
Annual Report on Community Development Activity in Fargo

HUD - Consolidated Annual Performance and Evaluation Report

City of Fargo, North Dakota
Fiscal Year 2017
(May 1, 2017 - April 30, 2018)

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This report highlights progress that has been made in the implementation of the Consolidated Plan for Housing and Community Development. The report covers the time period of May 1, 2017 to April 30, 2018. Activities discussed in this report include those implemented by the City of Fargo Planning and Development Department and the Fargo Housing and Redevelopment Authority (FHRA).

Resources

The City of Fargo received a CDBG award of \$637,010 in fiscal year 2017. This represents an decrease of \$41,219 from the previous year. Prior year CDBG resources were available in the amount of \$268,310. The City received a HOME award in the amount of \$336,586, an decrease of \$19,736 from the prior year.

Community Development programs realized \$160,294.80 in program income revenue in the 2017 program year: \$149,515.70 from the City's HOME Participating Jurisdiction (PJ) program; \$3,244.50 from the HOME Department of Community Services (DCS) program; and \$7,534.60 from CDBG activities.

Grant Management

All of the activities undertaken by the City of Fargo in fiscal year 2017 met one of the three HUD National Objectives. CDBG activities that provided benefit to low and moderate income households and/or areas constituted 71.76%; elimination of slum and blight represented the remainder of expenditures. All of non-admin HOME fund expenditures provided benefit to low-income households. The City of Fargo has complied with the grant management requirements associated with the CDBG and HOME programs in 2017 (i.e., timeliness, match contribution, and CHDO reserve).

Assessment of Objectives and Accomplishments

Attached to this Section CR-05 Goals and Outcomes, is an Assessment of Objectives and Accomplishments, which explains differences in expected versus actual accomplishments for Program Year 2017.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Funding	Outcome				
			Indicator	Expected	Actual	Unit of Measure	Percent Complete
Affordable Housing	Affordable Housing		Rental Units Constructed	1	0	Household Housing Unit	0.00%
			Rental Units Rehabilitated	7	6	Household Housing Unit	85.71%
			Homeowner Housing Rehabilitated	12	14	Household Housing Unit	116.67%
Homelessness	Homeless		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	1445	1400	Persons Assisted	96.89%
			Homeless Person Overnight Shelter	750	678	Persons Assisted	90.40%

			Overnight/Emergency Shelter/Transitional Housing Beds added	4	0	Beds	0.00%
Neighborhoods	Other – Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	101	78	Persons Assisted	77.23%
			Façade treatment/business building rehabilitation	2	1	Business	50.00%
Planning, Admin and Fair Housing	Non-Housing Community Development		Other	1	1	Other	100.00%
Poverty Reduction	Other – Poverty Reduction		Public service activities other than Low/Moderate Income Housing Benefit	48	1646	Persons Assisted	3429.17%
			Public service activities for Low/Moderate Income Housing Benefit	30	38	Households Assisted	126.67%

Table 1 – Accomplishments – Program Year

Goal	Category	Funding	Outcome				
		Source/Amount	Indicator	Expected	Actual	Unit of Measure	Percent Complete
Affordable Housing	Affordable Housing	CDBG: \$400,000 HOME: \$1,600,000	Rental units constructed	10	3	Household Housing Unit	30.00%
			Rental Units rehabilitated	0	6	Household Housing Unit	0.00%
			Homeowner Housing Rehabilitated	75	43	Household Housing Unit	57.33%
Homelessness	Homeless	CDBG: \$300,000 HOME: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	0	1400	Persons Assisted	0.00%
			Homeless Person Overnight Shelter	0	3005	Persons Assisted	0%
			Overnight/Emergency Shelter/Transitional Housing Beds added	4	0	Beds	0.00%
			Homelessness Prevention	5000	0	Persons Assisted	0.00%

Neighborhoods	Other – Neighborhoods	CDBG: \$1,500,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	500	4348	Persons Assisted	869.60%
			Façade treatment/business building rehabilitation	10	11	Business	110.00%
Planning, Admin and Fair Housing	Non-Housing Community Development	CDBG: \$700,000 HOME: \$200,000	Other	1	1	Other	100.00%
Poverty Reduction	Other – Poverty Reduction	CDBG: \$500,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit	0	2110	Persons Assisted	0%
			Public service activities for Low/Moderate Income Housing Benefit	140	505	Households Assisted	360.71%

Table 2 – Accomplishments – Strategic Plan to Date

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing	Affordable Housing	CDBG: \$400,000 HOME: \$1,600,000	Rental units constructed	Household Housing Unit	10	3	30.00%	1	0	0.00%
Affordable Housing	Affordable Housing		Rental units rehabilitated	Household Housing Unit	0	6	0.00%	7	6	85.71%
Affordable Housing	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	75	43	57.33%	12	14	116.67%
Homelessness	Homeless	CDBG: \$300,000 HOME: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	1400	0.00%	1445	1400	96.89%
Homelessness	Homeless		Homeless Person Overnight Shelter	Persons Assisted	0	3005	0.00%	750	678	90.40%
Homelessness	Homeless		Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	4	0	0.00%	4	0	0.00%
Homelessness	Homeless		Homelessness Prevention	Persons Assisted	5000	0	0.00%	0	0	0.00%

Neighborhoods	Neighborhoods	CDBG: \$1,500,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	4348	869.60%	101	78	77.23%
Neighborhoods	Neighborhoods		Facade treatment/business building rehabilitation	Business	10	11	110.00%	2	1	50.00%
Planning, Admin and Fair Housing	Non-Housing Community Development	CDBG: \$700,000 HOME: \$200,000	Other	Other	1	1	100.00%	1	1	100.00%
Poverty Reduction	Poverty Reduction	CDBG: \$500,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	2110	0.00%	48	1646	3429.17%
Poverty Reduction	Poverty Reduction		Public service activities for Low/Moderate Income Housing Benefit	Persons Assisted	140	505	360.71%	30	38	126.67%

Tables 1 & 2 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Fargo's Consolidated Plan outlines policy goals that are the focus of Fargo's community development activities: Affordable Housing, Homelessness, Neighborhoods, Fair Housing/Diversity, Poverty Reduction, and Planning/Admin.

