

AMENDED (Version 6)
City of Fargo, North Dakota
CONSOLIDATED PLAN
Housing and Community Development

Strategic Plan for years 2015-2019

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

April 13, 2015



Contents

Executive Summary.....	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	5
The Process	13
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	13
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	15
PR-15 Citizen Participation – 91.105, 91.200(c).....	25
Needs Assessment	32
NA-05 Overview	32
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	34
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	41
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	44
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	47
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	48
NA-35 Public Housing – 91.205(b)	49
NA-40 Homeless Needs Assessment – 91.205(c).....	53
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	57
NA-50 Non-Housing Community Development Needs – 91.215 (f)	61
Housing Market Analysis.....	63
MA-05 Overview	63
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	64
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	67
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	70
MA-25 Public and Assisted Housing – 91.210(b)	73
MA-30 Homeless Facilities and Services – 91.210(c)	75
MA-35 Special Needs Facilities and Services – 91.210(d)	78

MA-40 Barriers to Affordable Housing – 91.210(e)	83
MA-45 Non-Housing Community Development Assets – 91.215 (f)	84
MA-50 Needs and Market Analysis Discussion	91
Strategic Plan	92
SP-05 Overview	92
SP-10 Geographic Priorities – 91.215 (a)(1)	97
SP-25 Priority Needs - 91.215(a)(2)	98
SP-30 Influence of Market Conditions – 91.215 (b)	102
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	114
SP-55 Barriers to affordable housing – 91.215(h)	115
SP-60 Homelessness Strategy – 91.215(d)	118
SP-65 Lead based paint Hazards – 91.215(i)	121
SP-70 Anti-Poverty Strategy – 91.215(j)	123
SP-80 Monitoring – 91.230	124
Annual Action Plan	125
AP-15 Expected Resources – 91.220(c)(1,2)	125
Annual Goals and Objectives	129
AP-20 Annual Goals and Objectives	129
Projects	133
AP-35 Projects – 91.220(d)	133
AP-38 Project Summary	135
AP-50 Geographic Distribution – 91.220(f)	146
Affordable Housing	147
AP-55 Affordable Housing – 91.220(g)	147
AP-60 Public Housing – 91.220(h)	148
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	149

AP-75 Barriers to affordable housing – 91.220(j)	151
AP-85 Other Actions – 91.220(k)	152
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	155
Attachments.....	158
Citizen Participation Comments	159
Grantee Unique Appendices	163
Grantee SF-424's and Certification(s)	176

Executive Summary

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

1. Introduction

The Fargo Consolidated Plan for Housing and Community Development examines the demographic and economic status of the community, evaluates the housing market, and looks at needs that exist in the homeless, special needs, housing and community development issue areas. Finally, the plan outlines a series of recommended goals and strategies for addressing the identified priority needs.

The City of Fargo Community Development Division (CD Division) annually receives federal funds through the U.S. Department of Housing and Urban Development (HUD). The CD Division is required to develop a 5-Year Consolidated Plan to articulate the community development goals for the next 5 years to receive the funding. This document also includes the 2015 Community Development Action Plan, which is the first of five action plans that compose the implementation portion of this document.

This Consolidated Plan addresses strategies for the period of time from May 1, 2015 to April 30, 2020. Needs in the areas of housing, homelessness and non-housing related community development were identified through a needs assessment process. The City anticipates that the following Federal grants will be received:

Formula Grants

Community Development Block Grant (CDBG)

HOME Investment Partnership Program (HOME)

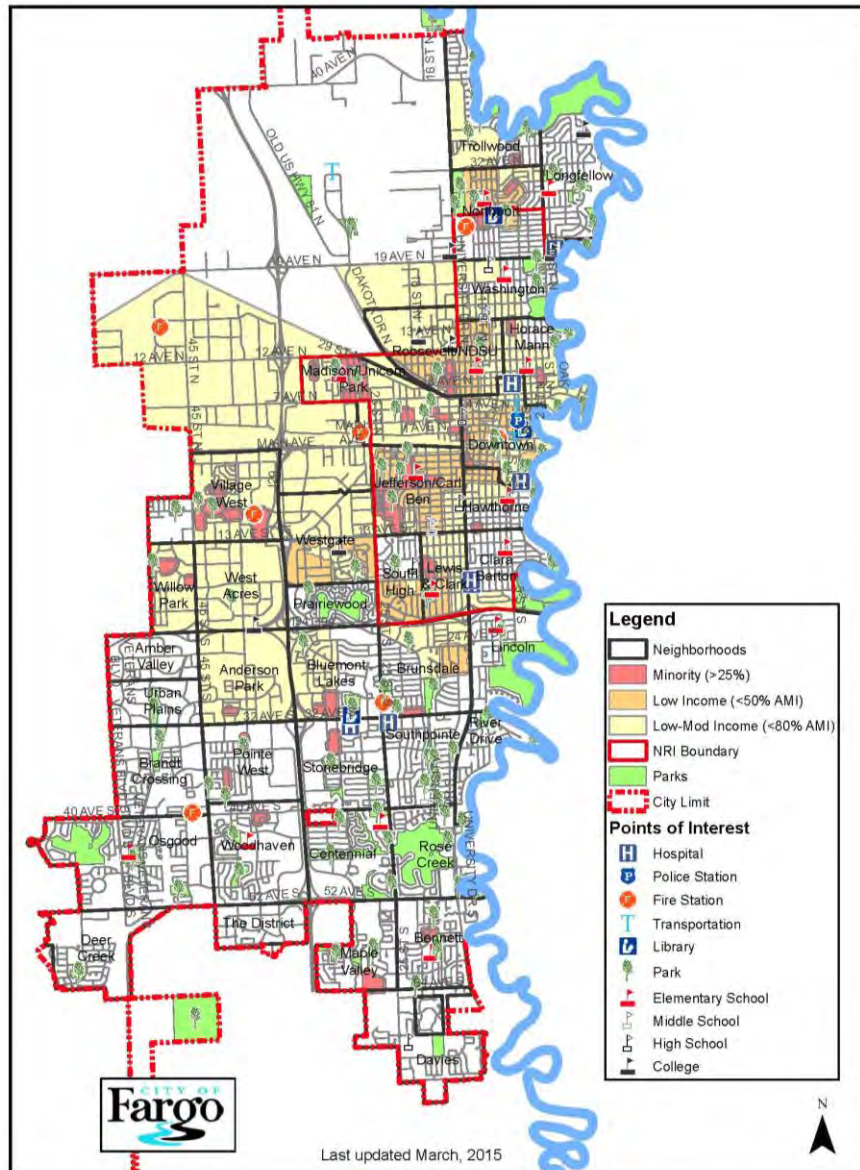
In addition to these funds, the City of Fargo will administer State and local funds, and the Neighborhood Stabilization Program (NSP).

The funds will be used to meet the goals and objectives established and approved by the City's Community Development Committee and the Fargo City Commission. The goals and objectives have been developed in consultation with citizens, housing and service agencies, businesses, schools and other funding partners to provide decent housing, a suitable living environment and economic opportunities for low-to-moderate income households.

The City's Community Development Division will pursue these goals and objectives by working with the non-profit community, neighborhood groups, associated businesses, stakeholders, other local government entities, residents and community development partners. The CD Division will also work

closely with other City departments to jointly plan, implement and evaluate the community development program's core activities.

The City of Fargo will strive to meet the attached goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding.



Fragile Areas

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

Findings

An examination of community characteristics helped identify priority needs that should be addressed with community development funds.

Affordability

Fargo and surrounding communities are fortunate to have a cost of living that is low compared to most other urbanized areas. However, a more in-depth examination of the personal economic picture of area households would reveal affordability concerns for the lower-income segment of the population. Most rental households earning less than 30% of area median income face a severe cost burden. And, for homeownership to remain within reach for households earning less than 120% of area median income, new construction of affordable owner-occupied housing is needed.

Homeownership

Homeownership rates in Fargo are low. The city is likely to have a low homeownership rate relative to state and national rates due to some of the characteristics of the population (high percentage of student and elderly households, small household size) but the fact remains that the rate could be increased. Efforts to encourage minority homeownership and homeownership for low-income households (50-80% of median income) are key initiatives in Fargo. Additionally, working to ensure a variety of homeownership options throughout the community will encourage increases in homeownership across all income and age groups.

Homelessness

Homelessness is also an issue that has a different scale in North Dakota and in Fargo than it does in larger, more urbanized areas. The most recent survey of homelessness in Fargo counted 446 homeless persons, 29% of whom could be considered chronically homeless. Even though Fargo is home to approximately 16% of the state's population, it is home to more than one-third of the state's homeless population. The City has a good emergency shelter system, some transitional housing and permanent supportive housing units. However, continuing the work to address crisis housing situations and to provide a robust continuum of housing options will allow people to move from homelessness to housing stability.

Diversity

Fargo is a more diverse community. Immigrants come from two distinct groups – a highly educated and relatively affluent group associated with the metro area's universities and medical institutions, and a

relatively disadvantaged group of refugees that have been resettled to the United States to avoid persecution in their native lands. In addition, Native American people exhibit the most need (as measured by poverty, education levels and homeownership). Community systems and residents must continue to adjust to accommodate this diversity of language, culture, and need.

Infrastructure

A neighborhood's physical and social infrastructures combine to show the strength and long-term viability of a place. Continued investment in the physical infrastructure of the city's neighborhoods (housing, streets, utilities, neighborhood facilities, parks and open space) and aggressive elimination of blight will encourage vitality in older and more fragile neighborhoods. In addition, investing in social infrastructure may be just as important. Social infrastructure involves leadership development and support for the activities of grass roots organizations (i.e. neighborhood groups, ethnic communities).

Objectives and outcomes

Poverty

Efforts to reduce poverty levels by increasing earning power and family self-sufficiency have a major impact on community and individual well being. In Fargo, as well as throughout North Dakota, extremely low-income households face the most extreme cost burdens and overall life challenges. They are unlikely to own a home, and as such, are unlikely to be accumulating wealth in the form of a housing asset. Their lack of personal financial resources increases the difficulty associated with meeting basic food and shelter needs, as well as transportation and childcare. In general, this group of people is living in a precarious situation. Efforts to support stability for extremely low-income households are important because this is the group in greatest need.

Overview

Housing Needs

- Significant rehab and replacement needs in public housing must be addressed to maintain the community's inventory of subsidized units.
- Affordability concerns for households earning less than 30% of the area median income. The majority of this group rents, so rental affordability is key. In addition, elderly households earning less than 30% of median income exhibit significant cost burden at high rates. A priority should also be made for young families with children because this group has the largest number of households showing a cost burden.
- Homeownership rate is low, with disproportionately low rates of minority homeownership.
- Owner-occupied housing costs are rising for all income ranges.

- Age-based projections through 2020 show younger population decreasing, with a large increase in senior, middle-aged, empty-nester households, which means shifting housing demand with a strong future bias toward home ownership.
- Education on fair housing issues is needed, especially for renters.
- Construction of new subsidized units (i.e., LIHTC) should target extremely low-income households (less than 30% median income) as well as families with children and seniors.

Objectives and outcomes 2

Homeless and Special Needs

- Special needs populations continue to have unmet housing needs. Develop additional permanent supportive housing to effectively transition people out of non-permanent living facilities (hospitals, jail, treatment, shelters) in order to avoid discharging people into homelessness.
- Find housing options for hard-to-house populations (e.g. bad credit, criminal background, behavioral issues).
- Ensure culturally appropriate housing and support service solutions to maximize successful reduction in homelessness, particularly for the American Indian population, which makes up a disproportionate share of the community's homeless and precariously housed population.
- Provide support to extremely low-income households (<30% area median income) because they are the most precariously housed non-homeless.
- Support efforts of the Continuum of Care and State agencies to bolster discharge planning practices to prevent newly discharged individuals from becoming homeless.
- Increase public awareness of homelessness and the needs of this population.

3. Evaluation of past performance

The following is a summary of accomplishments identified in the 2010-2014 Consolidated Plan.

Affordable Housing – Create and maintain affordable housing options for people of all incomes

- Housing rehab (owner and rental)
- Downtown projects, storefront rehab, rental rehab
- Tenant education program
- CHDO Projects - Cooper House, Crossroads, North Sky
- Habitat for Humanity, FM Homebuilders Care projects
- Special Assessment Assistance
- Supportive and Workforce Housing projects

Homeownership – Increase homeownership in the city of Fargo

- Downpayment Assistance
- Homebuyer Education
- Neighborhood Revitalization Initiative, housing rehab, lead paint training

Homelessness – Reduce homelessness in the community

- Fargo's 10 Year Plan, Gladys Ray Shelter, Cooper House, YWCA, Family Healthcare Center, Fraser, Ltd, Youthworks, 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, snow removal assistance

Fair Housing and Diversity – Promote the principles of fair housing and acceptance of diversity

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

Poverty Reduction – Reduce poverty by supporting efforts to increase the self-sufficiency/self-determination of extremely low-income individuals 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
- Improvements at the Mental Health Social Club
- Emergency Food Pantry relocation

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.

Much public input has been actively sought in preparation of the Consolidated Plan. A public meeting was held on September 25, 2014, seeking community discussion on needs and priorities. For another public meeting, which was held on November 25, 2014, an advertisement was published in *The Forum* newspaper, information was posted on the City's website, and 125 notices were mailed to individuals, community agencies and nonprofit groups. On January 22, 2015, another public meeting was held with the Community Development Committee to give residents an opportunity to discuss needs and priorities. A draft Consolidated Plan was made available and a 30-day comment period gave citizens, public agencies, or other interested parties an opportunity to provide input. The Consolidated Plan was presented at a public hearing to the Fargo City Commission on April 13, 2015 in the Commission Room at Fargo City Hall.

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. 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

Support for the ND Housing Incentive Fund and Federal Low Income Housing Tax Credits to offer affordable housing resources and leverage. Specific populations in need include low-income elderly populations, people with disabilities/special needs, workforce populations, and individuals and families that are homeless or precariously housed.

Address 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.

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.

There is a growing need for people escaping domestic violence situations, services and secure buildings to ensure safety.

There is a need for more awareness of where to go to connect to services.

More affordable childcare solutions are needed.

Affordable transportation options are needed.

Continue to address the needs of veterans in the local homeless population, specifically those dealing with mental health, substance abuse, and addiction.

It is difficult to find people to work in areas related to housing, community development, nonprofit and support services.

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 need for more neighborhood centers.

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 2015-2019 Consolidated Plan for Housing and Community Development.

7. Summary

The Consolidated Plan is a prerequisite for receiving funding through the Department of Housing and Urban Development for four federal entitlement programs: Community Development Block Grant, Home Investment Partnerships, Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS.

The purpose of the Plan is to guide funding decisions regarding the use of federal resources. The City of Fargo has prepared this Consolidated Plan to strategically implement federal programs that fund housing, community development and economic development activities within the City over the next five years, from May 1, 2015 to April 30, 2020. The City has also prepared an Annual Action Plan for FY 2015 (May 1, 2015 to April 30, 2016). This plan identifies the funding for projects that address the City's most critical needs in economic development, neighborhood revitalization, housing development, and public services for low-and moderate income households and the homeless populations.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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 eight voting members, which include two City Commissioners, City Administrator, Planning Commission Chair, two at-large community representatives, Housing Authority Director, and a member of the Fargo School Board. Ex officio members include representatives of the 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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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

For the development of this Consolidated Plan, the City of Fargo followed its Citizen Participation Plan by distributing information that outlines the community development planning process to persons and organizations in the community. An initial public meeting was held on September 25, 2014. The Division of Community Development sent a notice to 125 organizations and individuals (attached to the Citizen Participation Plan, Appendix A) for the November 25, 2014 meeting requesting public input on the preparation of the Consolidated Plan for Housing and Community Development. An additional public meeting was held with the Community Development Committee to explain housing and community development programs on January 22, 2015. Information was also posted on the City's website.

In early 2015, the Community Development Committee reviewed the Consolidated and Annual Community Development Action Plan with funding levels for projects and programs and made a recommendation to the Fargo City Commission. Notification of the Consolidated Plan 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 (www.cityoffargo.com). The notice explains the contents and purposes of the plan, 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 Consolidated Plan to citizens or groups that request it.

There was a 30-day period given for public comment on the proposed Plan. On April 13, 2015, the City Commission held a public hearing on the proposed Plan, at which time the Commission reviewed and considered all comments received during the public comment period and at the public hearing. The City Commission approved the Consolidated and Annual Community Development Action Plan and directed it to be submitted to HUD.

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 Coalition for Homeless Persons, 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, as well as 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 and evaluate outcomes, and develop funding, policies and procedures for the 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. In addition, the City is represented on and attends meetings of the ND Governor's Interagency Council on Homelessness, which works to track and report activities in ND's 10 Year Plan to End Long-Term Homelessness.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	THE VILLAGE FAMILY SERVICE CENTER
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	FARGO HOUSING 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

5	Agency/Group/Organization	FAMILY HEALTHCARE CENTER
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
8	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
9	Agency/Group/Organization	NOKOMIS CHILDCARE CENTER
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
10	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
11	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
12	Agency/Group/Organization	CULTURAL DIVERSITY RESOURCES
	Agency/Group/Organization Type	Diverse Popultions
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
13	Agency/Group/Organization	United Way of Cass Clay
	Agency/Group/Organization Type	Local Service Funder Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
14	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
15	Agency/Group/Organization	FM Coalition for Homeless Persons
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
16	Agency/Group/Organization	ND Coalition for Homeless Persons
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
17	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
18	Agency/Group/Organization	FM Metro COG
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
19	Agency/Group/Organization	Native American Center
	Agency/Group/Organization Type	Services - Native American families
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Native American
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
20	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
21	Agency/Group/Organization	BEYOND SHELTER
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

22	Agency/Group/Organization	FirstLink
	Agency/Group/Organization Type	Services - all
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
23	Agency/Group/Organization	SKILLS AND TECHNOLOGY TRAINING CENTER
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
24	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
25	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
26	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
27	Agency/Group/Organization	Greater Fargo-Moorhead Economic Development Corp.
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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 deliberately 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's 10 Yr Plan to End Long-Term Homelessness	Fargo Dept of Planning & Development	Work to end chronic homelessness
Fargo Growth Plan	Fargo Dept of Planning & Development	Ensure extraterritorial land use and growth is appropriate and equitable to residents
FM Long-Range Transportation Plan	Metropolitan Council of Governments	Improve transportation services
Economic Development Plan	Greater Fargo-Moorhead Ec Dev Authority	Grow business and industry partnerships, entrepreneurship, and workforce employment
Fargo Neighborhood Plans	Fargo Dept of Planning & Development	Strengthen neighborhoods

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Human Service Transportation 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	North Dakota Housing Finance Agency	Improve affordable housing options
Fargo-Moorhead Metro Profiles	Metropolitan Council of Governments	Increase understanding of local demographics, transportation and community development needs
Downtown Area Framework Plan	Fargo Dept of Planning & Development	Strengthen Fargo's historic downtown area

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City works with various state agencies, including the North Dakota Department of Commerce and Housing Finance Agency, to support affordable housing and community development activities. These partnerships are intended to help invest in housing, enhance physical and social infrastructure, support quality-of-life, and encourage public-private housing partnerships. This coordination brings much needed capital to the local housing stock. Funding through the federal Low Income Housing Tax Credits and the ND Housing Incentive Fund are used to supplement HOME and private equity financing in projects.

The City of Fargo coordinates with the Fargo-Moorhead Metropolitan Council of Governments (Metro COG) to develop long-range transportation solutions for the area. The City works to ensure that the regional transportation system provides access to jobs, education, business, and services.

Narrative (optional):

PR-15 Citizen 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. The City of Fargo published a public notice in *The Forum* announcing the availability of the Consolidated Plan for review, in addition to a notice for the 2015 Action Plan. 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 held a public hearing for the Plan on April 13, 2015. The plan was made available to the public on the City's website at cityoffargo.com and in paper format.

