
City of Fargo, North Dakota
2019 Annual Action Plan Draft
Housing and Community Development

Presented to

U.S. Department of Housing and Urban Development
Denver Office of Community Planning and Development

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Annual Action Plan
2019

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Executive Summary

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

1. Introduction

The City of Fargo is a Community Development Block Grant (CDBG) Entitlement community and a HOME Participating Jurisdiction (PJ). This Action Plan addresses the final year of the 5-Year Consolidated Plan and focuses on fair, affordable housing and homelessness care and prevention. This focus includes meeting the only unmet goal in the 5-Year Plan, adding homeless beds. It also expands Fargo's affordable housing and neighborhoods goals by adding a new activity that will result in an increased availability of decent and safe affordable housing for Fargo's low to moderate income citizens, part of which primarily targets seniors. This Action Plan will address the following topics related to the use of CDBG and HOME funds in the City of Fargo in the 2019 program year (May 1, 2019 to April 30, 2020).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2019 activities
- Summary of 2019 budget and programmatic expenditure limits
- Description of projects included in 2019 budget
- Geographic distribution of the projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead paint hazards, minority concentrations, underserved needs, removal of barriers to affordable housing, partnerships, and efforts to further fair housing
- Local plans for monitoring sub-recipients and HUD-funded activities in general
- All of the anticipated HOME funds will benefit low/mod households and, an estimated 100 percent of Community Development Block Grant (CDBG) funds will provide a low/mod benefit. The majority of activities address the HUD objective of decent housing, but there are also activities in the areas of economic opportunity and suitable living environments.
- Fair Housing & Civil Rights Progress Report – City will continue its efforts to ensure fair housing in Fargo, including implementation and ongoing changes to policy and procedures (see attached report)
- Introduction of Broadband Access, Resiliency, and EnVision Centers (see attachments for more information)

SUMMARY		
FY2019 Community Development Budget – proposed		
	CDBG	HOME
Program Administration and Fair Housing		
1. Planning and Administration	147,000	45,474
2. High Plains Fair Housing Center	5,000	
Acquisition		
3. Beyond Shelter, Inc.	345,000	
4. Youthworks	350,000	
Affordable Housing Development		
5. Affordable Housing Development	284,049	
Public Service Projects		
6. Homeless Initiatives	19,000	
7. FM Coalition to End Homelessness	30,000	
Housing		
8. Housing Rehabilitation and Delivery – Owner Occupied	0	180,000
9. CHDO Housing Project – Beyond Shelter, Inc.		100,000
10. Affordable Senior Housing Development (New and/or Rehab)		697,826
Contingency	10,000	10,000
Total Budgeted	\$1,190,049	\$1,033,300

2. Summarize the objectives and outcomes identified in the Plan

The City of Fargo intends to focus efforts on the goals that are identified in the 2015-2019 Five-Year Consolidated Plan.

1. Affordable Housing
2. Homelessness

3. Evaluation of past performance

The following is a summary of accomplishments.

Affordable Housing – Create and maintain affordable housing options and increase homeownership in the City of Fargo

- Housing rehab (owner and rental), Neighborhood Revitalization Initiative, lead paint training
- Downtown projects, rental rehab

- CHDO Projects - Cooper House, Crossroads, North Sky, HomeField
- Habitat for Humanity, FM Homebuilders Care projects, Rebuilding Together
- Facility upgrades to Fraser, Ltd.'s Independent Living Program House and Intermediate Care Facility for adults with intellectual and developmental disabilities
- Supportive and Workforce Housing projects
- Down payment Assistance – Partnership with the North Dakota Housing Finance Agency
- Homebuyer and Tenant Education

Homelessness – Participate in collaborative efforts to reduce and prevent homelessness in the community

- Fargo's 10 Year Plan, Gladys Ray Shelter, Cooper House, YWCA, Family Healthcare Center, ShareHouse
- Fargo Housing and Redevelopment Authority, YWCA's transitional housing units, New Life Center
- Wilder Research Surveys, Continuum of Care

Neighborhoods – Ensure that all Fargo neighborhoods are neighborhoods of choice

- Downtown projects, storefront rehab, rental rehab, accessibility improvements
- Neighborhood Revitalization Initiative
- Neighborhood planning, Neighborhood Resource Center, CHARISM Youth Center, Neighborhood Center in Jefferson Neighborhood, Madison neighborhood Skate/Bike Park, Agassiz neighborhood playground, Golden Ridge Community Center renovations

Poverty Reduction – Reduce poverty by supporting efforts to increase the self-sufficiency and self-determination of low and moderate income households in the community

- Skills and Technology project, CHARISM life skills training, Cultural Diversity Resources' multi-ethnic leadership program and Immigrant Development Center's entrepreneurial training, Nokomis support for the availability of affordable educational child care
- Metro Transportation Initiative - Head Start Program and Adult Education (English Language Learning or GED)
- Improvements at the Myrt Armstrong Recovery Center/Mental Health America Social Club
- Removal of physical barriers at TNT Kid's Fitness facility
- Emergency Food Pantry relocation
- Snow Removal Assistance
- Trust Engagement

Planning, Admin and Fair Housing – Administer the Community Development program to meet the community needs and Federal grant requirements

- High Plains Fair Housing
- Fair Housing education and public forums

4. Summary of Citizen Participation Process and consultation process

The City of Fargo provides citizens, public agencies, and other interested persons with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. There is open access to all meetings, and documents related to Fargo Housing and Community Development programs are made available upon request.

On January 8, 2019, a public meeting was held to give residents an opportunity to discuss community needs and priorities. A public notice was published in *The Forum* newspaper, information was posted on the City's website, a notice was e-mailed to 36 individuals, and notices were mailed to 109 individuals, community agencies, and nonprofit groups. In addition, a public notice was published in *The Forum* newspaper; a draft 2019 Action Plan was made available on the City's website and in the Planning and Development Department; and a 30-day comment period will give citizens, public agencies, or other interested parties an opportunity to provide input. The 2019 Action Plan will be presented at a public hearing to the Fargo City Commission on May 20, 2019 in the Commission Room at Fargo City Hall, with final consideration and approval scheduled for June 17, 2019.

Citizens of Fargo are encouraged to participate in the development of housing and community development programs and plans. This participation is of great use to the City in identifying community development needs, assessing the effectiveness of ongoing programs, and developing housing and community development priorities. Citizens are also encouraged to participate through organizations. Participation by low and moderate income persons, residents of blighted areas, residents of predominantly low and moderate income neighborhoods, minority populations, non-English speaking persons, and persons with disabilities is especially encouraged. The City of Fargo will, upon request, provide appropriate aids and services leading to effective communication for qualified persons with disabilities so they can participate equally in the City's programs, services, and activities, including qualified sign language interpreters, documents in Braille, and other ways of making information and communications accessible to people who have speech, hearing or vision impairments. The Community Development Division maintains a database which is made up of hundreds of organizations representing these groups and individuals. Staff also attends gatherings of community groups, neighborhood organizations, and ethnic and senior communities. When the Planning and Development Department is notified that a significant number of non-English speaking persons are interested in participating in a community development meeting, contacts are made to obtain translation assistance. Information is also distributed to persons and organizations with an interest in housing and community development through direct mail to stakeholders, public meetings, newsletters, City's website, brochures, and news media.

5. Summary of public comments

Citizens and organizations have shared a number of issues **to date**, many of which are interconnected and addressed by 5-Year Plan goals. These needs are listed below:

- Affordable housing for low-income families, seniors, and persons who are homeless (homeownership and rental)
- Homelessness – many are facing homelessness in the community, and there is a constant need to serve those populations and maintain sustainability through increased advocacy for funding for the local shelters
- Youth Programming – after school and summer programs, particularly among refugees, immigrants, and New Americans
- Lending/micro-lending programs for refugee, immigrant, and New American entrepreneurs and homebuyers (common lending practices prevent some populations from securing traditional loans due to religious beliefs related to interest/also low or no credit history)
- Risk mitigation/lending for rental housing applicants, particularly among refugees, immigrants, New Americans, and Native Americans (reduces risk for co-signers, some organizations serving these populations have been doing this for a few years)
- More resources to help populations facing mental health issues, as well as drug and alcohol issues, which includes sheltering
- More programs that provide job skills training to people at any education level are needed, which will help populations move out of poverty and into owning their own homes and secure jobs to support their families.

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

All comments are accepted and considered in the development of the 2019 Action Plan for Housing and Community Development.

7. Summary

The City has prepared an Annual Action Plan for FY 2019 (May 1, 2019 to April 30, 2020). This plan identifies the funding for projects that address the City's most critical needs in affordable housing and homelessness.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	FARGO	Community Development Division
CDBG Administrator	FARGO	Community Development Division
HOME Administrator	FARGO	Community Development Division

Table 1 – Responsible Agencies

Narrative (optional)

A five-member City Commission governs the City of Fargo. All of the Commissioners are elected at large and serve four-year terms.

The Community Development Committee recommends the specific allocation of funds and oversees the administration of community development programs for the City of Fargo. The City Commission appoints this Committee. The Committee consists of nine voting members, which include two City Commissioners, Assistant City Administrator, Planning Commission Chair, three at-large community representatives, Housing Authority Director, and a member of the Fargo School Board. Ex officio members include representatives of United Way, Home Builders Association, and Downtown Community Partnership. All budgetary decisions are made final at the City Commission level.

The Fargo Housing and Redevelopment Authority (FHRA) is governed by a five-member Board of Directors, which is appointed by the Mayor and confirmed by the City Commission.

The Department of Planning and Development is the lead agency in the implementation of the City of Fargo’s community development program. The above public entities work in cooperation with various non-profit, public and private entities to further the goals of Decent Housing, a Suitable Living Environment, and Expanded Economic Opportunity.

Consolidated Plan Public Contact Information

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DRAFT

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

For the development of this Action Plan, the City of Fargo followed its Citizen Participation Plan. Information outlining the plan development process was distributed throughout the community (145 organizations and individuals) and posted on the City's website (www.fargond.gov). Several needs were identified through a mixed method approach including a combination of conversations with community members and organizations, a formal application process, and a public meeting to hear about the needs of the community. Results of this process were shared with Fargo's Community Development Committee, which appointed a proposal review subcommittee made up of three of its members and City staff. The subcommittee reviewed proposals received by the community and recommended the activities and budgets outlined in this plan. On April 23, 2019, the proposed activities and budget were presented to the Community Development Committee, which made a recommendation to proceed with the proposed plan, including a 30-day public comment period and public hearing at a Fargo City Commission meeting as required by the City's Citizen Participation Plan.

Notification of the Action Plan schedule, activities, and budget was published in *The Forum* newspaper, distributed to persons interested in housing and community development and the news media, and posted on the City's website. The notice includes locations of where it is available for review, and how to obtain a copy. The City also provides a reasonable number of free copies of the Action Plan to citizens or groups that request it. A news release will link the plan and public notice, and viewers will be able to read it in multiple languages and be offered an interpreter to translate and explain the plan and notice if needed.

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

The City of Fargo works closely with the Fargo Housing and Redevelopment Authority, which is authorized to allocate Federal government resources to address the housing needs of the City's lowest-income households. The City also has ongoing relationships with housing providers working on housing development activities (CHDOs and non-CHDOs). Through support and engagement in the ND Continuum of Care process, the local homeless coalition, and other supportive housing collaborations, the City maintains relationships with mental health providers, homeless shelter and service providers, and other governmental agencies with specific responsibilities to assist homeless individuals and families. In addition, the City participates in a variety of other coalitions that seek to address issues that relate to housing and service needs.

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.

City staff works actively with the North Dakota Continuum of Care and local homeless coalition through the City's Department of Planning and Development, the City-operated Gladys Ray Emergency Shelter and Veteran's Drop-In Center, and a number of local nonprofit housing, shelter and support partners. Staff participates in regularly scheduled meetings and point-in-time surveys. The City also provides administrative and general fund support to supplement Continuum of Care initiatives in Fargo and the State of North Dakota.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Staff from the City participate in the development of the Continuum of Care, working with area service providers, to include City resources and HMIS reporting in the provision of service to homeless individuals and families in Fargo.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	The Village Financial Service Center
	Agency/Group/Organization Type	Services - Housing Services - Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Individuals and families in Fargo are facing housing cost burdens, especially for those earning 30% and below Average Median Income.
2	Agency/Group/Organization	Fargo Housing & Redevelopment Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. The amount of affordable housing units far outweighs the number of available units. Declining resources to support public housing facilities. Although the housing voucher program is stable, available units with rents low enough to use the vouchers are needed. Land is needed to support future affordable housing development.
3	Agency/Group/Organization	Fargo Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Public Safety

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is concern about vulnerable neighborhood areas and crime.
4	Agency/Group/Organization	Family Healthcare Center
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for more awareness of where to go to connect to services. There is a need for more funding regarding dental/denture care for low to moderate income individuals and onsite nursing care at permanent supportive housing developments and emergency homeless shelters.
5	Agency/Group/Organization	Southeast Human Service Center
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. More communication is needed to help community programs, as well as housing and service providers, anticipate the needs.