Affordable Housing accounts for fifty-two percent (52%) of all community development spending authorized by the City of Fargo in 2017. Efforts focus on affordability, with specific attention to affordable home ownership opportunities and rehabilitation. Of the total \$904,572 spent in 2017 (\$843,972 in Federal funds and \$60,600 in State HOME program income), 52% went to fund housing activities and 19% to neighborhoods. All of the non-administrative HOME funds went directly to housing activities, funding owner-occupied rehab and special housing projects. Eight percent (8%) was used to prevent homelessness; six percent (6%) of the funds were directed to poverty reduction activities; and fifteen percent (15%) of the funds were utilized for Administration-related activities.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
Race:		
White	1,122	42
Black or African American	511	0
Asian	38	0
American Indian or American Native	744	0
Native Hawaiian or Other Pacific Islander	3	0
Total	2,418	42
Ethnicity:		
Hispanic	179	0
Not Hispanic	2,239	42

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In addition to the data reported above, an additional 194 persons from racial statuses not listed above were assisted and are reported below:

- American Indian/Alaska Native & White = 12
- Asian & White = 2
- Other multi-racial = 180

Two CDBG projects completed in 2017 had a National Objective of Low Mod Area (LMA). The total population in the service area as per Census data for the Golden Ridge Community Center activity is 1,210. The total population in the service area identified by Census Tract for the Trust Engagement activity is 1,195.

Despite affirmative marketing actions, 42 of 42 households served through HOME were white, as reported in CR-10. However, this can be attributed to Fargo's predominantly white population, which inherently limits the effectiveness of affirmative marketing efforts.

According to the 2016 5-Year American Community Survey (ACS) Estimates, of Fargo's population:

- 87.1% is White
- 4.6% is Black/African American
- 1.2% is American Indian/Alaska Native
- 3.4% is Asian

- 0% is Native Hawaiian or Other Pacific Islander
- 3% is two or more races
- 3% is Hispanic or Latino

We deem the reported affirmative actions to be sufficient and the results to be standard given the area's predominantly white racial and ethnic composition.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year 2017
CDBG		905,320	510,592
HOME		442,033	333,380

Table 3 - Resources Made Available

Narrative

The City of Fargo received a CDBG award of \$637,010 in fiscal year 2017. This represents a decrease of \$41,219 from the prior year. Also available was \$268,310 in prior year resources, for a total of \$905,320 in CDBG funding available. The City received a HOME award in the amount of \$336,586, a decrease of \$19,736 from the prior year. The City also had \$105,447 in HOME program income, for a total of \$442,033 in HOME funding available.

Community Development programs realized \$160,294.80 in program income revenue in the 2017 program year: \$149,515.70 from the City's HOME Participating Jurisdiction (PJ) program; \$3,244.50 from the HOME Department of Community Services (DCS) program; and \$7,534.60 from CDBG activities.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City Wide	100		CDBG and HOME funds will be used throughout the City

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Fargo currently does not exclusively target geographic areas for its federal funds. These funds are made available to non-profit organizations, projects and programs citywide. Funds are used where the impact will be the greatest and where opportunity presents for projects consistent with goals set forth in the 2015-2019 Consolidated Plan for Housing and Community Development. Priorities for funding can be found in the City's annual Notice of Funds Available (NOFA) and its 2015-2019 Consolidated Plan.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Fargo is cognizant of the need to leverage federal funds with non-federal sources. Efforts are underway in the areas of housing rehab, neighborhood revitalization, and homelessness. A few years ago, the City's budget was changed to authorize the Community Development Committee to allocate local general funds to support social service projects and organizations. The City's Community Development Committee works diligently to allocate the funds to alleviate poverty in our community. The annual social service allocation of \$253,000 in 2017 serves as significant local leverage to support 28 local nonprofit organizations. No publicly owned land or property was used to address needs in the 2017 Action Plan.

Sources of HOME match include homeowner contributions (Rehab, Neighborhood Revitalization Initiative) and local payments in lieu of taxes. The City continues to partner with a private lender, Gate City Bank, for the Neighborhood Revitalization Initiative Existing Rehab Loan Program. This low-interest loan remodeling fund was started in 2001, and has been responsible for 519 projects within the core area of the City and over \$31.69 million in improvements to Fargo's affordable housing stock. The partnership between local lending partners and the City of Fargo is critical in that it helps to strengthen neighborhoods and, in-turn, create a stronger community.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,491,621.00
2. Match contributed during current Federal fiscal year	19,155.00
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	3,510,776.00
4. Match liability for current Federal fiscal year	91,316.00
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	3,419,460.00

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
HM1418	12/22/2016	98	0	0	0	0	0	98
HM1509	03/17/2017	4,558	0	0	0	0	0	4,558
HM1601	07/25/2017	9,688	0	0	0	0	0	9,688
HM1605	09/01/2017	4,811	0	0	0	0	0	4,811

