to eligible jurisdictions.
HTF	Public - Federal	Acquisition, Admin and Planning, Homebuyer assistance, Multifamily rental, new construction, Multifamily rental rehab, New construction for ownership	\$3,000,000	\$0	\$0	\$3,000,000	\$12,000,000	The Housing Trust Fund (HTF) is an affordable housing production program that complements existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. 100 percent of the funds must create units for extremely low-income households

Table 50 - 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

Federal funds will continue to be leveraged with nonfederal resources to achieve the objectives of this plan. Matching requirements will be achieved through a variety of methods. Grant recipients are encouraged to utilize funds from the private sector, state and local programs, and other sources to assist in meeting HUD matching requirements and to increase the amount of funds available to provide affordable housing, expand economic opportunities, improve infrastructure, and provide community facilities.

HOME and HTF programs are awarded in conjunction with the LIHTC program and plans are written to align scoring priorities among the MF programs. Both programs provide points for applications that leverage local resources and provide match.

CDBG housing and public facility projects do not require a match; however, if awarded project costs are not enough to cover the entire project, at a minimum local match is required to fully cover the remainder of the project costs. CDBG economic development projects require a 50 percent match of other funds.

ESG match will be satisfied by using the North Dakota Homeless Grant (NDHG) a state legislative appropriation. 100 percent of the match required will be awarded from NDHG.

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

Not applicable.

Discussion

CDBG prior year resources are unobligated funds in the State Funds (SF). This line item is a snap shot in time when this plan was put together as the line item fluctuates month to month. If there are unobligated FY2024 funds as of July 31, 2025 those funds will be added to prior year resources to be made available through a special fund round, and/or added to the following years allocation, and/or used for amendments for open projects.

CDBG FY2025 unobligated and/or deobligated funds as of July 31, 2026 will be made available through a special funding round, and/or added to the following years allocation, and/or used for amendment for open projects. Further details about the scoring of projects can be found in the 2025 CDBG Program Distribution. DCS is leaving 10% of the CDBG FY2025 HUD allocation unobligated. These funds will be used for amendments

during the fiscal year on projects that may arise with unexpected circumstances, such as an environmental review that needs an ASTM Phase 1, increase in materials from time of pre-application to actual bidding, etc.

HOME Program Income includes \$141,337.42 plus \$1,884.76 recaptured from a correction in the CHDO operating draw. Uncommitted homeowner rehabilitation funds is currently estimated at \$400,000 and will be reallocated to rental production and rehabilitation.

SP-40 Institutional Delivery Structure – 91.315(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
North Dakota Housing Finance Agency	Government	Homelessness Ownership Planning Rental	State
ND Continuum of Care (CoC)	Government	Homelessness	State
ND Division of Community Services	Government	Economic Development Neighborhood Improvements Public Facilities	State
Red River CHDO	CHDO	Ownership Planning Rental	Region
Community Action Partnership of North Dakota	Non-profit organizations	Homelessness Ownership	State
Grand Forks Community Land Trust			

Table 51 – Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

North Dakota Housing Finance Agency as administrators of Emergency Solutions Grant, the State's ND Homeless Grant and CoC collaborative applicant, has created some administrative efficiencies and alignment of program administrative guidance. This streamlines funding opportunities for non-profit organizations that receive these funds that support delivery of services to individuals experiencing homelessness or at risk of homelessness.

North Dakota's alignment of multifamily funding programs has streamlined the application process for multifamily affordable developers.

Gaps in the delivery system are primarily due to lack of available funding for housing and supportive services. In the 2023-2025 biennium ND's multifamily programs were oversubscribed by more than \$46 million. The ESG and ND Homeless grant application round was oversubscribed by \$6 million and the CoC was oversubscribed by \$2.2 million for the same period of 2023-2025.

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		
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	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 & Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Table 52 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

ND Continuum of Care and Emergency Solutions Grant subrecipients work with individuals experiencing and at-risk of homelessness to navigate to available mainstream services that are primarily available through programs offered by ND Department of Health and Human Services (HHS) various divisions. Behavioral Health divisions services are primarily delivered through eight regional behavioral health clinics. Community supports are provided through the 1915(i) state plan amendment, Free Through Recovery and Community Connect. Adults and Aging services provide access to Home and Community Based Services and other Medicaid approved services for seniors and individuals with disabilities. The

Economic Assistance division supports individuals through SNAP, LIHEAP, Child Care Assistance, and TANF benefits. CoC and ESG recipients retain a robust knowledge of the services offered by HHS and work with individuals through assessments to determine which services they may need and provide assistance in applying. HHS also offers a self service portal for economic assistance applications.

Subrecipients of ESG and ND CoC funds provide case management to program participants to ensure they are housed first and then assist them in focusing on their needs of employment, employment training, educational opportunities, mental and physical healthcare, substance use treatment, etc. Case management is ongoing as long as the participant is enrolled in the program and can continue for a specific amount of time (depending on the funding source) once the client is no longer enrolled in the program.

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

North Dakota has a robust service system, however individuals in crisis often struggle identifying resources available and submitting applications for assistance. The State provides funding through ESG, CoC, and ND Homeless Grant to support local non-profit organizations in providing housing navigation and case management which includes assistance in identifying resources and applications. The biggest gaps identified is the lack of provider capacity due to lack of funding. Partner organizations indicate challenges in hiring and maintaining their workforce due to funding constraints. In the Fargo metro area, a collaboration was created utilizing a centralized intake system called 211-Firstlink, which provides 24-7 intake services for individuals experiencing homelessness or at risk of homelessness and referrals to resources. The State is considering expanding this service statewide and is researching funding sources to support the expansion.

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 state will focus on provider capacity building. Through the work of the CoC, the State will provide training for ESG and ND Homeless Grant recipients to build staff knowledge of existing resources. Regions 1, 2, 3, 6, 7, and 8 are underserved and scoring for state grant dollars will focus on supporting organizations in those regions. The state will continue to focus on and expand the coordinated entry system, including a potential statewide expansion of the 211 Firstlink intake process, working with regions to establish weekly case conferencing and referral meetings, and working with county housing authorities to participate in coordinated entry to fill vacant units.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to Affordable Housing	2025	2029	Affordable Housing	Statewide	Affordable Rental Housing Affordable Homeowner Housing	CDBG: \$1,500,000 HOME: \$15,143,222 HTF: \$15,000,000	Rental units constructed: 125 Household Housing Unit Rental units rehabilitated: 205 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
2	Support Efforts to Combat Homelessness	2025	2029	Homeless	Statewide	Homelessness	ESG: \$484,085	Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted Homeless Person Overnight Shelter: 4350 Persons Assisted Homelessness Prevention: 3,000 Persons Assisted
3	Public Infrastructure and Facilities	2025	2029	Non-Housing Community Development	LMI Areas	Public Infrastructure and Facilities	CDBG: \$15,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16,000 Persons Assisted
4	Encourage Economic Development	2025	2029	Non-Housing Community Development	Statewide	Economic Development	CDBG: \$500,000	Businesses assisted: 5 Businesses Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Access to Affordable Housing
	Goal Description	The State will use HOME, CDBG, and Housing Trust Fund to increase affordable housing through the construction and acquisition of new rental housing, the rehabilitation of rental housing and the rehabilitation of owner housing. This will also include down payment and closing cost assistance for first-time homebuyers.
2	Goal Name	Support Efforts to Combat Homelessness
	Goal Description	The State will combat homelessness through the support of emergency shelters, transitional housing and permanent supportive housing, Tenant-based Rental Assistance (TBRA) for those at risk of homelessness, homeless prevention activities, and data collection
3	Goal Name	Public Infrastructure and Facilities
	Goal Description	The State will further community development by enhancing the State's infrastructure and public facilities to meet the needs of the residents. This goal will fund public facilities and public infrastructure, such as, but not limited to, water systems, streets, sidewalks, and other vital public facilities. Other vital facilities include items such as senior citizen centers and community centers.
4	Goal Name	Encourage Economic Development
	Goal Description	This goal provides employment opportunities for low- and moderate-income people and promotes businesses in the State.

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)

The state estimates a total of 250 multifamily rehab with HOME and HTF, 250 multifamily new construction, 25 homeowner downpayment, and 50 homeowner rehabilitation activities for the period of 2025-2029.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

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

The state is unaware of a Section 504 Voluntary Compliance Agreement. The HOME and Housing Trust Fund allocation plans provide priority points for applications that create units that meet universal design standards which are over and above Section 504 requirements.

Activities to Increase Resident Involvements

The State does not administer public housing funds.

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

No

Plan to remove the ‘troubled’ designation

There are 4 housing authorities designated as troubled:

1. Housing Authority of Cass County 05/06/2024 Troubled
2. Rolette County Housing Authority 08/14/2023 Troubled
3. North Central Housing Authority 08/02/2023 Troubled
4. Traill County Housing Authority 08/17/2023 Troubled

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

The 2024 ND Housing Initiative identified the following as having a negative effect on affordable housing and residential investment.

- Lack of community planning funds.
- Building Code
- Energy Code
- Zoning
- Lack of financing sources
- Stagnate funding for federal programs.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

2024 ND Housing Initiative proposed several state funded initiatives to remove barriers to affordable housing.

www.hhs.nd.gov/sites/www/files/documents/HousingInitiative/NDHI_Recommendation_Highlights-Nov_2024.pdf

- Provide flexible grants to fund local community planning.

- Fund the ND Housing Incentive Fund to provide funding tools for single family and multifamily affordable housing development.
- Ensure federal allocation plans for HOME, Housing Trust Fund, Low-Income Housing Tax credits and state HIF are aligned to ensure streamlined access.
- Provide funding for housing infrastructure.
- Provide funding for homeless services including emergency shelter operations, homeless prevention, and rapid rehousing.
- Support workforce development.

SP-60 Homelessness Strategy – 91.315(d)

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

ESG funding is used to engage individuals and families living on the street (Street Outreach). Funds may be used for costs of providing essential services to reach out to unsheltered homeless; connect them with emergency shelter, housing, or critical services; and provide urgent non-facility-based care to unsheltered homeless who are willing or unable to access emergency shelter, housing or appropriate health facility. Eligible activities include engagement activities, case management, emergency health services, emergency mental health services, transportation, and services for special populations. Federally recognized non-profits or units of local government involve the help of local service organizations, churches, human service providers, the local police/probation, etc., to educate the community about the availability of emergency shelters and how to put an individual or family experiencing homelessness or at risk of homelessness in contact with agencies that can help. Agencies in North Dakota utilize local television interviews, newspaper articles, speaking events, and participation in collaborative community provider groups to inform of shelter services. Money Follows the Person Housing coordinated the creation and printing of regional pocket resource guides. These guides provide contact information for local area resources, including transportation assistance, shelter information, food pantry, and crisis services. The ND CoC includes all access and assessment sites for the coordinated entry system on the ND CoC website.

Sixty percent of the ESG funding is available for street outreach and shelter operation activities. ESG application funding prioritizes organizations that actively participate in the ND CoC, HMIS, and coordinated entry.

Addressing the emergency and transitional housing needs of homeless persons

ESG and ND Homeless Grants funding will support emergency shelter operations and essential services. In the 2025-2027 biennium state legislation has been proposed to increase funding for ND Homeless Grant to \$10 million.

The ND CoC currently funds four transitional housing projects and four joint transitional housing/rapid rehousing projects in Fargo, Bismarck, and Minot. These projects pull from the coordinated entry priority list to ensure those who are the most vulnerable and appropriate for this type of housing are housed first.

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.

Funding will be available for rapid re-housing and homeless prevention activities to both shorten and prevent incidents of homelessness throughout the State. In addition to ESG funds, the North Dakota Homeless Grant (NDHG) eligible components include rapid rehousing and homeless prevention. Community Action Partnership of ND utilizes the Supportive Services for Veteran Families (SSVF) program. The goal of SSVF is promoting housing stability among very low-income veteran families who reside in or are transitioning to permanent housing. Like ESG, SSVF supports a Housing First approach by helping the veteran family meet its primary need of housing, while addressing barriers to housing stability.