6	Agency/Group/Organization	YWCA Cass Clay
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a growing need for people escaping domestic violence situations, services and secure buildings to ensure safety. Facilities are serving more of the homeless population than ever before. Facilities serving the homeless are in need of upgrades and help with covering program costs. There is a constant need to serve those populations and maintain sustainability through increased advocacy for funding for the local shelters.
7	Agency/Group/Organization	Cass County Social Services
	Agency/Group/Organization Type	Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. To better anticipate needs, more communication is needed to help service and housing service providers.
8	Agency/Group/Organization	Fargo Cass Public Health
	Agency/Group/Organization Type	Health Agency Other government - Local

	What section of the Plan was addressed by Consultation?	Public Health
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. More awareness about connecting to services is needed. Public facilities improvements and/or expansion of its Gladys Ray emergency homeless shelter is needed.
9	Agency/Group/Organization	Valley Senior Services
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Market Analysis Senior Meals
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a growing demand for senior services, especially as baby boomers enter retirement age.
10	Agency/Group/Organization	Lutheran Social Services
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for initiatives to increase minority homeownership.
11	Agency/Group/Organization	Cultural Diversity Resources
	Agency/Group/Organization Type	Diverse Populations

	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Cultural understanding, meeting the needs of diverse people, creating a welcoming atmosphere, and support for coalitions of Native American and New American groups.
12	Agency/Group/Organization	United Way of Cass Clay
	Agency/Group/Organization Type	Local Service Fund Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. It is difficult to find people to work in areas related to housing, community development, nonprofit and support services. Workforce development programs and job skills training are needed. There are also continual barriers such as transportation, childcare for working families, and availability of affordable housing for people based on their wages and the fair market rents.
13	Agency/Group/Organization	Downtown Community Partnership
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is concern about vulnerable neighborhood areas, public safety (including downtown alleyway lighting), and crime.

14	Agency/Group/Organization	FM Coalition to End Homelessness
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. More innovation is needed to serve individuals and families facing homelessness. There is a need to obtain data on housing and services to homeless individuals, families, and persons at risk of homelessness to assist in homelessness prevention, which would require additional staff members. Even though housing units are available, there is a need for willingness to rent to people with barriers. Affordable transportation options are needed. Assistance is lacking for youth leaving foster care and the juvenile justice system, specifically in finding housing, jobs, and education.
15	Agency/Group/Organization	Gladys Ray Shelter - City of Fargo
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Continue to address the needs of veterans in the local homeless population, specifically those dealing with mental health, substance abuse, and addiction. Public facilities improvements and/or expansion of the Gladys Ray emergency homeless shelter is needed.
16	Agency/Group/Organization	ND Coalition to End Homelessness
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. More innovation is needed to serve individuals and families facing homelessness.
17	Agency/Group/Organization	FM Metro COG
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Affordable transportation options are needed.
18	Agency/Group/Organization	Rape & Abuse Crisis Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Domestic Violence
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a growing need for people escaping domestic violence situations, services and secure buildings to ensure safety. There is also a need for affordable housing to people with questionable histories and the barriers their histories may present.

19	Agency/Group/Organization	Beyond Shelter Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. More can be done to bring private sector resources to private/public housing partnerships. Housing tax credits are a powerful resource. Support for the ND Housing Incentive Fund and Federal Low Income Housing Tax Credits offers additional affordable housing resources and leverage. Specific populations in need include low-income elderly populations, people with disabilities/special needs, workforce populations and families, as well as individuals and families that are homeless or precariously housed. Land is needed to support future affordable housing development. There is a need for continued investment of CDBG and HOME dollars in the production of affordable housing, concentrating on public/private partnerships. Housing tenure in Fargo is weighted toward rental. As such, affordable senior and assisted living options are needed, especially in connection with the City's existing public housing and Low Income Housing Tax Credit properties. In addition, there is a strong concentration on resources and efforts towards affordable housing on the rental side, especially with senior populations.
20	Agency/Group/Organization	FirstLink
	Agency/Group/Organization Type	Services - all
	What section of the Plan was addressed by Consultation?	Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for more awareness of where to go to connect to services.
21	Agency/Group/Organization	Skills and Technology Training Center - NDSCS
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Cultural understanding, meeting the needs of diverse people, creating a welcoming atmosphere, and support for coalitions of Native American and New American groups. There is a continued need to provide job skills training to help people develop the skills they need to enter the workforce, preventing poverty and homelessness in families.
22	Agency/Group/Organization	High Plains Fair Housing Center
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. The City is becoming more diverse and social infrastructure is growing. This includes community groups, neighborhood organizations, ethnic communities, and senior communities. Housing discrimination issues are prevalent, with the majority of clients falling within the low-moderate income parameters.

23	Agency/Group/Organization	New Life Center
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. More innovation is needed to serve individuals and families facing homelessness.
24	Agency/Group/Organization	Southeastern North Dakota Community Action Agency
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a service gap for housing case management, specifically for people with mental illness. Housing units are available, but the shortfall appears to be in case management and supportive housing services. The Landlord Risk Mitigation program is proving to be a successful solution.
25	Agency/Group/Organization	Greater Fargo-Moorhead Economic Development Corp.
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Fargo has a low vacancy rate, growing labor force, and accelerating K-12 school enrollment projections.
26	Agency/Group/Organization	Charism
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for more neighborhood centers.
27	Agency/Group/Organization	UND Environmental Training Institute
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Address lead hazards.
28	Agency/Group/Organization	City of Moorhead
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. The City is becoming more diverse and social infrastructure is growing. This includes community groups, neighborhood organizations, ethnic communities, and senior communities.
29	Agency/Group/Organization	Boys & Girls Club of the Red River Valley/Fargo Youth Commission
	Agency/Group/Organization Type	Services – Children Services - Education
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs – Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for more awareness of where to go to connect to services. More communication is needed to help community programs, as well as housing and service providers, anticipate the needs. It is difficult to find people to work in areas related to housing, community development, nonprofit and support services. Individuals and families in Fargo are facing housing cost burdens, especially for those earning 30% and below Average Median Income.
30	Agency/Group/Organization	Rebuilding Together
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Many low-income homeowners cannot afford necessary home repairs, which in turn can lead to homelessness. There is an increase in requests for mobile home rehabilitation.
	Agency/Group/Organization	Fraser, Ltd.

31	Agency/Group/Organization Type	Housing Services – Housing Services – Children Services – Homeless Services –Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Facilities service more of the homeless population than ever before. Facilities serving the homeless are in need of upgrades and help with covering program costs.
32	Agency/Group/Organization	Immigrant Development Center
	Agency/Group/Organization Type	Services - Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need to focus on the earning potential of New American working families so they can provide for their children, afford childcare, and pay their rent. Affordable transportation options are needed.
33	Agency/Group/Organization	New American Consortium for Wellness and Empowerment
	Agency/Group/Organization Type	Services - Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There are large amounts of elderly refugees who are facing isolation, presenting a need for adult daycares. More options for accessible, viable interpreter services and English language learning are needed. There should be more opportunities for leadership development in the New American community to serve as a bridge between the City, other service providers, and New Americans.
34	Agency/Group/Organization	PATH North Dakota
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Homeless Needs – Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Assistance is lacking for youth leaving foster care and the juvenile justice system, specifically in finding housing, jobs, and education.
35	Agency/Group/Organization	Legal Services of ND
	Agency/Group/Organization Type	Services – Housing Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Tenants face challenges, including the debt incurred from unexpected housing issues such as pest control, which often cause tenants to become homeless because they cannot afford to pay for the expenses.
36	Agency/Group/Organization	Churches United for The Homeless
	Agency/Group/Organization Type	Services - Homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Many homeless elderly and/or frail populations have chronic conditions, which require care beyond what volunteer organizations can provide. There is a need for more affordable housing and landlords who could rent to people who have barriers to housing, such as criminal records or mental health issues. The cost of rent is a big concern; there is a need for more landlords willing to reduce rental rates and rent to higher-risk people. Many people working minimum wage jobs cannot afford their rent. Neighborhoods should consist of a balance of all income levels. There is a need for more tax breaks and incentives to builders to create more affordable housing. In addition, there is a continued need for more resources to help populations facing mental health issues, as well as drug and alcohol issues.
37	Agency/Group/Organization	Fargo Public Schools
	Agency/Group/Organization Type	Services - Education
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. A direct need is for upgraded playgrounds to include equipment that is accessible to all children. Other areas of need include workforce development programs and job skills training are needed. There is a need to keep neighborhood schools operating to support neighborhood growth. In addition, maintenance and repair issues need to be addressed at these schools. There is also a need for increased security at the schools as well; many schools have kids from low-income households.
	Agency/Group/Organization	Somali Community Development of North Dakota

38	Agency/Group/Organization Type	Services – Education Services – Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for a cultural community center in the area, which would be for both native-born populations and New Americans. There are concerns regarding minimum wage jobs and increasing rents, preventing many people from finding affordable housing. There needs to be more done to address low homeownership rates among minority populations and housing barriers for New Americans who do not have a credit history background. In addition, there is a need for a plan to help New American youth grow and integrate smoothly into American society.
39	Agency/Group/Organization	Tu’Deako Group
	Agency/Group/Organization Type	Services – Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Cultural understanding, meeting the needs of diverse people, creating a welcoming atmosphere, and supporting coalitions of Native American and New American groups. In addition, there is a need for summer programs and school programs for youth.
40	Agency/Group/Organization	Global Youth United
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Cultural understanding, meeting the needs of diverse people, creating a welcoming atmosphere, and supporting coalitions of Native American and New American groups. There is a need for more neighborhood centers. There is a need for recreational and educational programming for New American youth.
41	Agency/Group/Organization	Healthcare Equipment Recycling Organization (HERO)
	Agency/Group/Organization Type	Health Agency Services - Health
	What section of the Plan was addressed by Consultation?	Public Health Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is an increase in overall demand of medical equipment and supplies, with many people who live in poverty needing affordable healthcare equipment. There is also a need for more bus routes/stops through public transportation.
42	Agency/Group/Organization	Fargo Neighborhood Coalition
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Many New American youth are eager to participate in society and bring a lot of value to homes, language skills, and their interpretation of the American way of life.
	Agency/Group/Organization	Roosevelt Neighborhood Association

43	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for increased homeownership and affordable housing. A way to achieve this may be through land trusts.
44	Agency/Group/Organization	Lake Agassiz Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. There is a need for affordable housing and acquisition of “development ready” land parcels to be used for low-income housing. Low-income housing helps improve education, health, safety, community involvement, financial stability, and hope for the future for families coming out of poverty, and allows these families’ reliance on government programs to decrease significantly.
45	Agency/Group/Organization	Fargo-Moorhead Dorothy Day House of Hospitality
	Agency/Group/Organization Type	Services - homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Focus on creating second chances and offering low-burden support to assist in making homelessness brief and transition swift. Many people are in need of second chances to overcome barriers of low credit, past records, incarceration, etc. There is a need for housing, affordability, and attainability.
46	Agency/Group/Organization	F5 Project
	Agency/Group/Organization Type	Services – Housing Services – homeless Services - Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were notified of public meetings and consultations. Focus on creating second chances and offering low-burden support to assist in making homelessness brief and transition swift. Many people are in need of second chances to overcome barriers of low credit, past records, incarceration, etc. There is a need for housing, affordability, and attainability.

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

The City compiled an extensive list of agencies and organizations, and did not intentionally omit any from the process.

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 Coalition for Homeless Persons	Coordinate homeless housing and support programs in the State of North Dakota
GO2030 Comprehensive Plan	Fargo Dept. of Planning & Development	Strengthen neighborhoods, improve efficiency, upgrade infrastructure, and provide more housing solutions
Fargo Growth Plan	Fargo Dept. of Planning & Development	Ensure extraterritorial land use plan and growth is appropriate and equitable to residents
FM Long-Range Transportation Plan	Metropolitan Council of Governments	Improve transportation services
EDC 5-Year Strategic Plan	Greater Fargo-Moorhead Economic Dev Corp	Grow business and industry partnerships, entrepreneurship, and workforce employment
Fargo Neighborhood Plans	Fargo Dept. of Planning & Development	Strengthen neighborhoods
Human Service Transportation Program Plan	Metropolitan Council of Governments	Improve transportation services for persons with disabilities, older adults, and lower-income residents
FM Bicycle and Pedestrian Plan	Metropolitan Council of Governments	Improve access to multi-modes of transportation and healthy living
FM Workforce Housing Study	Fargo Dept. of Planning & Development	Improve housing options
FM Food Systems Plan	Metropolitan Council of Governments	Increase access to healthy food and choices
ND Statewide Housing Needs Assessment	ND Housing Finance Agency	Improve affordable housing options
Demographic Forecast Studies & Community Planning Studies	Metropolitan Council of Governments	Increase understanding of local demographics, transportation and community development needs

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Fargo Housing Study	City of Fargo & Fargo Housing Authority	Provide analysis of housing market, needs and resources
FM Study on Homelessness – Everyone Counts Survey	FM Coalition to End Homelessness	Point-In-Time study on homelessness in Fargo-Moorhead
Refugee Resettlement in Fargo Report	Fargo Human Relations Commission	Embrace diversity and improve communication of human relations issues to individuals and groups in Fargo
Downtown InFocus	Fargo Dept. of Planning & Development	Strengthen Fargo’s historic downtown area
Public Art Master Plan	Fargo Dept. of Planning & Development	Strengthen neighborhoods by stimulating new public art and programming across Fargo

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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AP-12 Participation – 91.105, 91.200(c)

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

Stakeholder participation is central to the City in identifying community development needs, assessing the effectiveness of ongoing housing and community development programs, and developing community development priorities. It is important to use all available methods to determine community development needs, assess effectiveness of existing programs, and develop community development plans. The City of Fargo obtains citizen input through conversations with people, consultation with housing and service providers, and adjacent units of local government, in an effort to better ascertain Fargo's community development needs. The City encourages and seeks participation from all citizens and emphasizes the involvement of low and moderate-income persons, residents of blighted areas, residents of predominantly low- and moderate-income neighborhoods, minority populations, non-English speaking/limited English proficiency persons, and persons with disabilities. Many of the organizations working with these populations received plan development information and an application for funds. See attachment for a list of these organizations and which ones predominately serve racial/ethnic minorities, non-English speaking persons, persons with disabilities, and protected classes that are historically discriminated against.