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
158,124.54	149,515.70	76,193.19	0	231,447.05

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	244,950	0	0	0	0	244,950
Number	10	0	0	0	0	10
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	244,950	0	244,950			
Number	10	0	10			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	12	14
Number of Special-Needs households to be provided affordable housing units	8	9
Total	20	23

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	1	3
Number of households supported through Rehab of Existing Units	19	20
Number of households supported through Acquisition of Existing Units	0	0
Total	20	23

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Fourteen (14) owner-occupied housing rehab units were completed in 2017, exceeding the City's goal of rehabilitating twelve (12) affordable housing units. Of the 10 HOME-assisted households, 20% were very low income, with incomes at or below 50 percent of the area median income, and 80% were low-income, with incomes at or below 80% of the area median income. Four (4) owner-occupied housing rehab units were assisted with CDBG funds; 50 percent were extremely low income (0-30% AMI) and 50 percent were low income (31-50% AMI).

Six (6) rental units were rehabilitated in 2017 utilizing CDBG funds. All six households were extremely low income, with incomes at or below 30% of the median family income for the area.

The HomeField Phase 1 2015 CHDO project added three (3) new affordable housing HOME units for low-income, frail and elderly seniors. The project is complete and fully leased-up with a total of 38 affordable units in the project. HomeField 2 Apartments (Phase 2) was awarded Low Income Housing Tax Credits in 2018 after not being awarded in 2017. HomeField 2 Apartments will add an additional three (3) new affordable HOME units, two (2) units are being funded with 2016 CHDO assistance and one (1) is funded with 2017 CHDO assistance. This 39 unit affordable senior rental housing complex will be constructed and placed into service by the Fall of 2019.

Discuss how these outcomes will impact future annual action plans.

The City of Fargo would like to continue exceeding the yearly goal of rehabbing affordable housing units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	8	2
Low-income	2	11
Moderate-income	0	0
Total	10	13

Table 13 – Number of Persons Served

Narrative Information

The City of Fargo has a Special Assessment Assistance Program, which provides funds to assist low-income homeowners with their special assessments levied for infrastructure repairs near their homes. Through this program in 2017, the City of Fargo assisted 25 extremely low-income homeowners; 35 low-income homeowners; and 18 moderate-income homeowners.

Worst-case housing needs are those related to serious cost burdens or homelessness, substandard housing, or involuntary displacement. The City's efforts to address worst-case housing needs and the needs of persons with disabilities include assisting low-income owner-occupied households with accessibility home modifications in an effort to create a barrier-free environment and foster independent living. These efforts also assist low-income households with emergency home repairs impacting immediate health, life, and safety issues. The City works with homeless service providers to stabilize physical and mental health, increase income, and find appropriate housing for individuals and families facing homelessness. For example, Homeless Health provides healthcare and education, the Fargo Housing and Redevelopment Authority screens for housing assistance, and Veterans Administration's Homeless Program provides case management and resources to the veterans. This includes veterans that utilize outreach at the City-operated Gladys Ray Shelter, Veterans Drop-In, and Sobriety Wellness facility. The City recognizes its role to provide for basic needs, but also with the knowledge that housing is the key to ending homelessness.

In addition, in collaboration with the North Dakota and West Central MN Continuum of Care, housing and service providers in the Fargo-Moorhead community have implemented the coordinated assessment, referral, and evaluation system (CARES). The vulnerability assessment tool, called VI-SPDAT, is used system-wide to determine acuity for housing placement. For the past several years, six local shelters and housing providers have been doing an excellent job communicating and collaborating with each other to ensure that people facing homelessness have a safe place to sleep that is most appropriate for them. This coordinated assessment and referral has fostered collaboration across many areas of homeless services including: shelters, housing authorities, community action agencies, veterans affairs, social services, mental health facilities, jails, and hospitals. As a community, we are seeing patterns and identifying types of housing needs (transitional, rapid re-housing, and permanent supportive housing) based on assessment scores. This information and data helps inform affordable housing decisions in our community. Even more, CARES results in providing services more efficiently throughout the community and utilizing resources more effectively, ultimately reducing costs and improving quality of life.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

In 2006, the City of Fargo approved a 10-year plan to end long-term homelessness in Fargo; 2016 marked the final year. Homelessness has not ended following the 10-year plan. After learning that the long-term plan made the most progress in the first and last few years of the plan due to initial excitement and then the final deadline, the community has moved towards 2-year plans. The short-term plans will allow more flexibility, while maintaining momentum. The Fargo Moorhead Coalition for Homeless Persons (FMCHP) is the lead organization for developing the next plan, which will include the greater metro area (Moorhead, MN/Dilworth, MN/West Fargo, ND). To assess the needs of people who are homeless in the community, the coalition has held regular meetings with community leaders and experts, including the City of Fargo. The next plan to reduce homelessness will be developed based on these meetings. By measuring the impact of collective actions, defining realistic goals, and re-assessing more regularly, the community will improve its response to homelessness metro-wide.

Similar to the 10-year plan to end long-term homelessness, the short-term draft plans have the following steps to help end and prevent homelessness in the community.