CARES is a collaborative initiative between the North Dakota and West Central Minnesota Continuums of Care (CoC) designed to create a more effective and efficient homeless response system. CARES is ND's mandated coordinated entry system and is a system shift from agency centric to client centric AND from managing homelessness to preventing and ending homelessness. CARES recently initiated a new housing assessment tool called the Housing Prioritization Tool, to replace the VI-SPDAT. This updated assessment is used to ensure the most vulnerable individuals and families are prioritized and that client choice is at the forefront of referrals for housing. CARES has three main purposes:

1. To reduce new entries into homelessness (by consistently offering prevention and diversion resources upfront, reducing the number of people entering the system unnecessarily).
2. To help people move through the homeless response system and stabilize their housing faster and more successfully (by reducing the amount of time people spend moving from program to program before finding the right match); and
3. To gain quality data to drive system planning, improved service linkage, funding decisions, and for performance measurement.

The ND CoC was awarded the Youth Homeless Demonstration Program (YHDP) grant in 2021. A Coordinated Community Plan was submitted and approved by HUD in 2022. The Youth Action Board led the funding process and awarded funding to five agencies. Of the funded agencies, three new projects were initiated in areas of the state that lacked resources for youth experiencing homelessness. One project opened a new joint transitional housing/rapid rehousing project and two are providing supportive services to youth. . The two supportive services projects are connecting with youth at schools on Tribal reservations, in parts of the state that did not have youth resources previously, and through the TRIO program.

NDHFA administers the Opening Doors Landlord Risk mitigation program, which provides coverage for excessive damages or lost rent for individuals with housing barriers. Barriers include poor rental history,

criminal convictions, poor credit, and prior evictions. With coverage landlords are willing to accept an applicant for tenancy who would otherwise be denied based on rental criteria.

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

As mentioned previously, increasing capacity and consistent use of HMIS will ultimately ensure more efficient homeless service delivery for the state. The State has been working on building capacity with sub-recipients for coordinated entry statewide. ESG, NDHG, and CoC applicants are required to use the Continuum of Care's coordinated entry system. The sub-recipient must work with the CoC to ensure the screening, assessment and referral of program participants are consistent with the Written Standards for ESG and CoC programs. ESG helps get people out of shelters and pays for eligible persons' housing deposits, first month's rent, or first few months of rent to get them started. The State contracts with Institute for Community Alliances (ICA) as the state's HMIS Lead to manage the state's HMIS system, trains users, and reviews data quality control. ICA meets with ESG and CoC program staff to identify user issues and provide training as needed. Recently ICA received a CoC grant to hire a coordinated entry specialist to oversee the CE process for the entire state.

Money Follows the Person (MFP) employ housing facilitators who work with individuals with disabilities; are currently residing in a care facility, and desire to live in a community setting. MFP staff work with the ND Centers for Independent Living (CIL) Transition Coordinators to identify suitable and affordable housing, assist with the leasing process, and identify rental assistance resources. CIL Transition coordinators will then provide supportive services for one year to help the individual maintain tenancy. MFP staff will utilize NDHFA's Opening Doors Landlord Risk Mitigation program for individuals who have housing barriers obtain coverage to incentivize a housing provider to allow the individual to sign a lease.

North Dakota's Behavioral Health Division created a Free Through Recovery (FTR) Program which is a community based behavioral health program designed to increase recovery support services to individuals involved with the criminal justice system who have behavioral health concerns. FTR participants receive care coordination, recovery services and peer support. The program is to improve healthcare outcomes and reduce recidivism. FTR providers also utilize the Opening Doors program for FTR participants. FTR was expended creating funding for Community Connect, to create a program similar to FTR, but separate from the criminal justice system. Behavioral health division also administers funding for recovery housing.

SP-65 Lead based paint Hazards – 91.315(i)

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

During this program year we will continue working with the North Dakota State Health Department and the University of North Dakota to provide training for lead-based paint risk assessors. In addition, we

expect to see more coordination with the CAAs to increase the amount of lead-based paint testing activities.

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

NDHFA requires all applicants to meet the requirements under the NDHFA Lead Based Paint Policy manual available online at www.ndhfa.org/index.php/development/lead-based-paint

SP-70 Anti-Poverty Strategy – 91.315(j)

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

Much of the work to reduce the number of poverty-level families is done through partnerships with the Community Action Agencies (CAAs), Department of Health and Human Services Economic Assistance Division (DHHS EA). CAAs are located in 8 regions and provide services statewide. CAAs work to combat local, state, private, and federal resources to deliver programs and opportunities for poverty-level families to obtain and maintain self-sufficiency.

Community Services Block grant (CSBG) program provides funds to the CAAs to ameliorate the causes and conditions of poverty. CAAs also currently play a key role in providing housing opportunities, most of which are included in the state's affordable housing goals, through the implementation of the state's HOME Homeowner Rehab program, to provide low-income homeowners with assistance in maintaining their home. Additionally, families are also provided assistance in weatherizing their homes through the Weatherization program, which is a program within DCS, and is often used in conjunction with HOME and CDBG funds that are used for housing rehabilitation. Households experiencing homelessness are served by the CAA network through ESG and ND Homeless Grant homeless prevention services, as well as Family Self Sufficiency program. Utilizing the CAAs for program administration allows for a local service delivery system that serves statewide.

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

The primary activities will be to create jobs with CDBG funds. Homeless prevention and rapid rehousing assistance provided from ESG and ND Homeless Grant funds. Low-income homeowners will be supported through HOME Homeowner Rehab program. HOME and HTF funds will be used to support the development and rehabilitation of affordable rental housing.

SP-80 Monitoring – 91.330

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

Monitoring will be the responsibility of the CDBG staff and the organizations that partner with the Division of Community Services to implement the program. This will primarily be accomplished through desk-top monitoring using drawdown requests, environmental review notices, Section 504 Self-

evaluations, the Integrated Disbursement Information System (IDIS), and semi-annual and final reports on each funded project.

To assure long-term compliance with program requirements, staff will do on-site monitoring of files and each completed project using a systems review of the implementing organizations.

ESG- The ESG Administrative Manual provides subrecipients with guidance on program administration requirements, participant eligibility, and file documentation requirements. NDHFA staff will utilize CPD monitoring handbook and internally developed checklists to monitor ESG funded organizations.

HOME and Housing Trust Fund- A compliance manual was developed to provide HOME and HTF-assisted projects with guidance required to ensure long-term compliance. Annually each project must certify compliance and provide detailed unit reporting including income, rent, and tenancy for each assisted unit which is tested for compliance. Rents are approved annually. Tenant file review and onsite physical inspections are performed at least every three years.

Section 3 compliance plan: www.ndhfa.org/wp-content/uploads/2025/02/Section3CompliancePlan.pdf requires developers and contractors to provide outreach efforts and tracking of MBE/WBE compliance.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The State of North Dakota receives annual funding from four HUD formula grant programs:

1. CDBG Program, administered by Department of Commerce, DCS;
2. ESG Program, administered by North Dakota Housing Finance Agency, NDHFA; effective July 1, 2023.
3. HOME Program, administered by North Dakota Housing Finance Agency, NDHFA;
4. HTF Program, administered by North Dakota Housing Finance Agency, NDHFA.

Contingency Provision: All annual allocations published prior to the release of formula allocations are estimated based on the prior year allocation. For HOME and HTF any additional funds will be allocated towards rental production and rehab activities and will follow the scoring criteria identified in the method of distribution section (AP-35). Increases or decreases in ESG allocation will be distributed using the selection criteria identified in AP-35. An increase or decrease in CDBG FY2025 HUD allocation will be allocated to enhance local public infrastructure and follow the CDBG method of distribution in AP-35.

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	\$3,500,000	\$145,371	\$2,594,989	\$6,240,360	\$14,000,000	The Community Development Block Grant (CDBG) Program provides financial assistance to eligible units of local governments in the form of grants and loans for public infrastructure and facilities, housing, and economic development projects. The primary beneficiaries of these projects must be low- and moderate-income individuals.
HOME	Public - Federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental, New construction, Multifamily rental rehab, New construction for ownership, TBRA	\$3,000,000	\$141,337	\$401,885	\$3,543,222	\$12,000,000	The HOME program is focused on three housing priorities: single-family rehabilitation, multifamily rental production and rehabilitation, and homebuyer down payment assistance. Single-family rehabilitation will be administered by eligible Community Action Agencies as subrecipients. The homebuyer down payment assistance program will be administered as a pilot program with the Grand Forks Community Land Trust. The remainder of the funds are reserved for multifamily rehabilitation and construction including the CHDO set-aside. Up to \$50,000 CHDO reserve may be used for CHDO operating if requested. Ten percent of the annual allocation is set-aside for administration.

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		
ESG	Public - Federal	Conversion and rehab for transitional housing, Financial Assistance Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance Services, Transitional housing	\$484,085	\$0	\$0	\$484,085	\$1,936,340	The ESG Program, formerly named the Emergency Shelter Grant, provides formula funding to address homelessness to eligible jurisdictions.
HTF	Public - Federal	Acquisition, Admin and Planning, Homebuyer assistance, Multifamily rental, New construction, Multifamily rental rehab, New construction for ownership	\$3,000,000	\$0	\$0	\$3,000,000	\$12,000,000	The Housing Trust Fund (HTF) is an affordable housing production program that complements existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. 100 percent of the funds must create units for extremely low-income households

Table 54 - 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

Federal funds will continue to be leveraged with non-federal resources to achieve the objectives of this plan. Matching requirements will be achieved through a variety of methods. Grant recipients are encouraged to utilize funds from the private sector, state and local programs, and other sources to assist in meeting HUD matching requirements and to increase the amount of funds available to provide affordable housing, expand economic opportunities, improve infrastructure, and provide community facilities.

HOME and HTF programs are awarded in conjunction with the LIHTC program and plans are written to align scoring priorities among the MF programs. Both programs provide points for applications that leverage local resources and provide match.

CDBG housing and public facility projects do not require a match; however, if awarded project costs are not enough to cover the entire project, at a minimum local match is required to fully cover the remainder of the project costs. CDBG economic development projects require a 50 percent match of other funds.

ESG match will be satisfied by using the North Dakota Homeless Grant (NDHG) a state legislative appropriation. 100 percent of the match required will be awarded from NDHG.

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

Not applicable.

Discussion

CDBG prior year resources are unobligated funds in the State Funds (SF). This line item is a snap shot in time when this plan was put together as the line item fluctuates month to month. If there are unobligated FY2024 funds as of July 31, 2025, those funds will be added to prior year resources to be made available through a special fund round, and/or added to the following years allocation, and/or used for amendments for open projects.

CDBG FY2025 unobligated and/or deobligated funds as of July 31, 2026 will be made available through a special funding round, and/or added to the following years allocation, and/or used for amendment for open projects. Further details about the scoring of projects can be found in the 2025 CDBG Program Distribution. DCS is leaving 10% of the CDBG FY2025 HUD allocation unobligated. These funds will be used for amendments during the fiscal year on projects that may arise with unexpected circumstances, such as an environmental review that needs an ASTM Phase 1, increase in materials from time of pre-application to actual bidding, etc.

HOME Program Income includes \$141,337.42 plus \$1,884.76 recaptured from a correction in the CHDO operating draw. Uncommitted homeowner rehabilitation funds are currently estimated at \$400,000 and will be reallocated to rental production and rehabilitation.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to Affordable Housing	2025	2029	Affordable Housing	Statewide	Affordable Rental Housing Affordable Homeowner Housing	CDBG: \$921,442.00 HOME: \$3,543,222.00 HTF: \$3,000,000.00	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 41 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Support Efforts to Combat Homelessness	2025	2029	Homeless	Statewide	Homelessness	ESG: \$484,085.00	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 650 Persons Assisted Homelessness Prevention: 600 Persons Assisted
3	Public Infrastructure and Facilities	2025	2029	Non-Housing Community Development	LMI Areas	Public Infrastructure and Facilities	CDBG: \$2,594,989.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3200 Persons Assisted
4	Encourage Economic Development	2025	2029	Non-Housing Community Development	Statewide	Economic Development	CDBG: \$2,150,031.00	Businesses assisted: 1 Businesses Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Access to Affordable Housing
	Goal Description	The State will use HOME, CDBG, and Housing Trust Fund to increase affordable housing through the construction of new rental housing, the rehabilitations of rental housing and the rehabilitation of owner housing. This will also include down payment and closing cost assistance for first-time homebuyers. A portion of the HOME and HTF funds identified in the funds allocated will be used for administrative purposes as allowable.
2	Goal Name	Support Efforts to Combat Homelessness
	Goal Description	
3	Goal Name	Public Infrastructure and Facilities
	Goal Description	This goal will fund public infrastructure, such as, but not limited to, water systems, streets, sidewalks, and other vital public facilities.
4	Goal Name	Encourage Economic Development
	Goal Description	Promoting economic development to benefit LMI households and promote self-sufficiency and economic growth is a high priority in North Dakota. This goal provides employment opportunities for LMI persons and promotes businesses in the State. Economic development projects will use State Funds (SF).