Prior to the solicitation and selection of the 2019 community development projects, a series of meetings were held. Staff met with representatives of area municipalities, local governments, and community-based organizations, in addition to service and housing-related agencies to encourage citizen participation. A citywide public input meeting was held to inform the public about the CDBG and HOME programs, community development assets and needs, types of projects eligible for funding, and the process for selecting projects. The low-moderate income population in Fargo is not in one concentrated area. For that reason, the public forum and hearings were held at City Hall in the downtown area, which is inclusive of the City's Census Tracts and Block Groups that contain the most sizable population of very-low and low-income residents. All meetings were held in locations accessible to people with disabilities. Alternative formats of the information or reasonable accommodations for persons with disabilities or limited English proficiency, including the availability of interpretation and translation services were/are available upon request through the Planning and Development Department. Auxiliary aids or other services were also provided upon request to hearing or sight-impaired residents to enable full participate in the citizen participation process.

The Community Development Committee gathered input in the months leading up to submission of the plan. The list of consultations in the Consultation section represents the formal contacts made to gather information and to further coordination of program delivery. The City

Commission **will hold** a public hearing for the plan on May 20, 2019. The **plan is available** to the public on the City's website at www.fargond.gov and in paper format upon request.

Announcement of the City of Fargo's 2019 Annual Action Plan was published as a public notice in *The Forum*, and publicized through a **media release** and the City's website. Public notices on the City's website are accessible for translation into over 100 languages. The Annual Action Plan **is available during** the public comment period on the City's website, and **was also distributed to area libraries for viewing**. The City **will provide** copies of the plan to citizens or groups upon request.

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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)
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	Public Meeting	Non-targeted/broad community	<p>On January 8, 2019, a public meeting was held in the City Commission Room at the Fargo City Hall. There were 19 people in attendance. This is an open meeting and the public was notified.</p>	<p>There is a need for affordable housing for low-income families to increase homeownership in Fargo. Many are facing homelessness in the community, and there is a constant need to serve those populations and maintain sustainability through increased advocacy for funding for the local shelters. There is a strong concentration on resources and efforts to serve homeless individuals/household and seniors, with a strong need for affordable housing on the rental side, especially with senior populations. There is a need for summer</p>	All comments were accepted.	
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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)
				<p>programs and school programs for youth. There is a need for more resources to help populations facing mental health issues, as well as drug and alcohol issues, which includes sheltering. More programs that provide job skills training to people at any education level are needed, which will help populations move out of poverty and into owning their own homes and secure jobs to support their families.</p>		

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)
2	Public Meeting	Non-targeted/broad community	On April 23, 2019, the Community Development Committee met for consideration and approval of the 2019 Action Plan. This is an open meeting and the public was notified.	The plan was approved and forwarded to the City Commission.	NA	
3	Public Meeting	Non-targeted/broad community	On May 7, 2019 the Planning Commission met for consideration and approval of amendments being proposed during the public comment period for the 2019 Action Plan. This is an open meeting and the public was notified.	The amendments being proposed during the 30-day public comment period for the plan were approved and forwarded to the City Commission.	NA	

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)
3	Newspaper Ad	Non-targeted/broad community	On May 13, 2019, a notice was published in <i>The Fargo Forum</i> seeking comment on the 2019 Action Plan. This is the first day of the 30-day comment period.		NA	
4	Public Meeting	Non-targeted/broad community	On May 20, 2019, the City Commission will hold a public hearing to review and approve the draft 2019 Action Plan for the City of Fargo. This is an open meeting and the public has been notified.		NA	
6	Public Meeting	Non-targeted/broad community	On June 17, 2019, the City Commission will give final consideration of the 2019 Action Plan for approval.	Not yet available.	NA	

**Table 4 – Citizen Participation Outreach
Expected Resources**

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

Introduction

The City of Fargo anticipates a total of \$2,223,349 in combined resources for the 2019 program year. This amount is comprised of actual CDBG and HOME award amounts, prior year resources, and program income estimates.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Planning, Admin, & Fair Housing Acquisition Affordable Housing Public Services	760,623	82,000	347,426	1,190,049	0	The City of Fargo is in its final year of its 5-Year Consolidated Plan. Expected resources have been allocated for 2019 activities. Any additional or unforeseen program income (i.e., repayments from loans) will be allocated as needed to meet affordable housing and homelessness goals that benefit low to moderate income individuals/households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Planning, Admin & Fair Housing Acquisition Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	454,741	43,800	534,759	1,033,300	0	The City of Fargo is in its final year of its 5-Year Consolidated Plan. Expected resources have been allocated for 2019 activities. Any additional or unforeseen program income (i.e., repayments from loans) will be allocated as needed to meet affordable housing and homelessness goals that benefit low to moderate income individuals/households.

Table 5 - 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

The City combined its federal entitlement allocations with funding from other public and private sector sources (such as the Neighborhood Revitalization Initiative) to address its priority needs.

Upon becoming a HOME Participating Jurisdiction, the City of Fargo became responsible for documenting appropriate match in conjunction with receiving HOME funds. For the 2015-2019 Consolidated Plan, \$100,000/year in matching fund liability is anticipated. The sources of match will include homeowner contributions and local payments in lieu of taxes. The City also has \$43,800 in HOME program income, \$36,200 of which was recaptured homebuyer funds.

Additional funding that is expected to be available during the next five years that will be useful for leveraging includes the Public Housing Capital Fund, Section 8 Vouchers, City General Social Service Funds, state and federal resources including those from the ND Housing Finance Agency, and PILOT and Capital Bonds.

The City regularly applies for competitive federal, state, and foundation grants when it meets the application criteria, as do many non-profit and for-profit organizations. However, the nature and amount of such funding is unknown at this time.

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

The City will consider the use of publicly-owned land for the construction of affordable housing for low-to-moderate income households.

Discussion

In 2019, the City will use CDBG and HOME in partnerships to leverage private, state and local funds to address goals and strategies outlined in Fargo's Consolidated Plan. The City will also continue to identify strategies to be used for a variety of activities with respect to affordable housing and community development.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	Citywide	Housing Needs	CDBG: \$629,049 HOME: \$977,826	Rental units constructed: 41 Household Housing Unit (39 CDBG/2 HOME) Homeowner Housing Rehabilitated: 6 Household Housing Unit Other: 2 (Housing Units - CDBG) Other: 2 (Senior Housing Units - HOME)
2	Homelessness	2015	2019	Homeless	Citywide	Homeless and Special Needs	CDBG: \$399,000	Homeless Person Overnight Shelter: 1,000 Persons Assisted Overnight/Emergency Shelter/ Transitional Housing Beds Added: 2 Homelessness Prevention: 500
3	Planning, Admin and Fair Housing	2015	2019	Program Administration	Citywide	n/a	CDBG: \$152,000 HOME: \$45,474	n/a

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Create and maintain affordable housing options and increase homeownership in Fargo
2	Goal Name	Homelessness
	Goal Description	Participate in collaborative efforts to reduce and prevent homelessness in the community
3	Goal Name	Planning, Admin and Fair Housing
	Goal Description	Administer the Community Development program to meet community needs and Federal grant requirements

Table 7 – Goal Descriptions

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 91.215(b):

In addition to 480 general occupancy public housing units, Fargo has the authority to issue 100 VASH vouchers for homeless vets and 1,194 tenant-based rent assistance vouchers that can be used in suitable market rate housing. Additionally, there are multiple affordable units city-wide subsidized by project-based vouchers and/or rental assistance or other means, including but not limited to 161 units owned and managed by the FHRA and 22 single-room occupancy units owned by the City and managed by FHRA, and 53 other units managed by FHRA. However, for most forms of subsidized housing, long waiting lists exist. For example, the tenant-based rent assistance voucher program maintains a waiting list. Over time, the number of vouchers has increased, but at a lower rate than household growth in Fargo.

AP-35 Projects – 91.220(d)

Introduction

The City of Fargo is a Community Development Block Grant (CDBG) entitlement community and a HOME participating jurisdiction. This Action Plan will address the following topics related to the use of CDBG and HOME funds in the City of Fargo in the 2019 program year (May 1, 2019 to April 30, 2020).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2019 activities
- Summary of 2019 budget and programmatic expenditure limits
- Description of projects included in 2019 budget
- Geographic distribution of the projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead paint hazards, minority concentrations, underserved needs, removal of barriers to affordable housing, partnerships, and efforts to further fair housing.
- Local plans for monitoring sub-recipients and HUD-funded activities in general
- All of the anticipated HOME funds will benefit low/mod households and, an estimated 100 percent of Community Development Block Grant (CDBG) funds will provide a low/mod benefit.

#	Project Name
1	Planning and Administration
2	High Plains Fair Housing Center
3	Beyond Shelter, Inc. – Acquisition
4	Youthworks - Acquisition
5	Affordable Housing Development
6	Homeless Initiatives
7	FM Coalition to End Homelessness
8	Housing Rehabilitation and Delivery - Owner Occupied
9	Community Housing Development Organization (CHDO) Housing Project – Beyond Shelter, Inc. – HomeField 3
10	Affordable Senior Housing Development

Table 8 – Project Information

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

The 2019 Action Plan attempts to allocate funding across a range of projects, to ensure that community development efforts are comprehensive. Fargo neighborhoods have diverse needs and funding is dedicated to many different types of projects, including housing rehabilitation, fair housing activities, facility improvements, and public services. HOME funding is used for owner-occupied housing rehabilitation and multi-family construction. Allocation priorities are a result of the citizen participation and plan development process, including unmet goals (adding homeless beds) and requirements (failed timeliness test) of the 5-Year Consolidated Plan. This Action Plan outlines the final year of the 5-Year Consolidated Plan. Projects focus on housing and homelessness goals, and fewer and larger projects to quickly and correctly spend down funds in order to be successful for the 2020 HUD timeliness test.