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.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	On September 14, 2014, the Community Development Committee met and approved the process and timeline for the Community Development Plan. This is a public meeting and the public is notified.	The Committee approved the timeline and priority areas which are housing, neighborhoods, services, and planning.	NA	

2	Public Meeting	Non-targeted/broad community	On November 25, 2014 a public meeting was held in the City Commission Room at City Hall. There were 25 people in attendance.	Support for the ND Housing Incentive Fund and Federal Low Income Housing Tax Credits to offer affordable housing resources and leverage. Specific populations in need include low-income elderly populations, people with disabilities/special needs, workforce populations, and individuals and families that are homeless or precariously housed. Address declining resources to support public housing facilities. Although the housing voucher program is stable, available units with rents low enough to use the vouchers	NA	
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				<p>are needed. Land is needed to support future affordable housing development. 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. There is a growing need for people escaping domestic violence situations, services and secure buildings to ensure safety. There is a need for more</p>		
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				<p>awareness of where to go to connect to services. More affordable childcare solutions are needed. Affordable transportation options are needed. Continue to address the needs of veterans in the local homeless population, specifically those dealing with mental health, substance abuse, and addiction. It is difficult to find people to work in areas related to housing, community development, nonprofit and support services. Cultural understanding, meeting the needs</p>		
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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)
				of diverse people, creating a welcoming atmosphere, and support for coalitions of Native American and New American groups. There is a need for more neighborhood centers.		
3	Newspaper Ad	Non-targeted/broad community	On March 11, 2015, a notice was published in The Fargo Forum seeking comment on the 2015-2019 Consolidated Plan and the 2015 Action Plan. This is a 30 day comment period.	Three written letters were received relating to homelessness and the need to offer case management to individuals and families to remain in housing.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	On January 22, 2015, the Community Development Committee met and approved the 2015-2019 Consolidated Plan and 2015 Action Plan. This is an open meeting and the public was notified.	The Plan was approved and forwarded to the City Commission. A public hearing was scheduled for the City Commission and the advertisement was published in the newspaper for a 30 day comment period.	NA	
5	Public Hearing	Non-targeted/broad community	On April 13, 2015, the Fargo City Commission held a public hearing on the Consolidated Plan and Action Plan. The general public was notified and attended the Hearing.	The City Commission approved the plan and forwarded it on to HUD for review and approval. No further comments received at this Hearing.	NA	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data provided in this section is from the 2000 and 2010 Census, the American Communities Survey (ACS), and 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data. The overall needs create a framework on which to base decisions in selecting projects to fund. Priority needs formed the basis for choosing specific projects for 2015 in the Annual Action Plan, and for future Annual Action Plans.

Housing Needs

- Significant rehab and replacement needs in public housing must be addressed to maintain the community's inventory of subsidized units
- Affordability concerns for households earning less than 30% of the area median income. The majority of this group rents so rental affordability is key. Also, elderly households earning less than 30% of median income exhibit significant cost burden at high rates. A priority should also be made for young families with children because this group has the largest number of households showing a cost burden
- Homeownership rate is low, with disproportionately low rates of minority homeownership
- Owner-occupied housing costs are rising for all income ranges
- Age-based projections through 2020 show younger population decreasing, with a large increase in senior, middle-aged, empty-nester households, which means shifting housing demand with a strong future bias toward home ownership
- Education on fair housing issues
- Construction of new subsidized units (i.e., LIHTC) should target extremely low-income households (less than 30% median income) as well as families with children and seniors

Homeless and Special Needs

- Special needs populations continue to have unmet housing needs. Develop additional permanent supportive housing to effectively transition people out of non-permanent living facilities (hospitals, jail, treatment, shelters) in order to avoid discharging people into homelessness
- Find housing options for hard to house populations (bad credit, criminal background, behavioral issues, et al)

- Ensure culturally appropriate housing and support service solutions to maximize successful reduction in homelessness, particularly for the American Indian population which makes up a disproportionate share of the community's homeless and precariously housed population
- Provide support to extremely low-income households (<30% area median income) because they are the most precariously housed non-homeless
- Support efforts of the Continuum of Care and State agencies to bolster discharge planning practices to prevent newly discharged individuals from becoming homeless
- Increase public awareness of homelessness and the needs of this population

Non-Housing Community Development Needs

- Self-sufficiency enhancement, particularly for extremely low-income households (English language education, transportation, job skills, entrepreneurship, microenterprise support)
- Leadership development within local ethnic communities (i.e., Native and New Americans) to facilitate self determined activity and successful integration into the community fabric
- Neighborhood based youth/family facilities in low-income and/or "fragile" neighborhoods
- Elimination of deteriorated property and blighted conditions in both residential neighborhoods and the central business district

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

Summary of Housing Needs

The population in the city of Fargo increased by 15%, and households increased by 19%, from 2000 to 2011. Of the 46,851 households in the city of Fargo, small family households comprise the greatest percentage (36.4%), followed by households with one or more children age 6 or younger (12.4%).

Renting households with incomes under 30% of HUD Average Median Family (HAMFI) were the most likely to experience at least one or more of the four housing problems (lacks kitchen or complete plumbing, severe overcrowding and severe cost burden). On the other hand, Owners between 50-80% AMI have the greatest percentage of having at least one or more of the four housing problems.

“Small Related” and “Other” renter households have the greatest cost burden of people living in poverty and paying more than 30% of their income for housing. Within owner-occupied households, “Elderly” households are the largest population with a cost burden greater than 30% of their income.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	90,612	108,371	20%
Households	41,205	48,044	17%
Median Income	\$35,510.00	\$45,458.00	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,150	6,160	9,785	5,270	19,685
Small Family Households	1,195	1,380	2,435	1,990	9,995
Large Family Households	120	375	205	230	1,355
Household contains at least one person 62-74 years of age	625	505	1,075	510	2,895
Household contains at least one person age 75 or older	725	900	1,025	430	1,025
Households with one or more children 6 years old or younger	809	1,040	925	745	2,545

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	290	25	60	60	435	0	0	20	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	95	70	30	0	195	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	125	45	35	380	0	40	0	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	4,310	770	65	15	5,160	350	295	495	190	1,330

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	895	2,515	1,005	165	4,580	55	275	915	420	1,665
Zero/negative Income (and none of the above problems)	375	0	0	0	375	30	0	0	0	30

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,865	985	205	110	6,165	350	335	520	190	1,395
Having none of four housing problems	1,365	4,055	6,475	2,695	14,590	165	785	2,590	2,275	5,815
Household has negative income, but none of the other housing problems	375	0	0	0	375	30	0	0	0	30

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	900	760	265	1,925	120	145	555	820
Large Related	75	115	75	265	0	105	0	105
Elderly	780	555	359	1,694	230	220	340	790
Other	3,950	1,955	400	6,305	55	130	525	710
Total need by income	5,705	3,385	1,099	10,189	405	600	1,420	2,425

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	800	95	0	895	120	60	135	315
Large Related	65	0	0	65	0	70	0	70
Elderly	575	250	79	904	175	120	130	425
Other	3,280	430	0	3,710	55	35	235	325
Total need by income	4,720	775	79	5,574	350	285	500	1,135

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	120	155	55	25	355	0	40	0	0	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	100	20	15	0	135	0	0	0	0	0
Other, non-family households	44	20	10	15	89	0	0	0	0	0
Total need by income	264	195	80	40	579	0	40	0	0	40

Table 11 – Crowding Information – 1/2

Data 2008-2012 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments: N/A

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

According to the 2009-13 ACS, 16.3% of Fargo residents live at or below the poverty level. There were a total of 16,977 people below the poverty level, 7,994 male and 8,983 female. Twenty-five percent (3,262) were children under age 18. While these statistics include both single person households and persons living together, we would estimate that perhaps one-half of the adult households would need housing assistance, or 6,858 households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The YWCA of Cass Clay and Rape and Abuse Crisis Center estimate that they will serve 4,000 women and children who are victims of domestic violence, dating violence, sexual assault or stalking, over the five years of the Consolidated Plan.

What are the most common housing problems?

The most common housing problem in the city is cost burden, where residents paid more than 30% of their gross income on housing costs. The problem is more acute for renters and households with incomes under 30% of HAMFI. Households paying more than 50% of their income is also an issue, again particularly for those with incomes under 30% HAMFI. In addition, renters with <30% HAMFI have the highest percentage of households having 1 or more of the severe housing problems, while owners between 50-80% have the highest percentage of having 1 or more of the severe housing problems.

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

- The clear trend is that renters and extremely low-income households are much more likely to have housing problems than homeowners and higher income groups. In Renter households, “Small Related” and “Other” have the greatest number of households with a cost burden greater than 30%. Within Owner households, “Small Related” and “Elderly” have the greatest number of households with a cost burden of greater than 30%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Imminent risk factors of residing in a shelter or becoming unsheltered typically have a combination of financial and social factors present in their lives. These issues include:

- Unable to pay for housing
 - Low wage job
 - Unemployable/ed due to disability
- Unable to stay housed
 - Substance abuse
 - Mental illness with inconsistent use of medications
- Unable to access housing
 - Criminal background
 - Poor credit
 - Poor rental history
- Uninterested in engaging with the system as currently defined
 - Following the rules associated with existing programs

In Fargo, risk factors to homeless include chronic health condition, mental illness, substance abuse disorders, limited or no social support network, very low or no income, and discharge from jail, prison, hospital, shelter, detox, treatment, foster care. Fargo's 10 Year Plan to End Long-Term Homelessness identified the following solutions to support individuals and families that are close to or in a cycle of homelessness.

1. Increase availability of permanent supportive housing
2. Improve consumers' ability to pay for housing
3. Develop partnerships that will move people in to housing first
4. Make outreach to long term homeless more effective
5. Stop discharging people into homelessness
6. Enhance the coordination and availability of prevention services
7. Collect data and share info about homelessness

In addition, families that are doubled-up, who are living with other friends and family members, are at risk of becoming homeless. Loss of a job or underemployment is a typical characteristic in these households. In general, individuals and families face this homeless/precariously housed situation due to a lack of available and affordable housing, employment or a change in family make-up. As families and individuals near the end of rapid re-housing assistance, needs include permanent full-time employment with a living wage, affordable housing, reliable transportation and available follow-up services when needed.

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

The City of Fargo does not have this information available.

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

In Fargo, serious mental health conditions, substance abuse, unstable job history, prior evictions/bad references, criminal background, poor money management, and domestic violence are housing characteristics that are linked with instability and may cause an increase in the risk of homelessness. Another characteristic linked to instability and an increased risk of homelessness is the difficulty individuals and families have in obtaining Permanent Supportive Housing (PSH). Housing units and services are fully utilized and waiting periods contribute to longer episodes of housing instability and uncertainty, and a greater potential for harm.

Discussion

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

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

Introduction

HUD defines a disproportionately greater number of housing problems by a racial or ethnic group as when a group experiences housing problems at a rate greater than 10% of the income group as a whole. The data summarizes the percentage of each minority group experiencing any of four housing problems: cost burden (paying more than 30% of income for housing); overcrowding (more than one person per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing). Income classifications are defined as: extremely low-income (under 30% of HAMFI); low-income (between 30 and 50%); moderate-income (between 50 and 80%); and middle-income (between 80 and 100%).

There were six instances of disproportionately greater need with housing problems: low-income African Americans, Asians, American Indians and Pacific Islanders, where over 70% experienced one or more housing problems; and middle income American Indians, where 50% experienced one or more housing problems. Considering the small numbers in these groups, and the limited sample size, the results of this analysis should be used with caution.

0%-30% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,750	565	315
White	5,680	490	225
Black / African American	420	30	0
Asian	175	0	85
American Indian, Alaska Native	229	30	0
Pacific Islander	0	0	0
Hispanic	200	0	4

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,680	2,455	0
White	3,345	2,190	0
Black / African American	130	10	0
Asian	79	25	0
American Indian, Alaska Native	24	55	0
Pacific Islander	0	35	0
Hispanic	80	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,615	8,190	0
White	2,515	7,525	0
Black / African American	14	150	0
Asian	10	105	0
American Indian, Alaska Native	35	180	0
Pacific Islander	0	0	0
Hispanic	25	140	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	685	4,435	0
White	635	4,265	0
Black / African American	10	0	0
Asian	0	55	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	25	80	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

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

Discussion

As might be expected, extremely-low-income households had the highest frequency of housing problems (91.3%) across all racial and ethnic groups. However, African Americans, Asians, American Indians and Pacific Islanders in the low-to-moderate income group, a total of 900 households, experienced disproportionately greater need in terms of housing problems. These findings should be treated carefully, considering the small populations and the limited sample size of the data.

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

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

Introduction

HUD defines a disproportionately greater number of severe housing problems by racial or ethnic group when a group experiences housing problems at a rate greater than 10% of the income group as a whole. The data summarizes the percentage of each minority group experiencing any of four severe housing problems: cost burden (paying more than 50% of income for housing); overcrowding (more than 1.5 persons per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing).

There were five instances of disproportionately greater need with severe housing problems: extremely low-income African Americans, where 84% of households experienced one or more severe housing problems, low-income African Americans and American Indians, where over 40% of households experienced one or more severe housing problems, low-to-moderate income Asians, where 22% of households experienced one or more severe housing problems, and middle-income American Indians, where 50% of households experienced one or more severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,630	1,685	315
White	4,730	1,440	225
Black / African American	385	65	0
Asian	160	15	85
American Indian, Alaska Native	204	55	0
Pacific Islander	0	0	0
Hispanic	110	90	4

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	965	5,170	0
White	795	4,740	0
Black / African American	80	60	0
Asian	29	75	0
American Indian, Alaska Native	4	74	0
Pacific Islander	0	35	0
Hispanic	34	110	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	805	10,005	0
White	770	9,280	0
Black / African American	10	155	0
Asian	10	105	0
American Indian, Alaska Native	15	200	0
Pacific Islander	0	0	0
Hispanic	0	160	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	205	4,915	0
White	190	4,710	0
Black / African American	0	10	0
Asian	0	55	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	0	105	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Although severe housing problems were less prevalent, their distribution continued to mimic income levels. Extremely low-income households had the highest frequency of severe housing problems across all racial and ethnic groups, at 71%. The share dropped substantially for low-income households, which were at 15%; moderate-income households at 8%; and middle-income households at 5%. These findings should again be treated carefully considering the small populations and the limited sample size of the data (555 total households).

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

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

Introduction:

HUD defines a disproportionately greater number of housing cost burdens by racial or ethnic group as when a group experiences housing problems at a rate greater than 10% of the income group as a whole. The data is broken down into groups paying under 30% of income for housing, between 30 and 50%, and over 50%. The column labeled “no/negative income” represents households paying 100% of their gross income for housing.

There were four instances of disproportionately greater need related to housing cost burdens: 77% of Pacific Islanders (115 households) and 70% African American, American Indians, and Hispanic households that paid more than 50% of their gross income on housing costs. Considering that housing cost burden was identified as a leading cause of homelessness, there is a need to provide housing assistance to cost-burdened residents.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	32,980	7,090	6,885	360
White	30,780	6,550	5,965	240
Black / African American	290	140	390	35
Asian	680	85	164	85
American Indian, Alaska Native	380	70	204	0
Pacific Islander	35	0	0	0
Hispanic	505	200	119	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

In the data presented above, extremely low-income renters experienced cost burden to the greatest extent. Within the greater than 50% area median income group, African American, American Indian, and Hispanic households have a disproportionate need compared to the jurisdiction as whole.

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

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

According to CHAS data, low-income American Indian and African American households experienced one or more severe housing problems, and good share paid more than 50% of their gross income on housing costs. Among Hispanics, 27% paid more than 50% of their gross income on housing cost. Among Asians, 80% of low-income households experienced one or more housing problems.

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

The needs not identified above are improved incomes, housing rehabilitation assistance, homebuyer assistance, homebuyer education and counseling, demolition of deteriorated structures, affordable housing, code enforcement, additional Section 8, public services, and additional jobs and job skills education.

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

To determine the location of minority groups with disproportionately greater needs, maps were created that match low- and moderate-income (LMI) areas with the populations. LMI areas are block groups where more than 51% of the households are low- and moderate-income. Areas of minority concentration are block groups where populations of racial or ethnic groups are at least 10% greater than for the city as a whole. LMI block groups with minority concentrations indicate where these disproportionately greater needs are located.

NA-35 Public Housing – 91.205(b)

Introduction

The Fargo Housing and Redevelopment Authority (FHRA) provides management and oversight of all public housing units and vouchers. Decent, safe, affordable housing is the primary need of public housing residents.

The FHRA has 924 rental units and 1,300 Section 8 housing vouchers (including 100 for veterans only) to support affordable housing needs in Fargo. A Section 8 voucher assists eligible families pay the rent for apartments owned by private landlords. Participating families are responsible for finding an apartment and landlord that will accept the voucher. Families must meet income guidelines to qualify. Both parties enter into a lease agreement, with the tenant paying the security deposit in most cases. The FHRA inspects Section 8 properties prior to move-in on a yearly basis to ensure that apartments comply with HUD standards for safety, size and accessibility.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	6	0	546	1,263	76	1,112	64	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	4,556	0	14,780	11,639	8,135	11,878	10,073	0
Average length of stay	0	0	5	4	1	5	0	0
Average Household size	1	0	1	1	1	1	1	0
# Homeless at admission	3	0	0	29	13	3	13	0
# of Elderly Program Participants (>62)	0	0	127	271	33	229	9	0
# of Disabled Families	6	0	197	601	27	513	52	0
# of Families requesting accessibility features	6	0	546	1,263	76	1,112	64	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	5	0	427	1,041	64	910	56	0	0
Black/African American	0	0	77	142	1	140	1	0	0
Asian	0	0	23	17	0	17	0	0	0
American Indian/Alaska Native	1	0	19	61	11	44	6	0	0
Pacific Islander	0	0	0	2	0	1	1	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	17	47	3	30	14	0	0
Not Hispanic	6	0	529	1,216	73	1,082	50	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Fargo Housing and Redevelopment Authority meets its statutory responsibility to maintain accessible units.

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

There are currently 1,227 applicants on the Housing Choice voucher waiting list. Of that number, 367 of applicants are listed as having at least 1 family member who is disabled, 188 are seniors, and 552 are families with dependent children.

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

The lack of affordable rental units that accommodate small households and workforce families, seniors and people with special needs/disabilities reflect the needs of the city at large. Decent, safe, and affordable housing is a strong need for many low- and moderate-income households. The non-housing needs of public housing residents and Section 8 Housing Voucher holders – employment opportunities and transportation – also reflect those of the population at large, especially low-to-moderate income residents.

Discussion

The City of Fargo intends on responding to these needs through the following activities:

- Technical Assistance; Public Housing Units
- Support Housing Certificate/Voucher Programs

Technical assistance and support will be provided as needed (i.e., environmental reviews, support construction and rehabilitation of public housing units, letters of support).

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In Fargo, the needs of people and families facing homelessness are found through a variety of ways: regular communication between shelters, support housing providers, and a strong local health and service network, annual point-in-time counts and needs surveys, regular meetings of the Fargo-Moorhead Coalition of Homeless Persons and the ND Coalition for Homeless Persons (which is ND's Continuum of Care). In fact, the City of Fargo is particularly close to the issue and operates an emergency shelter and veteran's drop-in center, as well as a sobering facility, through the Public Health Department.

A recent study on homelessness in the Fargo-Moorhead metro area, conducted by the FM Coalition of Homeless Persons, shows 874 persons experienced homelessness on any given night. Of the 874 surveyed, 704 were adults, 170 were children, 47% met the Federal definition of chronic homelessness, 32% of the male population was veterans, and 1 out of 4 women had at least one child with them (27%).

The North Dakota and West Central Minnesota Continuum of Care's, as well as the member organizations of the FM Coalition for Homeless Persons, have developed a region-wide best practice project called CARES, which stands for Coordinated Assessment, Referral and Evaluation System. The goal of CARES is to support a local homeless support system that is consumer-centric, needs-based and data-driven. There also are a number of nonprofit and human service agencies not funded by the Continuum of Care that provide housing, treatment, food, clothing, mental health support, job training and services for youth.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	113	0	0	0	0
Persons in Households with Only Children	0	2	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	6	209	0	0	0	0
Chronically Homeless Individuals	0	302	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	72	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	18	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source

Comments:

Alternate Data

Indicate if the homeless population is: ☐ All Rural Homeless ☐ Partially Rural Homeless
☒ Has No Rural Homeless

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

Homelessness is not viewed as just a social service issue in Fargo. It is recognized as a community issue with serious individual and community costs. The kind of systemic change called for in Fargo's homeless initiatives requires collective and collaborative action among local residents, faith communities, state agencies, and non-profit/for-profit housing and service providers – all working together toward a common goal.