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The 2025-2029 State Consolidated Plan identified allocation priorities in the strategic planning section (SP-05) of the Con Plan www.communityservices.nd.gov/uploads/25/NorthDakotaConPlan2024.pdf. The Con Plan priorities for affordable housing are further supported by the Statewide Housing Needs Assessment conducted in 2024. The table below reflects the percentages of funding that are likely to occur based off of the activities identified in the AP-30 Method of Distribution. Additionally, the CDBG Program Distribution Statement, ESG Allocation Plan, HOME Allocation Plan and the Housing Trust Fund Allocation plans are available in the appendix of this plan, which also outline the methods of distribution and the basis by which activities will be selected.

Funding Allocation Priorities

	Increase Access to Affordable Housing (%)	Support Efforts to Combat Homelessness (%)	Public Infrastructure and Facilities (%)	Encourage Economic Development (%)	Total (%)
CDBG	17	0	38	45	100
HOME	100	0	0	0	100
ESG	0	100	0	0	100
HTF	100	0	0	0	100

Table 56 – Funding Allocation Priorities

Reason for Allocation Priorities

Affordable Housing

Affordable rental was identified in the needs assessment a high priority, particularly those facing housing cost burdens. The 2024 ND Statewide Housing Needs Assessment (HNA) According to the study, "North Dakota's renters are substantially more cost burdened than homeowners with 39 percent spending more than 30 percent of their income on housing expenses." Population trends through 2027 are expected to increase in households with extremely low to low income, further supporting the need for affordable housing. Homeowner rehabilitation is a high priority need through the need's assessment survey. Within the affordable housing priorities, North Dakota will continue to support efforts to combat homelessness by prioritizing permanent supportive housing with HOME multifamily funding and HTF allocation plans.

Homelessness

The Needs Assessment identified that stable housing continues to be a significant challenge for many individuals living in ND. Housing costs are

rising faster than wages increasing the strain on household budgets. In 2021, 4,961 individuals were struggling with homelessness and receiving services through the ND CoC. ESG funding is available to support all eligible activities allowed by the program.

Public Infrastructure and Facilities Improvements

Support for public infrastructure and facilities improvements continued to be a high priority for communities. In the past few years of the CDBG program, the majority of applications received have been for this priority. During public input meetings, public infrastructure and facilities improvements were the highest need for CDBG funding.

Encourage Economic Development

Creating and retaining jobs is needed in North Dakota. The CDBG program will continue to offer economic development opportunities for FY2025. This is evaluated on a year-by-year basis. The federal requirement of \$35,000 (\$10,000 infrastructure) per job has been identified as a major barrier to these funds and therefore not making the program enticing. Economic development projects will be funded through State Funds (SF) only and therefore is why the dollar amount allocated to economic development is so high.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

ESG: Funding continues to be used for homeless activities. Funds may be used to support homeless service providers, fund the development of new transitional housing, rapid re-housing, and homeless prevention. Eligible organizations must demonstrate prior experience serving individuals and households at-risk of or experiencing homelessness, including having staff that have expertise in case management skills.

HOME: The HOME allocation plan creates set-asides for homeowner rehabilitation programs offered by local Community Action Agencies and homeowner down payment assistance piloted by the Grand Forks Community Land Trust. CHDO reserves and open multifamily funds are made available through a competitive application round which allows projects that meet more priorities identified in scoring to rise to the top of funding selections. HOME multifamily scoring includes points for supporting tenants with special needs by providing tenant support coordination. Up to \$50,000 in CHDO Reserves may be used for CHDO Operating.

HTF: The allocation plan for the HTF, like HOME, uses a competitive application round for funding selection. HTF will support multifamily development and rehabilitation of units dedicated to extremely low-income households. Priority points are provided to those applications that make commitments to supporting tenants with special needs that affect their long-term housing stability and provide tenant support

coordination.

CDBG: Funds will be used to increase access to affordable housing that will help address the need for affordable housing, enhance local public infrastructure that will address the needs for priority infrastructure, and encourage economic development. Note that economic development projects will be funded through State Funds (SF).

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The purpose of the CDBG Program Distribution statement is to describe how the State intends to distribute CDBG funds. HOME, Housing Trust Fund and Emergency Solutions Grants allocation plans describes the application process and scoring criteria for applying for the programs. All allocation plans are available online at www.ndhfa.org.

Distribution Methods

Table 57 - Distribution Methods by State Program

1	State Program Name:	Community Development Block Grant (CDBG)
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Public infrastructure/facilities and housing have similar criteria. For detailed scaled criteria please refer to the CDBG PDS. Below is an overview of the scoring criteria:</p> <ol style="list-style-type: none"> 1. Project need addresses how significant the problem is and what the immediacy is of the project 2. Financial need addresses the viability of project without CDBG funding 3. Percentage of LMI in the project area 4. Secured sources of other funds demonstrates that CDBG funding is a last resort to close a financial gap 5. Project readiness addresses the completeness of plans for the entire project and a ready start date 6. When and if a unit of local government has received funding in the past five years. <p>Economic Development</p> <ol style="list-style-type: none"> 1. Need for funds and terms 2. Financial strength and reasonableness 3. Management expertise and past performance 4. Marketing 5. Degree of likely benefit to the economy 6. Anticipated impact of addressing national objectives as defined in the State's PDS
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>The CDBG PDS is on the North Dakota Department of Commerce's website, www.commerce.nd.gov/community-services/low-income-programs/community-development-block-grant-cdbg. The PDS goes into further detail on what the State is looking for in the scoring and ranking criteria along with the point system.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

Describe how resources will be allocated among funding categories.

Without receiving the CDBG FY2025 allocation at the time the Plan was being developed, DCS is estimating around \$3,000,000 to be granted out to eligible projects. This dollar amount is projected after following the federal method of deducting out the allotted state administration/technical assistance, and allotted 10% unallocated funds. As required by HUD, the State Funds (SF) is included in our prior years resources. These funds will be used on economic development projects only.

The State is leaving 10% of the allocation unobligated. These funds will be used for amendments during the fiscal year on projects that may arise with unexpected circumstances, such as an environmental review that needs an ASTM Phase 1, increase in materials from time of pre-application to actual bidding, etc.

Total allocation available for DCS funding round may decrease or increase prior to the CDBG open funding round. This is contingent on prior years unobligated funds possibly changing and the final FY2025 allocation received from HUD. Any unobligated or deobligated funds as of July 31, 2025, will be recaptured and used for the FY2025 open funding round, and/or a special funding round, and/or amendments for open projects that need more funding.

DCS does not know what type of applications will be coming in and the dollar amounts being requested for the State's funding round that will be held May 30 - July 25. DCS does not want to put a cap on how many applications can be received and awarded for a particular program. The scoring and ranking of applications will determine the types of activities funded. If there is an increase or decrease in funds, the dollar amount to enhance local public infrastructure and housing activities will be adjusted appropriately.

History has shown public infrastructure and facilities has been applied for more heavily. It is estimated that most of the funding will go to public infrastructure and facilities. The majority of housing projects that the CDBG program has funded in the past few years has been rehabs to multi-family units and making them more livable for their tenants.

Economic development will use the State funds (SF). The available dollar amount changes monthly. At the time when the Plan was being developed, SF had \$2,594,989 available to be used on economic development projects.

<p>Describe threshold factors and grant size limits.</p>	<p>Public Infrastructure and Facilities Minimum \$ 75,000 Maximum \$1,000,000</p> <p>Housing - Single Family Minimum \$ 200,000 Maximum \$1,000,000</p> <p>Housing - Multi-Family Minimum \$ 100,000 Maximum \$1,000,000</p> <p>Economic Development Minimum \$ 100,000 Maximum \$1,000,000</p> <p>CDBG will have a minimum and maximum amount that can be applied for. With a low annual allocation from HUD, having a maximum for an award would ensure that CDBG funding would help more than one community in the State.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Outcomes will be measured by the various goal outcome indicators, as set forth in AP-20 Goal outcomes are primarily measured by the number of households assisted, the number of businesses assisted, or the number of persons assisted.</p> <p>The State has eliminated all possible barriers that are not against HUD's regulations for any community in North Dakota regardless of size to have access in applying for CDBG funds. There are no mandatory match requirements for public infrastructure/ facilities and housing, and the minimum and maximum thresholds are within reason for the size of allocation that is received from HUD. DCS is encouraging applicants to apply for CDBG administration funds to even fund the cost if the UGLG does not have the capacity to administer the project themselves.</p>
<p>2 State Program Name:</p>	<p>Emergency Solutions Grant</p>
<p>Funding Sources:</p>	<p>ESG</p>

Describe the state program addressed by the Method of Distribution.

The State's 2025 ESG allocation will be made available to eligible applicants and will be administered in accordance with the Interim (or Final) Rule regarding Homeless Emergency Assistance and Rapid Transition to Housing: Emergency Solutions Grant Program and consolidated Plan Conforming Amendments.

The State will hold a competitive scoring and round beginning May 1, 2025. By submitting an application, applicants agree to: adopt and consistently apply the State's written standards for the administration of the ESG program; and maintain standard accounting practices including internal controls and fiscal accounting procedures; track agency and program budgets by revenue sources and expenses; and have an available cash flow to effectively operate their programs since ESG funding is provided on a reimbursement basis.

NDHFA is committing 100 percent of the federal match requirements from state general fund dollars. For FY24 the match requirement is \$384,085 based on the current federal ESG allocation. The total federal allocation and required match are currently estimated from prior year funding level. Any additional funds received will be allocated through the same application process as currently estimated funds.

Program requirements

- Applicants must coordinate and integrate ESG funded activities with other programs targeted to homeless people
- System and program coordination with mainstream resources
- Use CARES
- Adopt ESG and CoC written standards and procedures
- Participate in HMIS
- Homeless participation in board or governance
- Faith-based activities
- Evaluation of program participants
- Case management
- Rent reasonableness
- Program accessibility
- Housing standards for emergency shelters
- Housing standards for permanent housing
- Lead-based paint requirements