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

Specifically related to needs assessment, people experiencing homelessness are assessed through coordinated entry (CARES - Coordinated Assessment, Referral & Evaluation System). This system was developed through a partnership of the North Dakota Continuum of Care, West Central Minnesota Continuum of Care, and the Fargo Moorhead Coalition of Homeless Persons. CARES strengthens the local homeless support system by being consumer-centric, needs-based, and data-driven. As a centralized data base utilized by most metro area service providers, it quickly connects people to services and housing or emergency shelter. It utilizes assessment tools that prioritize people most in need of housing; the most vulnerable people move to the top of the list rather than a first-come-first-serve model. It provides linkage to mainstream resources, rather than just referrals, which helps people successfully obtain and retain housing based on a Housing First methodology. CARES may also be used for up-to-date data on those entered into the system, which may eventually replace the Wilder Study once more questions are added.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter and transitional housing needs are generally being met with existing facilities and ongoing support from area agencies. The City of Fargo maintains solid relationships with these area agencies throughout the year and continues to build new relationships, especially as it drafts its annual action plans and 5-year Consolidated Plans. More detail on areas of success and improvement are provided in other sections of CR-25.

In 2017, the City of Fargo continued to support efforts to address long-term chronic homelessness with the operation of its Gladys Ray Shelter/Veterans Drop-in Center, support for a Native American outreach/liaison position, and a downtown outreach worker at the library who works closely with the Gladys Ray Shelter. The shelter provides a point of outreach to people that are unable to access other shelters and would otherwise remain on the street, this creates the opportunity to connect people to permanent housing and social services. The City also continues to support the creation of much-needed permanent housing for people experiencing homelessness through its ongoing support of Fargo Housing & Redevelopment Authority (FHRA). The FHRA manages Fargo's primary permanent supportive housing (PSH) site at Cooper House and its border city's (Moorhead, MN) newest PSH that Churches United for the Homeless opened in March, 2018, Bright Sky Apartments.

During the coldest days of the winter in December 2017 and January 2018, the community came together to serve a large influx of shelter needs after the end of a 6-year long church sheltering project. The Fargo Moorhead community relied on this program, which utilized churches as overnight hosting sites for winter overflow. Participating congregations opened their doors to serve people experiencing homelessness, making their facilities home, and sharing refreshment, companionship, and compassion. The program ended after extending beyond the initial five year commitment, and at a time when the needs of people experiencing homelessness exceeded the capacity of trained volunteers (i.e., age, mental & physical health, etc.). When this program ended, responding to emergency shelter needs was extremely difficult. There was a gap in the ability to care for and transition people to improved circumstances. Many area shelter programs began working in coalition to find a solution, which allowed the community to collectively respond. Ultimately, the Minnesota Governor declared an emergency and opened the Moorhead Armory to be open for a week and used as an overflow site for people in need of shelter. When the week ended, the Dilworth, MN Community Center was used for the rest of January. This experience led to a series of ongoing conversations about how to better address emergency shelter and transitional housing needs, particularly during times of extreme cold and overflow. While there is no clear solution yet, the City, local shelters, and the Fargo-Moorhead Coalition of Homeless Persons continue to have discussions on how to address this serious shortfall, in addition to long term solutions (i.e., permanent housing, supportive housing). In addition to sheltering during subzero temps and overflow issues, another challenge facing local shelters is the increasing length of stay. 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 permanent supporting housing and 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 a high need as indicated by service providers and the 2015 Wilder Study. Housing units that are affordable to extremely low-income households is almost always subsidized, justifying the priority placed on maintaining existing affordable units and creating additional units to serve low-income households.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Discharges into Homelessness

One of the core goals of the upcoming draft plan responding to homelessness is to ensure that organizations are not discharging people into homelessness. The City has funded the Fargo Moorhead Coalition for Homeless Persons and works closely with partners to build supports and processes to ensure that anyone discharged from facilities have a safe place to sleep the same night.

Medical Respite – The Fargo-Moorhead Medical Respite Planning Committee won the Willie J. Mackey National Medical Respite Award in 2018. This program is in partnership with the local hospitals, Sanford and Essentia, emergency shelters, the Fargo Housing & Redevelopment Authority, state and local public health, and other community agencies. The program supplies medical respite beds and nurses at local shelters. Providers have said that having nurses in shelters has provided medical stability for people being discharged into homelessness from medical facilities. The program follows people transitioning from shelters into housing by offering case management, which includes transportation to medical appointments. Overall, the program has provided over 2,500 nights of care and significant cost savings, over \$3 million Medicaid dollars have been saved. While the City's Gladys Ray emergency shelter was involved in planning the medical respite program, it does not have any medical respite beds. However, medically vulnerable people are offered a place to rest and recover and a nurse from Homeless Health visits twice a week. There is also an upcoming pilot program through NDSU's Nursing School to have students work in a Moorhead homeless shelter. This could translate into Fargo shelters once the pilot is completed.

Correctional Facilities – There are a number of organizations in the Fargo-Moorhead region that work with correctional facilities and offer transitional housing with case management to people being released, including Centre Inc., F5 Project, ShareHouse, Redemption Road, Anchorage, and the Red River Recovery Center. Cass County jail also has a new program where deputies provide services similar to case management for people most likely to re-offend.

Foster Care & Youth – Youthworks and Fraser, Ltd. work with children and young people who are either experiencing or facing homelessness, including people transitioning out of foster care into adulthood. The City has utilized CDBG funds in the past to fund both of these organizations.

Mental Health and Chemical Dependency Treatment Facilities – It has been reported that mental health and chemical dependency treatment facilities are not doing as well with their discharges; a task force is being formed to work on this issue. Most of the facilities mentioned in this overall section, including some of the transitional housing organizations, utilize the coordinated entry system (CARES). This system prioritizes people's vulnerability and need, and helps further connect them to resources, particularly those that help with the transition into permanent housing and prevention of future homelessness. While most of the information highlighted in this section is focused on people who are

experiencing homelessness, almost all of these organizations work with people who are at risk of losing their housing, too. They help people address issues that could lead to homelessness. Being connected to resources, doubled with case management helps to stabilize people whether it is related to their mental/physical health, employment, food, utilities, basic life skills, parenting, transportation, etc. This is the best tool people have to avoid becoming homeless, especially extremely low-income individuals and families.