According the Fargo-Moorhead metro areas most recent Wilder Study of Person Experiencing Homelessness, the following information was gathered.

- **Age** – 2/3 are men, with an average age of 44; the average age of women facing homelessness in Fargo is 39
- **Marital Status** – Over half have never been married
- **Veterans** – Veterans make up 32% of the male homeless population in Fargo
- **Residency** – 50% of persons that are homeless have lived in ND for at least 2 years; of the remaining, 68% came from MN or have lived in ND before
- **Children** – Children represent 17% of the homeless population in Fargo-Moorhead; One out of four women (27%) had at least one child with them
- **Race/Ethnicity** – Fargo’s population experiencing homelessness contains a disproportionate number of persons of color (35%), particularly American Indian (18%); over a quarter of those in unsheltered locations were American Indian (28%)
- **Duration of Homelessness** – 47% of the homeless population meets the federal definition of *chronic homeless* (longer than a year)
- **Education** – 81% have a high school diploma or GED; 33% have attended some college
- **Employment** – 37% are employed; 14% in a full time status. For those unemployed, the most common barriers are: transportation (33%), physical health problems (22%), lack of resources to find work (20%), and mental health problems (18%)
- **Income** – The average income homeless persons received in Fargo was \$499/month, the median income was \$300
- **Housing** – The average amount of rent that homeless persons surveyed said they could pay was \$243/month (including utilities); 32% said they could not afford to pay rent
- **Health** – 83% of the total homeless population report having a mental illness, substance abuse disorder, or chronic physical health problem

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments: Alternate Data

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

There are consistent patterns between people and families with special needs and an increased risk for homelessness because of lack of adequate housing facilities and service connections. There is a need for more permanent affordable housing in Fargo. Southeast Human Service Center, Cass County Social Services and a number of partner agencies work cooperatively to address issues facing people with special needs and identify solutions. In addition, a strong local membership in the FM Area Coalition for Homeless Persons works to ensure that there is coordination and collaboration among the housing and support systems. The goal is to make certain that persons and families experiencing homelessness are able to access mainstream resources that will assist them in transitioning to and remaining stable in permanent housing.

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

Homelessness is disproportionately experienced by minority groups. Local point-in time surveys show American Indian populations make up 18% of the people experiencing homelessness, other races make up 17%, 65% of the homeless population is white.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The vast majority of persons experiencing homelessness in Fargo are sheltered. However, on the day of the Wilder Study, data shows that roughly one quarter of the unsheltered population was American Indian.

Discussion:

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

Introduction:

There are consistent patterns between people and families with special needs and an increased risk for homelessness because of lack of adequate housing facilities and service connections. There is a need for more permanent affordable housing in Fargo. Southeast Human Service Center, Cass County Social Services and a number of partner agencies work cooperatively to address issues facing people with special needs and identify solutions.

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, and stalking. Members of these special needs populations often have very low-incomes. Data on special needs populations is limited, but generally speaking, there is a significant need for housing and/or supportive services for all special needs Sub-populations and meeting these needs is a high priority for the City.

Unfortunately, funding to address the needs of these special needs populations is limited. The City will continue to provide funding for agencies and organizations that serve special needs populations and will encourage groups to share information on services, resources, and best practices in an attempt to maximize the impact of the interventions.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

Elderly persons typically need housing assistance for financial reasons or for supportive service to complete their daily routines. Persons with limitations on activities of daily living may need assistance to perform routine activities such as bathing and eating. Supportive housing is needed when an elderly person is both frail and very low-income. Elderly persons living on fixed, very low-incomes also need affordable housing options.

While no data is available to estimate the number of elderly persons who will require supportive housing or services during the next five years, demand is expected to increase greatly due to the city's aging population and the fact that Fargo is the major urban center for housing and services in the middle/north of the nation. A strong majority of the senior population survive on a fixed income. Maintaining and developing a new supply of affordable and accessible housing is necessary to serve the needs of this growing population. The City will remain vigilant in identifying and supporting opportunities to increase the supply of such housing. Human service agencies consulted during the planning process identified transportation, affordable homecare funding and services, and increased housing rehabilitation funding as needs of the elderly and frail elderly populations.

Persons with Alcohol/Drug Addictions

Alcohol or other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. Persons who are classified with alcohol or other addictions may have a history of inpatient treatment, be identified by current symptoms, an assessment of current intake, or by some combination of these approaches.

According to data provided by SAMHSA's North Dakota Mental Health Barometer, in 2013 there were 45,000 persons (8.2% of all persons) and 10,000 persons (1.7% of all persons) that were dependent on/abused alcohol or illicit drugs, respectively, within the year prior to being surveyed. The rate of alcohol dependency is higher than the national average, while the rate of illicit drug addiction is similar to the national rate. There is no data available to estimate the housing needs of persons with alcohol or other drug addictions, but agencies that serve these groups identified halfway housing and permanent supportive housing as needs for clients who are leaving treatment or inpatient centers. Individuals can live in transitional housing for 6 to 18 months, but caregivers are often left with no place to send recovering addicts once that time has elapsed. There are only a limited number of beds and a demand.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

According to the Fargo Police Department, there were 862 cases of domestic violence reported in the city during 2014. There is no estimate of the number of cases that go unreported. Agencies that serve domestic violence victims indicate that short-term housing and supportive services are in demand and there is a great need for long-term support and housing, as evidenced by waiting lists for transitional and permanent housing. This population also has transportation and housing support service needs.

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

Persons with Mental Disabilities

The Substance Abuse and Mental Health Services Administration's (SAMHSA) 2013 North Dakota Mental Health Barometer indicated that 14,000 adults (2.8% of adults in ND) suffered from severe mental illness (SMI) the year of the survey. North Dakota's rate of people living with SMI is similar to the rate nationally. Severe mental illness includes the diagnosis of psychoses and major affective disorders such as bipolar disorder and major depression. Data on the State's adult residential treatment programs for persons with mental illness (Congregate Treatment, Apartment Treatment, Support Programs and Support Housing) have annual occupancy rates that are full. These high occupancy rates indicate the consistent need for housing and services for persons with mental disabilities. Agencies serving persons with mental disabilities cited affordable housing, per-related services, and monitoring as the top housing and supportive services needs of this special needs group. The number of persons with mental disabilities served by private agencies and their housing needs are unknown.

Persons with Developmental Disabilities

The State of North Dakota's Developmental Disabilities Division within the Department of Human Services identifies safe, available and affordable housing as a priority need for persons with disabilities. Service providers identified more housing options, increased employment placements, and educational programs and services for children with developmental disabilities as major needs. Within the city, it is unknown how many non-homeless people with developmental disabilities need supportive housing.

Persons with Physical Disabilities

The American Community Survey estimates that 10.4% of ND's total population of 670,000 has a disability. Of the population 18 to 64 years, 2.1% have a hearing difficulty, 1% has a vision difficulty, 3.3% have a cognitive difficulty, 1.2% has a self-care difficulty, 2% have an independent living difficulty, and 3.5% have ambulatory difficulty. These percentages increase in all categories for the population 65 years and over. People with ambulatory difficulty often require modifications to their living space, including the removal of physical barriers. Generally, modifications can be made to adapt a residential unit for people who use wheelchairs.

Like other special needs populations, people with physical disabilities need affordable housing. With the exception of public housing units, there is no data on the number of the city's housing units that are accessible for people with disabilities. However, due to the age and condition of much of the city's housing, and based on anecdotal evidence provided by agencies that serve persons with disabilities, the supply of accessible units is believed to be limited. The need for accessible housing units should continue to be addressed in both new construction and rehabilitation. Over the next five years, the City will continue to work with non-profits such as Freedom Resources for Independent Living.

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

The North Dakota Department of Health HIV/AIDS surveillance program receives funding from the U.S. Centers for Disease Control and Prevention to collect information about HIV infection and AIDS diagnoses among North Dakota residents. The HIV/AIDS data is used to characterize and predict the changing epidemic at the local, regional and national levels. According to the latest ND Epidemiological profile, there are 297 people known to be living in North Dakota with HIV/AIDS as of Dec. 31, 2012.

Discussion:

There are many organizations that work together to increase the housing and services for those with special needs populations in the community. Teamwork between organizations plays an important role in the success of effective programs. Although there is much to do, ND has expanded its community mental health system over the past 15 years. The community has a very active mental health network that has been instrumental in supporting Crisis Intervention Training for law enforcement personnel and

also supporting the Myrt Armstrong Center and the Gladys Ray Shelter and Drop-In Center for persons experiencing severe and persistent mental illness. Cass County, Southeast Human Services, and nonprofit providers have provided support and permanent/transitional housing for youth aging out of foster care, specifically targeting 18-24 year old youth who are experiencing homelessness.

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

Describe the jurisdiction's need for Public Facilities:

Public facilities in the city of Fargo include improvements to buildings, parks and recreational facilities, senior centers, homeless facilities, youth and childcare centers, neighborhood facilities, health and education center, and facilities for special needs populations. CDBG funds may be used for such community services when they are used for eligible populations or neighborhoods.

How were these needs determined?

Public facility needs are determined through agency, stakeholder, staff and community consultation.

Describe the jurisdiction's need for Public Improvements:

The City of Fargo's public improvement needs include:

- Demolition of vacant, dilapidated structures
- Community centers – senior, youth, child care
- Neighborhood and recreational facilities
- Historic preservation activities
- Infrastructure improvements
- Blight in the downtown and parking
- Economic development activities

How were these needs determined?

Public improvement needs are determined through the City of Fargo's GO2030 Comprehensive Plan, Capital Improvement Plan (CIP), staff and public consultation.

Describe the jurisdiction's need for Public Services:

Public Services needs in the City of Fargo include support services for people facing:

- Homelessness
- Seniors and youth
- Transportation
- Battered and abused
- Health needs
- Neglected and abused children
- Substance abuse
- Employment/Job/Skills training

- Crime awareness and prevention
- Fair housing activities
- Child care needs
- Adult literacy
- Legal support
- Removal of barriers for people with disabilities
- Housing education, counseling, support
- Mental health services

How were these needs determined?

Public Service needs were determined through agency and stakeholder consultation, the public input session, and staff consultation.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section of the Consolidated Plan focuses on the condition of the housing market and the affordability of housing units. Much of the table data populated by HUD was gathered through the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) five year (2006-2010) data set. Information is provided concerning the type and size of housing units, physical condition of housing units, gaps that may be present between affordability and availability, and housing needs for senior and special needs populations.

Fargo has a total of 49,301 housing units. Of these, the homeownership rate in the City is 44%, which is lower than that of many similar-sized communities. The high percentage of student and elderly households likely contributes to that rate; however, efforts should be made to find ways to encourage an increase in the rate of homeownership.

Currently there are 924 public housing units, and approximately 1300 voucher units within the City. However, there is a waiting list for both public housing and voucher units for the Fargo Housing and Redevelopment Authority. The waiting list underscores the need for affordable housing within the City and the region.

There are 265 shelter beds, 166 transitional beds, and 183 permanent supportive housing beds available in Fargo to serve the needs of the homeless.

Fifty-four percent of Fargo's housing was built prior to 1980, so lead-based paint continues to be a concern, as well as the physical condition of older housing in need of rehabilitation. It is vital to maintain this older housing stock in good condition, as it is an essential component of Fargo's most affordable housing.

Among the city's older housing stock, most of which was built prior to ADA requirements, there is a shortage of accessible units for persons with disabilities

Fargo has a healthy mix of businesses, with healthcare serving as the largest employer, followed by education, technology, manufacturing, construction, and financial services, and the unemployment rate is currently at 2.8%.

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

Introduction

Fargo has a total of 49,301 housing units, with the largest segment (37%) consisting of one-unit detached structures (single family homes). The next largest group is apartment buildings with 20 or more units (30%). Smaller apartment buildings, 2-4 units and 5-19 units, rank at 6% and 17%, respectively. One-unit, attached structures were not traditionally very widespread in Fargo, but over the last 25 years have become more commonplace, as demonstrated by increasing numbers of townhouse and condo projects.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,991	37%
1-unit, attached structure	4,400	9%
2-4 units	2,896	6%
5-19 units	8,331	16%
20 or more units	15,332	30%
Mobile Home, boat, RV, van, etc	881	2%
<i>Total</i>	<i>50,831</i>	<i>100%</i>

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0%	1,341	5%
1 bedroom	269	1%	7,533	29%
2 bedrooms	4,393	20%	13,158	50%
3 or more bedrooms	17,067	79%	4,274	16%
<i>Total</i>	<i>21,738</i>	<i>100%</i>	<i>26,306</i>	<i>100%</i>

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

As of 2012, 425 housing units were financed with low-income housing tax credits from the Federal government.

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

No public housing units or Section 8 vouchers are expected to be lost in the next five years. Replacement or renovation of housing units at the Lashkowitz High Rise is anticipated.

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

Fargo is a growing city with an aging population. It's a common demographic trend in the United States, which means that more affordable housing is needed for seniors. Age-based projections through 2020 show younger populations decreasing, with a large increase in senior, middle-aged, and empty-nester households. Over the past eight years, Beyond Shelter, Inc. (Fargo's Community Housing Development Organization) has constructed three 80-unit apartment complexes for low-income seniors. All three projects were fully rented before completion, and currently have waiting lists which are longer than a year, illustrating the on-going need for affordable senior housing.

The cost burden of housing for extremely low-income households (less than 30% area median income) is understandably high, resulting in this group being the most precariously housed non-homeless segment of the population. Construction of new subsidized units (i.e. Low income Housing Tax Credit projects) should target this segment, as well as seniors and families with children.

Special needs populations continue to have unmet housing needs. Fargo needs additional permanent supportive housing to effectively transition people out of non-permanent living facilities (hospitals, jail, treatment, shelters, etc.) in order to avoid discharging people into homelessness. More housing options are needed for populations which are hard-to-house due to bad credit, criminal background, behavioral problems, etc.

Describe the need for specific types of housing:

As discussed above, affordable senior housing is a high-priority need. Housing is also needed for workforce households, special needs, and hard-to-house populations.

Discussion

Affordable senior housing is becoming an increasingly important focus for Fargo as the Baby Boomer generation ages. It will be difficult to keep up with the burgeoning numbers of retirees who need housing.

Another challenge for Fargo is to build enough subsidized rental housing to meet the needs of extremely low-income households, especially for families with children. Due to the pressure for affordable housing in the oil fields of western North Dakota, local Fargo projects have been unable to obtain Low Income Housing Tax Credits for the past several years.

Stemming the tide of homelessness will continue to be a focus for Fargo; support for homeless shelters is important, but so is seeking long-term solutions that can ensure stable housing for the homeless or precariously housed.

Other related housing issues are the need for fair housing education, the need to increase public awareness of workforce and special housing needs, and the need to increase the rate of homeownership in Fargo.

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

Introduction

The data below show that from 2000 to 2012, the cost of housing in Fargo has been rising, with a sharp increase of 58% in the cost of home ownership, and a more moderate increase of 32% in the cost of rental housing. However, median income has not kept pace with increasing housing costs; in the same time period, median household income rose by 27%.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	94,100	157,900	68%
Median Contract Rent	432	603	40%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,304	28%
\$500-999	16,564	63%
\$1,000-1,499	1,849	7%
\$1,500-1,999	329	1%
\$2,000 or more	260	1%
Total	26,306	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,074	No Data
50% HAMFI	9,359	1,005
80% HAMFI	18,394	4,095
100% HAMFI	No Data	6,634
Total	28,827	11,734

Table 31 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	489	600	771	1,124	1,238
High HOME Rent	456	553	715	1,054	1,246
Low HOME Rent	456	553	715	992	1,107

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Data show there are only 1,450 affordable units for the 7,900 households earning 0-30% area median income. It is clear that safe and affordable housing for low-income residents is a strong need. One group that may have particular trouble finding sufficiently-sized rental housing is households with children. A rule of thumb for determining whether there is an adequate number of rental units for households with children (2,150 large-family households) is the number of units with three or more bedrooms (4,065). For households earning 30-50% area median income (6,170) there are 10,995 affordable units, so supply should be able to meet the demand in this income category.

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

Affordability of housing will continue to be an issue for many households. Fargo was relatively unscathed by the housing bubble crisis of 2008, and its home values did not suffer the same degree of erosion experienced by many areas in the U.S. From 2000 to 2011, the median home value in Fargo rose 58%, which may prevent many aspiring homeowners in lower-income households from purchasing. Fargo has a relatively low homeownership rate of 44%, so efforts should be made to encourage affordable homeownership opportunities. Rents have also been rising, although not to the same extent as home values. From 2000 to 2011, median rent rose 32%. Households at 0-30% HAMFI experience the most challenges in finding rental units they can afford – there is a 5 to 1 ratio in number of households (7,900) to affordable units (1,450).

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

Area median rent is \$571 and HOME/Fair Market Rents are \$495 for a one bedroom, and \$639 for a two bedroom – the median rent is not enough to pay for a two-bedroom apartment. However, if we look at household sizes in Fargo, we see that the average household size is 2.2, so smaller households tend to be the norm, probably due to the high percentage of college students and elderly residents. The 2007-2011 CHAS data also point to the predominantly small household sizes, with 17,065 Small Family Households, and 2,150 Large Family Households.

Since median rents are higher than fair market rents, and median rents are more than what many residents can afford, it is important to continue local, state and national efforts to preserve and create new affordable housing solutions.

Discussion

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

Introduction

As shown on the Year Unit Built table below, 54% of Fargo's owner-occupied housing, and 45% of its renter-occupied housing was built prior to 1980. The Condition of Units table shows that 19% of Fargo's owner-occupied housing has one selected condition; 42% of renter-occupied housing has one condition, and an additional 2% of renter-occupied housing has two conditions. These data show the majority of Fargo's housing may be subject to lead-based paint issues and a substantial number may be in need of rehabilitation.

Definitions

Standard condition could be defined as housing that meets all applicable building, health, fire and safety codes. Substandard condition would be housing that falls short of meeting code requirements, but is both financially and structurally feasible for rehabilitation. Substandard and not suitable for rehabilitation is a dwelling that is in very poor condition, such that repair costs would exceed 50% of the assessed values. Important variables to consider when evaluating the physical condition of a city's housing stock are whether a unit lacks complete plumbing facilities, lacks complete kitchen facilities, has more than one person per room, or has a cost burden that exceeds 30 % of household income. The Census Bureau considers the first three of these conditions to be indicators of substandard housing.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,661	17%	10,312	39%
With two selected Conditions	44	0%	708	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,033	83%	15,286	58%
<i>Total</i>	<i>21,738</i>	<i>100%</i>	<i>26,306</i>	<i>100%</i>

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,081	19%	5,046	19%
1980-1999	6,362	29%	10,086	38%
1950-1979	7,650	35%	8,438	32%
Before 1950	3,645	17%	2,736	10%
<i>Total</i>	<i>21,738</i>	<i>100%</i>	<i>26,306</i>	<i>99%</i>

Table 34 – Year Unit Built**Data Source:** 2008-2012 CHAS**Year Unit Built**

Age is an important determinant in the condition of housing stock. Generally speaking, the older housing is, the more likely it is to need maintenance or rehabilitation. Data from the 2007-2011 American Community Survey indicate that 54% of the City's owner-occupied units and 45% of its renter-occupied units were built before 1980. The percentage of the housing stock that is more than 35 years old demonstrates a need for rehabilitation and updating of major systems.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,295	52%	11,174	42%
Housing Units build before 1980 with children present	3,895	18%	1,960	7%

Table 35 – Risk of Lead-Based Paint**Data Source:** 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)**Lead Based Paint**

Lead-based paint hazards are typically found in units built before 1978, when lead-based paint became illegal for use in residences. Half of Fargo's housing units were built prior to 1980 and may contain lead-based paint, which can pose significant health problems for families with young children. Low-income families often live in older housing where deferred maintenance increases the likelihood of lead-based paint.