	<ul style="list-style-type: none"> • Confidentiality • Termination of housing assistance • Recordkeeping • Sanctions • Conflicts of interest • Monitoring <p>NDHFA will review all applications to determine if applications are ESG eligible. The applications will then be given to a committee to score and rank, and make recommendations for funding. This committee will consist of persons that are knowledgeable about sheltered and unsheltered homeless persons, as well as those at risk of homelessness throughout the state of North Dakota. Based off of the recommendations of the committee, NDHFA will make the awards at their discretion.</p> <p>The eligible activities are: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and homeless management information system. As required street outreach and emergency shelter activities are limited to 60 percent of the federal allocation.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>NDHFA staff will review, score, and make recommendations of funding based on the ability to achieve the following state program objectives:</p> <ol style="list-style-type: none"> 1. Demonstrated the need for funding. (max 10 points) 2. Plan for distribution of the funds in an effective, efficient and timely manner. (max 10 points) 3. Collaboration efforts with other targeted homeless services and mainstream resources. (max 20 points) 4. Applicant demonstrates active involvement in CoC, CARES, HMIS, including signed partnership agreements and the use of CARES for housing referrals, if applicable to the funding component. (max 15 points) 5. The applicant's plan to involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the grant, and in providing services for occupants of these facilities. (max 5 points) 6. The applicant included how the Housing First model is used within the agency. (max 10 points) 7. Spending and Performance Monitoring. FY24 ESG Recipients with 90 percent of their 2024 awards expended, timely reimbursement request history, reporting, and no outstanding monitoring findings will receive points for a renewal project. (30 points) 8. Participation in CoC, ESG, and NDHG required training including, but not limited to, monthly training and annual in-person HMIS training (10 points) <p>Applications which show a concerted effort to coordinate services with other agencies and other funding sources to best serve the individuals and households will be given priority.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Applications will be available May 1, 2025. Interested parties may submit the ESG application via email to hfahomelessprogram@nd.gov or by mail to PO Box 1535, Bismarck ND 58502. Applications are available online at ndhfa.org. NDHFA will announce application round via the GovDelivery email list, CoC membership list, social media, and website announcement at www.ndhfa.org. Applicants must be federally recognized non-profits or units of local government. Governmental organizations such as public housing agencies and local housing finance agencies are not eligible applicants under the ESG Program. Nonprofit entities located on Indian reservations are eligible to receive funds. Applicants must be in compliance with the ESG Interim Rule (Final Rule when published), the State's Written Standards for CoC and ESG (attached), and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws.</p> <p>All applications that were received within the allotted timeframe will be reviewed by NDHFA to verify ESG eligibility. The eligible applications will then be scored and ranked with the committee making the recommendations of funding. Based off those recommendations, NDHFA will make the awards at their discretion.</p> <p>When making final selections, the review committee may make a grant award for less than the amount applied for or for fewer than all of the activities identified in the application, based on the demand for grant amounts, the extent to which the respective activities address the needs of the individuals and households, and the reasonableness of the costs proposed. NDHFA reserves the right to award ESG funds to any applicant or deny ESG funds for any applicant if it determines, in its sole discretion, the project is unacceptable.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>For FY2025, federal and state funding will be available, up to 60% for street outreach and shelter operation activities. There will be no cap for the total percentage awarded to homeless prevention, rapid re-housing activities or participation in the Homeless Management Information System (HMIS).</p>

	<p>Describe threshold factors and grant size limits.</p>	<p>Applicants must use the HMIS and Coordinated Access, Referral, Entry and Stabilization System (CARES), adopt the CoC and ESG Written Standards as approved, and provide for homeless participation. This participation must include not less than one individual currently or previously experiencing homelessness to be on the board of directors or policy making entity of the organization. Eligible applicants must be able to demonstrate prior experience serving individuals and households at risk of homelessness and have staff with demonstrated experience.</p> <p>The minimum amount of funds that will be made available to an applicant is \$50,000. There is no maximum grant size established.</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Expected measures of outcome include the number of households assisted with funds and the number of emergency shelter or permanent supportive beds added. Annually the State estimates 50 persons served under rapid rehousing, 650 served in emergency shelter, and 600 persons served in homeless prevention.</p>
3	<p>State Program Name:</p>	<p>HOME Investment Partnership Program</p>
	<p>Funding Sources:</p>	<p>HOME</p>

Describe the state program addressed by the Method of Distribution.

The Department of Housing and Urban Development (HUD) has designated the State of North Dakota as a Participating Jurisdiction (PJ) and as such it may apply for and distribute HOME funds. North Dakota Housing Finance Agency is responsible for administration of the program.

The 2025 HOME Allocation Plan allocates funds to three HOME projects and eligible activities, in addition to administration funds.

Single-Family Homeowner Rehabilitation

A total of \$840,000 in project funds and \$60,000 in administrative funds have been set-aside for single-family homeowner rehabilitation. Each Community Action Agency (CAA) may receive a set-aside of \$140,000 and must submit an application to receive an award. Applications will be accepted beginning August 1, 2025. CAAs who have expended 2016-2023 HOME awards may apply for an initial set-aside. Single-family homeowner rehabilitation activities must include all eligible rehabilitation activities required to bring an existing owner-occupied home to HOME property standards. After-rehab value of the home may not exceed the annually published HOME Homeownership Value Limits for the county in which the property is located. The minimum period of affordability for the homeowner rehabilitation projects is 5 years. Beginning January 1, 2026 any CAA who have expended 75 percent of their award may apply for additional funds. Any unapplied for funds as of August 2026, will be reallocated to Rental Production and Rehabilitation General Pool activities to be allocated during the September 2026 application round.

Rental Production and Rehabilitation

A total of \$2,173,222 in project funds are expected to be available for rental production and rehabilitation. This includes \$450,000 CHDO reserves. Rental production and rehabilitation activities are selected in a competitive scoring application process as outlined in the Scoring Criteria of the draft HOME 2025 Allocation Plan. Applications are due the last business day in September. Funds available include potential reallocation of \$400,000 from 2024 unapplied funds for homeowner rehabilitation program. Up to \$50,000 of the CHDO reserves may be used for CHDO Operating if requested. A CHDO must submit a separate application for operating.

Homebuyer Down Payment Assistance.

A total of \$500,000 of project funds have been set aside for homebuyer down payment assistance. The assistance is available to active non-profit ND community land trust organizations to fund homebuyer activities. Maximum purchase price will be limited to the lower of 1. The current HOME Homeownership Value Limit as published by HUD; or 2. The as-is market value as determined by an appraisal from a certified appraiser.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

Single family rehabilitation project funds are provided to Community Action Agencies (CAA) as subrecipients. Any CAA with outstanding compliance issues will not be eligible to apply for 2025 funds until outstanding issues are resolved. In addition, CAAs with outstanding funds from 2016-2022 program years will not be allowed to submit an application until those program years are closed. Homeowners should contact their respective community action agency for program information and application instructions.

Homebuyer Down Payment assistance project funds are delivered through active non-profit ND Community Land Trusts (CLT) as a subrecipient. Grand Forks CLT information is available at www.gfclt.org Minot Area CLT is available at www.minotclt.org. Assistance may only be provided to homebuyers whose income does not exceed 80 percent area median income. The housing may either be single-family, condominium, cooperative unit, or manufactured housing. All homebuyers must receive housing counseling. The property must be occupied as principal residence through the period of affordability as determined by the amount of HOME assistance received. Potential homeowner should contact the awarded community land trust for program information.

CHDO Operating applications are selected on first come first served basis. A CHDO must be certified in order to be eligible to apply.

Rental production and rehabilitation activities are selected through a competitive application process.

Each application meeting the threshold requirements will be reviewed and assigned points according to the following selection criteria. Applications must achieve a minimum score of 90 points to be considered for funding. Scoring will be on entire project/units (not just HOME units). Applicants may request no more than 70% of the hard construction costs. Income targeting for HOME requires at initial occupancy that not less than 90% of the units assisted with HOME funds be occupied by families at 60% and below area median income. Projects with five (5) or more HOME units, 20% of those units must have low home rents for the period of affordability.

Scoring Criteria Includes

1. HOME-Assisted Units- points awarded based on number of proposed HOME-assisted units-30 points.
2. Serving Developing Communities-points awarded to serving communities with populations 20,000 and below-25 points

	<ul style="list-style-type: none"> 3. HOME Match-points provided to projects with 25 percent match- 25 points 4. Readiness to Proceed- points awarded to projects who can demonstrate readiness-25 points 5. New Construction- 20 points 6. Rehabilitation-30 points 7. Preservation of Existing Affordability- up to 10 points 8. Service Coordinator- 5 points
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
Describe how resources will be allocated among funding categories.	<p>Single-Family Homeowner Rehabilitation - \$840,000 plus \$60,000 administration. Homebuyer Down Payment Assistance- \$500,000 Administration- \$300,000 Rental Production and Rehabilitation- Balance of remaining available funds. Including \$450,000 CHDO reserve. Up to \$50,000 of funds may be used for CHDO operating.</p> <p>Unapplied for funds under the single-family rehabilitation and homebuyer down payment assistance program reallocated to the Rental Production and Rehabilitation activities and included in the next allocation plan and annual action plan prior year resources.</p>

Describe threshold factors and grant size limits.

Single-family rehabilitation funds are limited to \$140,000 per community action agency. Additional funds may be requested if there are uncommitted funds and the initial award is 75 percent expended. The value of the assisted property after rehabilitation must not exceed the HOME Homeownership value limits for the county in which the property is located.

Homeowner down payment assistance is limited to \$500,000. Any qualified community land trust may apply for an allocation of assistance. The minimum HOME assistance is \$1,000. The maximum purchase price is limited to the lower of 1. The current HOME Homeownership Value Limit as published by HUD; or 2. The as-is market value as determined by an appraisal by a certified appraiser.

Maximum \$50,000 CHDO Operating.

Rental Production and Rehabilitation application threshold details are identified in the 2025 HOME Allocation Plan as well as the NDHFA Multifamily Rental Application, and include:

1. Demonstrated Site Control
2. Zoning Availability
3. Infrastructure and Utility Availability
4. Development and Management Team Experience
5. Ownership
6. Financial Projections
7. Subsidies
8. Housing Need
9. Capital Needs Assessment (if applicable)
10. Appraisal (if applicable)

Awards are limited to the lessor of

1. The Maximum Project Subsidy as determined from the selected HOME Cost Allocation Method.
2. An amount required to secure project financing and make project financially feasible.
3. Seventy percent of the project's proposed hard construction costs.

Additionally, the HOME Maximum Per-Unit Subsidy Limits in effect at the time of application submission will limit HOME awards.

	What are the outcome measures expected as a result of the method of distribution?	HOME outcome measures include the number of rental units constructed or rehabilitated, the number of homeowners assisted, and the number of homebuyers assisted.
4	State Program Name:	National Housing Trust Fund
	Funding Sources:	
	Describe the state program addressed by the Method of Distribution.	<p>HTF funding will be awarded for the development and preservation of affordable multifamily rental housing to serve extremely low-income households, particularly those which are at risk of chronic homelessness. Eligible recipients for funding include units of local, state, and tribal government, local and tribal housing authorities, community action agencies, regional planning councils nonprofit organizations, and for-profit developers.</p> <p>The HTF will be administered in accordance with North Dakota's HTF Annual Allocation Plan (AAP), attached in full to the Annual Action Plan. Per federal statute and regulation, the AAP prioritizes funding based on:</p> <ol style="list-style-type: none"> 1. Geographic diversity. 2. Applicant's ability to obligate funds and undertake eligible activities in a timely manner. 3. The extent to which the project has rents that are affordable, especially to ELI households, and has federal, state, or local project-based rental assistance so that rents are affordable to extremely low-income families. 4. The length of the units' affordability period. 5. Merits of the application in meeting the state's priority housing needs. <p>The extent to which the applicant makes use of non-federal funding sources.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>North Dakota established a set-aside of 10% of the state's HTF allocation to the highest-scoring eligible American Indian application. Remaining HTF funding is then awarded to the highest-scoring eligible applications. There is no maximum amount of HTF funding that any one project can receive, although the AAP does limit the amount of subsidy which each HTF-assisted unit can receive. The deadlines for applications will be due to the NDHFA by September 30, 2025 In order to be considered for funding applications must meet a minimum score of 85 points. Scoring criteria includes</p> <ol style="list-style-type: none"> 1. Serving extremely low-income households - 20-50 points. 2. Use of Low-Income Housing Tax Credits - up to 20 points. 3. Committed Non-Federal Leverage - 5-20 points. 4. Use of Project-Based Rental Assistance - up to 5 points. 5. Redevelopment and Revitalization - 5 points. 6. Service Coordinator - 5 points. 7. Universal Design Elements - 5-14 points. 8. Design Standards- up to 10 points. 9. Readiness to Proceed - up to 25 points. 10. Housing for Families - 10 points. 11. Period of Affordability - 1 point. 12. Geographic Diversity - up to 5 point deduction for projects located in the same city as a project which has already been selected in the current HTF application round. <p>Missing threshold Items - point deduction of 5 points for each missing item.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
Describe how resources will be allocated among funding categories.	<p>Resources are allocated to the highest scoring applications until all available funding has been conditionally committed.</p> <p>Ten percent of the state's HTF funding is set aside for projects located within North Dakota American Indian Reservations or on Tribal Land. If sufficient proposals are not received during the first application round, funds will be included in the general pool of funding. This set aside is limited to \$300,000.</p>
Describe threshold factors and grant size limits.	<p>Threshold items applications must submit include:</p> <ol style="list-style-type: none"> 1. Evidence of development team ability. 2. Market conditions. 3. Demonstrated site control. 4. Evidence of appropriate zoning. 5. Availability of infrastructure and utilities. 6. Financial Projections. 7. Capital needs assessment, if applicable. 8. Appraisal. 9. Evidence of all financial subsidies awarded. 10. Tenant recruitment and selection policy. 11. Broadband infrastructure. 12. Self-scoring projection of the activity. <p>HTF awards are limited to the Maximum HOME Investment Subsidy that is annually calculated by HUD.</p>
What are the outcome measures expected as a result of the method of distribution?	HTF outcome measures include the number of HTF-assisted rental housing units constructed or rehabilitated.