Obstacles to addressing underserved needs are limited resources throughout the community. The City frequently hears from organizations that funding either remains low or is being cut entirely. CDBG/HUD funding has also not increased much over the years. The City can work to increase its capacity to effectively partner with local nonprofit, public, and for-profit organizations to leverage funds, but the City cannot overcome the funding cuts that so many organizations are experiencing.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Planning and Administration
	Target Area	Citywide
	Goals Supported	n/a
	Needs Addressed	Program Administration
	Funding	CDBG \$147,000 and HOME \$45,474
	Description	Funds are used for the administration of community development programs and general planning activities. HOME funds pay for administration of the HOME program and a share of the delivery costs of the housing rehabilitation program. CDBG funds pay for administrative costs of the personnel that work on the planning and delivery of these community development programs, in addition to special plans, studies, and fair housing education. National Objective: Not applicable for administration. <i>CDBG Matrix Code - 21A General Program Administration. Eligibility 24 CFR Part 570.206.</i>
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	n/a
2	Project Name	High Plains Fair Housing Center
	Target Area	City Wide
	Goals Supported	n/a
	Needs Addressed	Program Administration – Fair Housing
	Funding	CDBG \$5,000

	Description	CDBG funds will be used for comprehensive outreach and fair housing education in the region. Part of requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). <i>CDBG Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). Eligibility 24 CFR Part 570.206(c).</i>
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated approximately 150 individuals will benefit from the Fair Housing education and outreach.
	Location Description	Citywide
	Planned Activities	Comprehensive outreach and education on fair housing laws.
3	Project Name	Beyond Shelter, Inc. Acquisition
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG \$345,000
	Description	CDBG funds utilized for acquisition for an affordable housing development. <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)], CDBG Matrix Code 01 – Acquisition of Real Property Eligibility 24 CFR Part 570.201(a)</i>
	Target Date	2/7/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 39 senior households will benefit from the affordable housing development.
	Location Description	Citywide
	Planned Activities	Affordable housing development
4	Project Name	Youthworks Acquisition
	Target Area	Citywide
	Goals Supported	Homelessness
	Needs Addressed	Homeless and Special Needs

	Funding	CDBG \$350,000
	Description	Acquisition for a homeless youth runaway shelter. <i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code 03C – Homeless Facilities (not operating costs). Eligibility [24 CFR Part 570.201(c)]</i>
	Target Date	2/7/2020
	Estimate the number and type of families that will benefit from the proposed activities	Acquisition of a facility that serves approximately 145 runaway, homeless, trafficked, and struggling youth and young adults.
	Location Description	1330 18 Avenue South
	Planned Activities	Acquisition for a homeless youth runaway shelter, adding two shelter beds for homeless youth in Fargo.
5	Project Name	Affordable Housing Development
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG \$284,049
	Description	Activities resulting in affordable housing may include acquisition, demolition, rehabilitation, or relocation in partnership with Habitat for Humanity or other similar housing organizations. Funds for this activity would be reallocated from the Slum & Blight Abatement/Hazardous Property Clearance activity budget (\$620,585 reduced to \$370,585). For more information, see Summary of Proposed Amendments in this notice. <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)]. Associated CDBG Matrix Codes include: 01 Acquisition; 02 Disposition of Real Property; 04 Clearance and Demolition; 08 Relocation; most 14 rehabilitation codes including A, B, C, D, F, G, H, and I. Associated eligibility categories include: 24 CFR Part 570.201(a), (b), (d) and/or (i); 24 CFR Part 570.202(a)(1-5) and/or (f).</i>
	Target Date	2/7/2020

	Estimate the number and type of families that will benefit from the proposed activities	Provide 2 affordable housing units to assist low/moderate income households.
	Location Description	Citywide
	Planned Activities	Activities may include acquisition, demolition, rehabilitation, or relocation in partnership with Habitat for Humanity or other similar housing organizations.
6	Project Name	Homeless Initiatives
	Target Area	Citywide
	Goals Supported	Homelessness
	Needs Addressed	Homeless and Special Needs
	Funding	CDBG \$19,000
	Description	CDBG funds will be utilized to provide operational support at Fargo's Gladys Ray Shelter (e.g. homeless initiatives, outreach, harm reduction, etc.). <i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs. Eligibility 24 CFR Part 570.201(e).</i>
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 homeless individuals will be assisted.
	Location Description	Citywide
	Planned Activities	Provide operating funding for the emergency shelter.
7	Project Name	FM Coalition to End Homelessness
	Target Area	Citywide
	Goals Supported	Homelessness
	Needs Addressed	Homeless and Special Needs
	Funding	CDBG \$30,000

	Description	CDBG funds will be used for operational support (e.g. homelessness prevention, coordinated entry, data collection, research, etc.). <i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs. Eligibility 24 CFR Part 570.201(e).</i>
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 homeless individuals will be assisted.
	Location Description	Citywide
	Planned Activities	Operational support
8	Project Name	Housing Rehabilitation and Delivery - Owner Occupied
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME \$180,000
	Description	City-wide housing rehabilitation program assisting owner-occupants of single family homes whose income falls below 80% of area median income, based upon income, assets, and family size. Homes must be at least 40 years old and have a value of less than \$175,000. Funds are provided in the form of a 0% interest, deferred payment loan up to \$25,000. The assistance must be repaid upon sale, title transfer, or owner vacancy of the property within 10-years of the mortgage date, following a 4-10 year forgiveness schedule. Applications from interested individuals are accepted by the City on a first come, first served basis with priority for life and major health safety emergencies. Emergency-related improvements may be done immediately based on inspection (e.g., furnace or water heater failure, major leaks or flooding, etc.). <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(3)]. Eligibility 24 CFR Part 92.254(b)(1) and (2).</i>
	Target Date	4/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Repair/Rehabilitate approximately 6 homes that are at least 40 years old and under 80% AMI.
	Location Description	Citywide
	Planned Activities	<ul style="list-style-type: none"> • Direct Benefit - Low and moderate income homeowners • Indirect Benefit - Residents of affected older neighborhoods (well-maintained housing stock) • Repair/Rehabilitate approximately 6 homes that are at least 40 years old or occupied by elderly or disabled persons
9	Project Name	Community Housing Development Organization (CHDO) Project
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME \$100,000
	Description	The City will partner with a Community Housing Development Organization to create affordable housing with the HOME set-aside funds in Fargo.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Provide 2 HOME units in Fargo for households at or below 60% AMI.
	Location Description	4225 28th Avenue South
Planned Activities	Construct affordable housing units to serve households at or below 60% AMI.	
10	Project Name	Affordable Senior Housing Development
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME \$697,826

Description	Increase affordable senior housing within Fargo city limits (2 projects). Activities resulting in affordable housing may include acquisition, demolition, rehabilitation, or relocation in partnership with local housing developers (public or private).
Target Date	4/30/2020
Estimate the number and type of families that will benefit from the proposed activities	Provide 2 HOME projects in Fargo benefitting low and moderate income households.
Location Description	To be determined
Planned Activities	Construct affordable housing units to serve low and moderate income households.

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AP-50 Geographic Distribution – 91.220(f)

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

The primary beneficiaries of all listed projects are low/moderate income households in the City of Fargo. In Fargo, most of the low/mod areas are concentrated in the core of the City, which are also some of Fargo’s oldest neighborhoods.

The City’s strategy for prioritizing community development activities is to target neighborhoods that are low/mod, where affordable housing is available, and that are older (developed pre-1920).

These neighborhoods typically share a number of characteristics that warrant community development interventions. There are opportunities for comprehensive neighborhood planning efforts that identify issues in a strategic way while at the same time empowering residents to act in concert with the City to address those needs. The housing stock is generally in good condition but is in need of re-investment/improvement. Oftentimes, residents’ concerns about safety and public service provision are beginning to emerge. It is at this point that the City feels it can be most effective in using community development resources to affect the lives of the citizens of these neighborhoods as well as the quality of life in the community as a whole.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As mentioned above, the City’s strategy for prioritizing community development activities is to target neighborhoods city-wide that are low/mod, where affordable housing is available, and that are older (developed pre-1920).

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The need for affordable housing continues to be on the rise, especially with aging Baby Boomers. In 2019, Fargo’s affordable housing work involves creating and maintaining housing options and solutions. To do this, the City will rehabilitate older owner-occupied housing, work with local partners to create new housing and rehabilitate existing affordable housing, increase public awareness of affordability concerns, and work to increase homeownership rates for minority populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	51
Special-Needs	0
Total	51

Table 11 - 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	45
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	51

Table 12 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Fargo Housing and Redevelopment Authority (FHRA) and City continue to address the needs of its public housing inventory and encourage residents to be involved in its operations.

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

The City is working closely with the Fargo Housing and Redevelopment Authority (FHRA) to rehabilitate and expand its affordable housing stock and the overall living environment for residents. The FHRA meets the needs of its tenants through regular physical, operational, and management improvements, which are listed in its Five-Year Agency Plan and annual updates. The FHRA is engaged in efforts to improve its housing stock and the overall living environment for residents.

The Fargo Housing and Redevelopment Authority (FHRA), as a public service agency, is committed to providing excellent service to all public housing applicants, residents, and the public. In order to provide superior service, the FHRA resolves to:

- Administer applicable federal and state laws and regulations to achieve high ratings in compliance measurement indicators while maintaining efficiency in program operation to ensure fair and consistent treatment of clients served.
- Provide decent, safe, and sanitary housing in good repair - in compliance with program uniform physical condition standards - for very low and low income families.
- Achieve a healthy mix of incomes in its public housing developments by attracting and retaining higher income families and by working toward de-concentration of poverty goals.
- Encourage self-sufficiency of participant families and assist in the expansion of family opportunities which address educational, socio-economic, recreational and other human service needs.
- Promote fair housing and the opportunity for very low and low income families of all races, ethnicities, national origins, religions, ethnic backgrounds, and with all types of disabilities, to participate in the public housing program and its services.
- Create positive public awareness and expand the level of family and community support in accomplishing the FHRA's mission.
- Attain and maintain a high level of standards and professionalism in day-to-day management of all program components.
- Administer an efficient, high-performing agency through continuous improvement of the FHRA's support systems and commitment to our employees and their development.

The FHRA rehabilitated New Horizons Manor through the HUD RAD program, which program converts Public Housing units through LIHTC and other financial sources, and provides a voucher to the tenants for subsidy.

The Fargo Housing and Redevelopment Authority (FHRA) is responsible for managing low-rent public housing and Section 8 rental assistance. It owns and manages 161 rental units subsidized with project-based assistance: 5 efficiencies, 90 one-bedroom units, 54 two-bedroom units, and 13 three-bedroom units. Beyond Shelter, Inc. now owns and manages 840 units, formerly counted as owned and managed by FHRA. It also has 480 public housing units: 292 1-bedroom units, 90 2-bedroom units, 70 3-bedroom units, and 23 4-bedroom units. It also manages 107 Housing First supportive housing units.

The FHRA has 1,194 Housing Choice Section 8 vouchers plus 100 VASH (Veterans) vouchers to serve the community. The FHRA manages 4 Continuum of Care Projects for the homeless, which serve as housing vouchers for another 59 homeless households. In 2018, the FHRA also had 8 Voucher Homeownership units and sold Public Housing units to 59 low income tenants. The Authority takes a soft second on the mortgage which is payable upon resale of the property.

In the past year, FHRA began two new supportive rental assistance programs: 50 Mainstream vouchers for disabled households under 62 years of age and 40 Family Unification Program Vouchers with two target groups – families being reunited through Cass County Child Protection and youth aging out of foster care working with case management.

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

The Fargo Housing and Redevelopment Authority (FHRA) works to engage, educate, and empower residents by providing opportunities for personal development, economic stability, education, health, and fostering family and community life.

The FHRA has active Resident Councils in their public housing buildings, and the Permanent Supportive Housing facility Cooper House, which meet monthly. All properties are managed by the FHRA, with one resident per 100 residents that are on the Resident Advisory Board (RAB). Lashkowitz High Rise has three representatives with a population of 247. Cooper House has one representative with a population of 42 residents. All policy changes for the Annual Plan are reviewed with the RAB and a vote being tallied. The FHRA Board of Commissioners will not vote on policy change until it has been reviewed with RAB. The Board presently has one past resident and one current resident commissioner. The FHRA Annual Plan is submitted to the Fargo Mayor and City Commissioners.

The FHRA had sponsored three homeownership programs: 20 units in public housing in the 1990's, Section 5(h) Homeownership program that sold 39 units to public housing residents in early 2000, and Housing Choice Voucher homeownership program with 11 voucher holders which began in 2009.

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

provided or other assistance

Not applicable. The FHRA is not designated as troubled.

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

Introduction

Homelessness encompasses a population that is elusive, hidden, highly mobile, and characterized by diverse and complex circumstances. In order to identify the needs of persons who are homeless in Fargo, the City works closely with the local homeless coalition, service and housing providers, and the ND Coalition for Homeless People, which manages the Continuum of Care and Homeless Management Information System (HMIS) for North Dakota.

On October 25, 2018, a total of 243 interviews (136 Fargo) were conducted face-to-face, point-in-time interviews with persons experiencing homelessness in the metro area. This survey replaced the Wilder Survey in Fargo, with 2018 being the first year, titled the Everyone Counts Survey. It provides instant data and faster analysis than the Wilder Survey. Eventually, this survey may be replaced, too, by live data from the coordinated assessment and referral evaluation system, “CARES”, depending on what kind of information can be collected and input into the system. This survey was funded with Fargo CDBG just as the Wilder Survey. The City relies on the information collected, particularly for HUD programming, and because the new survey is designed locally, the City may also be involved in designing questions on the survey if any specific data is needed by the City. Some of the survey results are shared below.

Raw Data of People Experiencing Homelessness in Fargo

- 136 total interviewed: 104 were sheltered, 25 were unsheltered, and 7 were doubled up
- 46% were aged 25-44, 37% were 45-64
- 65% male
- The vast majority were single; 64% never been married, 33% separated or divorced
- 57% were people of color, as opposed to 43% white
- 46% reported having a disability
- 49% reported having a chronic health condition
- 26% reported being diagnosed with at least one substance abuse disorder

Special Needs

There is also a growing number of other individuals with special needs who are not homeless, including those who are elderly, frail elderly, those who live with a disability (mental, physical, developmental), and victims of domestic violence. The City also works closely with partners directly assisting people living with special needs.

According to the most recent 5-Year American Community Census Estimates (2013-2017), 11.4% of the Fargo population is age 65 or older, a slight increase from what was reported in the City’s 2018 Action Plan. Additionally, 21.2% are under 65 and live with a disability; this number has more than doubled from last year’s Action Plan reporting. In 2017, the YWCA of Cass-Clay County provided emergency shelter for 1400 women and children, 59% of whom were escaping domestic violence. Twenty-three of

those women and children went on to supportive housing. Additionally, according to the Anne E. Casey foundation 419 children were placed in foster care in 2017 in Cass County. This continues a steady increase since 2013.