Vacant Units

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

Table 36 - Vacant Units**Data Source:** N/A**Vacant Units**

Fargo currently has very few vacant or abandoned properties. They do not pose a significant problem in the City.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Fargo has 22,921 housing units that were built prior to 1980. It is safe to assume that the majority of these homes may have materials which contain lead-based paint. In addition, many of these homes may require major repairs to foundations, roofs, or other structural components. Other homes may need to be brought up-to-code with upgrades to plumbing, heating systems, or electrical service.

As indicated by Census data and anecdotal evidence, the combination of the City's aging housing, the presence of lead-based paint hazards, and the cost burden experienced by many lower-income households underscore the need for continued rehabilitation of the existing housing stock to provide safe, affordable housing in Fargo. The City addresses these needs through its Housing Rehab program, which assists homeowners at or below 80% AMI. The Housing Rehab program is funded primarily with HOME dollars, and demand for the program far outstrips the available funding. Fargo's local Neighborhood Revitalization Initiative also helps leverage and address Fargo's housing rehab needs.

Estimated Number of Housing Units within the Jurisdiction that are Occupied by Low or Moderate Income Families that contain Lead-Based Paint Hazards 91.205€, 91.405

Lead-based paint continues to be a concern and is addressed in an ongoing way. According to the 2007-2011 ACS and CHAS data, Fargo has 1,870 owner-occupied units, and 1,765 renter-occupied units that were built prior to 1980. Many of these units may have lead-based paint hazards, and although it may be difficult to quantify the number of housing units, it is safe to say that a significant number of the owner and renter occupied units are inhabited by low-to-moderate income households.

Discussion

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

Introduction

Assisted rental housing includes public housing units owned and operated by the Fargo Housing and Redevelopment Authority (FHRA), units rented through the Section 8 Public Housing Choice Voucher Program, units rented through the Section 8 tenant-based voucher system, and other units assisted by local, state, or federally funded programs.

Information was obtained through the FHRA. This information reflects public housing needs, the condition of units, restoration and revitalization needs, waiting list data, and needs assessment status.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	10	0	578	1,266	64	1,202	609	0	0
# of accessible units	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The public housing inventory is made up of three multifamily buildings with a combined total of 392 units and an additional 191 units of scattered site units in a mix of twin and single family homes.

Public Housing Condition

Public Housing Development	Average Inspection Score
Fargo Scattered Site	94b
Fargo Scattered Site 2	85c
Lashkowitz High Rise	97b
New Horizon Manor	99a
Pioneer Manor	92a

Table 38 - Public Housing Condition

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

New Horizons Manor has 97 units and is in need of plumbing system replacement which will be scheduled in 2015 (absent a system-wide RAD project) but is in generally good condition otherwise. The 46-unit Pioneer Manor project is scheduled for electrical fixture and baseboard heater upgrades; this building is in generally good condition with no significant immediate needs. The 249-unit Lashkowitz High Rise is in need of plumbing system replacement and general modernization throughout. Due to the building's design, a 'gut' rehab is necessary to address the plumbing issue. Because of the presence of asbestos throughout, the building would need to be vacated during the rehab process. A long-term plan to address the building's physical problems is not in place, due to the lack of adequate resources. At this juncture (February 2015) there is a bill pending in the ND legislature which would provide gap financing to allow replacement of the building.

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

The scattered site buildings in inventory are being modernized and upgraded at the time of tenant turnover and are expected to be in service for the foreseeable future. A number of single family homes are being monitored for repair or demolition due structural and foundation needs.

Discussion:

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

Introduction

The North Dakota Continuum of Care (CoC) funds programs for transitional housing, emergency shelter, permanent supportive housing, and supportive service programs. A strong majority of CoC programs contain linkages to mainstream benefits. There also are a number of nonprofit organizations and human service agencies not funded by the local CoC that provide mental health services, substance abuse treatment, food and clothing assistance, job training, services for youth, and support for those seeking asylum in the United States.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	75	0	46	84	0
Households with Only Adults	114	104	72	88	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	48	11	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Alternate Data

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a variety of mainstream services in Fargo that are used to complement housing and services for persons facing homelessness. Thanks to strong partnership and communication among the organizations that make up the Fargo-Moorhead Coalition for Homeless Persons, we have a goal to ensure coordination and collaboration among the systems so people and families that are homeless are able to easily access resources that will assist in transitioning and remaining in stable permanent housing. In addition, prevention strategies are ongoing so people and families don't find themselves in a homeless situation to begin with.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter - Gladys Ray Shelter, New Life Center, YWCA, Churches United for Homeless, Dorothy Day House, Stepping Stones, Youthworks

Food Baskets & Meals - Dorothy Day West, Emergency Food Pantry, YWCA Shelter, New Life Center, Salvation Army, St. Francis, Youthworks, Peace Lutheran, CHARISM

Medical, Rehab, Preventive Services -Family Healthcare Center, Fargo Cass Public Health, Essentia Health System, Sanford Health System, VA Medical Center, Independent Family Doctors, Options Counseling, Valley Senior Services, ADAPT, Heartland Independent, Provider Network, Project HERO, IPAT, ND Telecommunications Equipment Distribution

Mental Health - VA Medical Center, Mental Health America of ND, Southeast Human Service Center, Myrt Armstrong Recovery Center, Prairie St. John's, Lutheran Social Services

Daytime Drop-In -Stepping Stones Resource Center, Native American Center, Salvation Army, Gladys Ray Shelter Vets Drop-In Center, Myrt Armstrong Recovery Center, Youthworks

Housing, Rental Assistance & Case Management – Youthworks, Cass County Social & Family Services, Cass County Housing Authority, Centre, Fargo Housing & Redevelopment Authority, Lake Agassiz Habitat for Humanity, Presentation Partners in Housing, Salvation Army, ShareHouse, Southeast Human Service Center, Southeastern ND Community Action Agency, VA Housing for Homeless Veterans, YWCA, St. Francis, Friendship

Substance Abuse -Fargo Cass Public Health Detox, ShareHouse, VA Medical Center, Southeast Human Services, Prairie St. John's, Family Healthcare Center, Off Main SEHSC, ADAPT, North Dakota State University, Sanford Health, Lutheran Social Services, Catholic Charities ND

Service, Advocacy & Information - Cass County Social Services, Valley Senior Services, FirstLink, RSVP+ ND, Village Family Service Center, Red River Human Service Foundation, Southeast Human Services, Lutheran Social Services, Fargo Cass Public Health, Design 4 Recovery, Sharehouse, Presentation Sisters, Catholic Charities, Dakota Medical Foundation, FM Coalition for Homeless Persons, ND Coalition for Homeless People, ND Division of Community Services, Freedom Resource Center, Legal Services of ND, Veterans Justice Outreach, Social Security Administration, ND Association for the Disabled, ND Disability Services, ND Protection and Advocacy, ND Association for Home Care, Aging Services of NDDHS, Metro Area Mayors Committee for People with Disabilities

Employment & Education – Job Service of ND, Fargo & West Fargo Public Schools, FHRA Self-sufficiency Center, Adult Learning Center, Community Living Services, Vocational Rehabilitation Services, Skills and Technology Training Center, Friendship, ND Vision Services, Vocational Training Center, Southeast Human Services, ND Department of Veterans Affairs

Transportation -Metro Area Transit and Paratransit, Handi-Wheels Transportation, Ready Wheels, Metro Senior Ride Service

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

Introduction

From the beginning of the City's 5 year planning process, it was predicted that there will likely be continuing reductions in funding to the CDBG and HOME allocations. Consequently, the City made a decision that the main focus of the Consolidated Plan would be to use the resources to prevent the most vulnerable City residents from falling into cycles of poverty and/or chronic homelessness. Therefore, during the early phases of the Consolidated Plan, the City made efforts to identify vulnerable populations most at-risk of being unable to obtain and/or sustain affordable housing and support services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

Many nonprofit organizations provide services to senior populations, such as transportation, social activities, fitness classes, and case management. There are also a number of senior living options available, and this demand is increasing with the aging population. The City will continue to consider proposals to use HOME funding and support tax credit proposals for senior housing.

A number of service agencies mentioned the need for transportation options. Many seniors are no longer able to drive, and require public transportation. The City will continue to support public transit alternatives and the Metro Senior Ride Service program to ensure frequent, accessible, and reliable access to transportation.

There is a need for affordable homecare services. Homecare is cost-effective because it allows seniors who need some assistance to remain in their homes. Assisted living facilities are the alternative if seniors are not able to live in their homes or cannot afford homecare. However, these facilities often exclude seniors with behavioral issues. These issues and costs can be addressed through continued education and support for seniors. To that end, Fargo has a strong network of homecare services and support for people that are elderly and frail elderly, including Meals on Wheels, Senior Rides, home visits, case management, and adult day care.

Persons with Mental Disabilities

Services for persons with mental disabilities are provided by a mixture of private, public, and nonprofit support. The majority of public institutions are funded by the State of ND or Cass County. Mental health providers often also offer substance abuse services. The region generally lacks facilities to adequately assist persons with severe mental disabilities. This often results in confinement to an institutional setting

or being released to the streets without consistent monitoring. More affordable housing, peer-related services, and support are necessary.

Persons with Disabilities

For persons with developmental disabilities, providers generally offer services for children, adults, and seniors separately, with different facilities and programs. Services typically include housing, education, day care, employment training and placement, and schooling on transitioning to adult life. There are additional programs that offer independent living skills which enhance the quality of life for people with developmental disabilities. There is a growing concern about the care of individuals once they transition from adolescence to adulthood. There is also a need for more employment placements, and housing options to meet the medical and preferential needs of persons with developmental disabilities. Affordable housing is also needed for assisted and independent living.

The most common services offered to individuals with physical disabilities include housing, emergency housing, job placement, interpreter services, and brail translation for people who are visually impaired. There are independent living and education programs, including vocational, rehabilitation, and recreation opportunities. Services are available to provide transportation for individuals with physical disabilities, and to modify homes for accessibility.

There is a need for more affordable housing for persons with physical disabilities in the region. In addition, there is a lack of accessible housing, and future needs should be addressed with new builds and retrofits. Proposals for new construction should encourage a trend towards universal design. There is also a lack of community awareness concerning persons with physical disabilities. All residents benefit from increased understanding. The City will continue to consider proposals for HOME funds for accessibility modifications.

Special Needs

Persons with Alcohol or Drug Addictions

The primary options for persons suffering from alcohol or drug addictions are through homeless providers. Transitional housing typically provides support for 6 to 18 months. Fargo also has a limited number of permanent supportive housing options. The City will continue to consider proposals for HOME funds to support housing for persons with alcohol or drug addictions. The need for detox services is a continuing issue and currently exists only for adults.

Many organizations in the region provide extensive services for persons with drug or alcohol addictions, including case management, abuse treatment centers, programs addressing mental health and drug abuse issues simultaneously, and supportive housing facilities for recovering addicts. A number of hospitals and service centers also provide inpatient and outpatient services, abuse treatment centers, and substance abuse clinics. Although there are treatment and inpatient centers for persons with

addictions, there are limited housing options for those leaving these facilities. This leads to unnecessary relapses, as persons recovering from addictions return to environments with easy access to substances and addicts. More permanent scattered site housing is needed. These housing programs result in higher success rates in breaking addictions, and lower the high costs on society of relapses.

Persons with HIV/AIDS

The biggest issue regarding persons with HIV/AIDS is the lack of providers and agencies dedicated to serving persons living with HIV/AIDS. Service and housing needs for persons with HIV/AIDS is likely to increase; due to better treatments available, the population lives longer now and more people request resources and case management.

Victims of Domestic Violence

According to domestic violence advocates, instances of domestic violence are on the rise and the necessary services to assist victims are inadequate. There were 862 reported incidents of domestic violence in the City during 2014, and it is important to note that most incidents of domestic violence are not reported.

Most existing services address advocacy, education, and linking of victims with school and financial services. Housing, transportation, and legal assistance are not adequate. Housing is the most important need for victims of domestic violence, who need to get into a safe and secure housing situation away from their abuser. Yet due to a lack of funding, there are long waiting lists for transitional housing for domestic violence victims. Although there is some funding available for victims of domestic violence, it is challenging to place persons in emergency shelters, which are often full. Case workers try to find market-rate housing for victims, but they often cannot pay security deposits and the first month's rent; social service agencies usually cannot assist them with these costs due to limited resources.

Another challenge is transportation. Many victims are cut off from all previous sources of support, and may not have the money or social networks to take them to needed services. Due to a lack of resources, social service and government agencies do not have money available for transportation. In addition, there are issues with the legal system. The City supports domestic violence programs indirectly through its Social Service Grant funding. It is anticipated that the shift to providing more rapid re-housing opportunities will allow more victims of domestic violence to receive assistance and permanent housing.

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

The Fargo-Moorhead metro area is developing a single point-of-entry system for housing, mental health beds, and case management services. Persons coming to emergency shelters with chronic and persistent mental health issues are generally people where these discharge plans fell apart after a period of time,

persons living in the community who are decompensating, and persons who are not compliant with treatment or refuse to access the traditional mental health system.

In 2014, 304 persons in the Point-In-Time Study reported being chronic or long-term homeless. Many of their prior living situations were in an institution, hospital, jail or prison, foster care, or a psychiatric facility. Facilities in the region are not well-equipped to receive these individuals, especially those with serious medical or mental health issues. This places a lot of pressure on emergency shelter staff. Shelters can and do make referrals to the mental health system, but this process can be time consuming, and keeping someone stable in a shelter while waiting for available services is difficult.

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

Activities that will address housing and supportive services for non-homeless special needs persons include:

CDBG – Public Services

Funding will be provided for homeless services. Funding will also be used to provide housing and tenant education and counseling. Additional services such as job/skills/employment training, job search, residential stability, and transportation will also be provided. Funding for fair housing and legal services will assist persons with special needs with housing code violations, tax and mortgage foreclosures, and contractual issues.

HOME & CDBG – Housing Rehab

The Fargo Housing Rehab program will provide funding for the rehabilitation of existing owner-occupied homes to ensure the availability of decent, safe, and affordable housing for low- and moderate-income households. This program is open to all eligible homeowners including persons with special needs.

HOME – Housing Development

The City will assist in the development of affordable housing for people that are elderly and/or living with a disability, low and moderate-income households, and special needs populations

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

The Fargo Housing and Redevelopment Authority provides a number of supportive services in addition to housing. The FHRA also offers a family self-sufficiency program that helps residents to create a plan to gain employment, educational opportunities, and to accumulate savings. The Village Family Service Center provides housing counseling, homebuyer and tenant education, and financial education.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing in Fargo include the following:

Education: Individuals often lack information on affordable housing and housing solutions. These barriers could be addressed by improved means of informing people.

Historic Isolation: The pattern of modern housing development has effectively segregated people by income in areas of the community. In some cases, it relates to the location of public housing, and in others, it is the pattern of private sector housing development that contributes to this isolation.

NIMBY: As in many areas of the country, community resistance to the integration of diverse types of housing into existing neighborhoods is growing in Fargo. The Planning Commission and City Commission deal with “not-in-my-back-yard” arguments on a routine basis, relating to everything from the location of bike trails to group homes or facilities/services for people facing homelessness. The difficulties developers encounter when trying to site special needs housing has an impact on fair housing. The siting battle (or even the potential of a long and protracted battle) can influence the selection of a site and can even determine whether or not a housing project gets off the ground.

Affordability: While the cost of construction and/or the rising cost of housing rehab limit housing choice, the way subdivisions are developed also has an impact on the cost of housing. The creation of a variety of types of lots for residential development is the first step in facilitating construction of new affordable housing, which has a direct impact on the community’s ability to develop diversity within neighborhoods.

Accessibility: The economic feasibility of retrofitting existing apartment buildings for accessibility can be seen as a barrier to affordability. Consistent integration of accessibility enhancements in newly-constructed rental housing is also important.

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

Introduction

As of 2014, the City of Fargo had an unemployment rate of 2.2%. Healthcare and Education are the largest employers in the City, followed by Retail Trades; Arts, Entertainment and Accommodations; Manufacturing; and Financial, Insurance and Real Estate sectors. In 2014, there were over 5,500 job openings in the FM area. The labor market embodies the Midwestern work ethic of the Northern Plains – local employers enjoy a stable base of employees with high productivity, low turnover and low absenteeism. Business infrastructure needs include continuing efforts to eliminate geographic and transportation barriers to employment, more business incubator space, and venture capital investment for ideas among the community's diverse and minority populations.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	458	93	1	0	-1
Arts, Entertainment, Accommodations	6,463	10,712	13	13	0
Construction	3,327	4,842	7	6	-1
Education and Health Care Services	9,452	14,881	19	18	-1
Finance, Insurance, and Real Estate	4,683	8,924	9	11	2
Information	1,723	3,262	3	4	1
Manufacturing	5,032	7,085	10	9	-1
Other Services	2,012	3,190	4	4	0
Professional, Scientific, Management Services	4,659	7,678	9	9	0
Public Administration	0	0	0	0	0
Retail Trade	6,982	12,220	14	15	1
Transportation and Warehousing	2,063	2,800	4	3	-1
Wholesale Trade	3,862	6,694	8	8	0
Total	50,716	82,381	--	--	--

Table 40 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2012 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	66,616
Civilian Employed Population 16 years and over	63,376
Unemployment Rate	4.86
Unemployment Rate for Ages 16-24	25.60
Unemployment Rate for Ages 25-65	2.68

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	15,656
Farming, fisheries and forestry occupations	2,664
Service	7,039
Sales and office	16,078
Construction, extraction, maintenance and repair	5,058
Production, transportation and material moving	2,510

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	56,073	93%
30-59 Minutes	2,942	5%
60 or More Minutes	1,545	3%
<i>Total</i>	<i>60,560</i>	<i>100%</i>

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,343	126	832
High school graduate (includes equivalency)	7,215	415	1,698

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	17,187	523	2,569
Bachelor's degree or higher	19,646	396	2,276

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	51	175	213	462	825
9th to 12th grade, no diploma	792	523	175	753	439
High school graduate, GED, or alternative	4,096	3,146	1,794	4,408	3,669
Some college, no degree	11,628	4,857	2,887	5,422	2,692
Associate's degree	2,099	2,861	1,387	2,918	418
Bachelor's degree	2,681	5,933	3,250	6,019	1,958
Graduate or professional degree	99	1,927	2,006	3,305	1,184

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,505
High school graduate (includes equivalency)	28,189
Some college or Associate's degree	32,179
Bachelor's degree	39,429
Graduate or professional degree	61,206

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Fargo has a diversified economy and a low unemployment rate (2.2%, November 2014). According to the Business Activity table, the top three employment sectors are Education and Healthcare Services, Retail Trade, and Arts, Entertainment and Accommodations.

Describe the workforce and infrastructure needs of the business community:

Fargo has been experiencing a construction boom over the past several years. In fact, in 2014, building permits topped \$1 billion for the first time in Fargo's history. One-third of that total comes from the construction of one new hospital and the expansion of another – these two projects alone account for hundreds of new jobs in the community.

Many local manufacturing or service-type companies have grown their workforces in response to the growth in oil development in the western part of North Dakota. It remains to be seen how the recent drop in oil prices will affect these businesses. The prospective development of the FM Diversion Project in coming years is also projected to impact demand for housing and services.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Fargo has enjoyed strong economic growth and strong household growth, both of which have helped the area maintain a strong housing and economic market. Even during the national economic downturn in 2008 and 2009, the City endured fewer layoffs than most parts of the country. Housing construction and rehab continued at a steady pace with an increasing number of ownership units compared to rental. The City of Fargo believes that housing and economic issues throughout the state require statewide solutions. In that regard, Fargo supports a commitment to strategic, coordinated action – with the recognition that such support is essential to the continued success of our local economies.