Discussion:

Allocation plans and application materials are available online at www.ndhfa.org.

CDBG Program Distribution Statement and application materials are available online at www.commerce.nd.gov/community-services/low-income-programs/community-development-block-grant-cdbg

AP-35 Projects – (Optional)**Introduction:**

The projects selected include meeting goals of increasing access to affordable housing, combating homelessness, public infrastructure and economic development.

#	Project Name
1	2025 Rental Production and Rehabilitation.
2	Homebuyer Down Payment Assistance
3	Homeowner Rehabilitation-HOME
4	2025 Emergency Solutions Grant
5	Housing Trust Fund- Admin
6	HOME Administration
7	CDBG Housing Projects
8	CDBG Enhance Local Public Infrastructure
9	CDBG Encourage Economic Development
10	CDBG Admin and TA

Table 58 – Project Information

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

Obstacles for addressing affordable housing are increased costs of construction and labor shortages along with stagnate funding sources. Combatting homelessness obstacles include lack of funding for providers, provider capacity and workforce shortages. There is also a lack of development capacity in rural communities and insufficient amount of funding to meet entire state needs.

The allocation priorities were identified using the Con Plan needs assessment and market analysis, which identified seven priority needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	2025 Rental Production and Rehabilitation.
	Target Area	
	Goals Supported	Increase Access to Affordable Housing
	Needs Addressed	Affordable Rental Housing
	Funding	HOME: \$2,173,222.00 HTF: \$2,880,000.00
	Description	Multifamily rental production and rehabilitation using HOME and Housing Trust Fund.
	Target Date	6/30/2030
	Estimate the number and type of families that will benefit from the proposed activities	25 rental units constructed and 25 rental units rehabilitated per year.
	Location Description	Activities will be undertaken statewide.
	Planned Activities	
2	Project Name	Homebuyer Down Payment Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	Affordable Homeowner Housing
	Funding	HOME: \$500,000.00
	Description	Community Land Trust HOME Downpayment Assistance Program: CHAP
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	5 households supported annually
	Location Description	Community Land Trust Areas of operation: Grand Forks and Minot.
	Planned Activities	Homeowner downpayment assistance and closing costs assistance. CLTs may also request project delivery costs.
3	Project Name	Homeowner Rehabilitation-HOME
	Target Area	
	Goals Supported	Increase Access to Affordable Housing
	Needs Addressed	Affordable Homeowner Housing
	Funding	HOME: \$840,000.00
	Description	Homeowner rehabilitation program delivered through local community action agencies.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 10 homeowner rehab units annually.
	Location Description	Statewide
	Planned Activities	Homeowner rehabilitation activities delivered through the local community action agencies.

4	Project Name	2025 Emergency Solutions Grant
	Target Area	
	Goals Supported	Support Efforts to Combat Homelessness
	Needs Addressed	Homelessness
	Funding	ESG: \$484,085.00
	Description	Emergency solutions grant
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 persons served with rapid rehousing, 650 persons served in emergency shelter, and 600 through homeless prevention.
	Location Description	Statewide
5	Planned Activities	ESG Eligible activities Emergency Shelter Operations, Essential Services, Street Outreach, Rapid Rehousing, Homeless Prevention, and HMIS. A regulatory 60% of allocation may be used for emergency shelter, street outreach, and essential services.
	Project Name	Housing Trust Fund- Admin
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HTF: \$120,000.00
	Description	HTF admin
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
6	Location Description	
	Planned Activities	administrative only
	Project Name	HOME Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$300,000.00
	Description	HOME admin
	Target Date	
7	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	administration only
	Project Name	CDBG Housing Projects
	Target Area	Statewide
	Goals Supported	Increase Access to Affordable Housing
	Needs Addressed	Affordable Rental Housing

	Funding	CDBG: \$921,442.00
	Description	Funds will be used to fund multi-family housing rehab, single family rehab, and purchase of land in support of new multi-family housing. CDBG funds cannot generally be used for the construction of new permanent residential structures or for any program to finance new construction, except for (1) last resort housing provisions; (2) provision of assistance through Community Based Development Organization (CBDO); or (3) activities which facilitate the development of housing, including clearance, site and public improvements, and property acquisition. CDBG funds may be used for temporary or permanent relocation. For more detailed information on CDBG use of funds for housing, please refer to the CDBG Program Distribution Statement.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Housing activity applications will be accepted statewide. CDBG will benefit mostly households that are low- and moderate-income. Single family homes will require a 1:1 ration for LMI households. Duplexes will require at least one of the two units to be LMI. Multi-family units will require 51% of the unites to be LMI. Without knowing the FY2025 projects at this time, DCS is estimating to help 18 households.
	Location Description	At this time DCS does not know what applications will be submitted and awarded for the FY25 funding. These funds are available statewide.
	Planned Activities	Activities for housing include single family rehab, multi-family home rehab, and creation of new housing units through land acquisition.
8	Project Name	CDBG Enhance Local Public Infrastructure
	Target Area	LMI Areas
	Goals Supported	Public Infrastructure and Facilities
	Needs Addressed	Public Infrastructure and Facilities
	Funding	CDBG: \$2,150,031.00
	Description	Public infrastructure and facilities will include water systems, streets, sidewalks, and other vital public facilities such as senior citizen centers, etc. This will primarily focus on (1) water and sewer activities which currently present a threat to health and safety; (2) removal of architectural barriers which will permit access for persons with disabilities; (3) direct benefit to a locality's low and moderate income persons; (4) City or county infrastructure installation or rehab (e.g. water towers, lagoons, lift stations, trunk infrastructure, streets, etc.). Expansion of infrastructure where growth takes place; (5)Public safety (e.g., fire halls, trucks, ambulances, and related equipment); and (6) Facility improvements such as senior citizen centers, community centers, etc. CDBG is not eligible for city or county government use facilities unless it is a removal of architectural barrier. This list is not all inclusive.
	Target Date	6/30/2026

	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Without knowing the FY2025 projects, it is estimated that 3,200 persons will be assisted with CDBG funding. Public facility projects will be awarded to communities that are low- and moderate-income based off of the 2020 American Community Survey(ACS). A survey can be accepted if approval is given showing that the community is 51% or more LMI. Limited clientele can also be approved on a case by case basis.
	<i>Location Description</i>	At this time, DCS does not know the general location of activities. Locations will not be known until applications have been received. Applicants are eligible from anywhere in North Dakota that meet the 2020 ACS showing LMI to be 51% or more. An approved survey showing the community is 51% or more LMI will be accepted if completed and approved by DCS before 7/25/25.
	<i>Planned Activities</i>	Allowable project types can be: installation of water and/or sewer facilities, public safety (fire protection facilities, ambulances, and related equipment), install flood and drainage facilities, street construction/reconstruction, community center, construction/repair of senior citizen centers, removal of architectural barriers, etc.
9	<i>Project Name</i>	CDBG Encourage Economic Development
	<i>Target Area</i>	Statewide
	<i>Goals Supported</i>	Encourage Economic Development
	<i>Needs Addressed</i>	Economic Development
	<i>Funding</i>	CDBG: \$2,594,989.00
	<i>Description</i>	These funds will be used to fund business startups and expansions to create additional jobs. The decision to fund Economic Development related project(s) will be based on the significant impact to the state's economy and must meet one of the criteria: (1) does the project create jobs; (2) is the business viable; (3) will the project have a positive impact on the community and state; and (4) will the business create new wealth in the community and state. The proposed activity must be CDBG eligible and meet a national objective. The focus of these funds will be to fund primary sector projects and will be grants only. Economic development projects will not come out of the FY23 HUD allocation. Funds from the State Funds (SF) will be used to fund any awarded economic development project.
	<i>Target Date</i>	6/30/2026
	<i>Estimate the number and type of families that will benefit from the proposed activities</i>	It is estimated that one business will be assisted in the economic development program. At least 51% of the jobs to be created or retained must be held or made available to low- and moderate-income persons or the employee resides in a census tract where no less than 70% of the residents are low- and moderate-income persons. LMI status is based on family gross income at the time of hiring. It is not based on the salary to be paid.
	<i>Location Description</i>	At this time DCS does not know where projects will be undertaken. Applications can come in 7/1/25 - 4/30/26. Eligible applicants can be anywhere in the state of North Dakota.
	<i>Planned Activities</i>	Economic development projects in North Dakota will primarily fund businesses who create or retain jobs with at least 51 percent of those jobs being filled by individuals who are LMI. These funds will encourage business development or expansion, therefore, creation of or retention of jobs in communities.
10	<i>Project Name</i>	CDBG Admin and TA

Target Area	
Goals Supported	
Needs Addressed	
Funding	CDBG: \$209,361.00
Description	Administrative funds will be used to fund administrative activities at the state level. If technical assistance funds are used to it will be for technical assistance at the state level. DCS will adhere to the 3% cap on these funds in combination between admin and technical assistance or admin only.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	These funds will be used at the state level.
Planned Activities	DCS will adhere to the 3% cap on these funds in combination between admin and technical assistance or admin only. Administrative funds will be used to fund administrative activities at the state level. If the state chooses to dedicate a portion of these funds for technical assistance, the assistance will be at the state level.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

Not Applicable

AP-50 Geographic Distribution – 91.320(f)

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

The HOME, ESG, and HTF program funds will be available to eligible applicants statewide. The CDBG program is available to eligible applicants in every city and county, except the four entitlement cities of Grand Forks, Fargo, Minot, and Bismarck. CDBG public facility projects will only be awarded to LMI areas unless it qualifies for limited clientele.

In North Dakota, according to HUD's RAD Minority Concentration Map www.huduser.gov/portal/maps/rad/home.html, areas considered an area of minority concentration are located on North Dakota American Indian Reservations.

Geographic Distribution

Target Area	Percentage of Funds
Statewide	100
LMI Areas	100

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The HOME, ESG, and HTF program funds will be available to eligible applicants statewide. The CDBG program is available to eligible applicants in every city and county, except the four entitlement cities of Grand Forks, Fargo, Minot, and Bismarck.

HUD programs are primarily intended to benefit low- and moderate-income households with the objective of increasing housing opportunities for low-income/minority households.

While funds are available statewide, the State has provided some preference points in the HTF and CDBG programs for housing in minority areas. HTF has an American Indian set-aside available to incentivize HTF-assisted unit development on American Indian Reservations. CDBG gives priority to applicants by allotting higher points for projects that have a greater low to moderate beneficiaries.

The rationale for the American Indian set-aside in the HTF program is that the State recognized that tribal applications have not traditionally scored comparably to other applications. One reason for that is lack of leveraging resources. The State recognizes that safe, decent, affordable housing is in high demand on tribal lands. As an example, according to the US Census Bureau's My Tribal Area data a total of 39 percent of families on the Spirit Lake Reservation have income in the past 12 months below the poverty level. Housing Trust Fund has a 10%, \$300,000 set-aside for projects located on Tribal lands. If the HTF American Indian set-aside is unapplied for during the application round, funds will be reallocated to the general pool.

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

In this section the State must specify one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units, and one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing. The term affordable housing in this section is defined under HOME Program regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	95
Special-Needs	20
Total	115

Table 60 - 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	50
Rehab of Existing Units	60
Acquisition of Existing Units	5
Total	115

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion:

The State's annual goals and objectives include increase access to affordable housing. The State anticipates using CDBG, HOME, and Housing Trust fund leveraged with other state and federal resources to meet those goals. HOME defined affordable housing unit production and rehabilitation estimates included 50 rental housing units constructed, 50 rental units rehabilitated, 10 homeowner housing rehabilitated, and 5 households assisted through direct financial assistance to homebuyers. Of the 100 estimated units constructed or rehabilitated, the State estimates 20 percent of those units (20) will likely be targeted towards homeless or special needs populations. CDBG assisted housing is not included in the one-year goals above because the units may not meet the definition of affordable housing under the HOME program regulations.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

North Dakota DCS and NDHFA have a good working relationship with local public housing authorities (PHAs). NDHFA participates in the NDNAHRO which is the state organization of housing authorities. DCS, NDHFA and PHAs participate in Housing Services collaboratives to create an open dialog with housing providers and service providers. The goal of the collaborative is to ensure affordable housing is available and services are accessible for North Dakota households. DCS and NDHFA anticipate the PHAs to continue to access funding sources such as HOME and Housing Trust Fund for activities such as renovation and/or demo/disposition and redevelopment of housing developments in their portfolio.