Many of the service providers specializing in housing, health, social services, employment, education, or youth needs are extremely resourceful and pool together, particularly when it comes to meeting peoples' basic needs such as housing and food. Providers in this region are somewhat unique in their ability to work together and utilize programs to their maximum capacity. The overall community is social services and volunteer-oriented, which helps low-income and vulnerable people avoid homelessness. Many of the people who are connected to the services listed above are receiving public assistance of some kind. Typically, agencies that are handling public assistance inform their clients of other resources in the community that help them maintain their housing. Most service providers in the community work closely with people experiencing homelessness or at risk of homelessness. The City maintains its relationship with these agencies, many of which are listed in the City's 5-Year Consolidated Plan and Annual Action Plans.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City maintains its relationships and continues to build new relationships with area service providers and organizations that assist people with transitioning into housing and independent living. The local community action agency has homeless prevention and rapid re-housing funds. Presentation Partners, a local faith-based program, has five outreach navigators who work with people experiencing homelessness or are at risk of homelessness. Cass County also has an outreach team and Fargo has Projects for Assistance in Transition from Homelessness (PATH) workers through the Substance Abuse and Mental Health Administration (SAMSA) who do outreach and some case management. Presentation Partners, the local community action agency, public housing, and the Salvation Army are also working together to prevent loss of housing after an eviction notice. Similarly, the local Successful Outcomes for Tenants and Landlords (SOFTL) Committee also meets monthly and hosts regular seminars for tenants and landlords in an effort to keep people housed. This group also assists with the risk mitigation funds and mediation between landlords and tenants. Risk mitigation funds work like insurance for a landlord to rent to a person they would not otherwise rent to due to lack of credit, criminal background, etc. The funds are used to cover expenses if the tenant is unable to pay rent or causes damage to the unit.

Specifically related to permanent supportive housing, it has been reported that Fargo is likely due for another permanent supportive housing project. Currently, Cooper House is the only one in Fargo; Moorhead has two. Some agencies and faith-based organizations have toured facilities in larger cities and want to emulate them in Fargo, particularly with a variety of onsite support and services (i.e., case management, chemical dependency treatment, counseling, financial & life skills training, medical and

dental, haircuts, etc.). The City continues to be part of these conversations, looking for ways to assist and support local efforts.

All of the agencies listed in this section and many not listed, work with transitioning people into permanent housing and independent living, all with a shared goal to reduce the time someone is homeless and to prevent it from happening again.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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

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

The City and FHRA have been working together over the past several years to develop plans to rehabilitate the Laschkewitsch High Rise (LHR). Analysis of demolition, dispossession, and rehabilitation has been performed in regard to their impact on the total public housing stock, its quality, and most importantly the impact on the residents living in the public housing. The Community Development Committee has agreed in principle to dedicating between \$1.1 and \$1.4 million CDBG, HOME, and local funds towards the project.

The Fargo Housing and Redevelopment Authority (FHRA) is responsible for managing low-rent public housing and Section 8 rental assistance. It owns and manages 1,001 rental units: 58 efficiencies, 693 one-bedroom units, 183 two-bedroom units, 55 three-bedroom units, and 12 four-bedroom units. The FHRA has 1,194 Housing Choice Section 8 vouchers plus 100 VASH (Veterans) vouchers to serve the community. The FHRA manages 4 Continuum of Care Projects for the homeless, which serve as housing vouchers for another 100 homeless households. The FHRA also has 8 Voucher Homeownership units and has sold Public Housing units to 59 low income tenants. The Authority takes a soft second on the

mortgage which is payable upon resale of the property.

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

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

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

Actions taken to provide assistance to troubled PHAs

The Fargo Housing and Redevelopment Authority is not designated as troubled under 24 CFR part 902.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

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.

Land Use Policy & Controls

The City of Fargo adopted its current Comprehensive Plan in order to guide public policies and decisions towards a community vision through the establishment of eight guiding principles. One of the eight guiding principles focuses on neighborhoods, infill, and new development, which is summarized within the Plan as follows:

Fargo will promote attractive and welcoming neighborhoods by promoting a diverse and affordable housing stock. Fargo will support neighborhoods where residents can age in place, children can walk to school, and essential services are only a short walk away. Fargo will promote infill development, planned growth, and increasing density and vitality in its established neighborhoods.

When considering modifications to land use controls or requests for zoning map amendments, the City of Fargo works to ensure decisions are in alignment with these guiding principles. Recent zoning amendments have led to increased density within developed areas of the City, where municipal services are already in place. This has allowed for more affordable development, taking advantage of existing infrastructure and reducing the need to pay for expensive expansions of municipal services.

In areas that are walkable and have good access to a mix of amenities and transportation options, the City has adopted less restrictive land use controls which has allowed for efficient, compact development. The DMU and UMU zoning districts both allow a mix of uses, unlimited residential density, reduced dimensional restrictions, and relaxed minimum parking standards (there are currently no minimum parking requirements in the City's downtown zoning district today).

Currently, the City of Fargo is working in conjunction with our local Metropolitan Planning Organization to develop strategies for reducing off-street parking citywide. This will undoubtedly lead to a reduction in the City's minimum parking standards, which, in turn, will reduce the cost of development.