The Fargo-Moorhead metropolitan area is a major health, educational, cultural, and commercial center serving southeastern North Dakota and west-central Minnesota. The area is significantly prone to flooding. A 500-year event would flood nearly the entire City of Fargo and several surrounding communities in the area. The Red River has exceeded flood stage in 48 of the past 109 years, and every year from 1993 through 2011. Residents of the FM area have been successful at preventing significant damages during past flood events by constructing emergency levees along large portions of the Red River. However, constructing the emergency levees takes significant financial and human resources, causes business and traffic disruptions, and is taxing to the social fabric of the community. In addition, although the emergency levees have been successful, there is a high risk of a catastrophic failure which would result in significant damages and loss of life to the area. That being the case, the Fargo-Moorhead Area Diversion Project has established permanent flood protection measures for the region. The current plan includes a 36-mile long diversion channel that is anticipated to cost \$1.8 billion. If the project is initiated during the 5 year planning period of the Consolidated Plan, it will come with a need to address housing and workforce opportunities and challenges.

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

Fargo is one of the fastest growing communities in the nation. The Fargo Moorhead metropolitan area with a vibrant population of roughly 224,000, and 30,000 college students, is known for steady growth, a highly-trained workforce, a business and service friendly environment, outstanding quality of life and reasonable costs of living. In 2012, US News and World Report identified Fargo as the #1 City to find a job and Fargo leads Forbes Magazine's Best Small City's to live and find a career. Fargo's labor force is often cited as being first in the nation for workforce productivity. Fargo's current and projected demographic makeup makes it well-suited for future opportunities in target industries.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

North Dakota's Strategic Plan for Workforce Development (ND Department of Commerce) is a comprehensive plan for the state's system of workforce development, workforce training and talent attraction. The North Dakota Workforce Leadership Team includes partners from the ND Department of Career and Technical Education, ND Workforce Development Division, ND Department of Human Services, ND Job Service, ND Department of Public Instruction, and the ND University System. The plan focuses on preparing, expanding, and retaining the workforce to meet the state's long-term employment opportunities.

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Greater Fargo Moorhead Economic Development Authority updated the Comprehensive Economic Development Strategy (CEDS) in early 2015.

The 2015 CEDS focuses on five top priorities and identifies action steps to help achieve them. The priorities are:

1. Facilitate the Attraction of Talent to the Region
2. Encourage the Expansion and Increase the Awareness of Technical Training, STEM Education and Associated Career Opportunities
3. Advance an Advocacy Agenda and Communicate Economic Impact
4. Leverage Existing and Emerging Regional Industry Base for Business Retention, Expansion and Start-ups

5. Continue the Development of the Region's Entrepreneurial Eco-System

Another recent local economic development initiative, the Valley Prosperity Partnership, is composed of economic developers, the state's two major research universities, private sector businesses, community leaders, and others who recognize the importance of collaboration and leveraging resources to bring all communities in the Red River Valley together to develop a unified, shared vision for high value and sustained economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Concentration of an area with multiple housing problems is defined as a census tract which contains one or more housing problems (one of four severe housing problems, housing cost burden greater than 30%, housing cost burden greater than 50%, overcrowding and substandard housing) at a rate at least 10% greater than the city as a whole. Fargo does not have any areas which meet this definition.

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

To determine the location of groups with disproportionately greater housing needs, areas of low-income concentration were matched with areas of minority concentration. Areas of low-income concentration are identified as block groups where at least 51% of the households have incomes that are 50% or below the median. Areas of minority concentration are identified as area where the number of racial or ethnic minorities is at least 25%. Based on this, there are locations with low-income and minority concentration in the City of Fargo.

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

In comparison to citywide demographics, there scattered areas of low-income and/or minority concentration in Census Tracts 2.02, 5.01, 5.02, 6, 7, 8.02, 10.01, 10.02, 101.06, 101.07, 103.03, 103.05.

Are there any community assets in these areas/neighborhoods?

As public policy, the City of Fargo encourages housing revitalization because strong neighborhoods make for a strong community. The idea being, neighborhoods that balance change and stability will thrive. The City uses a variety of programs, loan incentives, public/private partnerships and funding sources (local, state, and federal) to help stabilize neighborhoods and housing stock.

Are there other strategic opportunities in any of these areas?

The City is committed and invested in neighborhood planning efforts and associations.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan analyzes local context, linkages, organizational structures, and community development needs for the purpose of laying out a specific course of action for community development activities. It is the guidebook that a community uses to effectively allocate and utilize community development dollars.

The Department of Housing and Urban Development has embraced three basic goals for successful community development:

Provide Decent Housing

- Assisting homeless persons to obtain affordable housing
- Assisting persons at risk of becoming homeless
- Retention, preservation and replacement of affordable housing stock
- Increase the availability of affordable permanent housing to low and moderate income families, particularly to members of disadvantaged minorities
- Increasing the supply of supportive housing, which includes structural features and services to enable persons with special needs to live in dignity and independently
- Providing affordable housing that is accessible to job opportunities

Encourage a Suitable Living Environment

- Improving the safety and livability of neighborhoods
- Increasing access to quality public and private facilities and services
- Reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods
- Restoring and preserving properties of special historic, architectural, or aesthetic value
- Conservation of energy resources

Expand Economic Opportunities

- Job creation and retention
- Establishment, stabilization, and expansion of small businesses (including micro-businesses)
- Provision of public services concerned with employment
- Provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan

- Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices
- Access to capital and credit for development activities that promote the long term economic and social viability of the community
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally-assisted housing and public housing

The above-stated goals represent activities that span the practice of community development. The provision of decent housing, a suitable living environment, and expanded economic opportunities for people in all income groups and geographic areas of the city will make the community stronger. It will help further efforts to prevent crime, build livable neighborhoods, attract businesses and new residents, and continue the economic expansion that Fargo has enjoyed in the past.

The goal of the City of Fargo is to enhance, maintain and sustain a livable community that includes a vibrant downtown integrated with surrounding neighborhoods that offer a wide range of housing choices and mixed uses. The 2015-2019 strategic plan outlines Fargo's priorities, the way we will measure progress, and the strategies the City will pursue to make it happen.

Overview

Findings

An examination of community characteristics helped identify priority needs that should be addressed with community development funds.

Affordability

Fargo and surrounding communities are fortunate to have a cost-of-living that is low compared to most other urbanized areas. However, a more in-depth examination of the personal economic picture of area households would reveal affordability concerns for the lower income portion of the population. Certain segments of the population do face significant affordability issues. Most rental households earning less than 30% of area median income face a severe cost burden. And, for homeownership to remain within reach for households earning less than 120% of area median income, new construction of affordable owner-occupied housing is needed.

Homeownership

Homeownership rates in Fargo are low. The city is likely to have a low homeownership rate relative to the state and national rates due to certain characteristics of the population (high percentage of student and elderly households, small household size), but the fact remains that the rate could be increased. Efforts to encourage minority homeownership and homeownership for low-income households (50-80% of median income) are key initiatives in Fargo. Additionally, working to ensure a variety of

homeownership options throughout the community will encourage increases in homeownership across all income and age groups.

Homelessness

Homelessness is also an issue that has a different scale in ND and in Fargo than it does in larger, more urbanized areas. The most recent survey of homelessness in Fargo counted 446 homeless persons, 29% of whom could be considered chronically homeless. Even though Fargo is home to approximately 16% of the state's population, it is home to more than one-third of the state's homeless population. The City has a good emergency shelter system, some transitional housing and permanent supportive housing units. However, continuing the work to address crisis housing situations and to provide a robust continuum of housing options will allow people to move from homelessness to housing stability.

Diversity

Fargo is a more diverse community. Immigrants come from two distinct groups – a highly educated and relatively affluent group associated with the metro area's universities and medical institutions, and a relatively disadvantaged group of refugees that have been resettled to the United States to avoid persecution in their native lands. In addition, Native American people exhibit the most need (as measured by poverty, education levels, homeownership). Community systems and residents must continue to adjust to accommodate this diversity of language, culture, and need.

Infrastructure

A neighborhood's physical and social infrastructures combine to show the strength and long-term viability of a place. Continued investment in the physical infrastructure of the city's neighborhoods (housing, streets, utilities, neighborhood facilities, parks and open space), and aggressive elimination of blight, will encourage vitality in older and more fragile neighborhoods. In addition, investing in social infrastructure may be just as important. Social infrastructure involves leadership development and support for the activities of grass roots organizations (i.e. neighborhood groups, ethnic communities).

Overview 2

Poverty

Efforts to reduce poverty levels by increasing earning power and family self-sufficiency have a major impact on community and individual well-being. In Fargo, as well as throughout the State of North Dakota, extremely low-income households face the most extreme cost burdens and overall life challenges. They are unlikely to own a home and as such, are unlikely to be accumulating wealth in the form of a housing asset. Their lack of personal financial resources increases the difficulty associated with meeting basic food and shelter needs, as well as transportation and childcare. In general, this group of

people is living in a precarious situation. Efforts to support stability for extremely low-income/poverty households are important because this is the group in greatest need.

Goals and Objectives

To address the priority needs, Fargo has identified the following goals. Specific objectives are:

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 of the existing subsidized housing
- Assist low-income homeowners with infrastructure assessments to help maintain the affordability of homeownership
- 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

- Work on Fargo's 10 Year Plan to End Long-Term Homelessness
- Support a continuum of housing and emergency solutions for Fargo's population facing homelessness
- Encourage the development of supportive housing partnerships

3. Neighborhoods – Ensure that all Fargo neighborhoods are neighborhoods of choice

- Eliminate blighted conditions from the downtown business district and Fargo's central residential areas
- Foster the establishment of strong neighborhoods through the implementation of revitalization efforts

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

- Support skill-building and other opportunities designed to improve self-sufficiency and personal success (e.g., access to healthcare, job training, financial literacy, English language learning, driving skills, pre-GED, community gardening, entrepreneurship, leadership training)
- Support metropolitan efforts to address the transportation and other barriers to work that affect low-income individuals (e.g., child care, education, 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

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	Other
	Other Target Area Description:	CDBG and HOME funds will be used throughout the City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

CDBG and HOME funds will be used throughout the City of Fargo.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Needs
	Priority Level	High
	Population	<i>Income Level:</i> Extremely Low Low Moderate <i>Family Types:</i> Large Families Families with Children Elderly <i>Non-homeless Special Needs:</i> Elderly Frail Elderly
	Geographic Areas Affected	City Wide - CDBG and HOME funds will be used throughout the City
	Associated Goals	Affordable Housing

	Description	<ul style="list-style-type: none"> Significant rehab needs in public housing must be addressed to maintain, preserve and replace the community's inventory of subsidized units Affordability concerns for households earning less than 30% of the area median income. The majority of this group rents so rental affordability is key. In addition, elderly households earning less than 30% of median income exhibit significant cost burden at high rates. A priority should also be made for young families with children because this group has the largest number of households showing a cost burden Homeownership rate is low, with disproportionately low rates of minority homeownership Owner-occupied housing costs are rising for all income ranges Age-based projections through 2020 show younger populations decreasing, with a large increase in senior, middle-aged, empty-nester households, which means shifting housing demand with a strong future bias toward home ownership Education on fair housing issues Construction of new subsidized units (i.e., LIHTC) should target extremely low-income households (less than 30% median income) as well as families with children and seniors
	Basis for Relative Priority	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.
	2	
	Priority Need Name	Homeless and Special Needs
	Priority Level	High
	Population	<i>Income Level:</i> Extremely Low <i>Homeless:</i> Chronic Homelessness Mentally Ill Chronic Substance Abuse <i>Non-homeless Special Needs:</i> Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions

	Geographic Areas Affected	City Wide - CDBG and HOME funds will be used throughout the City
	Associated Goals	Homelessness
	Description	<ul style="list-style-type: none"> • Special needs populations continue to have unmet housing needs. Develop additional permanent supportive housing to effectively transition people out of non-permanent living facilities (hospitals, jail, treatment, shelters) in order to avoid discharging people into homelessness • Find housing options for hard-to-house populations (bad credit, criminal background, behavioral issues, et al.) • Ensure culturally appropriate housing and support service solutions to maximize successful reduction in homelessness, particularly for the American Indian population, which makes up a disproportionate share of the community's homeless and precariously housed population • Provide support to extremely low-income households (<30% area median income) because they are the most precariously housed non-homeless • Support efforts of the Continuum of Care and State agencies to bolster discharge planning practices to prevent newly discharged individuals from becoming homeless • Increase public awareness of homelessness and the needs of this population
	Basis for Relative Priority	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.
3	Priority Need Name	Non-Housing Community Development Needs
	Priority Level	High
	Population	<i>Income Level:</i> Low Moderate <i>Family Types:</i> Families with Children <i>Homeless:</i> Families with Children

Geographic Areas Affected	City Wide - CDBG and HOME funds will be used throughout the City
Associated Goals	Neighborhoods Poverty Reduction
Description	<ul style="list-style-type: none"> • Self-sufficiency enhancement, particularly for extremely low-income households (English language education, transportation, job skills, entrepreneurship, microenterprise support) • Leadership development within local ethnic communities (i.e., Native and New Americans) to facilitate self-determined activity and successful integration into the community fabric • Neighborhood-based youth/family facilities in low-income and/or “fragile” neighborhoods • Elimination of deteriorated property and blighted conditions in both residential neighborhoods and the central business district
Basis for Relative Priority	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The data in Section NA-10 indicate that cost burden is the major housing problem facing renters in virtually all low-to-moderate income categories and family types. This clearly demonstrates a need for tenant-based rental assistance. However, the limited amount of resources available prevents the City from providing this type of assistance.
TBRA for Non-Homeless Special Needs	Human services agencies and advocacy groups identified a need for rental assistance for many non-homeless special needs populations. Again, the limited amount of resources available prevents the City from providing this type of assistance.
New Unit Production	The data shows a need for upgrading existing affordable housing stock and new affordable construction.
Rehabilitation	Housing and market data more clearly demonstrate the need for the rehabilitation of existing units. Housing providers also cited the overwhelming need for rehabilitation and replacement, including the reduction of lead-based paint hazards. Financial constraints limit many low-to-moderate income households to units that are old and likely to have health and safety code concerns. The City plans to continue supporting home repairs for owner-occupants to preserve the existing housing stock and continue efforts to align the supply with market demand.
Acquisition, including preservation	The City will continue efforts to identify housing units that are appropriate for acquisition through foreclosure and evaluate suitability for rehabilitation.

Table 49 – Influence of Market Conditions

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

Introduction

In the past, the City has combined its federal CDBG and HOME allocations with funding from other public and private sector sources to address priority needs. In addition, the City applies for other federal, state, and foundation grants when it meets the application criteria, as do many non-profit and for-profit organizations in the community. Although the nature and amount of such funding is unknown at this time, the City fully intends to meet the challenges addressed in the 5 year Consolidated Plan period and meet increased demand and local community development needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	668,706	7,035	398,000	1,073,741	2,326,259	The City of Fargo will strive to meet the CDBG goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	347,113	50,000	0	397,113	1,602,887	The City of Fargo will strive to meet the HOME goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

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. The City anticipates the following resources (entitlement grants and program income) to be available over the next five years:

- Community Development Block Grant – \$3,400,000

- HOME Investment Partnerships – \$2,000,000

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 anticipates \$50,000/year in HOME program income.

Additional funding that is expected to be available during the next five years includes the Public Housing Capital Fund, Section 8 Vouchers, City General Social Service Funds, 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

CCBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2015 and 2019 may be greater or less than what is projected; significant fluctuations would be addressed in future plan amendments.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FARGO HOUSING AUTHORITY	PHA	Public Housing	
BEYOND SHELTER	CHDO	Rental	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Developing an effective and efficient program delivery system is a priority for the City. While the local support system improves, the City continues to help seek ways to enhance performance. Solid relationships have been built among the public agencies and non-profits who work with the City to implement programs, and partners are encouraged to share their thoughts on how the delivery system and programs can work better.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X

Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

One of the primary goals of the Continuum of Care (CoC) is to ensure that persons experiencing homelessness are linked to mainstream resources, rather than create another service system. In order for persons to successfully exit the system, they have to have access to stable housing and that most often means the need for a stable source of income. It is therefore crucial that case management services are available to assist people in navigating public benefit systems such as Social Services and Social Security. The CoC-funded programs in the community (permanent supportive housing, transitional housing, and support services programs) are successful at making these linkages. Of the participants exiting CoC-funded programs, a majority are linked with mainstream benefits. These linkages are more difficult to make in the emergency shelter system where the length of stay can be short. The CoC has developed common performance measures through the Coordinated Assessment Referral and Evaluations (CARES) system that set baseline measures for emergency shelters and outreach programs. The development of rapid re-housing programs will provide resources to quickly link persons in emergency shelters with housing and services and provide short-term follow up so that they remain stable in permanent housing.

It is more of a challenge for homeless persons to access services such as mental health and substance abuse. There is a complex referral process and often significant waiting lists for detox services, licensed beds, and supportive living programs. If persons that are homeless are engaged and agree to services, the waiting lists can lead to relapse and further decompensation, which can lead to behaviors that result in their being asked to leave programs. Additional mobile case managers and outreach resources are needed to provide the follow-up support and advocacy to make sure treatment services are accessed. In addition, housing-first programs that place persons in housing and then work to connected people to treatment and support services are needed. Employment services are also a challenge for persons experiencing homelessness.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Currently, the FM Coalition for Homeless Persons, Continuum and Care and local partners are re-tooling the homeless system to develop a coordinated process for entry and engagement using a common assessment that will result in ensuring that placements are made based on the needs of the persons

that are homeless, rather than on where there is an empty bed. The lack of permanent, affordable housing is a large gap faced by persons experiencing homelessness, as well as the low-income community in general. All planning bodies need to advocate for and support the development of affordable housing units.

There is a need for additional housing-first and permanent supportive housing programs, particularly those serving people that are chronically homeless and unsheltered. This is a best practice model that has proven successful in getting people who have not been stably-housed for extended periods of time, often many years, into housing and to remain stable in housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City relies on a network of public sector, private sector, and non-profit organizations to implement the strategic plan. Over the next five years, the City expects to overcome gaps in the delivery system by encouraging collaboration among agencies to eliminate duplicative services and better serve residents, especially low-and-moderate income households and special needs populations.

SP-45 Goals Summary – 91.215(a)(4)
Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	City Wide	Housing Needs	CDBG: \$400,000 HOME: \$1,600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Rental units constructed: 141 Household Housing Unit Rental units rehabilitated: 13 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2015	2019	Homeless	City Wide	Homeless and Special Needs	CDBG: \$300,000 HOME: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1300 Persons Assisted Homeless Person Overnight Shelter: 9155 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 4 Beds Homelessness Prevention: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Neighborhoods	2015	2019	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$1,500,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6560 Persons Assisted Facade treatment/business building rehabilitation: 10 Business Businesses assisted: 1 Businesses Assisted
4	Poverty Reduction	2015	2019	Poverty Reduction	City Wide	Non-Housing Community Development Needs	CDBG: \$500,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 1385 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Affordable Housing – Create and maintain affordable housing options and increase homeownership in the city of Fargo</p> <ul style="list-style-type: none"> • 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 (i.e., activities may include acquisition and/or slum/blight abatement) • Assist low-income homeowners with infrastructure assessments to help maintain the affordability of homeownership • 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	Goal Name	Homelessness
	Goal Description	<p>Homelessness – Participate in collaborative efforts to reduce and prevent homelessness in the community</p> <ul style="list-style-type: none"> • Work on Fargo’s 10 Year Plan to End Long-Term Homelessness • Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness • Encourage the development of supportive housing partnerships • Public facility improvement projects for homeless shelters • Adding homeless beds (i.e., may include acquisition of property)
3	Goal Name	Neighborhoods
	Goal Description	<p>Neighborhoods – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> • Eliminate blighted/hazardous structures and properties in deteriorated condition, including those under the City’s abatement/code enforcement authority when the owner has not complied. • Foster the establishment of strong neighborhoods through the implementation of revitalization efforts

4	Goal Name	Poverty Reduction
	Goal Description	<p>Poverty Reduction – Reduce poverty by supporting efforts to increase the self-sufficiency/self-determination of low-to-moderate income households and individuals in the community</p> <ul style="list-style-type: none"> • Support skill-building and other opportunities designed to improve self-sufficiency and 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 the transportation and other barriers to work that affect low-income individuals (i.e., child care, education, etc) • Alleviate cost burden of impoverished households (e.g., snow removal assistance)

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

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

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

The Fargo Housing and Redevelopment Authority (FHRA) strives to increase the number of accessible units in its inventory. Not only because of ADA requirements, but rather, because it is the right thing to do.