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

PHAs are encouraged and eligible to apply for funding under the HOME and HTF programs. PHAs have actively used North Dakota's HOME funds under both CHDO and non-and-for-profit competitive application round as well as under HTF's competitive funding round. HOME rental production and rehabilitation application scoring includes preference points allocated to state or federally assisted projects which are at-risk of being lost from the State's affordable housing inventory. These points are also available under the Low-Income Housing Tax Credit application scoring. Two PHA repositioning projects have been conditionally committed using Housing Trust Fund: Dakota II Redevelopment, in partnership with Burleigh County Housing Authority, and Laskowitz Riverfront 4, in partnership with Fargo Housing and Redevelopment Authority. Both projects are demo/dispo of public housing units.

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

NDHFA, Community Works North Dakota, and the Village Family Service center have partnered to provide individuals and families with access to eHome America's online Homebuyer Education program.

Other specific actions are dependent on local PHA's programs.

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

Four PHAs are currently designated as troubled. Cass County, Traill County, Rolette County, and North Central.

The State has not provided any direct financial assistance as North Dakota Housing Authorities are governed under County and City quasi-government and local boards.

Discussion:

Many ND PHAs have been focused on repositioning their public housing units and NDHFA is working to balance PHA needs with overall statewide housing needs. NDHFA believes there are around 6 remaining public housing projects in need of repositioning which can apply for LIHTC, HOME, HTF and the state HIF

fund. ESG and CoC recipients have indicated some challenges with individuals they serve obtaining housing assistance. The State will work with NAHRO and PHAs directly to discuss opportunities for policy improvements related to tenant selection and administrative procedures.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

North Dakota's vulnerable populations require person-centered approaches to address their unique needs based on their current living situation, physical and mental health, and financial stability. Affordable housing and supportive services continue to be essential to prevent and reduce both short-term and chronic homelessness. North Dakota is geographically divided into eight regions. The North Dakota Coalition for Homeless People (NDCHP), North Dakota CoC, and NDHFA work in partnership to address the State's ultimate goal of ensuring homelessness is a rare, brief, and one time event for individuals and families. Homeless services are funded through a variety of federal and state resources. Statewide, North Dakota has been working to streamline programs and create a no wrong door access environment for citizens experiencing a housing crisis.

The CoC coordinator works closely with the state and eight regional coalitions and various providers to implement best practices, data collection, and a coordinated entry system at the local level. The CoC board consists of members from each region of the state, one person with lived experience, one racial minority representative, one LGBTQ+ representative, and two Youth Action Board members, as well as advisory seats from NDHFA, NDCHP, and ICA.

In the 2021 Annual Report from the North Dakota Interagency Council on Homelessness, it was identified that homeless service provider capacity is lacking in some regions, while others have a more robust homeless response system. Provider capacity and workforce shortages remain a concern today. North Dakota providers utilize HMIS to track individuals, but have identified the lack of a consistent database use with both government agencies and non-profit organizations. In order to meet annual goals and outcomes of the annual action plan, priority will continue to increase capacity and consistent use of HMIS amongst users. The CoC Capacity Building grant from HUD in 2020 provided assistance to help build HMIS capacity across the state. In 2023, the HMIS Lead organization committed to hiring a coordinated entry specialist with the overall goal to enhance the coordinated entry process across the state, including management of the prioritization list. In 2024, the coordinated entry position began working with regions to implement case conferencing and referral meetings. The State and CoC coordinator will continue to outreach to service providers to create consistent and robust homeless response system.

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

ESG funding is used to engage individuals and families living on the street (Street Outreach). Funds may be used for costs of providing essential services to reach out to unsheltered homeless; connect them

with emergency shelter, housing, or critical services; and provide urgent non-facility-based care to unsheltered homeless who are willing or unable to access emergency shelter, housing or appropriate health facility. Eligible activities include engagement activities, case management, emergency health services, emergency mental health services, transportation, and services for special populations.

Federally recognized non-profits or units of local government involve the help of local service organizations, churches, human service providers, the local police/probation, etc., to educate the community about the availability of emergency shelters and how to put an individual or family experiencing homelessness or at risk of homelessness in contact with agencies that can help. Agencies in North Dakota utilize local television interviews, newspaper articles, speaking events, and participation in collaborative community provider groups to inform of shelter services. Money Follows the Person Housing coordinated the creation and printing of regional pocket resource guides. These guides provide local area resources contact information and include transportation assistance, shelter information, food pantry, and crisis services. The ND CoC includes all access and assessment sites for the coordinated entry system on the ND CoC website.

Sixty percent of the ESG funding is available for street outreach and shelter operation activities. ESG application funding provides priority to those organizations who actively participate in the ND CoC, HMIS, and coordinated entry.

Addressing the emergency shelter and transitional housing needs of homeless persons

The most recent Housing Inventory Count (HIC) available when drafting this plan is from 2024. The HIC indicated there were 933 emergency shelter or transitional housing beds available in North Dakota. ESG funds may be used to improve the number and quality of emergency shelters for homeless individuals and families (Shelter Renovation); help operate shelters through eligible activities such as maintenance, rent, repair, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies (Shelter Operations); provide essential services to shelter residents (Essential Services). Sixty percent of ESG federal funds may be used for emergency shelter activities and street outreach.

Emergency shelter activities are the most frequent request during ESG application rounds. NDHFA intends to provide additional financial assistance through the North Dakota Homeless Grant (NDHG) a state funded grant which funds ESG eligible activities.

ESG and NDHG support agencies that offer emergency shelter and services to transition clients into a permanent living situation. Emergency shelters throughout the State vary from region to region. For example, In Regions 2 and 5 there are shelters that offer their services to men only. Region 1 only has a domestic violence shelter. Regions 2, 5, and 7, have shelters specifically for youth experiencing homelessness. Domestic violence agencies can assist victims of domestic violence and sexual assault by establishing and maintaining programs which provide temporary shelter, temporary and permanent

housing, crisis intervention, prevention, education, and support to eliminate violence.

Agencies provide services while temporarily housing clients, such as, but not limited to:

- emergency case management
- onsite health assessment
- education opportunities - areas of employment, housing, life skills, personal finance, communication and networking
- assistance with employment and housing applications
- addiction and recovery service referrals
- assistance in acquiring personal identity documents
- childcare
- connections to law enforcement
- crisis intervention
- legal advocacy within the criminal justice system
- 24-hour crisis line

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

Funding will be available for rapid re-housing and homeless prevention activities to both shorten and prevent incidents of homelessness throughout the State. In addition to ESG funds, the North Dakota Homeless Grant (NDHG) eligible components include rapid rehousing and homeless prevention, and CoC grant funds rapid rehousing and permanent supportive housing projects. Community Action Partnership of ND utilizes the Supportive Services for Veteran Families (SSVF) program. The goal of SSVF is promoting housing stability among very low-income veteran families who reside in or are transitioning to permanent housing. Like ESG, SSVF supports a Housing First approach by helping the veteran family meets its primary need of housing, while addressing barriers to housing stability.

CARES is a collaborative initiative between the North Dakota and West Central Minnesota Continuums of Care (CoC) designed to create a more effective and efficient homeless response system. CARES is ND's mandated coordinated entry system and is a system shift from agency centric to client centric AND from managing homelessness to preventing and ending homelessness. CARES recently initiated a new housing assessment tool called the Housing Prioritization Tool, to replace the VI-SPDAT. This updated assessment is used to ensure the most vulnerable individuals and families are prioritized and that client

choice is at the forefront of referrals for housing. CARES has three main purposes:

1. To reduce new entries into homelessness (by consistently offering prevention and diversion resources upfront, reducing the number of people entering the system unnecessarily)
2. To help people move through the homeless response system and stabilize their housing faster and more successfully (by reducing the amount of time people spend moving from program to program before finding the right match); and
3. To gain quality data to drive system planning, improved service linkage, funding decisions, and for performance measurement.

The ND CoC was awarded the Youth Homeless Demonstration Program (YHDP) grant in 2021. A Coordinated Community Plan was submitted and approved by HUD in 2022. The Youth Action Board led the funding process and awarded funding to five agencies. Of the funded agencies, three new projects were initiated in areas of the state that lacked resources for youth experiencing homelessness. One project opened a new joint transitional housing/rapid rehousing project and two are providing supportive services to youth. The two supportive services projects are connecting with youth at schools on Tribal reservations, in parts of the state that did not have youth resources previously, and through the TRIO program.

NDHFA administers the Opening Doors Landlord Risk mitigation program, which provides coverage for excessive damages or lost rent for individuals with housing barriers. Barriers include poor rental history, criminal convictions, poor credit, and prior evictions. With coverage landlords are willing to accept an applicant for tenancy who would otherwise be denied based on rental criteria.

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

As mentioned previously, increasing capacity and consistent use of HMIS will ultimately ensure more efficient homeless service delivery for the state. The State has been working on building capacity with sub-recipients for coordinated entry statewide. ESG, NDHG, and CoC applicants are required to use the Continuum of Care's coordinated entry system. The sub-recipient must work with the CoC to ensure the screening, assessment and referral of program participants are consistent with the Written Standards for ESG and CoC programs. ESG helps get people out of shelters and pays for eligible persons' housing deposits, first month's rent, or first few months of rent to get them started. The State contracts with Institute for Community Alliances (ICA) as the state's HMIS Lead to manage the state's HMIS system, trains users, and reviews data quality control. ICA meets with ESG and CoC program staff to identify user issues and provide training as needed. Recently, ICA received a CoC grant to hire a coordinated entry specialist to oversee the CE process for the entire state.

Money Follows the Person (MFP) employ housing facilitators who work with individuals with disabilities; are currently residing in a care facility, and desire to live in a community setting. MFP staff work with the ND Centers for Independent Living (CIL) Transition Coordinators to identify suitable and affordable housing, assist with the leasing process, and identify rental assistance resources. CIL Transition coordinators will then provide supportive services for one year to help the individual maintain tenancy. MFP staff will utilize NDHFA's Opening Doors Landlord Risk Mitigation program for individuals who have housing barriers obtain coverage to incentivize a housing provider to allow the individual to sign a lease.

North Dakota's Behavioral Health Division created a Free Through Recovery (FTR) Program which is a community based behavioral health program designed to increase recovery support services to individuals involved with the criminal justice system who have behavioral health concerns. FTR participants receive care coordination, recovery services and peer support. The program is to improve healthcare outcomes and reduce recidivism. FTR providers also utilize Opening Doors program for FTR participants. FTR was expended creating funding for Community Connect, to create a program similar to FTR, but separate from the criminal justice system.

Discussion

Opening Doors Landlord Risk Mitigation Program, administered by NDHFA, is a program which provides up to \$2,000 of coverage for excessive damages or lost revenue. This program works in conjunction with service providers who are working with Medicaid eligible households to find affordable housing. Households who may otherwise be denied under ordinary rental criteria due to criminal convictions or poor rental history may be eligible for coverage. This program is meant to encourage housing providers to take a chance on a household who would otherwise be denied housing.

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

The State has made efforts to reduce barriers to affordable housing. HOME, HTF, Low-Income Housing Tax Credits, and the State's Housing Incentive Fund (HIF) are all administered by NDHFA. In the 2021 September application round, NDHFA aligned the application submission process. Applicants are able to apply for multiple sources with a single application package which reduces administrative burden for applicants. NDHFA has aligned long-term compliance monitoring for each of the programs where regulation allows.

NDHFA and DCS will continue to work to align financing programs and prioritize projects that are able to leverage local private and government resources. DCS will continue to promote its adoption and enforcement of the State Building Code and continue to provide training support to local building officials through the North Dakota Building Officials Association.