Lastly, the City seeks to preserve the supply of existing housing stock, which is typically more affordable than new development. This is accomplished through code enforcement efforts in combination with the tax incentive programs outlined above. Enforcement of property maintenance codes works to extend the life of the City's existing affordable housing stock.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

There were no "underserved populations" specifically identified in the 2017 Action Plan. However, there are certainly subpopulations within the community which are less likely to be actively engaged in the public process surrounding community development activities. As such, the City has taken several steps to ensure continued meaningful engagement with people and families that are Native American, refugee, ethnic/minority communities, living with a disability, seniors, and low income populations.

The Fargo Native American Commission's (NAC) mission is to work together to strengthen the Native American community in order to promote understanding, recognition, and respect for Native American cultures and enrich the whole community. Currently there are efforts underway to develop an Urban Indian Healthcare Center in Fargo to better address health needs in the region. In addition, the Fargo Human Relations Commission (HRC) is advisory to the City Commission and has the stated mission to promote acceptance and respect for diversity and discourage all forms of discrimination.

The Planning Department is responsible for staffing the HRC and NAC. This connection helps further the City's community development goals and the stated goals. The HRC and NAC monitor fair housing and discrimination issues in the City via research, public forums, and regular opportunities for public input. One of the current initiatives is to assess the state of civil rights in the metropolitan Fargo-Moorhead area, and the hope is to coordinate efforts with the ND Human Rights Coalition as well as the Regional Advisory Committee to the US Commission on Civil Rights.

The City's continued support of organizations such as Cultural Diversity Resources, CHARISM, the Native American Center, Gladys Ray Shelter/Veterans Drop-in Center, New American Consortium, Afro-American Development Association, Somali Community Development Center, Global Youth United, and others, displays a commitment to conducting meaningful outreach to the communities that are most likely to become disenfranchised, unseen, and/or unheard. Each organization has developed ongoing relationships with low income and refugee communities. They serve as connections to under-

represented communities and help ensure that the City's Community Development programs are designed to meet the needs of all residents in the community.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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.

The City continues to work to raise public awareness of lead based paint hazards. The City also works 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 website.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

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 also granted 2017 CDBG funds to North Dakota State College of Science (NDSCS) for targeted job skills development among refugees and low-income individuals. In addition, CDBG funds were utilized to provide transportation passes to low-income participants. The City continues to coordinate anti-poverty efforts with local service providers and social service agencies.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The strength of the institutional structure comes from the wide variety of organizations that collaborate to address housing and community development issues within the community. The City of Fargo works to maintain and build its relationships with local organizations, businesses, and residents and will continue to communicate and share existing needs assessment data to address emerging community needs.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City is an active participant in the Fargo Moorhead Coalition for Homeless Persons, 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.

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 2017 Action Plan included a number of critical partnerships with community organizations to further advance new and existing affordable housing opportunities and community development efforts in Fargo.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The last Analysis of Fair Housing in Fargo was in 2010. A new Assessment of Fair Housing will be conducted within the next two years. In the meantime, Fargo continues to work toward identifying and addressing impediments to fair housing. Specifically, impediments to fair housing choice in Fargo include lack of education, the historic isolation of minority populations, discrimination, unaffordable rents, high cost of purchasing a home, lack of physical accessibility, and in some areas of the city, a lack of adequate public transportation.

Efforts to combat these impediments through local collaborations are ongoing. In addition, the Fargo Human Relations Commission utilizes 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 City will continue to directly address concerns highlighted in regard to impediments to fair housing, including the need for education, the existence of historic isolation, and lack of affordable housing.

CR-40 - Monitoring 91.220 and 91.230

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

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

The City continues 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 monitors 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. All HOME rental projects are monitored on an annual basis. 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 utilize both "desk-monitoring" and on-site monitoring to assess the quality of the program performance over the duration of the agreement.

Other efforts 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 are made.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Fargo published a Public Notice in the local newspaper, August 6, 2018, notifying citizens of the public comment period for reviewing the City of Fargo Consolidated Annual Performance and Evaluation Report for the 2017 Action Plan for Housing and Community Development from August 7, 2018 to August 21, 2018. A copy of the report, along with any public comments, was posted online and made available to the public at the Fargo Planning Department, 2nd Floor City Hall, 200 North 3rd Street, Fargo, ND or by calling 701-241-1474. TDD 701-241-8258. The public was welcome to attend the regular City Commission meeting on August 27, 2018 when the 2017 Annual Performance Report was approved and forwarded to the US Department of Housing and Urban Development. Notification of this meeting and agenda items, including the CAPER, was published in the local newspaper. No comments were received during the public comment period.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the 2017 program year, the City did not experience any changes in program objectives and it met stated program goals. The City continues to monitor CDBG program performance to assess whether or not changes in program objectives are necessary. Any changes in program objectives would constitute an amendment to the Consolidated Plan and Annual Action Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?
--

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

On July 25-27 and August 13, 2018, the City conducted on-site file monitoring and unit inspections of nine (9) of the existing ten (10) HOME-assisted projects. The projects having received on-site monitoring were:

- Bluestem Homes Phase II, 3 HOME units (30 units total)
- Bluestem Townhomes Phase I, 6 HOME units (30 rental units total)
- Cooper House, 8 HOME units (43 units total)
- Crossroads, 2 HOME units (81 units total)
- North Sky I, 7 HOME units (24 units total)
- Sisters Path, 12 HOME units (12 units total)
- Sunrise North Apartments, 8 HOME units (43 units total)
- YWCA Transitional Units, 2 HOME units (2 units total)
- HomeField Apartments, 3 HOME units (39 units total)

All of the projects were in compliance. No program income funds were used for any of these projects.