Activities to Increase Resident Involvements

In order to spur resident involvement, the FHRA has residential services that work to engage and empower residents by providing opportunities for professional advancement, self-sufficiency, and improved quality of life. This also serves as a bridge to inform residents about and connect them to initiatives pertaining to important aspects of personal and social life. These initiatives include personal development, economic stability, education, health, and fostering family and community.

In addition to the above, the FHRA conducts resident information meetings. At these meetings, which are open to all residents, staff informs residents of present and future plans, new programs, and opportunities available to residents.

The FHRA does not have a homeownership program for public housing residents. It does operate a Family Self-Sufficiency Program that is designed to assist families to utilize community resources such as education, job training, and supportive services in order to move toward self-sufficiency and economic independence. Working with a trained coordinator, each participant develops a plan to achieve goals leading to eventual economic independence. These goals may be education, employment, homeownership or life skills.

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

No

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

Barriers to affordable housing in Fargo include the following:

Education: Individuals often lack information on affordable housing and housing solutions. These barriers could be addressed by improved means of informing people.

Historic Isolation: The pattern of modern housing development has effectively segregated people by income in areas of the community. In some cases, it relates to the location of public housing, and in others, it is the pattern of private sector housing development that contributes to this isolation.

NIMBY: As in many areas of the country, community resistance to the integration of diverse types of housing into existing neighborhoods is growing in Fargo. The Planning Commission and City Commission deal with “not-in-my-back-yard” arguments on a routine basis, relating to everything from the location of bike trails to group homes or facilities/services for people facing homelessness. The difficulties developers encounter when trying to site special needs housing has an impact on fair housing. The siting battle (or even the potential of a long and protracted battle) can influence the selection of a site and can even determine whether or not a housing project gets off the ground.

Affordability: While the cost of construction and/or the rising cost of housing rehab limit housing choice, the way subdivisions are developed also has an impact on the cost of housing. The creation of a variety of types of lots for residential development is the first step in facilitating construction of new affordable housing, which has a direct impact on the community’s ability to develop diversity within neighborhoods.

Accessibility: The economic feasibility of retrofitting existing apartment buildings for accessibility can be seen as a barrier to affordability. Consistent integration of accessibility enhancements in newly-constructed rental housing is also important.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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.

Zoning and Land Use Controls

Fargo does not have an outer ring growth boundary but is trying to encourage 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. In 2003, 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.

Barriers to Affordable Housing

Building Codes, Fees, or Charges

The Building Inspections Department adopted the International Building Code (2012 edition) to govern rehabilitation of existing residential properties. This Code has helped to address some of the concerns that had been expressed about the application of new construction codes to older residential properties.

From a cost/process perspective, when compared to other communities, Fargo's building inspection and plan review process is both affordable and expedient. This means that the process itself is not a barrier to housing affordability. Also, the Fargo Rental Inspection Program works to ensure that the community's rental housing stock is safe, sanitary and decent; fees are only applied if a property owner refuses to correct code violations. Some advocate that this is an impediment to continued affordability of certain units, but it is the City's position that affordability cannot come at the expense of safety.

Other Incentives

The City has an aggressive housing rehab program. Homeowners can qualify for loans or grants, depending on income and location of property. Rehab assistance is an important incentive to maintain because it is becoming more and more apparent that the city's existing housing stock is also its most affordable housing stock. The City uses both CDBG and HOME funds to rehabilitate and/or create affordable rental housing units, with rents and income targeting guaranteed by pre-determined "periods of affordability". The City also aids in housing affordability through snow removal and special assessment assistance to elderly, disabled and income-qualified individuals and families.

SP-60 Homelessness Strategy – 91.215(d)

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

Emergency shelter needs are generally being met with existing facilities. In times of high demand, local emergency shelters do what they can to make room for everyone that needs housing, even when they are at capacity. One of the challenges facing local shelters, however, is that the length of stay is increasing. A deficiency in one part of the system affects all of the other parts. People are staying longer in emergency shelters in part because there is a lack of transitional housing for shelter occupants to transition into or a lack of permanent housing that is affordable to the homeless family. Transitional housing has consistently been identified as a gap, as has housing that is affordable to poverty-level households.

The key component for both transitional housing and for permanent supportive housing is the support. Housing that is tied to support services is the true gap in the city of Fargo. Fargo has a robust housing market, so the availability of suitable units is less of an issue than is the availability of services to support existing housing units. However, units that are affordable to extremely low-income households almost always require subsidy of some kind which justifies the priority placed on maintaining existing subsidized units and creating additional units to serve households earning less than 30% of median income.

Finding affordable housing is the end need for many homeless individuals and families but it is only one of the components of success for others. Some of the families and individuals who move from homelessness into permanent housing will need to be supported with self-sufficiency training, case management, transportation and child care assistance. Some adults with mental illness and/or disabilities, or serious medical conditions, will require supportive services for an indefinite period of time if they are to successfully maintain a stable housing situation.

The bottom line is that even if the people described above can find housing that is safe, sanitary and affordable, they are unlikely to be able to maintain a stable housing situation for the long term. Many will be unable to be successful without follow-up services and support.

In addition, there are many in our community who are “hard-to-house”. They may not be formally “diagnosed” with a condition (SMI or DD) which would gain them access to the case management system. This lack of a diagnosis increases their chance of falling through the cracks when it comes to finding a supported housing environment that will help them achieve long-term success. Additionally, people with poor credit/rental histories, criminal backgrounds and behavioral issues (i.e., chronic substance abuse) will have difficulty accessing housing even if affordability is not an issue, further exacerbating the risk of prolonged homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Generally, the strategy promoted by the FM Coalition for Homeless Persons, local support agencies and advocates is to simplify and broaden outreach efforts. The desired result is that more people facing homelessness will receive benefits and services for which they are eligible. To achieve this desired result, there are a number of methods that need to be implemented. They include dedication to quality communication, improved outreach and assessment (particularly for the unsheltered populations), making processes easier to understand for the people that are homeless, and cultural competency with emerging populations such as people that are Native American, New American, Lesbian, Gay, Bi-Sexual and Transsexual (LGTB), non-English speakers, people with sex offenses, and those with criminal histories.

To address the needs of people that are homeless, Fargo's priorities are to:

1. Increase availability of permanent supportive housing
2. Improve consumers' ability to pay for housing
3. Develop partnerships that will move people into housing first
4. Make outreach to long-term homeless more effective
5. Stop discharging people into homelessness
6. Enhance the coordination and availability of prevention services
7. Collect data and share info about homelessness

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 top strategy that is being pursued to ensure that homeless individuals make the transition to permanent housing and independent living is prioritizing safe and stable housing and making affordable housing options more accessible to individuals that are homeless. Many people that struggle to transition into permanent housing and independent living suffer from mental health issues and substance addiction. Recent trends through Homeless Prevention and Rapid Re-housing programs and the Housing First model prioritizes placing individuals and families that are homeless in permanent housing quickly, and then linking them to supportive services in the community.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Since people living in poverty are the most susceptible to becoming homeless, reducing financial vulnerability is the key to preventing low-income families and individuals from becoming homeless in the first place. The areas that need to be addressed most include job pay, cost of child care, medical expenses, housing and utilities, and transportation costs. Some strategies to address these vulnerable areas include: enhancing life skill programs, increasing housing subsidies, developing more rapid re-housing programs, and revising discharge planning protocols for criminal justice, hospitals, mental health, and foster care systems to prevent discharges that lead to homelessness.

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

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

Lead based paint poisoning is an environmental health problem that can pose health risks to young children. Blood lead levels (BLL) as low as 10 µg/dL are associated with harmful effects on children's learning and behavior. Very high BLLs (≥ 70 µg/dL) cause devastating health consequences, including seizures, coma, and death.

A recent CDC report on Childhood Lead Poisoning Prevention noted that approximately 40% of all U.S. housing units (about 38 million homes) have some lead-based paint, and 25% of all U.S. housing units (about 24 million homes) have significant lead-based paint hazards. Of units built before 1940, 68% have significant lead-based paint hazards, as do 43% of units built from 1940 to 1959. Nationwide, about 4.2 million units with some lead-based paint are occupied by families with children aged < 6 years. Young children in low-income families living in the 1.2 million housing units in the United States that have significant lead paint hazards as defined by HUD regulations are at highest risk for exposure to lead.

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

Most of Fargo's housing stock was constructed before 1978 (61%). Meaning, most housing units in Fargo have the potential for Lead Based Paint hazards. Considering the enormity, the City of Fargo, even with its partners, does not have the current resources to address all lead-based paint conditions in the City. Yet, ongoing efforts are being made to address lead hazards in partnership with a number of community partners and agencies.

Residential properties by year built, Fargo

	Single family detached	All other types of housing	Total residential properties
Pre-1950	4,828	688	5,516
1951-1978	6,001	792	6,793
1979-2004	5,190	2,633	7,823
Total Pre-1978	10,829	1,480	12,309
Total Residential properties	16,019	4,113	20,132

Source: Fargo City Assessor's Department

Note: This calculation is based on residential properties, and not on residential housing units.

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

The City will continue to require testing for lead-based paint and leaded dust on all Housing Rehab projects on homes built prior to 1978. General contractors on rehab projects are required to have, at a minimum, persons certified by the North Dakota State Department of Health as Lead Abatement Supervisors. The contractor may also have workers certified by NDSDH as Lead Abatement Workers in which case a Certified Lead Abatement Supervisor must be able to be on site of at lead hazard reduction project within 2 hours.

The City will also continue to have clearance testing on all City-funded rehab projects including lead hazard reduction work conducted by a City Health Department Environmental Health Practitioner who is a NDSDH Certified Lead Risk Assessor. The position of Housing Rehab Specialist will continue to require North Dakota State Department of Health certification as both a Lead Abatement Supervisor and Lead Risk Assessor in addition to training on the EPA's Renovation, Repair and Painting Program. The Rehab Specialist will also continue to be required to be an International Code Council Certified Building Inspector.

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

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

The City will continue to work to reduce poverty in the community by committing to helping families enhance self-sufficiency and by working to ensure that a full continuum of housing opportunities are available to residents of the community.

These goals are most likely to be accomplished by working in partnership with other agencies of similar mission. These partnerships among private sector, governmental agencies and nonprofit service providers achieve the City's housing and community development goals. The CDBG and HOME programs help eliminate barriers to affordable housing. To achieve its affordable housing goals, the City will:

- Foster greater interagency cooperation and coordination
- Work to participate in a strong network of supportive services
- Encourage more supportive housing in the City
- Recognize that individuals who have limited financial resources and mobility impairments need opportunities to more fully participate in the community

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

The City maintains close ties with the organizations listed above, and regular communications ensures that ongoing and emerging needs can be recognized and addressed by the programs and policies outlined in this consolidated plan.

In sum, the City of Fargo has little control over many of the factors that cause poverty. Ultimately, federal and state policies, healthcare, and wages are crucial factors in the effort to address poverty. However, the City will continue its efforts to be part of the solution to reduce poverty by advocating for affordable housing and employment opportunities, retaining, attracting, and expanding businesses, supporting transportation links, and standing with agencies, organizations and programs that educate youth and adults and provide job-skills and workforce training.

SP-80 Monitoring – 91.230

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

The City of Fargo will utilize the standards and procedures for monitoring CDBG subrecipients as amended to incorporate the HOME Program.

The City will continue to use various administrative mechanisms to track and monitor the progress of HUD-funded projects that are under its control and jurisdiction. The goal is to ensure that consolidated plan-related programs and activities are carried out in a timely manner in accordance with federal regulations and other statutory or regulatory requirements. The primary monitoring goal of the City is to provide technical assistance, identify deficiencies and promote corrections in order to improve, reinforce or augment the City's Consolidated Plan performance.

The City will monitor all CDBG and HOME subrecipient activities as required by HUD in accordance with the agreement between the agencies and the City, and as required by CDBG and HOME regulations. Subrecipients are required to submit program and financial reports to facilitate monitoring. Annual monitoring includes ensuring that the subrecipients comply with the terms of their agreements including income and client eligibility, reporting requirements and timeliness. Staff will utilize both "desk-monitoring" and on-site monitoring to assess the quality of the program performance over the duration of the agreement.

Other efforts will include ongoing communication with subrecipients through the provision of technical assistance when requested. In addition, frequent telephone contacts, written communications, analysis of reports and guidance by City staff will be made.

Annual Action Plan

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

Introduction

In the past, the City has combined its federal CDBG and HOME allocations with funding from other public and private sector sources to address priority needs. In addition, the City applies for other federal, state, and foundation grants when it meets the application criteria, as do many non-profit and for-profit organizations in the community. Although the nature and amount of such funding is unknown at this time, the City fully intends to meet the challenges addressed in the 5 year Consolidated Plan period and

meet increased demand and local community development needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	668,706	7,035	398,000	1,073,741	2,326,259	The City of Fargo will strive to meet the CDBG goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	347,113	50,000	0	397,113	1,602,887	The City of Fargo will strive to meet the HOME goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

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. The City anticipates the following resources (entitlement grants and program income) to be available over the next five years:

- Community Development Block Grant – \$3,400,000
- HOME Investment Partnerships – \$2,000,000

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 anticipates \$50,000/year in HOME program income.

Additional funding that is expected to be available during the next five years includes the Public Housing Capital Fund, Section 8 Vouchers, City General Social Service Funds, 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

CDBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2015 and 2019 may be greater or less than what is projected; significant fluctuations would be addressed in future plan amendments.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	City Wide	Housing Needs	CDBG: \$635,000 HOME: \$363,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Rental units constructed: 98 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Other: 1 Other
2	Homelessness	2015	2019	Homeless	City Wide	Homeless and Special Needs	CDBG: \$66,000	Homeless Person Overnight Shelter: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Neighborhoods	2015	2019	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$225,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 670 Persons Assisted Facade treatment/business building rehabilitation: 4 Business Businesses assisted: 1 Businesses Assisted
4	Poverty Reduction	2015	2019	Poverty Reduction	City Wide	Non-Housing Community Development Needs	CDBG: \$14,000	Public service activities other than Low/Moderate Income Housing Benefit: 38 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Affordable Housing – Create and maintain affordable housing options and increase homeownership in the city of Fargo</p> <ul style="list-style-type: none"> • 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 • Assist low-income homeowners with infrastructure assessments to help maintain the affordability of homeownership • Increase 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	Goal Name	Homelessness
	Goal Description	<p>Homelessness – Participate in collaborative efforts to reduce and prevent homelessness in the community</p> <ul style="list-style-type: none"> • Work on Fargo’s 10 Year Plan to End Long-Term Homelessness • Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness and encourage supportive housing partnerships
3	Goal Name	Neighborhoods
	Goal Description	<p>Neighborhoods – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> • Eliminate blighted/hazardous structures and properties in deteriorated condition, including those under the City's abatement/code enforcement authority when the owner has not complied • Foster the establishment of strong neighborhoods through the implementation of revitalization efforts

4	Goal Name	Poverty Reduction
	Goal Description	<p>Poverty Reduction – Reduce poverty by supporting efforts to increase the self-sufficiency/self determination of low-to-moderate income households and individuals in the community</p> <ul style="list-style-type: none"> • Support skill-building and other opportunities designed to improve self-sufficiency and personal success • Support metropolitan efforts to address the transportation and other barriers to work that affect low-income individuals • Alleviate cost burden of impoverished households (e.g. snow removal assistance)

Projects

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 plan will address the following topics related to the use of CDBG and HOME funds in the City of Fargo in the 2015 program year (May 1, 2015 to April 30, 2016).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2015 activities
- Summary of 2015 budget and programmatic expenditure limits
- Description of projects included in 2015 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 80 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. The following table summarizes the distribution of Fargo's FY2015 projects by HUD's Performance Measure System.

Projects

#	Project Name
1	Housing Rehabilitation - Owner Occupied
2	Community Housing Development Organization (CHDO)
3	Special Assessment Assistance
4	Housing Set-Aside
5	Homeless Initiatives
6	Snow Removal Assistance
7	Metro Transportation Initiative
8	Job Training
9	Housing Education Program - Tenant and Homebuyer
10	HomeField
11	TNT Kid's Fitness

#	Project Name
12	Agassiz Neighborhood Playground
13	Downtown Slum and Blight projects
14	Housing Rehab Delivery
15	Planning and Administration

Table 56 – Project Information

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

The 2015 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 to make a difference. This includes housing rehabilitation, homeowner and tenant education, facility improvements, infrastructure assistance, and public services. HOME funding is used for owner-occupied housing rehabilitation and multi-family construction.

Over the next five years, the City will work to support low and extremely-low-income households by focusing community development efforts on working comprehensively in neighborhoods that contain some of the City’s most vulnerable populations. By working comprehensively to revitalize entire neighborhoods, the City plans to use funding as effectively as possible. The Community Development Division will also work to increase its capacity to effectively partner with local nonprofit, public, and for-profit organizations to identify emerging community needs and resources.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation - Owner Occupied
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME: \$212,413
	Description	Program to rehabilitate existing owner-occupied houses that are at least 40 years old and have a value of less than \$135,000, or occupied by elderly or disabled persons. Eligible properties can be single-family residences, including manufactured homes permanently attached to real property, and two-unit structures where the owner lives in one of the units and rents the other to a tenant (must be a legal rental unit and have been in existence for 10 years). Most of the houses that are rehabilitated are located in Fargo older low/mod neighborhoods. Matrix Code 14A (Rehab - single unit residential) National Objective - Low/Mod Housing.
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Repair/Rehabilitate approximately 10 homes that are at least 40 years old.
	Location Description	City Wide
2	Planned Activities	<ul style="list-style-type: none"> • Direct Benefit - Low and moderate income homeowners • Indirect Benefit - Older neighborhoods (well-maintained housing stock)
	Project Name	Community Housing Development Organization (CHDO)
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME: \$150,000

	Description	Beyond Shelter, Inc. is currently the only Community Housing Development Organization (CHDO) authorized to receive the HOME set-aside funds. The City will work with Beyond Shelter on providing rental housing units targeted to seniors age 55 and older. All units will target residents earning no more than 60 percent of the area median income. The HOME funds budgeted will meet the 15% CHDO set-aside requirement. Matrix Code 12 (Construction of Housing) National Objective Low/Mod Housing
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide 30 rental units for households at or below 60% AMI, targeted at seniors age 55 and older, 3 of the units will be HOME units.
	Location Description	4835 28th Avenue South, Fargo ND
	Planned Activities	Construct affordable housing units to serve households at or below 60% AMI
3	Project Name	Special Assessment Assistance
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG: \$15,000
	Description	This program pays for the special assessments of lower-income persons (less than 60% AMI) for water main replacement and possibly for alley paving, streetlights and other designated infrastructure projects. Infrastructure projects designated for CDBG participation are targeted to geographic areas where at least 35 percent of the residents are lower-income persons (as designated by the US Census). Matrix Code 03J (Public Facilities - Water & Sewer Improvements) National Objective Low/Mod Clientele
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Assist approximately 100 low/moderate income households with assistance of between \$750 and \$3,000 per assessment.
	Location Description	City Wide

	Planned Activities	Assist approximately 100 low/moderate income households with assistance of between \$750 and \$3,000 per assessment.
4	Project Name	Housing Set-Aside
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG: \$400,000
	Description	CDBG funds will be set-aside funds for land acquisition to be used for the development of affordable housing. The support will focus particularly on meeting the need for assisting the most vulnerable segments of the population; low income frail elderly, people with disabilities, and people experiencing homelessness or precariously housed. Matrix Code 12 (Construction of Housing) National Objective Low/Mod Housing
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Propose to construct 92 rental units.
	Location Description	To be determined.
	Planned Activities	Work with local partners to acquire land for the development of affordable housing.
5	Project Name	Homeless Initiatives
	Target Area	City Wide
	Goals Supported	Homelessness
	Needs Addressed	Homeless and Special Needs
	Funding	CDBG: \$66,000