Rural communities have continued to voice concerns in accessing affordable housing resources, citing cost constraints, labor/contract shortage, and developer willingness as barriers. In March 2022 DCS, NDHFA and partners began meeting under the Rural Housing Task Force. This group's focus was to identify barriers to both single family and multifamily housing in rural communities, identify possible

solutions, and create a white paper action plan. The task force identified several factors such as challenges using federal funding, need for at least 50% equity to fund multifamily development, and need to identify a source for single family development. The State's Housing Incentive Fund has been an identified vehicle for rural housing solutions. HIF allocation plan was modified in 2024 to support the 50% equity need for rural projects.

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

The state is actively pursuing measures in the 2025-2027 legislative session to address and mitigate the negative impacts of existing public policies particularly in the areas of tax policy and housing. This includes several proposals to eliminate property tax burden. Housing initiatives include investing in the state's Housing Incentive fund and creating the Housing for Opportunity, Mobility and Empowerment (HOME) which will create public-private partnerships aiming to leverage \$150 million in investments for housing infrastructure.

Discussion:

The ND Housing Initiative identified housing related codes and zoning as barriers to housing development. The state has actively encouraged local communities to consider zoning and building code reforms and continues to examine opportunities for the State to provide assistance to communities.

AP-85 Other Actions – 91.320(j)

Introduction:

Addressing the needs of the underserved requires coordination at the State and local level to bring many agencies together to coordinate the efforts of housing, homeless providers, and service providers.

Actions planned to address obstacles to meeting underserved needs

Streamlining access to resources for low income households, developer partners, and service providers is key to overcoming these obstacles. NDHFA and DCS's involvement with statewide councils, coalitions, and collaborations create relationships and conversations to identify gaps in resources and opportunities to increase access and streamline efforts. NDHFA is working with ND Department of Health Human Services (DHHS) on several plans to address the needs of individuals who are being served by DHHS services. In 2020, DHHS completed a 1915i state plan amendment which included efforts to allow pre and post tenancy supports to be paid by Medicaid for target populations. Allocation plans will continue to support service provisions in multifamily unit development.

With the award of the Youth Homelessness Demonstration Program grant in 2021, a ND Coordinated Community Plan was developed to address the needs of youth experiencing homelessness. Plan goals include creating a no wrong door system for accessing housing, increasing access to education, employment and increase overall health and well-being. A full copy of the community plan is available at

Actions planned to foster and maintain affordable housing

Continue to fund existing rental and owner-occupied housing stock with an emphasis in rehabilitation for low-income households and older individuals. Continue to focus on assistance in buying or renting affordable housing.

Actions planned to reduce lead-based paint hazards

During this program year we will continue working with the North Dakota State Health Department and the University of North Dakota to provide training for lead-based paint risk assessors. In addition, we expect to see more coordination with the CAAs to increase the amount of lead-based paint testing activities.

NDHFA requires all applicants to meet the requirements under the NDHFA Lead Based Paint Policy manual available online at www.ndhfa.org/index.php/development/lead-based-paint.

Actions planned to reduce the number of poverty-level families

The primary activities will be to create jobs with CDBG funds, encourage referrals of low-income persons and families to the Self-Reliance program (although no data can be obtained showing referrals because of confidentiality), and, as reflected in our affordable housing goals, to target HOME and CDBG funds to low-income households.

Much of the work to reduce the number of poverty-level families is done through partnerships with the Community Action Agencies (CAAs) and DHHS. CAAs are located in all 8 regions and provide services statewide. CAAs work to combat local, state, private, and federal resources to deliver programs and opportunities for poverty-level families to obtain and maintain self-sufficiency.

Community Services Block grant (CSBG) program. This program provides funds to the CAAs to ameliorate the causes and conditions of poverty. CAAs also currently play a key role in providing housing opportunities, most of which are included in the state's affordable housing goals, through the implementation of the state's HOME program. Their low-income clientele, most of who live in poverty, are the primary beneficiaries of HOME funds for single-family rehab programs and tenant-based rental assistance programs. Additionally, families are also provided assistance in weatherizing their homes through the Weatherization program, a program within DCS, and is often used in conjunction with HOME and CDBG funds that are used for housing rehabilitation. Households experiencing homelessness may also benefit and utilize the CAAs to enroll in the state's Self-Sufficiently Program. Utilizing the CAAs for program administration allows for a local service delivery system.

Actions planned to develop institutional structure

Community development institutional structure consists of building capacity and maintaining partnerships with local community governments and regional councils. DCS has been working with the North Dakota League of Cities (NDLC), which is a key resource for cities. NDLC provides educational

opportunities and services to city officials, by connecting resources with needs, and representing the interests of municipalities in state and federal public policy discussions.

Housing and homeless institutional structures are carried out together through partnerships with non-profit developers, affordable housing owners and property managers, service providers, local non-profit service agencies, NDHFA, DCS, and CAAs. NDHFA and NDDOC will continue to participate in the statewide gatherings and coalitions in order to support and identify actions needed.

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

The State will continue to actively participate in the housing services collaborative, the Interagency Council on Homelessness, the North Dakota Apartment Association, the regional homeless coalitions, the ND NAHRO (Housing Authority Association), the Behavioral Health Planning Council, and the Olmstead Commission. Maintaining active participation maintains open communication between housing and service providers and identifies areas needed to enhance coordination.

NDHFA will continue to administer the Opening Doors Landlord Risk Mitigation program which promotes communication between service providers, tenants, and housing providers by providing coverage for tenants who may cause excessive damages or lost rent due to evictions.

In October 2025, NDHFA will host a Partnerships for Progress Conference to bring together individual and agencies committed to serving those experiencing homelessness in North Dakota for training and collaborative solution-building.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Specific program requirements are generally available in the applicable program distribution statement and annual allocation plans.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(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.	70%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

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

HOME will not be used for other forms of assistance beyond those identified in Section 92.205. Applicants should use private funds, tax credits, Rural Development, Federal Home Loan Bank, Community Development Block Grant, North Dakota Housing Incentive Fund, Department of Energy, Housing Trust Fund, or other grant/loan programs to help leverage HOME activities.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture is used for Homeowner Rehabilitation programs that are administered through approved Community Action Agencies. Resale is used for Homebuyer Downpayment Assistance programs which are administered through approved Community Land Trust organizations. Each land trust operates their resale formula differently. The resale provisions used will be dependent on the community land trust the homebuyer is working with. These provisions will be included in the declaration of lien interest and homebuyer written agreements executed at purchase.

Homeowner Rehabilitation Recapture Provisions

The amount subject to recapture is the amount of direct subsidy received. The terms of the

agreement for repayment may allow for a pro-rata reduction of the recapture amount in monthly increments. If the property that is subject to recapture is sold, the maximum amount of the recoverable grant is limited to the net proceeds of the sale of the property.

Homeowner Downpayment resale provisions are dependent on the individual Community Land Trust program provisions. 2025 Resale Provisions are attached to this plan.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Period of Affordability: Homebuyer Downpayment assistance

The resale provisions are in effect for a period of affordability. This period is based on the amount of direct HOME subsidy to the buyer, as follows:

HOME Assistance to the Buyer Minimum Period of Affordability

Less than \$15,000 5 yrs.

\$15,000 - \$40,000 10 yrs.

More than \$40,000 15 yrs.

Compliance

Property must be occupied as a principal residence by the homebuyer and subsequent low-income buyers throughout the POA. No subleasing is allowed. The GF CLT must monitor and verify primary residency of the homebuyer on an annual basis for the affordability period. The most current utility statement, proof of paid taxes, and homeowner's insurance are acceptable documentation.

During grant monitoring of the GF CLT, the DCS will review deed restrictions, covenants attached to the land, mortgages, or other similar mechanisms placed on the HOME-assisted property to ensure the provisions being used are in accordance with those stated in the written agreement with the GF CLT.

Noncompliance

Under recapture provisions, the homeowner is noncompliant, if during the POA, any of the following events occur:

1. The homebuyer does not occupy the home as their primary residence without a sale,
2. Vacates the home; or
3. Sublets and rents the home to another household.

The GF CLT must then enforce full repayment of the original amount of the direct home subsidy.

Homeowner Rehabilitation recapture is calculated on a monthly pro rata basis over a 5 year affordability period.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

HOME Funds will not be used to refinance debt.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)).**

No TBRA Activity Planned

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(I)(2)(vii)).**

Not Applicable

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(I)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not Applicable

Emergency Solutions Grant (ESG)

Reference 91.320(k)(3)

1. **Include written standards for providing ESG assistance (may include as attachment)**

The State and the ND CoC have collaborated on the written standards for ESG and the Continuum of Care Programs. The CoC Program interim rule requires that these standards be developed in consultation with the ESG recipient also funding projects within the CoC's geographic area.

ESG recipients are required to adopt the Written Standards for ESG and CoC. Although ESG recipients are not explicitly required to consult with CoCs on the development of written standards for providing ESG assistance, many of the ESG standards for prioritizing assistance will influence the development and implementation of the local plan to prevent and end homelessness, the implementation of a coordinated entry system, as well as the development of the CoC's written standards.

For further details, please reference the Written Standards for Emergency Solutions Grant and

Continuum of Care Programs attached to this AAP.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

CARES is a collaborative initiative between the North Dakota and West Central Minnesota Continuums of Care (CoC) designed to create a more effective and efficient homeless response system. CARES is a system shift from agency centric to client centric AND managing homelessness to preventing and ending homelessness. CARES has three main purposes:

1. To reduce new entries into homelessness (*by consistently offering prevention and diversion resources upfront, reducing the number of people entering the system unnecessarily*)
2. To help move through the homeless response system and stabilize their housing faster and more successfully (*by reducing the amount of time people spend moving from program to program before finding the right match*); and
3. To gain quality data to drive system planning, improved service linkage, funding decisions, and for performance measurement.

CARES involves three stages, Access, Assessment, and Stabilization.

Access: Designed to help make homelessness rare and brief through well-advertised and coordinated access points and tools, as well as focusing on ways to resolve housing crises to prevent entry into homelessness or quickly rehouse persons if they do become homeless.

- Tool: Housing Crisis Triage
- When is this Done? At first point of contact. Prior to entering the homeless system.
- Who: Designated access sites.

Assessment: Designed to keep homelessness brief and one-time through a comprehensive and unbiased assessment of a person's history, needs, and desires by prioritizing and matching households through a thoughtful and standardized process. Assessment matches the unique needs of individuals to unique program services (currently only TH, RRH, PH, or PSH beds/units dedicated to homeless). The assessment stage includes the prioritization of the limited number of resources that are available across the state based on client choice, vulnerability, program criteria, and other varying factors.

- Tool: Housing Prioritization Tool/Prioritization List
- When is this done? The Housing Prioritization Tool is completed 7-14 days after initial contact with the access site, but can be done sooner if appropriate. Households are placed on the prioritization list with the completion of the assessment and are referred to housing when it becomes available based on client choice, vulnerability, program criteria, etc.
- Who: Designated assessment sites/priority list manager - (referrals to housing providers).

Stabilization: This stage is intended to increase the likelihood that homelessness is a one-time incident, so persons are stabilized in permanent housing and do not cycle back into homelessness.

- Tool: Service Prioritization Decision Assistance Tool (SPDAT)
- When is this done? After placement in housing on an annual basis as long as the household is a program participant.
- Who: Trained case managers.

Governance Structure: CARES is governed by a joint board of elected members from the ND and West Central MN CoCs. The board also includes non-voting advisory seats for the West Central MN CoC, State of ND, and CoC Coordinators.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Applicants are eligible to apply for funds on a competitive basis. All applicants will answer weighted questions that will be reviewed by a committee to score and rank. The committee will make its recommendations to NDHFA based on the scoring and ranking results. Faith-based or religious organizations are eligible on the same basis as any other organization to receive ESG funds.

Eligible applicants must be federally recognized non-profits or units of local government.

Governmental organizations such as a public housing agencies and local housing finance agencies are not eligible applicants under the ESG Program. Applicants must be in compliance with the ESG Interim Rule (Final Rule when published), the State's ESG written standards, and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws.