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

The City Planning Department continues to be involved in local and statewide Continuum of Care efforts and regularly provides CDBG funds to support the planning process. This includes funding studies and data collection efforts that give us a better understanding of the homeless population in the community (i.e., Everyone Counts Survey, point in time counts, coordinated assessment, etc.). Although the City's "10-Year Plan to End Long-Term Homelessness" has ended, the City continues to be engaged in conversations with public and private partners from the metropolitan area to determine next steps in continued efforts to end homelessness in the community.

Addressing the emergency shelter and transitional housing needs of homeless persons

In 2019, CDBG funds will be utilized to provide operating and building rehabilitation support at Fargo's Gladys Ray Shelter. Generally, emergency shelter and transitional housing needs are met within the community through strong collaboration between shelters, housing agencies, and service providers.

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

The City of Fargo's primary response to helping homeless persons make the transition to permanent housing and independent living continues to be through its ongoing partnerships with area service providers and organizations, including the Fargo-Moorhead Coalition to End Homelessness and North Dakota Continuum of Care, which organize around the implementation of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. These agencies focus on planning and delivering housing and services for people who are homeless, including homelessness prevention. Members of the Coalition currently operate in partnership with the local coordinated assessment and referral evaluation system, "CARES", which helps to coordinate, prioritize, refer, and evaluate people

who are seeking shelter or services. The information obtained is also used by homeless and housing providers to identify gaps and improve performance.

Local organizations also work with ongoing McKinney-Vento homeless projects to improve outcomes related to transitioning to permanent housing, reducing the number of veterans and families with children that are homeless, assisting youth aging out of foster care, as well as lowering the number of people who become homeless again.

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.

Approximately one third of the persons experiencing homelessness were identified as chronically homeless in the 2018 Everyone Counts point-in-time study. The City operates the Gladys Ray Shelter and Veterans Drop-In Center. These efforts, in addition to other funding support from the City's General fund as well as staffing support to local shelters, service and housing providers are key to addressing the needs of individuals entering and exiting the criminal justice system; working to incorporate housing into the discharge planning being done by healthcare facilities; and identifying solutions to address concerns of youth homelessness and kids aging out of foster care. This work is critical toward ensuring that the issue of homelessness is addressed along a community-wide continuum of prevention and intervention strategies.

One of the core goals of the upcoming draft plan responding to homelessness is to ensure that organizations are not discharging people into homelessness. The City has funded and proposes to fund the Fargo-Moorhead Coalition to End Homelessness in this plan. They work closely with area Continuum of Cares and other partners regarding this issue.

Discussion

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

The 2019 Action Plan demonstrates significant support for the maintenance and creation of affordable housing in the community.

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

Availability of both new and existing units of affordable housing has been an increasing challenge in Fargo, both for renters and owners. Fargo's approach to addressing affordability includes local regulatory review and coordination and development of local financing alternatives. Significant effort has been made to ensure that local regulation does not act as a barrier to housing affordability. The City's tax policies, zoning controls, building inspections and housing-related incentives, for the most part, do not act as a barrier to affordable housing creation/preservation.

Tax Policies

The City has a two-year property tax exemption for newly constructed owner-occupied housing that is weighted more heavily toward affordable units. Fargo also has a property tax exemption for home remodeling projects that freezes the pre-rehab value for a period of 3-5 years, depending on the age of the home. In addition, the State of North Dakota has a Homestead Tax Credit that is designed to reduce the property tax burden on low-income elderly and disabled homeowners. One potential issue with the homestead credit is the limit established by statute on the value of eligible property. The current statute says that only the first \$100,000 of a property's value is eligible for exemption.

The City is examining its Tax Increment Financing (TIF) policy to focus local incentive dollars on encouraging affordable housing development; previously, the policy was for any housing development, which often resulted in higher end, more expensive rental housing development. Additionally, the City has begun training and educating local developers on the use of 4% LIHTCs, which are rarely used throughout the state. This has already resulted in one planned development with more being considered.

Zoning and Land Use Controls

Fargo does not have an outer ring growth boundary but is encouraging smart growth to allow for more efficient use of existing infrastructure systems. The Fargo Land Development Code outlines several categories of residential zoning that allow for variation in lot sizes and densities. The City of Fargo adopted a zoning category (SR-5) for the specific purpose of providing developers with an opportunity to build housing on smaller lots, with the end result often being an increase in affordability. The Code also

allows for cluster housing development and other alternative development models, facilitating the efficient use of land for the development of housing.

The process of applying zoning to property is an area that can prove challenging to developers, particularly developers interested in building affordable housing. The community often displays fears of density, in general, and affordability, in particular. This can prompt changes in subdivision design that negatively affect project affordability. The Planning & Development Department has released a Request for Qualifications “RFQ” to analyze the City’s current Land Development Code. While there are no direct barriers to affordable housing in the current version, this analysis should identify areas of inadequacy and/or deficiency, particularly those that may impact or limit affordable housing development (i.e., density, use/zoning, etc.). Additionally, the Department is working on Core Neighborhood Plans that will address preservation and areas of infill. Affordable housing could potentially be increased under these categories by partnering with affordable housing development/preservation organizations such as Habitat for Humanity or Rebuilding Together.

Building Codes

The HUD funded Single-Family Housing Rehabilitation Loan Program helps remove code-related barriers to affordable housing. This program assists homeowners with building code deficiencies, critical repairs, and maintenance. Not only does this program keep housing affordable, decent, and safe for homeowners, but also keeps Fargo’s housing stock from becoming blighted.

AP-85 Other Actions – 91.220(k)

Introduction

The City will undertake, or support the efforts of other agencies that meet the needs of low-income persons and households.

Actions planned to address obstacles to meeting underserved needs

The City will work with funding agencies, including Cass County, United Way of Cass-Clay, FM Area Foundation, Dakota Medical Foundation, and the Impact Foundation to coordinate and meet the needs of the community.

The City will seek opportunities to increase funding available for affordable housing.

The City will work to inform lenders and households regarding Fair Housing laws, and in particular, to encourage greater participation by minorities and ethnic groups disproportionately represented in homeownership.

Actions planned to foster and maintain affordable housing

Most of the City's affordable housing inventory is owned and managed by non-profit housing providers. There is little risk that projects will be lost from the affordable housing inventory. Regardless, the City will work with these providers when time comes to ensure continued viability of the housing.

The City will work with homeowners and owners of private multifamily rental units to identify obstacles and opportunities for rehabilitation and preservation.

Actions planned to reduce lead-based paint hazards

All housing rehabilitation efforts on homes that were built before 1978 will include lead-based paint hazard evaluations. All hazards will be addressed, either through abatement or interim controls to minimize the hazards.

The City will continue to provide educational information about the hazards of lead-based paint.

Actions planned to reduce the number of poverty-level families

The City continues to support the efforts of nonprofit and public agencies that work to reduce the

number of families living in poverty.

Actions planned to develop institutional structure

The City is a partner in identifying ways to coordinate and improve the effectiveness of the institutional systems, housing and community development needs.

The City will continue to work with all housing and human service agencies to coordinate and improve communications. The Community Development Committee is one mechanism for hearing issues and addressing ways to improve the service delivery and housing system in Fargo.

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

The City will continue to support the efforts of housing and service agencies in the community. Fargo continues to expand its representation and presence with housing, social and human service agencies. In 2016, the North Dakota Housing Finance Agency completed a Statewide Housing Needs Assessment. In 2015, the Community Development Committee oversaw the development of a Fargo Housing Study. Around the same time, a Workforce Study was completed by the Fargo Moorhead Economic Development Corporation. The available data was instrumental in the creation of a Build Housing Workgroup, which includes multi-sector representation from the region and focuses specifically on attainable housing to support upward mobility for people in low-wage, basic skill jobs. The result has contributed to the coordination of public and private housing organizations in Fargo's Action Plan through partnerships to develop employer funded housing, tenant and homebuyer education (which the Village Family Service Center stopped offering in 2016), create a regional housing trust fund, and support local and statewide housing programs and policies.

Program Specific Requirements

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

Introduction

The City has prepared specific requirements for the use of CDBG and HOME program income, as well as HOME resale and recapture provisions. All HOME funded projects in Fargo’s 2019 Action Plan are subject to the recapture provision, as opposed to the resale provision.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

The City uses no other form of investment beyond those identified in Section 92.205. Under 92.205, a participating jurisdiction may invest HOME funds as equity investments, interest-bearing loans/advances, non-interest-bearing loans/advances, interest subsidies consistent with the purposes of the HOME program, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of the program. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements. The City of Fargo generally invests HOME funds as a deferred payment loan or grant with conditions.

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 policies must be in place to assure that HOME-assisted housing units remain affordable through deed restrictions, covenants attached to the land, mortgages, or other similar mechanisms. The City of Fargo typically accomplishes this by using a Land Use Restrictive Agreement (LURA). All HOME funded projects in Fargo's 2019 Action Plan are subject to the recapture provision, as opposed to the resale provision. The HOME CHDO project is required to follow the City's recapture policy.

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:

All HOME funded projects in Fargo's 2019 Action Plan are subject to the recapture provision, as opposed to the resale provision. The recapture option follows the provisions in 24 CFR 92.254(a)(5)(ii), which allows for recapturing the entire amount of HOME investment based on specific criteria that are established within the City's Recapture Policy. Only direct subsidy to the homebuyer is subject to recapture. The amount recaptured must be limited to the net proceeds from the sale (24 CFR 92.254). Any recaptured funds must be used to carry out eligible HOME activities. In the case of CHDO proceeds, the City of Fargo permits Beyond Shelter, Inc. to retain any CHDO proceeds resulting from the HOME investment with the condition that the proceeds be used to develop additional affordable housing in the City of Fargo (24 CFR 92.3000(a)(2)) following the City's Recapture Policy. In addition, all CHDO proceeds and uses will be reported to the City.

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:

Fargo does not intend to use HOME funds to refinance existing debt that is secured by housing that is being rehabilitated with HOME funds (as per 92.206(b)). The City will use only the forms of investment described in 24 CFR 92.205(b) (grants, deferred payment loans, non-interest bearing loans).

Discussion

The after HOME rehabilitation value of owner-occupied, single-family properties in the city of Fargo, will not exceed 95% of the area median purchase price. The 95% median purchase price for the area is determined by using the HOME affordable homeownership limits provided by HUD (24 CFR 92.254 (a)(2)(iii)).

Please see the attached City of Fargo Recapture Policy under AD-26, Administration of the Annual Action Plan, Grantee Unique Appendices.

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Attachments

Community Development Grant Application Letter



Planning & Development
 225 4th Street North
 Fargo, ND 58102
 Office: 701.241.1474 | Fax: 701.241.1526
 Email: planning@FargoND.gov
www.FargoND.gov

MEMORANDUM

Date: December 21, 2018
 To: Applicants
 From: Tia Braseth, Community Development Planning Coordinator
 Re: Application for City of Fargo Community Development Block Grant Funds

In the past, organizations have received an annual invitation to apply for City of Fargo community development funds via a single application process. Depending on the type of request, applicant goals, and project readiness, organizations were funded through either the City's Social Service Fund or the Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG). While the Social Service Fund is primarily flexible, funding through the CDBG program is federal and highly regulated through specific requirements related to goals, reporting, spending deadlines, eligibility criteria, and oftentimes income-limits.

To simplify the application process and guide organizations to the most appropriate funding source, the City has separated the applications and processes; one for the City's Social Service Fund (mailed in October with November due date) and one for CDBG. At this time, organizations are invited to apply for the City's Community Development Block Grant program. Goals of the program are outlined in the 5-Year Consolidated Plan located on the City of Fargo's website: www.fargond.gov/planninganddevelopment/plansandstudies. The application is online at www.fargond.gov/communitydevelopmentgoals. Paper or email copies may also be requested.

Timeline:
 12/21/2018 Application Distribution
 1/8/2019 Public Input Meeting/Community Needs Assessment for 2019 CDBG/HOME Annual Action Plan, 2-4 pm
 1/18/2019 **Application Due**

Applications will be prioritized by project readiness, eligibility, and how well they align with the 5-Year Consolidated Plan. 2019 is the final year of the City's 5-year plan and goals not yet achieved will be prioritized. Benefit to low and moderate income households will also be prioritized. The City of Fargo may choose to deny any and all applications if they do not fit within the City's 2019 activity and expenditure goals and/or have the ability to meet HUD requirements.

Please refer to the chart below to see examples of CDBG activities and projects. If you have any questions, please contact me at tbraseth@fargond.gov or 701.476.4144.

HUD Community Development Block Grant	
Housing-related projects or programs	Disability/elderly/neglected/abused-related
Low income area/income limited projects or programs	Health facility-related or mental health services
Homelessness-related	Transportation-related
Removal of blighted/hazardous properties	Food bank-related
Economic development/employment-related	\$15,000 minimum request
Must be able to report on income, race, and ethnicity of beneficiaries not including projects related to removal of blighted/hazardous properties	

Sincerely,

Tia Braseth
 Community Development Planning Coordinator

Contact the Planning & Development Department for special accommodations at 701.241.1474 or TDD at 701.241.8258.