	Description	CDBG funds will be utilized to provide operating support at Fargo Gladys Ray Shelter, as well as a part-time Police Department liaison to Fargos homeless population and the possible creation of an indemnification fund for landlords that rent to long-term homeless individuals. The Fargo Police Homeless Liaison will use existing expertise and experience with the homeless service, business and general community to make the necessary connections between the Police Department and the City of Fargo. The work is part of Fargo 10-Year Plan to End Long-Term Homelessness. Matrix Code 03T (Operating Costs of Homeless/AIDS Patients Programs) National Objective Low/Mod Clientele
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 homeless persons will be assisted.
	Location Description	1519 1st Avenue South, Fargo ND
	Planned Activities	Provide operating funding for the emergency shelter and a half-time homeless liaison to assist long-term homeless individuals and help meet the needs stated in Fargo's 10-year Plan to End Long-Term Homelessness
6	Project Name	Snow Removal Assistance
	Target Area	City Wide
	Goals Supported	Poverty Reduction
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$2,000
	Description	Project to assist with snow removal for low-income seniors and persons with disabilities. Snow removal service includes one path to the front door, and the sidewalk in front of the house. Matrix Code 05A (Senior Services) National Objective Low/Mod Clientele
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit an estimated 10 senior/disabled persons.
	Location Description	City Wide

	Planned Activities	This project will benefit an estimated 10 senior/disabled persons. All will be at or below 50 percent of the area median income.
7	Project Name	Metro Transportation Initiative
	Target Area	City Wide
	Goals Supported	Poverty Reduction
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$2,000
	Description	CDBG funds will be used to fund transportation solutions for low income clients of agencies, such as Adult Education and Southeast North Dakota Community Action Agency's Head Start Program. Transportation solutions are developed by a metropolitan wide consortium of social service agencies and transportation providers to improve access to employment and employment related skill development sites. Matrix Code 05E (Public Service - Transportation Services). National Objective Low/Mod Clientele
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide subsidy to at least 20 individuals for rides on Metro Area Transit.
	Location Description	City Wide
	Planned Activities	Provide subsidy to at least 20 individuals for rides on Metro Area Transit to help low-income individuals and New Americans obtain Fargo Adult Education services.
8	Project Name	Job Training
	Target Area	City Wide
	Goals Supported	Poverty Reduction
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$10,000
	Description	The Skills and Technology Training Center, in cooperation with Cass County Social Services and North Dakota Job Service, will offer a targeted job skills development program for refugees and low-income individuals. Matrix Code 05H (Employment Training). National Objective Low/Mod Clientele
	Target Date	4/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Provide training to approximately 8 low/moderate income adults.
	Location Description	City Wide
	Planned Activities	Provide training to at least 8 low/moderate income adults. Program participants must either be underemployed or be classified as a refugee.
9	Project Name	Housing Education Program - Tenant and Homebuyer
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG: \$20,000
	Description	The Village Financial Resource Center provides educational courses for both new homeowners and tenants of rental housing. The homebuyer training program is a two-day (8 hour) education program and a one-hour financial counseling session. The tenant education program also includes 8 hours of classroom time and a one-hour counseling session. The tenant education program provides new renters with the skills to find and keep a decent, safe and affordable home as well as educating those with poor rental histories in becoming more marketable tenants. Matrix Code Tenant: 05K (Tenant/Landlord Counseling), National Objective Low/Mod Clientele.
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide homebuyer and tenant education training sessions to approximately 400 individuals.
	Location Description	City Wide

	Planned Activities	<p>Tenant:</p> <ul style="list-style-type: none"> • Provide at least 10 separate tenant education sessions • Provide tenant education training to at least 300 low/moderate income persons in Fargo that are at-risk for housing crisis/homelessness <p>Homebuyer:</p> <ul style="list-style-type: none"> • Provide at least 12 separate homebuyer education training sessions • Provide homebuyer education to at least 100 low/moderate income persons in Fargo.
10	Project Name	HomeField
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG: \$150,000
	Description	CDBG funds will be used for acquisition of land for affordable housing that will help enhance and improve the neighborhood. Matrix Code 01 (Acquisition of Property) National Objective Low/Mod Housing
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide 30 rental units for households at or below 60% AMI, targeted at seniors age 55 and older, 3 of the units will be HOME units.
	Location Description	4245 28th Avenue South, Fargo ND
	Planned Activities	Acquisition of land for affordable housing.
11	Project Name	TNT Kid's Fitness
	Target Area	City Wide
	Goals Supported	Neighborhoods
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$75,000

	Description	CDBG funds will be used to remove the physical barriers to the existing building for TNT Kid's Fitness & Gymnastics. The facility is organized for the purpose of providing all boys and girls, regardless of age, financial, mental or physical ability the opportunity to experience the benefits of gymnastics and fitness. There is a need for interior and exterior improvements to remove barriers and accommodate people, particularly children, with a disability. Matrix Code 03F (Parks, Recreational Facilities). National Objective Low/Mod Area
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide improved accessibility and interior improvements to 1 business.
	Location Description	2800 Main Avenue, Fargo ND
	Planned Activities	Provide improved accessibility and interior improvements
12	Project Name	Agassiz Neighborhood Playground
	Target Area	City Wide
	Goals Supported	Neighborhoods
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$50,000
	Description	CDBG funds will be utilized to add a neighborhood playground on the Agassiz School property. The project will add accessible standard-size playground equipment for children ages 5-12 living in the neighborhood and/or participating in Agassiz programs. A recent study found this area of the City is in greatest need for this sort of enhancement. Matrix Code 03F (Park, Recreational Facilities) National Objective Low/Mod Area.
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 670 individuals in this low-moderate income neighborhood will benefit from the project.
	Location Description	1305 9th Avenue South, Fargo ND

	Planned Activities	Provide an accessible standard-size playground equipment for children ages 5-12 living in the neighborhood and/or participating in Agassiz programs.
13	Project Name	Downtown Slum and Blight projects
	Target Area	City Wide
	Goals Supported	Neighborhoods
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$100,000
	Description	The Community Development Committee wishes to set aside funds for potential projects in the Downtown area that will address slum and blight conditions. Included among these potential projects will be storefront rehabilitation grants to property owners which must be matched one-for-one with private dollars and be utilized for facade renovation. Other activities undertaken with the intention of eliminating blighted conditions in designated areas may be considered as well. At this time, specific projects are yet to be determined. Matrix Code 14E (Rehab - publicly or privately owned commercial). National Objective SBA (Slum/Blight Area)
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Number of properties yet to be determined.
	Location Description	Downtown Fargo, designated blighted areas (generally, Census Tract 7, Block Groups 1 and 2) 2014 Blight Study Update – 67% - Property bounded approximately by North University Drive on the West; 2nd Street on the East; 6th Avenue on the North; and 1st Avenue on the South.
	Planned Activities	Provide grants to eliminate blighted conditions at a yet-to-be-determined number of properties.
14	Project Name	Housing Rehab Delivery
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	CDBG: \$50,000

	Description	Administration for rehabilitating existing owner-occupied houses that are at least 40 years old and have a value of less than \$135,000, or occupied by elderly or disabled persons. Eligible properties can be single-family residences, including manufactured homes permanently attached to real property, and two-unit structures where the owner lives in one of the units and rents the other to a tenant (must be a legal rental unit and have been in existence for 10 years). Most of the houses that are rehabilitated are located in Fargos older low/mod neighborhoods. Matrix Code 14A (Rehab - single unit residential) National Objective Low/Mod Housing
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Assist with housing rehab delivery costs.
	Location Description	City Wide
	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)
15	Project Name	Planning and Administration
	Target Area	City Wide
	Goals Supported	Affordable Housing Homelessness Neighborhoods Poverty Reduction
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$133,741 HOME: \$34,700
	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. Matrix Code 21A (General Administration) and 21H (Admin Costs of a PJ)

	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Planning and administration activities.
	Location Description	City Wide
	Planned Activities	Oversee community development program administration, promote principles of fair housing including affirmatively furthering fair housing, monitor subrecipients, financial management, HUD compliance, planning including annual plans and amendments, and conduct public process.

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. Approximately 65% of the budgeted funds are targeted to the low/moderate income areas.

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
City Wide	100

Table 57 - 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 older (developed pre-1920).

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In 2015, 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, assist low-income homeowners with infrastructure assessments, increase public awareness of affordability concerns, offer housing education for homeowners and tenants, and work to increase homeownership rates for minority populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	98
Total	108

Table 58 - 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	98
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	108

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

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

In Fargo, there are 13 affordable housing properties providing rental assistance to 789 very low income households. In addition, Fargo Housing And Redevelopment Authority provides 1,294 Section 8 rental vouchers. 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 Lashkowitz High Rise is an example of this endeavor. The Lashkowitz project is in its planning phase to improve the overall condition of affordable units in the City and meet the long term needs of tenants.

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

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

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.

Discussion

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 local homeless coalition, service and housing providers, as well as the ND Coalition for Homeless People, which manages the Continuum of Care and Homeless Management Information System (HMIS) for North Dakota.

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. In addition, the Planning Department continues to move forward with the goals and objectives of Fargo's "10-Year Plan to End Long-Term Homelessness", which brings together public and private partners from the metropolitan area to craft a local strategy for addressing the needs of this homeless population. Funds are set aside in the 2015 budget to support project ideas that have come out of that process (Project #6).

Addressing the emergency shelter and transitional housing needs of homeless persons

CDBG funds will be utilized to provide operating support at Fargo's Gladys Ray Shelter, which serves the Fargo homeless population. The 2015 Action Plan also includes funding for the Tenant Education program, which is aimed at helping individuals avoid housing crisis situations. CDBG will also be used to fund a homeless liaison position within the Fargo Police Department and to assist with supportive housing and shelter facility improvements. In addition, Project HART in Fargo is a transitional residential facility/program for veterans that are homeless. It provides housing for 48 individuals.

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

Veterans Manor provides permanent housing for Veterans, and contains 8 apartments. The Cooper House Apartments consists of 42 units designed to provide permanent supportive housing for people

who are coming out of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

As part of Fargo's 10 Year Plan to End Long-Term Homelessness, the City plays an important role in supporting emergency solutions for persons experiencing homelessness and prevention strategies to keep people from becoming homeless in the first place. The City operates the Gladys Ray Shelter and Veterans Drop-In Center and supports a homeless liaison position within the Fargo Police Department. These efforts, in addition to general fund and human resource 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 youth homelessness and kids aging out of foster care. This work is critical toward insuring that the issue of homelessness is addressed along a community-wide continuum of prevention and intervention strategies.

Discussion

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

Introduction:

The 2015 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

The Housing Rehab program helps remove significant barriers to affordable homeownership by assisting with critical repairs and maintenance to Fargo's existing housing stock, much of which is considered affordable housing. The Action Plan also includes funds to assist homeowners with special assessments levied for infrastructure repairs near their home. Direct efforts to remove barriers to affordable housing include assistance with the development of affordable senior housing with the North Sky III Senior Housing apartments at 4835 28th Avenue South.

The City of Fargo has worked to address the problem of increased foreclosures in the area through the Neighborhood Stabilization Program (NSP), which was authorized by Congress under Title III of the Housing and Economic Recovery Act of 2008. Fargo received nearly \$5 million to acquire and redevelop foreclosed and abandoned properties that might otherwise have become sources of abandonment or blight. The NSP funds have been an excellent source of funding to address increasing numbers of foreclosed or vacant properties. The funds allocated to the City have been obligated and spent; however, approximately \$360,000 in program income remains and can be utilized to address foreclosures and abandoned property. Additional program income may be generated during 2015.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

A challenge in addressing underserved needs in the coming years will be meeting an increased demand for program activities with significant decreases in funding. To overcome this challenge, the Community Development Division will work more efficiently and collaboratively than ever before. Therefore, in order to effectively use limited funding and make the greatest impact, the Community Development Division took efforts to identify the most at-risk populations. Consequently, because of historically strong partnerships and collaborative efforts in the community, the 2015 Action Plan will be able to support special needs and homeless populations in a comprehensive and targeted way.

Actions planned to address obstacles to meeting underserved needs

The City's current Consolidated Plan for Housing and Community Development does not identify any underserved needs. As such, no specific action to address underserved needs is proposed at this time.

Actions planned to foster and maintain affordable housing

The City is supporting the Fargo Housing Authority's commitment to scattered site housing, family self-sufficiency programs, enhancement of properties and resident opportunities, as well as the ongoing housing disposition plan with 2015 CDBG funds (Project #4). The City continues discussions with the Fargo Housing and Redevelopment Authority about the significant future capital needs of the community's public housing stock. As mentioned above, the City will be assisting with the construction of senior housing in the Urban Plains neighborhood, utilizing 2015 HOME CHDO funds.

Actions planned to reduce lead-based paint hazards

The City will continue to work to raise public awareness of lead based paint hazards. The City will also work with all sub-recipients and applicants for community development funds in ensuring that lead based paint hazards are appropriately addressed. Program applicants for rehab receive materials on lead paint and the Department of Planning and Development maintains locally-specific information on its web site.

Actions planned to reduce the number of poverty-level families

The City supports the Fargo Housing and Redevelopment Authority's efforts to provide a number of self-sufficiency programs that are aimed at increasing a family's economic independence. The Housing and Redevelopment Authority works closely with Job Service of North Dakota to provide necessary training opportunities to poverty level families. The City will also be granting 2015 CDBG funds to the Skills and Technology Training Center for targeted job skills development among refugees and low-income individuals (Project #8). In addition, CDBG funds will be utilized to provide transportation passes to low-income participants (Project #7). The City will continue to coordinate anti-poverty efforts with local

service providers and social service agencies.

The 2010 Census indicates that Fargo's minority population has grown. 2.5 percent of residents were listed as a race "other than white" in the 1990 Census; the proportion of minority residents had grown to 9.1 percent by the 2010 Census. Areas of minority concentration greater than 25 percent are spread throughout the community (see Appendix C, Minority Populations Map), and the 2015 Action Plan reflects this by assuring that the majority of projects have citywide impact (see pg. 24, Geographic Distribution Summary). Also included in the Action Plan are projects that encourage minority groups to increase their level of success, including job training for refugees and low income individuals (Project #8) and the Metro Transit Initiative program (Project #7), which aims to assist low-income residents (primarily refugees and New Americans) with transportation needs.

The City has developed its Action Plan in a manner that encourages participation by persons with disabilities. The Housing Rehabilitation Program (Project #1) results in a number of home renovations that include accessibility improvements. The Snow Removal Assistance program (Project #6) is aimed specifically toward assisting the elderly and persons with disabilities. Finally, the CHDO Housing Project at North Sky III (Project #2) will result in at least 4 accessible housing units.

Actions planned to develop institutional structure

A challenge for Fargo's Community Development Division over the next five years is to effectively adapt its institutional structure to meet changing needs and a challenging fiscal environment. In a time of Federal budget reductions, the CD Division will need to find ways to implement programming efficiently and effectively to meet increasing demands for services and fewer resources.

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

The City is an active participant in the F-M Homeless Coalition, statewide Continuum of Care Planning Committee, the ND Interagency Council on Homelessness, as well as other community-wide partnerships that discuss a variety of housing issues facing the metropolitan area.

Staff is also involved with two important community initiatives focusing on youth needs as well as the desire to increase accessibility to locally produced foods. As a result of recommendations provided by local residents and groups of local funders focusing on empowering youth, the City has a newly appointed Youth Commission Initiative. The majority of the Commission's members are youth who will serve aside a small number of adult advisors/mentors. The goal is to facilitate youth involvement in important youth-driven, City-related initiatives. The Cass County Food Systems Initiative is the result of collaboration between Fargo Cass Public Health and the North Dakota State University (NDSU) Extensions Service, which aims to increase utilization of local food systems, as well as increase access to

healthy, locally produced foods to families regardless of income.

City staff is actively involved with local housing organizations and has promoted the utilization of non-profit development organizations to address housing needs of the community. The City provides technical assistance whenever possible with the intent of developing organizational capacity, and staff sees itself as a link and partner with area organizations. The 2015 Action Plan includes a number of critical partnerships with community organizations to further advance new and existing affordable housing opportunities and community development efforts in Fargo.

Discussion:

Actions planned to affirmatively further Fair Housing

Fargo updated its Analysis of Impediments to Fair Housing Choice (AI) in 2010 and continues to work toward identifying and addressing those impediments where possible. The AI begins with a detailed analysis of the City's demographic profile, and proceeds with an assessment of the ways in which underserved and minority populations are impeded from obtaining fair housing in the community. Specifically, impediments to fair housing choice in Fargo include lack of education, the historic isolation of minority populations, the "not in my back yard" (NIMBY) phenomenon, the rising cost of renting and purchasing a home, lack of physical accessibility, and in some areas of the City, a lack of adequate public transportation.

The AI continues with a description of its efforts to combat these impediments through a variety of efforts and local collaborations. In addition, the Fargo Human Relations Commission will utilize local general funds to develop and implement fair housing education in the community. The Native American Commission also works to promote fair housing opportunities. The Action Plan also includes education for new homeowners and tenants (Project #10). Direct efforts to remove barriers include assistance with housing rehabilitation (Project #1) and the development of affordable and accessible housing with the North Sky III Senior Housing apartments at 4835 28th Avenue South (Project #2). Taken together, these projects directly address concerns highlighted in Fargo's Analysis of Impediments to Fair Housing, including the need for education, the existence of historic isolation, and lack of affordable housing.

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 2015 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	7,035
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:	7,035

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.	80.00%

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:

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 HOME funded projects in Fargo's 2015 Action Plan are subject to the recapture provision, as opposed to the resale provision.

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 2015 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 or a prorated amount based on specific criteria that are established for each project. Recapture provisions limit the amount to be recaptured to the net proceeds of the sale. Only direct subsidy to the homebuyer is subject to recapture. 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)). 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:

For HOME ownership projects in the City, the after rehabilitation value will not exceed 95% of the median purchase price in the area.

Attachments

Citizen Participation Comments

Amended 5-Year Plan: No public comment received during May 13 through June 12, 2019 public comment period, which included a May 20, 2019 public hearing at a City Commission meeting.

Amended 5-Year Plan: No public comment received during December 1-30, 2018 public comment period, which included a December 17, 2018 public hearing at a City Commission meeting.

CDBG/HOME Public Meeting City of Fargo 5-Year Consolidated Plan November 25, 2014 – 3:00 p.m.

Dan Mahli, Community Development Administrator, gave a brief background of the Community Development Block Grant (CDBG) and HOME programs. A graph was presented showing the history of funds received in the past 13 years.

The federal funds must serve low to moderate income individuals. The City of Fargo will receive just over 1 million dollars in federal funds in 2015. Program income funds are another source of funds that are used to re-obligate to other projects. Program income amounts to about 20% of the available funds. CDBG funds are a direct federal aid to local governments. Fargo is currently in the process of developing their 5-Year Consolidated Plan, which will commit them to doing these projects over the next 5 years. An Action Plan is required each year. Public participation is central to the grant process and application.

Mr. Mahli stated he has received written comments and had some individual interviews. He stated staff will meet with the Community Development Committee, which consists of public officials. The City Commission will make the final decision on how the funding is spent based on their recommendations.

Mr. Mahli presented a map showing locations of where the funds have been spent in the past 12 years. He stated they tend to focus on individual properties more than on larger projects.

Mr. Mahli reviewed the handout with the findings, needs assessment, and Community Development goals and objectives. He stated Fargo anticipates receiving \$680,000 annually in CDBG funds and \$400,000 annually in HOME funds.

Dan Madler, Beyond Shelter, stated for the next five years there are some things going on in the North Dakota Housing Incentive Fund (HIF) to bring housing resources to the community to leverage these federal dollars. He stated there are housing needs for elderly, disabled, special needs, and homeless individuals and families. He said the options for persons with 30% or below income are getting restrictive. The costs for rehab or replacement of existing housing units is a concern. Mr. Madler stated this is a great opportunity to take another look at Fargo's allocation plan and make these federal funds available at a greater level. He stated they need to have funds available for acquisition of land. He added because of HIF, the ability to leverage these funds needs to be available. Mr. Madler suggested 50% of the CDBG funds be made available for acquisition. He stated they need to use the CDBG funds to jumpstart these projects; having the option in the 5-Year Consolidated Plan is beneficial.