The City complies with the regulations of 24 CFR 92.504(d). HOME rental projects are monitored on an annual basis. On-site inspections of HOME-assisted rental housing are carried out within 12 months after project completion to determine all contracted work has been completed and the property meets the property standards. On-site inspections are also conducted throughout the period of affordability (at least once every three years) to determine property standard compliance and to verify information submitted related to rent and occupancy. If deficiencies are observed, a follow-up on-site inspection is conducted to ensure deficiencies are corrected. Property owners annually certify to the City that each building and all HOME-assisted units in the project are suitable for occupancy as per sponsor agreements. Inspections are based on a statistically valid sample of units appropriate for the size of the HOME-assisted project. The City annually examines the financial condition of HOME-assisted rental projects with 10 units or more to determine the continued financial viability of the housing. We have evaluated the financial condition of the HOME-assisted rental property, Sister's Path (12 HOME units), and have determined the Fargo Housing Authority's continued financial viability to support the affordable housing units in Fargo.

In addition, the City is monitored by the State of North Dakota for State-funded HOME projects as per the established monitoring schedule.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.

92.351(b)

The City will take the following actions to provide information to attract eligible persons from all racial, ethnic, and gender groups in the housing market area that is assisted by HOME funding.

1. All correspondence, notices and advertisements related to the HOME Program, will contain the Equal Housing Opportunity logo or slogan.

Recipient Actions

Participants in the HOME Program will be required to use affirmative fair housing marketing practices in soliciting renters or buyers, determining their eligibility, and concluding all transactions. Any HOME-assisted housing must comply with the following procedures for the required compliance period, depending on the program used:

1. Owners advertising vacant units must include the equal housing opportunity logo or statement. Advertising media may include newspapers, radio, televisions, brochures, leaflets, or a sign in a window.
2. The owner will be required to solicit applications for vacant units from persons in the housing market who are least likely to apply for the HOME-assisted housing without the benefit of special outreach efforts. In general, persons who are not of the race or ethnicity of the residents of the neighborhood in which the rehabilitated building is located, shall be considered those least likely to apply. Special outreach efforts will include contacts with community action agencies, human service centers and county social service offices.
3. The owner must maintain a file containing all marketing efforts (e.g., copies of newspaper ads, memos of phone calls, copies of letters, etc.) and the records to assess the results of these actions are to be available for inspection.
4. The owner shall maintain a listing of all tenants residing in each unit from the time of application through the end of the compliance period.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During the 2017 Program Year, the City spent \$76,193 in Program Income to assist with rehabilitation of ten (10) single family, owner-occupied housing units. All 10 of the units were low-mod income homeowners. Twenty percent (20%) were very low income (0-50% AMI), and eighty percent (80%) were low-income (51-80%). Of the homeowners, one (1) was a single female with children; three (3) were couples without children; one (1) was an elderly male without children; three (3) were elderly females

without children; one (1) was a single female without children; and one (1) was an elderly couple without children.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

In 2017, the City recommitted to the City's Neighborhood Revitalization Initiative (NRI), which is a \$2 million line of credit from Gate City Bank to offer low-interest loans at 2.25% for affordable homeowner improvements. In addition to NRI, the City also maintains affordable housing through its CDBG rehab program. In 2017, 56 were rehabilitated, keeping them affordable, safe, and more energy efficient for homeowners.

The City also continued its work with developers to increase and maintain the supply of affordable housing. In 2017, the city began an effort to train developers on the potential to use 4% Low Income Housing Tax Credits (LIHTC) in conjunction with local incentives, and worked to encourage them to attempt projects. As a result two out of a handful of major developers have shown interest and one is actively putting together a project.

In 2017, there were 2 projects that received 9% LIHTCs. To date, 285 affordable rental-housing units have been renovated using LIHTCs, and a total of 882 have been supported by LIHTCs in Fargo. Most of this housing serves extremely low-income households, many in need of supportive services. In addition, the ND Housing Finance Agency continued its downpayment and closing cost assistance programs in Fargo to provide many new owner-occupied housing opportunities in the City.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	FARGO
Organizational DUNS Number	070265871
EIN/TIN Number	456002069
Identify the Field Office	DENVER
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix
First Name
Middle Name
Last Name
Suffix
Title

ESG Contact Address

Street Address 1
Street Address 2
City
State
ZIP Code
Phone Number
Extension
Fax Number
Email Address

ESG Secondary Contact

Prefix
First Name
Last Name
Suffix
Title
Phone Number
Extension
Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date	05/01/2017
Program Year End Date	04/30/2018

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name
City
State
Zip Code
DUNS Number
Is subrecipient a victim services provider
Subrecipient Organization Type
ESG Subgrant or Contract Award Amount

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 14 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 15 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 16 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 19 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 20 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 21 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units – Rehabbed	
Number of New Units – Conversion	
Total Number of bed - nighths available	
Total Number of bed - nights provided	
Capacity Utilization	

Table 22 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2015	2016	2017
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Homelessness Prevention			

Table 23 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2015	2016	2017
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing			

Table 24 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2015	2016	2017
Essential Services			
Operations			
Renovation			
Major Rehab			
Conversion			
Subtotal			

Table 25 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2015	2016	2017
Street Outreach			
HMIS			
Administration			

Table 26 - Other Grant Expenditures**11e. Total ESG Grant Funds**

Total ESG Funds Expended	2015	2016	2017

Table 27 - Total ESG Funds Expended**11f. Match Source**

	2015	2016	2017
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			
Local Government			
Private Funds			
Other			
Fees			
Program Income			
Total Match Amount			

Table 28 - Other Funds Expended on Eligible ESG Activities**11g. Total**

Total Amount of Funds Expended on ESG Activities	2015	2016	2017

Table 29 - Total Amount of Funds Expended on ESG Activities

Attachments

Public Notice for 2017 CAPER

AFFIDAVIT OF PUBLICATION

2661742

STATE OF NORTH DAKOTA,
COUNTY OF CASS

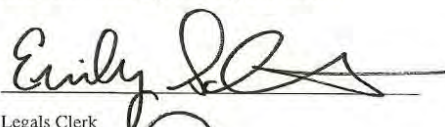
Emily Schnaidt, *The Forum*, being duly sworn, states as follows:

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 (one) time: August 6, 2018, as required by law or ordinance.