**Community Development 2019 Grant Application Mailing List – Outlines
Organizations *Predominately Serving Racial/Ethnic Minorities, Non-English
Speaking Persons, Persons with Disabilities, & Protected Classes Historically
Discriminated Against***

CT	Organization	FHEO Categories of Populations Served (4 Types)
1	African Initiative Program and Development	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Non-English speaking persons
2	Afro American Development Association	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
3	American Red Cross	
4	American Red Cross Dakotas Region	
5	Beyond Shelter, Inc.	
6	Bremer Bank	
7	Cass County Government	
8	Cass County Housing Authority	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
9	Cass County Social Services	Racial/ethnic minorities Non-English Speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
10	Catholic Charities North Dakota	Persons with disabilities
11	Centre, Inc.	Racial/ethnic minorities Non-English Speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
12	CHARISM	Racial/ethnic minorities Non-English Speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members

13	Churches United for the Homeless	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
14	Community Living Services	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
15	Community Uplift Program	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
16	Creative Plains Foundation	Racial/ethnic minorities
17	Cultural Diversity Resources	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Non-English speaking persons
18	Dakota Boys and Girls Ranch	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
19	Dakota Medical Foundation/Impact Foundation	
20	Emergency Food Pantry	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
21	F5 Project	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
22	FAITH Café	
23	Family Healthcare Center	Racial/ethnic minorities Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
24	Fargo Adult Learning Center	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
25	Fargo Neighborhood Coalition and Fargo Planning Commission	

26	Fargo Park District	Racial/ethnic Minorities Non-English speaking persons
27	Fargo Public Schools	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
28	Fargo School District	Children and Youth Racial/ethnic minorities Non-English speaking persons Persons with disabilities
29	Fargo Theatre/Street Smart	
30	Fargo Youth Commission/Boys & Girls Club of RRV	
31	FirstLink	
32	FM Area Foundation	
33	FM Coalition for Homeless Persons	Racial/ethnic Minorities Persons with Disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
34	F-M Dorothy Day House of Hospitality	Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
35	Fraser, Ltd.	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Persons with disabilities
36	Freedom Resource Center	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
37	Global Youth United	Racial/ethnic minorities Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members

38	Great Plains Food Bank	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
39	Greater Fargo Moorhead EDC	
40	Handi-Wheels Transportation, Inc.	Persons with disabilities
41	High Plains Fair Housing Center	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
42	Home Builders Association of Fargo Moorhead	
43	Hospice of The Red River Valley	
44	Humane Society, Inc.	
45	Immigrant Development Center	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Non-English speaking persons
46	Integra Property Group	
47	Jail Chaplains	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
48	Jeremiah Program	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
49	Job Service North Dakota	Racial/ethnic minorities Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
50	Lake Agassiz Development Group	
51	Lake Agassiz Habitat for Humanity	Racial/ethnic minorities
52	Lakes & Prairies Community Action Partnership	Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members

53	Legacy Children's Foundation	Racial/ethnic minorities Non-English speaking persons
54	Legal Services of North Dakota	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
55	Lutheran Social Services of ND	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
56	MBA	
57	Mental Health America of ND	Persons with Disabilities Ethnic/racial minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
58	Metro Area Mayors Committee for People with Disabilities	Persons with Disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
59	ND Caring Foundation	
60	ND DOL Division of Human Rights	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
61	NDSCS	Racial/ethnic minorities
62	NDSU - Research & Technology Park, Inc.	
63	New Life Center	Racial/ethnic minorities Persons with disabilities
64	North Dakota Coalition for Homeless People	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
65	Northern Plains Botanic Garden Society	
66	Park Company Realtors	

67	PATH ND	Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
68	People's Press Project	Racial/ethnic minorities
69	Prairie Public Broadcasting	
70	Presentation Partners in Housing	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
71	Pride Collective and Community Center	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
72	Project HART	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
73	Project Hero	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
74	Rape & Abuse Crisis Center	Racial/ethnic minorities Non-English Speaking minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
75	Rebuilding Together	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
76	Red River Children's Advocacy Center	
77	Red River Human Services Foundation	Persons with disabilities
78	Retired Senior Volunteer Program+ Southern Valley	
79	River Keepers	
80	RSVP+North Dakota	
81	Sanford Medical Center	
82	SENDCAA	

83	SENDCAA Head Start	Low-income children (birth to 5 years old) and their families
84	Sharehouse	
85	Small Business Administration	
86	Somali Community Development of ND	Racial/ethnic minorities Non-English speaking persons
87	South Sudan Lutheran Church	Racial/ethnic minorities Non-English speaking persons
88	St. Francis Thrift Store	
89	St. Vincent de Paul Society	
90	The ARC of Cass County	Persons with disabilities
91	The Arts Partnership	
92	The Children's Museum at Yunker Farms	
93	The Connection Ministry	
94	The Forum	
95	The Kilbourne Group	
96	The Salvation Army	
97	TNT Kid's Fitness	Persons with disabilities
98	Trollwood Performing Arts School	
99	Tu'Deako Group	Racial/ethnic minorities Persons with disabilities
100	United Way of Cass-Clay	Racial/ethnic minorities Non-English speaking persons
101	Valley Senior Services	Persons with disabilities
102	Village Family Service Center	
103	WE Center	Racial/ethnic minorities Non-English speaking persons
104	YMCA	
105	Youthworks	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
106	YWCA of Cass Clay	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members

Public Notice for 2019 Action Plan Public Input Meeting

PUBLIC NOTICE 2019 Action Plan for Housing and Community Development

The City of Fargo is soliciting public input in preparation of its 2019 Action Plan for Housing and Community Development. The 2019 Annual Action Plan addresses the 5th year of the 2015-2019 Consolidated Plan for the Community Development Block Grant (CDBG)/HOME programs, under the Department of Housing and Urban Development (HUD). The plan provides information on the needs of low and moderate income residents in the City. Interested residents, housing providers, support services, and businesses are invited to attend a public meeting on Tuesday, January 8, 2019 at 2:00 p.m. in the old City Commission Room, located at 200 3rd St N, Fargo (access from Civic Center entrances). For more information, please contact the Fargo Planning and Development Department at 701-241-1474.

(January 7, 2019)

INSTRUCTIONS TO THE FORUM

Please publish as a legal on Monday, January 7, 2019.

Please send an affidavit of publication.

Bill to: Fargo Planning & Development
225 4th Street North
Fargo, ND 58102

Please call Kristi at 701-476-4131 with any questions.

ND Affidavit No. 2714961

AFFIDAVIT OF PUBLICATION

STATE OF NORTH DAKOTA

ss.


COUNTY OF CASS

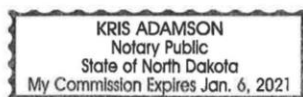
Bill Morehouse, *The Forum*, being duly sworn, states as follows:

1. I am the designated agent of The Forum, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspapers listed on the attached exhibits.
2. The newspapers listed on the exhibits published the advertisement of: **LEGAL NOTICE**; (1) time: **January 7, 2019**, as required by law or ordinance.
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 7th day of January, 2019,


Legals Clerk


Notary Public



PUBLIC NOTICE
2019 Action Plan for Housing and Community Development
The City of Fargo is soliciting public input in preparation of its 2019 Action Plan for Housing and Community Development. The 2019 Annual Action Plan addresses the 5th year of the 2015-2019 Consolidated Plan for the Community Development Block Grant (CDBG)/HOME programs, under the Department of Housing and Urban Development (HUD). The plan provides information on the needs of low and moderate income residents in the City. Interested residents, housing providers, support services, and businesses are invited to attend a public meeting on Tuesday, January 8, 2019 at 2:00 p.m. in the old City Commission Room, located at 200 3rd St N, Fargo (access from Civic Center entrances). For more information, please contact the Fargo Planning and Development Department at 701-241-1474.
(January 7, 2019) 2714961

Annual Action Plan
2019

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2019 Action Plan Public Input Meeting Comments

CDBG/HOME Public Input Meeting City of Fargo 2019 Community Development Action Plan January 8, 2019 – 2:00 p.m. City Commission Room (old), Fargo City Hall

Planning Director Nicole Crutchfield and City Commissioner and Community Development Committee Chair John Strand introduced the community development public input meeting and welcomed everyone in attendance. Ms. Crutchfield provided a brief overview of the changes to the application process regarding Social Service funding and Community Development Block Grant (CDBG)/HOME funding, noting there was a split of the application timelines and a subcommittee that was created to review the applications.

Community Development Planning Coordinator Tia Braseth reviewed the public input process including the three national objectives that CDBG funding must address as well as the 15% cap on public service projects as regulated by the Department of Housing and Urban Development.

Terrie Helleloid, The Arbors at McCormick Park, stated Community Homes was bought and is now under new management, and they are currently going through refurbishing all of the buildings.

Abdiwali Sharif, Somali Community Development of North Dakota, inquired about affordable housing and how homeownership for low-income families can be increased in Fargo. In response, Ms. Crutchfield talked about the continuum of housing and potential housing programs and tools, such as community land trusts, that may be able to address some of these concerns.

Ms. Braseth added the City has an ongoing partnership with Habitat for Humanity, a nonprofit housing organization that helps low-income families obtain homes through acquisition of “development ready” land parcels to be used for low-income housing. She noted, in addition, there are homebuyer education classes that are offered, once people complete those courses, potential homebuyers obtain a certificate that allows them to become eligible for North Dakota Housing Finance Agency loans.

Ms. Crutchfield said the City is also working on acquisition of vacant lots and blighted properties, turning properties around for redevelopment for affordable housing.

Abdiwali Sharif, Somali Community Development of North Dakota, stated there are several low-income families who have been in housing assistance for over 10 years, and inquired about helping these people rent homes to increase homeownership in Fargo. In response, Ms. Braseth stated the City can research what other communities have done for potential programs where landlords work with property owners and see what funding may be available for that.

Erin Prochnow, YWCA Cass Clay, stated the YWCA has received both CDBG and Social Service funding in past years, and has met the goals outlined in the City of Fargo's plans. She stressed there are many facing homelessness in the community, and there is a constant need to serve those populations. In addition, she talked about the importance of the Social Service funding contributing to the sustainability of the YWCA, including evening staffing availability. She added, as a result of the YWCA not receiving Social Service funding for 2019, their organization will have one less staff person. In response, Ms. Crutchfield explained the ongoing need to grow advocacy for funding at the local, county, state, and federal levels.

Dan Madler, Beyond Shelter Incorporated, stated Beyond Shelter has been concentrating on resources and efforts to serve homeless individuals/households and seniors. He noted there is a huge need for affordable housing on the rental side, especially with senior populations. He talked about Beyond Shelter's Bluestem Homes housing, which is a rent-to-own model. He stated this housing is rental for the first 15 years, with a portion of people's rent being set aside for downpayment assistance, etc. After the first 15 years, the tenant has the opportunity to buy the rental unit. Mr. Madler noted Beyond Shelter's main concentration is on the affordable rental side and talked about the utilization of federal funding in past projects. He inquired about the CDBG and HOME dollar amounts for 2019. In response, Ms. Braseth noted the City of Fargo does not receive the federal funding dollar amounts until late spring/early summer.

Gadi Edward, Tu'Deako Group, spoke about the need for summer programs and school programs for youth.

Erin Prochnow, YWCA, inquired about areas that need to be addressed in the chart on the CDBG/HOME application memo that was sent out to organizations on December 21, 2018. In response, Ms. Braseth stated an e-mail will be sent out that shows the outstanding needs that remain to be addressed in the City of Fargo's 5-Year Consolidated Plan.

Babs Coler, Churches United for the Homeless, stated their organization recently acquired the Dorothy Day House of Hospitality. She talked about an increase in mental health issues, drug and alcohol issues, and the need for more resources to help these populations. She stated Churches United is providing shelter to these populations this winter due to the prioritization of all the shelters working together. She stressed the importance of people and the challenges that are associated with raising funds for these populations and services.

DeAnne Sperling, North Dakota State College of Science – Fargo, spoke about the SkillsND Program, which provides job skills training for underemployed, unemployed, and new American populations. She added the program works with people at any education level, with a majority of program participants not having a General Education Diploma. She talked about the importance of their organization's program, helping these populations move out of poverty and into owning their own homes. She shared a story about a student that participated in the SkillsND Program and the positive change the program made for this person's life, providing the opportunity for further education to

secure a job and support their family. She stated the SkillsND Program is the only program in the community helping workers who are poorly educated or encountering other barriers, and is critical in the sustainability of program participants and their families.

Ms. Crutchfield noted, with new staff and changing federal regulations, the process and implementation of the City's federally-funded projects with subrecipients will continue to evolve.

Renee Atkinson, The Arbors at McCormick Park, inquired about key projects the City of Fargo is looking to fund and the details needed for the CDBG/HOME grant application. In response, Ms. Braseth stated applicants can meet with City staff to talk about potential, "shovel ready" projects that address one of the goals from the City's 5-Year Consolidated Plan to see if the projects are eligible for federal funding.