Lynn Fundingsland, Executive Director of the Fargo Housing and Redevelopment Authority (FHRA), stated if you look at the federal resources for public housing, the declining resources are incredible. He stated the FHRA receives federal funds for operating and capital improvements but those dollars have decreased by 1/3 since 2010. He stated the federal budgetary pressures have shifted the costs of maintenance into the private sector. Mr. Fundingsland noted they are using State resources for leverage. He said you can't achieve rents low enough without other levels of subsidy and added it is hard to build properties with rents low enough for those low-income populations. CDBG and HOME funds are essential for building those units. The housing voucher program is stable but you need units available with low enough rents in order to use the vouchers.

Mr. Fundingsland stated the current housing waiting list was updated down to about 700 individuals, with a year or more wait time. He stated they need additional resources to make these projects work. Land acquisition would be an ideal project for CDBG funds. The need is increasing at a disastrous rate as well as the ability to serve this need.

Dan Madler said the HIF program needs to be taken advantage of and utilized, adding this resource could go away, bringing them back to the federal funds only.

Laurie Baker, FM Coalition for Homeless, stated they have identified a service gap for housing case management. She stated it is a very specific management where people qualify for programs because of mental illness. She said there is a large group of people that need someone to advocate with landlords and monitor them for a period of time. Ms.

Baker stated the Coalition has had conversations regarding this, but they are not sure what to do about it even though they see it as an important need. She stated the Landlord Risk Mitigation Program is proving very successful. She noted they get many calls each day looking for case managers.

Angela McKibben, YWCA, stated the YWCA wants to be part of case management but don't have the time to do the follow-up.

Laurie Baker stated they need the wrap-around service. She said the shelters need to provide shelter care management but there is a strong need for housing case management. Lakeland and Southeast Mental Health do this for their clients, outside of their normal job.

Angela McKibben, YWCA, stated they receive assistance for persons that have been in domestic violence situations. She stated people get evicted from their homes because of domestic violence and there are no services for these people to get them back into housing. She said there are very limited funds to help these people.

Karen Carlson, YWCA, stated they have a good relationship with FHRA to get people into housing with vouchers. She said they don't always have secure buildings to ensure they are safe. She stated they need to address specific needs for people escaping domestic violence situations.

Robin Nelson, Boys & Girls Club, stated she hears case management a lot. She feels there are many services out there that people aren't even aware of and questioned if there is a clearinghouse for these services.

Karen Carlson stated FirstLink is the clearinghouse. She noted FirstLink could tell people what services are available in the community for most needs. She said they have an extensive database that was just updated with all kinds of services.

Robin Nelson questioned if the community is aware of FirstLink. It was suggested that FirstLink be on the City's website because people tend to go there first.

Inadequate child care in Fargo-Moorhead is a real problem. There are currently 10,000 kids receiving inadequate child care.

Dan Mahli stated the City Commission developed the Social Service fund, the value of one mil (approximately \$330,000) to assist agencies in Fargo without the federal requirements.

Karen Carlson questioned if CDBG funds to address transportation issues can be used. Mr. Mahli replied yes, the City currently assists Head Start with semester passes for parents to get their kids to school. Karen stated transportation is a major concern for people living in low-income housing.

Ruth Bachmeier, Fargo Cass Public Health, stated there is a high level of veterans in the homeless population. Everyone is seeing an increase in mental health, substance abuse and addiction which affects all of this.

Robin Nelson asked if other agencies are having trouble getting workers to do the work. It was the consensus of those in attendance that it is hard to get workers. Ms. Nelson stated the limited amount of workers is going to limit the services that can be provided.

Lynn Fundingsland stated the FHRA recently did a salary survey and found the wage pressure from the Bakken area comes this way.

Julie Gunkelman, CHARISM, stated this year is completely different with regard to employees and it is really hard. She said there are so many jobs available and the workers can be more selective, which affects all non-profits.

Abdi Jama, Global Youth United, asked how is the City trying to help different cultures. Mr. Mahli stated the City doesn't provide the services directly, they partner up with other agencies to provide programs and support. He stated CDBG funds could be used for neighborhood centers so people have a place close to their homes to connect and start the relationships.

Gadi Edward, Tu'Deako Group, stated he started a non-profit in 2010 but wasn't aware of the CDBG funds. Dan Mahli stated they receive lots of applications from new American groups. He said the coordination of delivering services to new Americans is long overdue. He noted the FM Homeless Coalition is doing coordination and working together.

Laurie Baker stated there are several experts in the homeless coalition that could help the immigrants form their own coalition.

Dan Mahli concluded the meeting by stating there are gaps in services that need to be addressed.

Grantee Unique Appendices

City of Fargo 2015-2019 Consolidated Plan Amendments Version 6

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:

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- **\$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	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> <i>High Plains Fair Housing Center: Budget \$5,000. Part of requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). CDBG Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). Eligibility 24 CFR Part 570.206(c).</i>	\$152,000 CDBG \$45,474 HOME
Acquisition	<i>Beyond Shelter, Inc.: Budget \$345,000. Acquisition for affordable housing development. 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> <i>Youthworks: Budget \$350,000. Acquisition for a homeless youth runaway shelter (adds 2 homeless beds in Fargo). 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>	\$695,000 CDBG
Affordable Housing Development	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>	\$284,049 CDBG
Public Services (Homelessness Prevention & Direct Care)	<i>Gladys Ray Shelter Homeless Initiatives: Budget \$19,000. Operational support (e.g., homeless initiatives, outreach, harm reduction, etc.)</i> <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> <i>FM Coalition to End Homelessness: Budget \$30,000. Operational support (e.g., homelessness prevention, coordinated entry, data collection, research, etc.).</i>	\$49,000 CDBG
Housing Rehabilitation Loan Program (6 projects + emergency projects)	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	\$180,000 HOME

	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>Notional 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:

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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.
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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.

PUBLISHED
5/13/19
FORUM

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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

ND Affidavit No. 6107517

AFFIDAVIT OF PUBLICATION

STATE OF NORTH DAKOTA

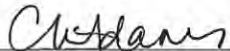
ss.

COUNTY OF CASS


Chelsea Adams, *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: **May 13, 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.

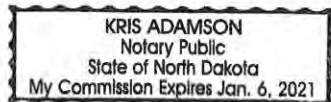
Dated this 13th day of May, 2019.



Legals Clerk



Notary Public



**Notice of Public Hearing & Public Comment Period
Community Development Block Grant (CDBG) & HOME Programs
2019 Action Plan and Budget**

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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

**City News
Room**



Notice of Public Hearing and Public Comment Period for Community Development Block Grant (CDBG) & HOME

05/17/2019

The City of Fargo has prepared a [draft version](#) of the 2019 Action Plan for the City's Housing and Urban Development Community Development Block Grant (CDBG) and HOME Programs. The public comment period runs from May 13 through June 12, 2019.

Proposed amendments to the 2018 Action Plan and 5-Year Consolidated Plan are also being considered during this public comment period. For more information, view the full [public notice](#) that was published in the City's official legal publication on May 13, 2019.

For translation services on the public notice, draft plan and/or proposed amendments, residents are encouraged to contact The City of Fargo at [701.241.1474](tel:701.241.1474).

<http://fargond.gov/news-events/city-news-room/post-detail?id=5cdec812c3701ab551513eb6> 5/17/2019

**City News
Room**



Aviso de audiencia pública y período de comentarios públicos para el Desarrollo Comunitario (CDBG) & HOME

05/17/2019

La ciudad de Fargo ha preparado una [versión preliminar](#) del Plan de Acción 2019 para el Desarrollo de Vivienda y Desarrollo Urbano de la Comunidad de Subsidios de la Ciudad (CDBG) y los programas de vivienda. El período de comentarios públicos corre del 13 de mayo en Junio 12, año 2019.

Enmiendas propuestas al Plan de Acción 2018 y Plan de Consolidación de 5 años también se están considerando durante este período de comentarios públicos. Para obtener más información, ver la plena [aviso público](#) que fue publicado en la publicación oficial legal de la Ciudad el 13 de mayo, el año 2019.

Para los servicios de traducción en el aviso público, el proyecto de plan y / o modificaciones propuestas, se anima a los residentes a ponerse en contacto con la ciudad de Fargo al [701.241.1474](tel:701.241.1474).

<http://fargond.gov/news-events/city-news-room/post-detail?id=5cdec812c3701ab551513eb6> 5/17/2019

MEMORANDUM

TO: COMMUNITY DEVELOPMENT COMMITTEE

FROM: TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR
NICOLE CRUTCHFIELD, PLANNING DIRECTOR

DATE: APRIL 16, 2019

RE: HUD PROGRAM UPDATES AND ACTIVITIES

At the upcoming CD Committee meeting, staff will present the following:

- Current status of program administration and calendar
- Status of meeting timely expenditures
- Report on CDBG Subcommittee grantee application review meeting
- Update on Workout Plan
- New directions for HUD program administration

This meeting will be heavier than usual in terms of staff presentations as we provide an overview of many components and activities related to the HUD program.

As a brief update, staff is currently undertaking the development of the 2019 Annual Action Plan, the final year of the City of Fargo's 5-Year Consolidated Plan (2015-2019). Focus for the 2019 Annual Action Plan has narrowed in on large projects (\$150,000+) and homelessness prevention. The intent is to concentrate efforts on larger projects that will quickly and correctly spend down HUD funds (e.g., public facilities and infrastructure improvements, property acquisition, and affordable housing development).

Additionally, the Department of Planning & Development would like to amend the City of Fargo's 5-Year Consolidated Plan (2015-2019), and 2018 Annual Action Plan. Proposed amendments include:

- Cancelling two 2018 Action Plan projects that did not come to fruition
- Adding an Affordable Housing Development project by reallocating funds from the Slum & Blight Abatement/Hazardous Property Clearance budget

The proposed 2019 Annual Action Plan and amendments are detailed in the attached public notice, which will be published in the May 13, 2019 Forum newspaper. Per the adopted Citizen Participation Plan, this proposal will be presented to the Planning Commission on May 7, 2019, and to the City Commission on May 20, 2019 as a Public Hearing. The timeline for these amendments, including the 30-day public comment period, is outlined in the attached public notice. Once approved by citizens and the City, the 2019 Annual Action Plan and amendments will be submitted to HUD for approval.

It is part of the City's adopted Citizen Participation Plan to take all substantial amendments to the Community Development Committee, Planning Commission, and City Commission as part of the review and approval process.

Recommended Motion: Proceed with the CDBG/HOME Funds calendar and activities for grant administration as presented, including seeking public comment and processing amendments.



MEMORANDUM

TO: PLANNING COMMISSION

FROM: TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR ^{TB}
NICOLE CRUTCHFIELD, PLANNING DIRECTOR

DATE: APRIL 30, 2019

RE: HUD PROGRAM UPDATES, ACTIVITIES, AND AMENDMENTS

As a brief update, a presentation will be given on the 2019 Annual Action Plan, the final year of the City of Fargo's 5-Year Consolidated Plan (2015-2019). Focus for the 2019 Annual Action Plan has narrowed in on large projects (\$150,000+) and homelessness prevention. The intent is to concentrate efforts on larger projects that will quickly and correctly spend down HUD funds (e.g., public facilities and infrastructure improvements, property acquisition, and affordable housing development).

Additionally, the Department of Planning & Development would like to amend the City of Fargo's 5-Year Consolidated Plan (2015-2019), and 2018 Annual Action Plan. Proposed amendments include:

- Cancelling two 2018 Action Plan projects that did not come to fruition
- Adding a 2019 Annual Action Plan Affordable Housing Development project by reallocating funds from the 2018 Annual Action Plan Slum & Blight Abatement/Hazardous Property Clearance budget

The proposed 2019 Annual Action Plan and amendments are detailed in the attached public notice, which will be published in the May 13, 2019 Forum newspaper. Per the adopted Citizen Participation Plan, this proposal is being presented to you today, and to the City Commission on May 20, 2019 as a Public Hearing. The timeline for these amendments, including the 30-day public comment period, is outlined in the attached public notice. Once approved by citizens and the City, the 2019 Annual Action Plan and amendments will be submitted to HUD for approval.

It is part of the City's adopted Citizen Participation Plan to take all substantial amendments to the Community Development Committee, Planning Commission, and City Commission as part of the review and approval process.

Recommended Motion: Proceed with the CDBG/HOME amendments grant administration as presented.



32a

MEMORANDUM

TO: BOARD OF CITY COMMISSIONERS
FROM: TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR ^{tb}
NICOLE CRUTCHFIELD, PLANNING DIRECTOR
DATE: MAY 16, 2019
RE: HUD PROGRAM UPDATES, ACTIVITIES, AND AMENDMENTS

As a brief update, a presentation will be given on the 2019 Annual Action Plan, the final year of the City of Fargo's 5-Year Consolidated Plan (2015-2019). Focus for the 2019 Annual Action Plan has narrowed in on large projects (\$150,000+) and homelessness prevention. The intent is to concentrate efforts on larger projects that will quickly and correctly spend down HUD funds (e.g., public facilities and infrastructure improvements, property acquisition, and affordable housing development).

Additionally, the Department of Planning & Development would like to amend the City of Fargo's 5-Year Consolidated Plan (2015-2019), and 2018 Annual Action Plan. Proposed amendments include:

- Cancelling two 2018 Action Plan projects that did not come to fruition
- Adding a 2019 Annual Action Plan Affordable Housing Development project by reallocating funds from the 2018 Annual Action Plan Slum & Blight Abatement/Hazardous Property Clearance budget

The proposed 2019 Annual Action Plan and amendments are detailed in the attached public notice, which was published in the May 13, 2019 Forum newspaper. Per the adopted Citizen Participation Plan, this proposal is being presented at the May 20th City Commission meeting as a Public Hearing. The timeline for these amendments, including the 30-day public comment period, is outlined in the attached public notice. Once approved by citizens and the City, the 2019 Annual Action Plan and amendments will be submitted to HUD for approval.

It is part of the City's adopted Citizen Participation Plan to take all HUD action plans and substantial amendments to the Community Development Committee, Planning Commission (amendments only), and City Commission as part of the review and approval process.

May 20th is scheduled for a public hearing. Request for final approval is scheduled for the June 17th, City Commission meeting.

Recommended Motion: No action needed; public hearing only.

MEMORANDUM

TO: BOARD OF CITY COMMISSIONERS

**FROM: TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR *T.B.*
NICOLE CRUTCHFIELD, PLANNING DIRECTOR**

DATE: JUNE 13, 2019

RE: APPROVE SUBMISSION OF HUD 2019 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME ACTION PLAN AND PRIOR YEAR AMENDMENTS

Following the Public Hearing at the May 20, 2019 City Commission meeting and the required public comment period, staff is seeking approval of the following HUD program actions:

- Submission of the 2019 Action Plan for Community Development Block Grant (CDBG) and HOME programming and expenditures
 - Details on specific activities are outlined in the attached public notice (*published in the May 13, 2019 Forum newspaper*)
- Submission of prior year amendments to 2018 Action Plan and 5-Year Plan
 - Cancelling two 2018 Action Plan projects that did not come to fruition
 - Slum & Blight Abatement/Hazardous Property Clearance: -\$250,000 CDBG budget
 - Affordable Housing Development: +\$284,049 CDBG budget

The 2019 Action Plan and amendments are in compliance with federal regulations and consistent with the approved 5-Year Consolidated Plan (2015-2019). The 2019 draft Action Plan is available on the City website (posted May 10). No public comments were received during the 30-day public comment period. The following timeline outlines actions required by the City's Citizen Participation Plan:

Timeline for 2019 Action Plan & Prior Year Amendments	Date	Status
<i>Advertisement for Public Meeting</i>	<i>Jan 7</i>	<i>Complete</i>
<i>Public Meeting</i>	<i>Jan 8</i>	<i>Complete</i>
<i>Approved by Community Development Committee</i>	<i>April 23</i>	<i>Complete</i>
<i>Approved by Planning Commission</i>	<i>May 7</i>	<i>Complete</i>
<i>Advertisement for Public Comment Period & Hearing</i>	<i>May 13</i>	<i>Complete</i>
<i>30-Day Public Comment Started</i>	<i>May 13</i>	<i>Complete</i>
<i>Public Hearing at City Commission Meeting (No Comments Received)</i>	<i>May 20</i>	<i>Complete</i>
<i>30-Day Public Comment Ends</i>	<i>June 12</i>	<i>Complete</i>
<i>Final City Commission Consideration/Approval (on consent)</i>	<i>June 17</i>	
<i>Submit Plan to US Department of Housing & Urban Development</i>	<i>June 18</i>	

Recommended Motion: Approve submission of 2019 Action Plan and prior year amendments to the US Department of Housing and Urban Development.



Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 8/31/2016


Application for Federal Assistance SF-424		
<div> <div> * 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application </div> <div> * 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision </div> <div> * If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/> </div> </div>		
* 3. Date Received: 04/14/2015		4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: B-15-MC-38-0001
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Fargo		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 45-6002069		* c. Organizational DUNS: 0702658710000
d. Address:		
* Street1: 200 North 3rd Street Street2: <input type="text"/> * City: Fargo County/Parish: <input type="text"/> * State: ND: North Dakota Province: <input type="text"/> * Country: USA: UNITED STATES * Zip / Postal Code: 58102-4129		
e. Organizational Unit:		
Department Name: <input type="text"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> * First Name: Dan Middle Name: <input type="text"/> * Last Name: Mahli Suffix: <input type="text"/> Title: <input type="text"/> Organizational Affiliation: <input type="text"/> * Telephone Number: 701-476-4144 Fax Number: <input type="text"/> * Email: dmahli@cityoffargo.com		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Federal Mediation and Conciliation Service"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text"/>	
CFDA Title: <input type="text"/>	
* 12. Funding Opportunity Number: <input type="text" value="NA"/>	
* Title: <input type="text" value="NA"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="CDBG Program 2015"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input type="text" value="ND"/>	* b. Program/Project <input type="text" value="ND"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="05/01/2015"/>	* b. End Date: <input type="text" value="04/30/2016"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="668,706.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="668,706.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text"/>	* First Name: <input type="text" value="Timothy"/>
Middle Name: <input type="text" value="J."/>	
* Last Name: <input type="text" value="Mahoney"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="701-241-1310"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="tmahoney@cityoffargo.com"/>	
* Signature of Authorized Representative: <input type="text" value="Timothy J. Mahoney"/>	* Date Signed: <input type="text" value="04/14/2015"/>

Application for Federal Assistance SF-424		
<div> <div> * 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application </div> <div> * 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision </div> <div> * If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/> </div> </div>		
* 3. Date Received: 04/14/2015		4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: M-15-MC-38-0220
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
B. APPLICANT INFORMATION:		
* a. Legal Name: City of Fargo		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 45-6002069		* c. Organizational DUNS: 0702658710000
d. Address:		
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Prefix: <input type="text"/> * First Name: Dan Middle Name: <input type="text"/> * Last Name: Mahli Suffix: <input type="text"/> Title: <input type="text"/> Organizational Affiliation: <input type="text"/> * Telephone Number: 701-476-4144 Fax Number: <input type="text"/> * Email: dmahli@cityoffargo.com		

Application for Federal Assistance SF-424	
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Type of Applicant 2: Select Applicant Type: <input type="text"/>	
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Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="HOME Program 2015"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
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Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="05/01/2015"/>	* b. End Date: <input type="text" value="04/30/2016"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="347,113.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="347,113.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
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21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
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Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Mahoney"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="701-241-1310"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="tmahoney@cityoffargo.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="04/14/2015"/>

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date 4/14/15

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 2015, 16 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

 _____ Signature/Authorized Official	<u>4/14/15</u> _____ Date
 Mayor _____ Title	

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature/Authorized Official

4/14/15

Date

Mayor

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

4/14/15

Date

Mayor

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.