By virtue of submitting an application, applicants agree to:

- adopt and consistently apply the State's written standards for the administration of the ESG program
- maintain standard accounting practices including internal controls and fiscal accounting procedures
- track agency and program budgets by revenue sources and expenses
- have an available cash flow to effectively operate their programs since ESG funding is provided on a reimbursement basis

Applicants with outstanding monitoring or audit findings issued by the Internal Revenue Service, HUD, or the State are not eligible ESG applicants and will not be eligible to receive an allocation of ESG funding. Applicants are encouraged to contact NDHFA to ensure no unresolved monitoring findings exist or to work to resolve any outstanding items.

Eligible applicants must be able to demonstrate prior experience serving individuals and households at-risk of or experiencing homelessness. Also, applicants must have staff with demonstrated

expertise in case management skills.

Applicants will be required to utilize the HMIS and the State-wide Continuum of Care centralized or coordinated assessment system. Domestic violence service providers must establish and operate a comparable database that collects client level data over time and can generate unduplicated aggregate reports based on the data.

Applicants are required to be active members of the North Dakota Continuum of Care and encouraged to join their local homeless coalition.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The following represents the requirements for homeless participation for ESG recipients:

- Unless the recipient is a State, the recipient must provide for the participation of not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy-making entity of the recipient, to the extent that the entity considers and makes policies and decisions regarding any facilities, services, or other assistance that receive funding under ESG.
- If the recipient is unable to meet requirement under the first bullet point, it must instead develop and implement a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive funding under ESG. The plan must be included in the annual action plan required under 24 CFR 91.220.
- To the maximum extent practicable, the recipient or subrecipient must involve homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under ESG, and in providing services of occupants of facilities assisted under ESG. This involvement may include employment or volunteer services.

5. Describe performance standards for evaluating ESG.

1. The project must target those in most need of assistance by following the CARES Prioritization Policy.
2. Projects should strive to reduce the length of time persons are homeless by:
 - a. Assuring data is current (entered in a timely manner per CARES policies) and accurate when entering and exiting households in HMIS or alternative databases;
 - b. Support clients in housing search in order to secure housing more rapidly; and
 - c. Utilize the Housing First approach providing permanent housing to people experiencing homelessness quickly without preconditions or service participation requirements, thus

ending their homelessness and serving as a platform for which they can pursue personal goals and improve their quality of life.

3. Projects should assure all staff participate in all trainings required by the CoC or other funders.
4. Programs must abide by Fair Housing and Equal Access Rules.
5. Programs design must support housing stability by:
 - a. Facilitating connections to mainstream and community supports;
 - b. CoC: Having contact with households at least weekly during the first year if services are provided and have regular in-home contact;
ESG: Housing stability case management. While providing homelessness prevention or rapid rehousing assistance to a program participant, the subrecipient must:
 1. Require the program participant to meet with a case manager not less than once per month to assist the program participant in ensuring long-term housing stability; and
 2. Develop a plan to assist the program participant to retain permanent housing after the ESG assistance ends, taking into account all relevant considerations, such as the program participant's current or expected income and expenses; other public or private assistance for which the program participant will be eligible and likely to receive; and the relative affordability of available housing in the area.The recipient or subrecipient is exempt from the requirement if the Violence Against Women Act of 1994 (42 U.S.C. 13701 et seq.) or the Family Violence Prevention and Services Act (42 U.S.C. 10401 et seq.) prohibits that recipient or subrecipient from making its shelter or housing conditional on the participant's acceptance of services.
This assistance cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 24 months during the period the program participant is living in permanent housing.
 - c. Focusing on increasing household income, both earned and unearned;
 - d. Using creative engagement strategies; and
 - e. Integrating transition strategies to support smooth exit from program assistance.
6. Program funded activities effectiveness at fulfilling the needs they were intended to meet.
7. Programs compliance with these Written Standards.
8. Projects have a plan to review and use of performance outcomes to improve performance.

The ESG Written Standards that include the performance standards are attached to this annual action plan.

Housing Trust Fund (HTF)

Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☒ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients, Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible recipients include units of local, state, and tribal government; local and tribal housing authorities; community action agencies; regional planning councils; nonprofit organizations, and for-profit developers. Individuals are not eligible to receive direct assistance from the HTF.

Eligible recipients must demonstrate their familiarity with the requirements of other Federal, State, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs.

4. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants must apply using NDHFA forms to receive a conditional commitment of financial assistance from the HTF program. The complete application must be received by 5:00 p.m., Central Time, on the closing date to be eligible for consideration in the funding round. The application rounds will be as follows until all HTF funds have been obligated:

Maximum Amount of HTF Assistance Available Per Application Closing Date

Round 1: September 30, 2025 Up to \$3,000,000

Round 2: September 30, 2026 Balance of available HTF assistance, if any.

Threshold Requirements

When an application is received, it shall first be reviewed for eligibility to be scored and ranked. In order to be eligible for scoring and ranking, the application must be complete and include the following information, unless waived by NDHFA for good cause. Application packages missing any of the threshold

items after the application deadline will be deemed incomplete and will be given reasonable time to submit the missing information. However, a 5-point deduction will be assessed during the scoring process for each missing item. See Section V. Application Process of the attached NHTF Allocation Plan for a complete description of each threshold item.

5. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Each application meeting the threshold requirements will be reviewed and assigned points according to the selection criteria. Representations made by applicants for which points are given will be binding and will be monitored through the annual compliance review process. Applications must achieve a minimum score of 85 points to be considered for funding. Based on ranking, projects will be selected for a conditional commitment. Once a property is selected, NDHFA will determine the amount of housing trust fund dollars to be awarded, which may not equal the amount requested in the application.

In the event of a tie between two or more projects when insufficient program funds remain to fund each one, the tie breaker will go to the project which best meets the Housing Strategies outlined in the current North Dakota Consolidated Plan in effect at the time of HTF application.

6. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

North Dakota distributes the NHTF funding statewide but limits the number of projects selected in one single community. This is accomplished by Scoring Criteria L. Geographic Diversity. Projects located in the same city as a project which has already been selected in the current NHTF application round shall receive a scoring deduction of five points.

7. Describe the grantee’s required priority for funding based on the applicant’s ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Applicants must provide a timeline for completion of the project. Points awarded in this category are based on earliest achievable completion of the activity. Such things as letters of interest or commitment for all sources of project financing; ownership of the land; and availability of infrastructure will be considered in the award of points. Points will be awarded at the sole discretion of NDHFA in comparison

to other projects competing in the application round.

- 8. Describe the grantee’s required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.**

Projects which have received binding commitments for federal, state, or local project-based rental assistance for all of the extremely low-income units in the project will receive 5 points.

- 9. Describe the grantee’s required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.**

All projects are required to submit a financial pro-forma. Applications that commit to a period of affordability for a period of 31 years or longer will receive one point.

- 10. Describe the grantee’s required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.**

Projects which are committed to supporting tenants with special needs affecting their long-term housing stability and which create an environment that encourages and provides service coordination may receive up to 5 points.

Projects which commit to providing, either through direct employment or by contract with an experienced third party, a Service Coordinator for the residents of project. The Service Coordinator must be available to residents on-site at least one hour per project unit per month.

The role of a Service Coordinator is to manage and provide access to necessary supportive services in the community, provide proactive case management services as needed and requested, and develop programs and resources that support wellness for the entire resident population.

A Service Coordinator shall fulfill the following core functions:

1. Conducting comprehensive, non-clinical assessments of residents for wellness and social needs; and
2. Helping residents to identify, access, and coordinate services, including monitoring of services provided and follow-up communication with services providers; and

3. Monitoring the receipt and following through of services, including encouraging and motivating residents to engage with providers and participate in their own care/services management; and
4. Proactively developing and arranging educational/preventative health programs and services for residents; and
5. Developing and sustaining partnerships with North Dakota Service Providers (ND Health & Human Services) and other community stakeholders; and
6. Maintaining an up-to-date resource directory with all local Service Providers and making it available to residents' use.

Properties which meet the minimum universal design features below are eligible for points in this scoring category based on a percentage of units. A maximum of 25 percent of the project units may incorporate the universal design features.

Complete details of each scoring criteria are outlined in the Scoring Criteria section of the attached 2025 Housing Trust Fund Annual Allocation Plan.

11. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

An applicant who provides signed, firm commitments for contributions or incentives from state or local government, private parties and/or philanthropic, religious or charitable organizations, excluding entities with an identity of interest or those with a significant role in the property (e.g. contractors, accountants, architects, engineers, consultants, etc.), will receive points in this category. Not eligible as sources of leverage under this category are interest bearing loans to the project, LIHTCs, HRTCs, HOME, CDBG, NAHASDA, or any other federal source of funding. Also not eligible as leverage under this category is project-based rental assistance which earns points in scoring category D.

12. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

13. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

14. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

15. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The State uses the HOME maximum per unit limits, as published by HUD. The State determined this based off of a per unit development cost analysis from the Low-Income Housing Tax Credit and Housing Trust Fund application rounds and no substantial variation between programs exist. When a variation arises, the statewide subsidy limit will be re-evaluated.

16. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

The Minimum Housing Rehabilitation and Property Standards Policy is attached.

17. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

18. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

19. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

There is no limit on the beneficiaries or preferences to a particular segment of the extremely low- or very low-income populations. Preference is given to the development of housing located on or owned by a Tribal entity. The housing itself must not limit tenant applications, except as required by the income parameters of the HTF program

20. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

N/A

Discussion:

Other HOME Program Limits.

1. The State intends to use HOME funds for homebuyer assistance and for rehabilitation of owner-occupied single-family housing. The State will use the currently published HOME Homeownership Value limits for both activities.
2. HOME application process for each eligible activity type.

- **Homebuyer Assistance Program:** Assistance is provided through approved Community Land Trust Programs.

Potential homeowner applicants should visit the Grand Forks Community Land Trust website for application details at www.gfclt.org. Other eligible CLTs include Minot Area Community Land Trust www.minotclt.org and Cass Clay Community Land Trust cassclayclt.org , if awarded, program details will be located on the applicable website.

The program does not give preference for any particular segment of the low- and moderate-income population.

- **Single-Family Homeowner Rehabilitation:** \$840,000 program funds and \$60,000 administration funds set aside for ND Community Action Agencies (CAAs) to use for their homeowner rehabilitation program. CAAs must submit an updated application annually beginning August 1. The application is provided directly to the CAAs by NDHFA. Beginning January 1, if there remains any unapplied for funds, CAAs who have drawn down 75 percent of their current award may apply for additional funds. Any HOME funds uncommitted will be reallocated to the Rental Production and Rehabilitation General Pool Funds for the next program year.

Homeowners seeking assistance under the single-family homeowner rehabilitation program should visit the North Dakota Community Action Agency Partnership website for application details. www.capnd.org

Preferences are not limited to any particular segment of the low- and moderate-income population.

- **Rental Production and Rehabilitation: Eligible Applicants:** Units of local, state, and tribal government; local and tribal housing authorities; community action agencies; regional planning councils; and nonprofit organizations and for-profit developers. Community Housing Development Organizations (CHDOs) are included in eligible applicant definition. CHDOs must complete an annual certification application annually by April 1 to maintain their certification. **Application Process:** Multifamily Rental Production and Rehabilitation applications are available on NDHFA's website under Project Financing. Applications are due by the last business day in September. The application selection is competitive. Applications that meet minimum threshold are scored and ranked based on the scoring criteria outlined in the program distribution statement. Applicants will be notified of award in November.

CHDO Operating up to \$50,000 of the CHDO Reserve may be used for CHDO Operating. Certified CHDOs may submit a CHDO Operating Application to NDHFA anytime following HUD's approval of the Annual Action Plan. If funds are not applied for by September 30th, they will be conditionally committed to CHDO multifamily rental projects.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2015 5 Year ACS, 2022 5 Year ACS
	List the name of the organization or individual who originated the data set. American Community Survey 2015 and 2022 5 year
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
2	Data Source Name U.S Census Bureau 5-Year Estimate
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. 2022 ACS 5 Year Estimate Median Contract Rent Compared to 2012 ACS 5 Year Estimate
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
3	Data Source Name 2024 Statewide Needs Assessment
	List the name of the organization or individual who originated the data set. NDSU Center for Social Research, US. Census Data 2022 5 Year ACS
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
4	Data Source Name 2024 CoC HIC Report
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?