Ms. Braseth stated the City of Fargo is in year 5 of its current 5-year Consolidated Plan, and stated the development of the new 2020-2024 Consolidated Plan will entail extensive outreach to organizations and community members, including surveys and several public outreach meetings. She stated there will be several future opportunities for discussion on community needs and future community development goals.

Erin Prochnow, YWCA, inquired if the federal funding that was reallocated to a project with the Gladys Ray Emergency Homeless Shelter Facility addresses the unfulfilled Consolidated Plan goal of adding 4 beds in a homeless shelter, and what types of projects could be done under the public services category of federal funding. In response, Ms. Braseth gave examples of public service activities including homebuyer and tenant education, food programs, daycare programs, bus passes, etc. She added, as part of the 2018 Annual Action Plan, there is \$150,000 reallocated to the Gladys Ray Shelter for facility improvements. She said, depending on the facility's space, 4 beds may be added to address this unfulfilled goal. If there is not room at the facility, the City will look at other, potential projects to address this unmet need.

In conclusion, Ms. Crutchfield thanked everyone for the work they continue to do to address the needs in the community.

Public Input Meeting Sign-In Sheet

2019 Action Plan for Housing and Community Development Public Input Meeting January 8, 2019 at 2:00 p.m.

Please Print your name, organization, and address on this sheet:

NAME	ORGANIZATION	ADDRESS
1 Renee Atkinson	The Arbors @ McCormick Park	702 6 th St Fargo
2 Dan Madler	^{dmadler@beyondshelterinc.com} Beyond Shelter, Inc.	3320 Westrac Dr. S, Fargo
3 Gadi Edwanel	TULDECKO GROUP	15521 STS #103
4 Bob Cole ^{DCole@}	Churches United for the Homeless	1901 First Ave. N
5 Melissa Rademacher	^{president@relam-tourfargo.com} Devotion Care. Pat.	207 4th St. N
6 Deanne Sperling	NDSCS ^{deanne.sperling@ndscs.edu}	1305 19 th Ave. N
7 ERIN FROCHNOW	YWCA ^{efrochnow@ywca.org}	3100 12 Ave N
8 Terrie Helleloid	The Arbors At McCormick Park	^{camyllia@gmail.com} 702 23 rd St S
9 Ken Erickson	At large ^{ke@erickson.com}	1202 8th St N
10 Abdiwali Sharif	Somali Community Dev. of ND	3301 13 th Ave S Suite 108 Fargo
11 Gadi-Edwanel	@Yahoo ^{gadi.edwanel@yahoo.com}	
12 Bruce Taralson	COF-Inspections ^{btaralson@fargoND.gov}	225 4 th St. N.
13 Nicole Crutchfield	COF-Planning ^{ncrutchfield@fargoND.gov}	225 4 th St. N.
14 Tia Braseth	COF-Planning ^{tbraseth@fargoND.gov}	225 4 th St. N.
15 Kristi Sylskar	COF-Planning ^{ksylskar@fargoND.gov}	225 4 th St. N.
16 Kara Gloe	COF-Planning ^{kgloe@fargoND.gov}	225 4 th St. N.
17 Cathlyn Christie	COF-Planning ^{cchristie@fargoND.gov}	225 4 th St. N.
18 Jasmine Markusen	COF-Planning ^{jmarkusen@fargoND.gov}	225 4 th St. N.
19 Donald Kress	COF-Planning ^{dkress@fargoND.gov}	225 4 th St. N.
20		

SIGN-IN SHEET

Public Input Meeting Handout

Community Development Block Grant (CDBG)/HOME City of Fargo – 2019 Annual Action Plan Public Input Meeting at 2:00 p.m. on 1/8/2019



Pursuant to the Housing and Community Development Act of 1974, the City of Fargo is designated as an entitlement community and therefore receives an annual allocation of Community Development Block Grant (CDBG) and HOME funds from the U.S. Department of Housing and Urban Development (HUD).

Entitlement History

	CDBG	HOME	Program Income	TOTAL
2014	\$ 682,044	\$ 403,855	\$ 174,039	\$ 1,259,938
2015	\$ 668,706	\$ 347,113	\$ 133,012	\$ 1,148,831
2016	\$ 678,229	\$ 356,322	\$ 558,348	\$ 1,592,899
2017	\$ 637,010	\$ 336,586	\$ 157,025	\$ 1,130,621
2018	\$ 713,369	\$ 479,938	\$ 242,863	\$ 1,436,170

National Objectives

The CDBG programs have three national objectives of which each activity must fall under:

- Benefit to low and moderate income persons
- Aid in the prevention or elimination of slums or blight
- Meet a need having a particular urgency, such as response to a natural disaster

CDBG funds are primarily used to develop viable urban communities by providing the following to low and moderate income persons:

- Decent housing
- Suitable living environments
- Economic opportunities

Annual Plan

Every year, the City of Fargo publishes an annual action plan under its 5-Year Consolidated Plan. The 2015-2019 plan was developed by gathering qualitative and quantitative data, which was used to determine priority needs and principal investment areas for CDBG and HOME funds. Many local service providers and community members participated. Needs were identified under HUD's five areas of need. The list on the back of this sheet provides the City's goals to address each area of need.

Public Service Expenditure Cap

The CDBG program limits expenditures that fall under the category of Public Services. Examples of public services include homebuyer and tenant education, bus passes through the Metropolitan Transportation Initiative program, snow removal assistance, a job skills development program, and outreach and fair housing education. The cap is set at 15% of the grant plus prior year program income, which is generally from home rehabilitation loan repayments.

Average cap: \$130,000

This cap was averaged over the past 5 years, which ranged between \$102,945 and \$166,460. Last year, the cap was \$108,131.

Community Development Goals and Objectives



To address the priority needs, Fargo has identified the following goals. Specific objectives are provided to further define each of these goals.

1. **Affordable Housing** – Create and maintain affordable housing options and increase homeownership in the City of Fargo
 - Rehabilitate older owner-occupied housing
 - Work with local partners to create new housing and rehabilitate existing affordable housing throughout the community, including the preservation and replacement of the existing subsidized housing
 - Increase public awareness of affordability concerns and the needs of at-risk populations
 - Provide opportunities for housing education to potential and recent homeowners and tenants
 - Increase homeownership rates for minority populations
2. **Homelessness** – Participate in collaborative efforts to reduce and prevent homelessness in the community
 - Support a continuum of housing and emergency solutions for Fargo's population facing homelessness
 - Encourage the development of supportive housing units and housing case management partnerships
3. **Neighborhoods** – Ensure that all Fargo neighborhoods are neighborhoods of choice
 - Eliminate blighted and hazardous property conditions
 - Foster the establishment of strong neighborhoods through the implementation of revitalization efforts
4. **Poverty Reduction** – Reduce poverty & support efforts to increase self-sufficiency and self-determination of low and moderate income households in the community
 - Support skill-building and other opportunities designed to improve personal success (i.e., access to healthcare, job training, financial literacy, English language learning, driving skills, pre-GED, community gardening, entrepreneurship, leadership training)
 - Support metropolitan efforts to address barriers to work that affect low-income individuals (education, transportation, child care, etc.)
5. **Planning, Administration and Fair Housing** – Administer the Community Development program to meet community needs and Federal grant requirements
 - Oversee Community Development program administration
 - Promote the principles of fair housing, as well acceptance and respect for diversity

Notice for 2018 Community Development Action Plan

This was sent to the Fargo Forum for publication on Monday, May 13, 2019. Insert scan from paper and affidavit upon receipt.

**Notice of Public Hearing & Public Comment Period
Community Development Block Grant (CDBG) & HOME Programs
2019 Action Plan and Budget
&
Amendments to:
2018 Action Plan Activities and Budget/5-Year Consolidated Plan Activity**

2019 Action Plan & Budget Proposal

The City of Fargo has prepared a draft version of the 2019 Annual Action Plan for Housing and Community Development for the Community Development Block Grant (CDBG) and HOME Programs. The priorities established within the draft plan result from citizen participation in the development of the 2015-2019 Consolidated Plan and a January 8, 2019 community meeting. The City's 5-Year priorities include affordable housing, activities to end homelessness, neighborhood revitalization, and poverty reduction.

Estimated Resources

During the 2019 program year, the City of Fargo estimates the following resources to be available:

- **\$760,623** – 2019 Community Development Block Grant (CDBG) allocation from HUD
- **\$82,000** – 2019 CDBG Program Income (estimated)
- **\$347,426** – 2018 Unobligated or Reallocated CDBG Funds at 2018 Year-End (estimated)
- **\$454,741** – 2019 HOME PJ allocation from HUD
- **\$43,800** – 2018 HOME PJ Program Income (actual)
- **\$331,944** – 2018 Unobligated HOME PJ Funds at 2018 Year-End (estimated)
- **\$127,501** – 2017 Unobligated HOME PJ Program Income at 2018 Year-End (estimated)
- **\$75,314** – 2017 Unobligated HOME PJ Funds at 2018 Year-End (estimated)

Total = \$2,223,349 (estimated)

Activity & Budget Summary Chart

Activity	Description	Budget
Planning, Administration, and Fair Housing	<p>Staff support for planning, implementation, reporting, and monitoring of CDBG and HOME resources. <i>National Objective: Not applicable for administration. CDBG Matrix Code: 21A General Program Administration. Eligibility 24 CFR Part 570.206.</i></p> <p><u>High Plains Fair Housing Center</u>: Budget \$5,000. Part of requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). <i>CDBG Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). Eligibility 24 CFR Part 570.206(c).</i></p>	<p>\$152,000 CDBG \$45,474 HOME</p>
Acquisition	<p><u>Beyond Shelter, Inc.</u>: Budget \$345,000. Acquisition for affordable housing development. <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)]. CDBG Matrix Code: 01 Acquisition of Real Property. Eligibility 24 CFR Part 570.201(a).</i></p> <p><u>Youthworks</u>: Budget \$350,000. Acquisition for a homeless youth runaway shelter (adds 2 homeless beds in Fargo). <i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 03C Homeless Facilities (not operating costs). Eligibility 24 CFR Part 570.201(c).</i></p>	<p>\$695,000 CDBG</p>
Affordable Housing Development	<p>Activities resulting in affordable housing may include acquisition, demolition, rehabilitation, or relocation in partnership with Habitat for Humanity or other similar housing organizations. Funds for this activity would be reallocated from the Slum & Blight Abatement/Hazardous Property Clearance activity budget (\$620,585 reduced to \$370,585). For more information, see Summary of Proposed Amendments in this notice. <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)]. Associated CDBG Matrix Codes include: 01 Acquisition; 02 Disposition of Real Property; 04 Clearance and Demolition; 08 Relocation; most 14 rehabilitation codes including A, B, C, D, F, G, H, and I. Associated eligibility categories include: 24 CFR Part 570.201(a), (b), (d) and/or (i); 24 CFR Part 570.202(a)(1-5) and/or (f).</i></p>	<p>\$284,049 CDBG</p>
Public Services (Homelessness Prevention & Direct Care)	<p><u>Gladys Ray Shelter Homeless Initiatives</u>: Budget \$19,000. Operational support (e.g., homeless initiatives, outreach, harm reduction, etc.)</p> <p><i>For both activities – National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs. Eligibility 24 CFR Part 570.201(e).</i></p> <p><u>FM Coalition to End Homelessness</u>: Budget \$30,000. Operational support (e.g., homelessness prevention, coordinated entry, data collection, research, etc.)</p>	<p>\$49,000 CDBG</p>
Housing Rehabilitation Loan Program (6 projects + emergency projects)	<p>Citywide housing rehabilitation program assisting owner-occupants of single-family homes whose income falls below 80% of area median income, based upon income, assets, and family size. Homes must be at least 40 years old and have a value of less than \$175,000. Funds are provided in the form of a 0% interest, deferred payment loan up to \$25,000. The assistance must be repaid upon sale, title transfer, or owner vacancy of the property within 10-years of the mortgage date, following a 4-10 year forgiveness schedule. Applications from interested individuals are accepted by the City on a first come, first served basis with priority for life and major health safety emergencies. Emergency-related improvements may be done immediately based on</p>	<p>\$180,000 HOME</p>

	inspection (e.g., furnace or water heater failure, major leaks or flooding, etc.). <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(3)]. Eligibility 24 CFR 92.254(b)(1) and (2).</i>	
Community Development Housing Organization (CHDO) Project	HOME "set-aside" funds used for construction of affordable housing.	\$100,000 HOME
Affordable Senior Housing Development	Increase affordable senior housing within Fargo city limits (1-3 projects). Activities resulting in affordable housing may include acquisition, demolition, rehabilitation, or relocation in partnership with local housing developers (public or private).	\$697,826 HOME
Contingency Funds	Funds held in contingency for issues that may arise during the program year.	\$10,000 CDBG \$10,000 HOME

Contingency Provisions/Potential Adjustments to 2019 Activities & Budget:

- Budget adjustments transferring amounts greater than \$50,000 are considered substantial amendments and will be implemented in accordance with Fargo’s Citizen Participation Plan
- Unanticipated program income may result in a substantial amendment to amend activities and budgets in accordance with Fargo’s Citizen Participation Plan
- To match actual 2019 allocation amounts, any increase or decrease in funding will be applied to the Affordable Housing Development or Home Rehabilitation activities
- All funding levels indicated above are estimated amounts

Summary of Proposed Amendments

A. Amendments to 2018 Annual Action Plan

1. Canceled Activities: Funds from canceled activities are reallocated to activities as described above in this notice.

- **Special Assessments Assistance Program: \$15,000 budget (CDBG)**
Due to a City of Fargo Administration determination, this program was funded with non-CDBG dollars.
- **Rape and Abuse Crisis Center Public Facilities Improvements Project: \$15,000 budget (CDBG)**
CDBG funds were designated to support a facility upgrade at the Rape and Abuse Crisis Center. Due to changes in the agency’s needs from the time of application, the Rape and Abuse Crisis Center has declined the 2018 Annual Action Plan award.

2. Revised Activity

- **Slum & Blight Abatement/Hazardous Property Clearance: -\$250,000 budget (CDBG)**
This amendment to the 2018 Annual Action Plan would reduce the budget for the Slum & Blight Abatement/Hazardous Property Clearance activity by \$250,000 to be redirected to Affordable Housing Development project(s) within the 2019 Annual Action Plan. Amendment would revise 2018 Annual Action Plan.

B. Amendments to 5-Year Consolidated Plan

1. New Activity:

- **Affordable Housing Development: +\$284,049 budget (CDBG)**

This amendment to the 2015-2019 5-Year Consolidated Plan would create an Affordable Housing Development activity. This new activity will be funded with redirected dollars from the above-mentioned 2018 Annual Action Plan Slum & Blight Abatement/Hazardous Property Clearance activity.

Comments & Suggestions

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing (schedule below). The 2019 draft plan and activity amendment are available online at www.fargond.gov/planninganddevelopment/plansandstudies or by request through the Planning and Development Department. See contact information below.

The facility is accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours' notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474/Planning@FargoND.gov, or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.476.4144 to arrange for services. To access TDD/Relay service dial 701.241.8258. It is the policy of the City of Fargo to provide services without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws except where a Bona Fide Occupational Qualification (BFOQ) applies. The City is an equal employment/equal housing opportunity agency.

30-Day Public Comment period: May 13 through June 12, 2019

Send written comments or phone: City of Fargo
Planning and Development Department
Attn: Community Development Planning Coordinator
225 4th Street North, Fargo ND 58102
701.476.4144

Electronic Comments: planning@FargoND.gov

Public Hearing: Monday, May 20, 2019 - 5:15 pm
Fargo City Commission Chambers
225 4th Street North, Fargo, ND 58102

Final City Commission Consideration: Monday, June 17, 2019 – 5:15 pm

Fair Housing & Civil Rights Progress Report

1. **Benefits, Services, and Methods of Administration**

City staff will analyze demographic data for race, color, national origin, sex, religion, and disability to determine whether any minority groups appear under-represented in the HUD-funded programs. If the analysis indicates under-representation by any protected group, Fargo will adjust the administration of programs and activities to assure equitable participation. Results will be reported in the 2019 CAPER.

2. **Citizen Participation**

Plans are underway to amend Fargo's Citizen Participation Plan. The updated plan will include procedures to ensure accessible public hearing locations, the provision of a TDD number, and a means to request reasonable accommodations for persons with disabilities or limited English proficiency - including the availability of interpretation and translation services. The amended plan will expand efforts to reach out to protected classes.

Public notices have been updated to announce the availability of a TTY/TDD phone number, alternative formats or reasonable accommodations for persons with disabilities or limited English proficiency, interpretation and translation services, and auxiliary aids. Public notices have also been updated to include the name and contact information for the Section 504 coordinator. Public meetings are held at Fargo City Hall, a fully accessible building that is centrally located and served by transit.

3. **Limited English Proficiency (LEP)**

The City of Fargo will conduct a four-factor analysis, create a Language Access Plan (LAP), and document actions to implement the LAP. The LAP will be provided to subrecipients and compliance will be examined.

The City of Fargo provides interpretation and translation services by request.

4. **Recordkeeping**

Fargo has taken actions to ensure complete and accurate records are maintained, both at the grantee level and at the subrecipient level. Source documents have been updated to uniformly collect race, ethnicity, and head of household data. These same forms have been updated to ensure accurate records show the extent to which people with disabilities participate in the federally funded activities.

5. **Section 504 Effective Communication**

The City of Fargo ensures the availability of assistance to those with disabilities or language barriers.

6. **Section 504 Coordinator**

Brock Morrison has recently been designated as the City of Fargo's Section 504 Coordinator. (See Public Notice)

7. Section 504 Non-Discrimination Notice

Community and Development staff will continue to work with other departments to ensure that a Section 504 non-discrimination notice is included within all informational materials available to participants, beneficiaries, applicants, and employees.

8. Section 504 Grievance Procedure

Section 504 requires Fargo to adopt grievance procedure. The City of Fargo has a general grievance procedure that will be used until a HUD specific grievance procedure is drafted with the next 5-year plan (2020-2024).

9. Affirmatively Furthering Fair Housing (AFFH)

The City of Fargo will continue its efforts to ensure fair housing in Fargo, including implementation and ongoing changes to policy and procedures. The COF will be updating its Analysis of Fair Housing with its 5-year plan (2020-2024).

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Introduction of Broadband Access, Resiliency, & EnVision Centers

Broadband Access

To prepare to incorporate HUD's recent Broadband requirements into our upcoming consolidated planning process, the City has begun research on broadband internet accessibility in Fargo.

Affordable access to broadband internet is an increasingly integral component of community development. According to the latest data from the FCC, over 98% of Cass County residents, which includes Fargo, have access to 3 or more broadband providers. Approximately 90% of residents have access to at least two providers of broadband speed of 100/10 Mbps, generally considered one of the highest speeds available ([FCC Broadband Map, 2017](#)).

Based on the latest available ACS data, about 85% of Fargo households have a broadband Internet subscription ([FactFinder, 2017](#)). Residents without a computer and/or broadband subscription may obtain access at any of the public libraries, including:

- Fargo Public Library: 102 3rd St N
- Dr. James Carlson Library: 2801 3rd Avenue South
- Northport Library: 2714 North Broadway

Presence Of A Computer And Type Of Internet Subscription In Household, 2017

	Fargo city, North Dakota	
	Estimate	Margin of Error
Total:	54,351	+/-1,786
Has a computer:	50,973	+/-2,005
With dial-up Internet subscription alone	94	+/-157
With a broadband Internet subscription	46,330	+/-2,155
Without an Internet subscription	4,549	+/-1,278
No computer	3,378	+/-956

Resiliency

To prepare to incorporate HUD's recent Resiliency requirements into our upcoming consolidated planning process, the City has begun research on community resiliency and hazard mitigation in Fargo.

In the wake of recent severe flooding and weather events, Fargo is increasingly concerned with mitigating the threats of natural hazards, especially as climate change poses to amplify them. The greatest natural hazard risks faced by residents of Fargo are: flooding, severe storms, strong winds, and droughts. A five-year multi-jurisdictional, multi-hazard mitigation plan to reduce the community's exposure to these hazards and build resiliency was recently introduced by Cass-Fargo Emergency Management. It includes a breakdown of all Fargo's unique vulnerabilities, including an analysis of which

areas are most socially vulnerable to hazards via the Social Vulnerability Index. It acknowledges that areas of lower income are generally at higher risk for being impacted by natural hazards.

Per this plan, Cass County and the City of Fargo have several mitigation actions planned to enhance community resiliency, including a permanent levee for wastewater treatment plant, permanent flood protection around the city, emergency water line improvements, repair to storm sewer system, improvements to city's drainage system, installation of several permanent backup generators, and others (Cass County Multi-Jurisdictional Multi-Hazard Mitigation Plan). In addition, the City of Fargo continues to develop policies that promote infill and density within areas that are already developed and are protected by a flood resiliency strategy ([GO2030](#)).

EnVision Centers

EnVision Centers are a new self-sufficiency concept to HUD, which will ultimately leverage public and private resources. The intent of EnVision Centers is to build self-sufficiency for HUD-assisted households and individuals through a “centralized hub” of support based on four “pillars” as defined by HUD below:

1. Economic Empowerment – designed to improve the economic sustainability of individuals residing in HUD-assisted housing by empowering them with opportunities to improve their economic outlook
2. Educational Advancement – seeks to bring educational opportunities directly to HUD-assisted housing and includes partnering with public and private organizations that approach education in non-traditional ways on non-traditional platforms
3. Health and Wellness – designed to improve access to health outcomes by individuals and families living in HUD-assisted housing
4. Character and Leadership – designed to enable all individuals and families residing in HUD-assisted housing, especially young people, to reach their full potential as productive, caring, responsible citizens by encouraging participation in volunteer and mentoring opportunities

In tandem with HUD's recently launched EnVision Center initiative, various private and public stakeholders in Fargo have begun researching possibilities for developing a central hub of services for low-income residents. Many in Fargo share a vision of collaborating in order to make a variety of services more efficiently accessible in one central location. Preliminary discussions have included many of the elements of EnVision Centers, such as economic empowerment and health and wellness services.

City of Fargo Recapture Policy

Recapture Policy

This plan outlines the recapture policy process that will be used by the City of Fargo in the planning and implementation of housing and community development programs. These programs include the Community Development Block Grant Program, the HOME Program and other HUD programs being implemented by the City of Fargo.

Recapture provisions must ensure that the participating jurisdiction recoups all of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability (see table below). The City of Fargo structures its recapture provisions based on its program design and market conditions. The period of affordability is based upon the total amount of HOME funds subject to recapture described in 24 CFR 92.254(a)(5)(ii)(A)(5). Recapture provisions may permit the subsequent homebuyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) if the subsequent homebuyer is low-income, and no additional HOME assistance is provided.

If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	The period of affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

Resale and/or recapture policies must be in place to assure that HOME-assisted housing units remain affordable through deed restrictions, covenants attached to the land, mortgages, or other similar mechanisms. The City of Fargo typically accomplishes this by using a Land Use Restrictive Agreement (LURA).

All CDBG or HOME funded projects are subject to the recapture provision, as opposed to the resale provision. The recapture option follows the provisions in 24 CFR 92.254(a)(5)(ii), which allows for recapturing the entire amount of CDBG or HOME investment based on specific criteria that are established within the City's Recapture Policy. Only direct subsidy to the homebuyer is subject to recapture. The amount recaptured must be limited to the net proceeds from the sale (24 CFR 92.254). Any recaptured funds must be used to carry out eligible CDBG or HOME activities. In the case of CHDO proceeds, the City of Fargo permits Beyond Shelter, Inc. (CHDO) to retain any CHDO proceeds resulting from the HOME investment with the condition that the proceeds be used to develop additional affordable housing in the City of Fargo (24 CFR 92.3000(a)(2)) following the City's Recapture Policy. In addition, all CHDO proceeds and uses will be reported to the City.

Fargo does not intend to use HOME funds to refinance existing debt that is secured by housing that is being rehabilitated with HOME funds (as per 92.206(b)). The City will use only the forms of investment described in 24 CFR 92.205(b) (grants, deferred payment loans, non-interest bearing loans).

Program eligibility is based on income, assets, and family size. Households may qualify for a loan and/or a grant to pay for the cost of rehabilitation. Eligibility is determined by taking the total



combined gross annual income for all household members over age 18 and projecting it out for the next 12-month period. The combined gross annual income must fall at or below 80% of the Area Median Income limits (determined by the Department of Housing and Urban Development). In addition, income eligibility is determined using the Section 8 (Part 5) definition of household income. Household assets cannot exceed \$30,000. This does not include the property to be rehabilitated. It does include checking accounts, savings accounts, certificates of deposits, stocks, bonds, other real estate, and business assets. For owner-occupied rental properties, the property owner must qualify for the program, based on the above income and asset guidelines. Property owners cannot own other properties.

The after HOME rehabilitation value of owner-occupied, single-family properties in the city of Fargo, will not exceed 95% of the area median purchase price. The 95% median purchase price for the area is determined by using the HOME affordable homeownership limits provided by HUD (24 CFR 92.254 (a)(2)(iii)).

Homeowners must be current on property tax payments and utility billing, free of judgments and liens (not including mortgage), and in good standing with the City of Fargo.

Applications are reviewed on a first-come-first-serve basis but, as appropriate, priority will be given to emergency assistance.

Applications are available at the following office location:

City of Fargo
Planning and Development Department
225 4th Street North
Fargo, ND 58102

Phone: (701) 241-1474
Fax: (701) 241-1526
E-mail: planning@fargond.gov

Applications are also available on the City of Fargo website at:

fargond.gov/cdapplicationsandrequests



Grantee SF-424's and Certification(s)

Attach at end of public comment period and after final consideration and approval by City Commission on June 17.

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