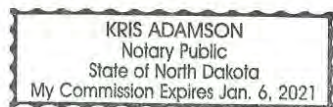
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 6th day of August, 2018.



Legals Clerk





City Commission Memo and Executive Summary



PLANNING AND DEVELOPMENT
 200 Third Street North
 Fargo, North Dakota 58102
 Phone: (701) 241-1474
 Fax: (701) 241-1526
 E-Mail: planning@FargoND.gov
www.FargoND.gov

MEMORANDUM

TO: CITY COMMISSION

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

DATE: AUGUST 23, 2018

RE: 2017 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FOR FARGO'S COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME PROGRAMS

This memo highlights progress that has been made in the implementation of Fargo's Consolidated Plan for Housing and Community Development. HUD requires the City to complete a Consolidated Annual Performance & Evaluation Report (CAPER) for Fargo's Community Development Block Grant (CDBG) & HOME programs. The City's 2017 report covers the time period of May 1, 2017 to April 30, 2018. For this period, the City received a CDBG award of \$637,010, a decrease of \$41,219 from last year, and a HOME award of \$336,586, a decrease of \$19,736 from last year. A total of \$160,294.80 in program income revenue was received during this reporting period: \$149,515.70 from the City's HOME Participating Jurisdiction (PJ) program; \$3,244.50 from the HOME Department of Community Services (DCS) program; and \$7,534.60 from CDBG activities. Expenditures totaled \$904,572.

Fargo's Consolidated Plan for CDBG & HOME programs outlines policy goals that are the focus of Fargo's CDBG & HOME activities; 2017 goals and expenditures are listed in the following table. Efforts focused on affordability, with specific attention to affordable homeownership opportunities and owner-occupied home rehabilitation. Nearly all of the projects identified in the 2017 Action Plan are complete or well underway.

	CDBG Funds Spent in 2017	% of CDBG spent	HOME Funds Spent in 2017	% of HOME spent	TOTAL Spent	% of Total spent
1. Affordable Housing	\$98,068	19%	\$374,134	95%	\$472,202	52%
2. Homelessness	\$70,083	14%	\$0	0%	\$70,083	8%
3. Neighborhoods	\$171,574	34%	\$0	0%	\$171,574	19%
4. Poverty Reduction	\$50,147	10%	\$0	0%	\$50,147	6%
5. Admin/Fair Housing	\$120,720	23%	\$19,846	5%	\$140,566	15%
Total	\$510,592		\$393,980		\$904,572	



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All of the activities undertaken by the City of Fargo in program year 2017 met one of the three HUD National Objectives. CDBG activities that provided benefit to low and moderate income households and/or areas constituted 71.76% of all CDBG expenditures and elimination of slum and blight represented the remainder of expenditures. All of non-admin HOME fund expenditures provided benefit to low-income households (80% area median income and below).

The City of Fargo has complied with the grant management requirements associated with the CDBG and HOME programs in 2017 (i.e., timeliness, match contribution, and Community Housing Development Organization reserve) and as of the submission date, all projects are progressing according to schedule.

A notice was published in The Forum on August 6, 2018 and the CAPER was available for public comment at the Fargo Planning Department, 2nd Floor at City Hall and on the City of Fargo website. The public comment period to review the City of Fargo's CAPER was from August 7, 2018 to August 21, 2018. No comments were received.

The full report is online at www.fargond.gov/planninganddevelopment/plansandstudies. Upon approval by the City Commission, the report will be submitted to HUD for final review and approval, as per Federal grant management requirements.

Recommended Action. Receive, file, and submit the 2017 Consolidated Annual Performance & Evaluation Report to the U.S. Department of Housing and Urban Development.

Annual Report on Community Development Activity in Fargo

HUD - Consolidated Annual Performance and Evaluation Report

Executive Summary

City of Fargo, North Dakota
Fiscal Year 2017
(May 1, 2017 - April 30, 2018)

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Executive Summary

This report highlights progress that has been made in the implementation of the Consolidated Plan for Housing and Community Development. The report covers the time period of May 1, 2017 to April 30, 2018. Activities discussed in this report include those implemented by the City of Fargo Planning and Development Department and the Fargo Housing and Redevelopment Authority (FHRA).

Resources

The City of Fargo received a CDBG award of \$637,010 in fiscal year 2017. This represents a decrease of \$41,219 from the previous year. Prior year CDBG resources were available in the amount of \$268,310. The City received a HOME award in the amount of \$336,586, a decrease of \$19,736 from the prior year.

Community Development programs realized \$160,294.80 in program income revenue in the 2017 program year; \$149,515.70 from the City's HOME Participating Jurisdiction (PJ) program; \$3,244.50 from the HOME Department of Community Services (DCS) program; and \$7,534.60 from CDBG activities.

Grant Management

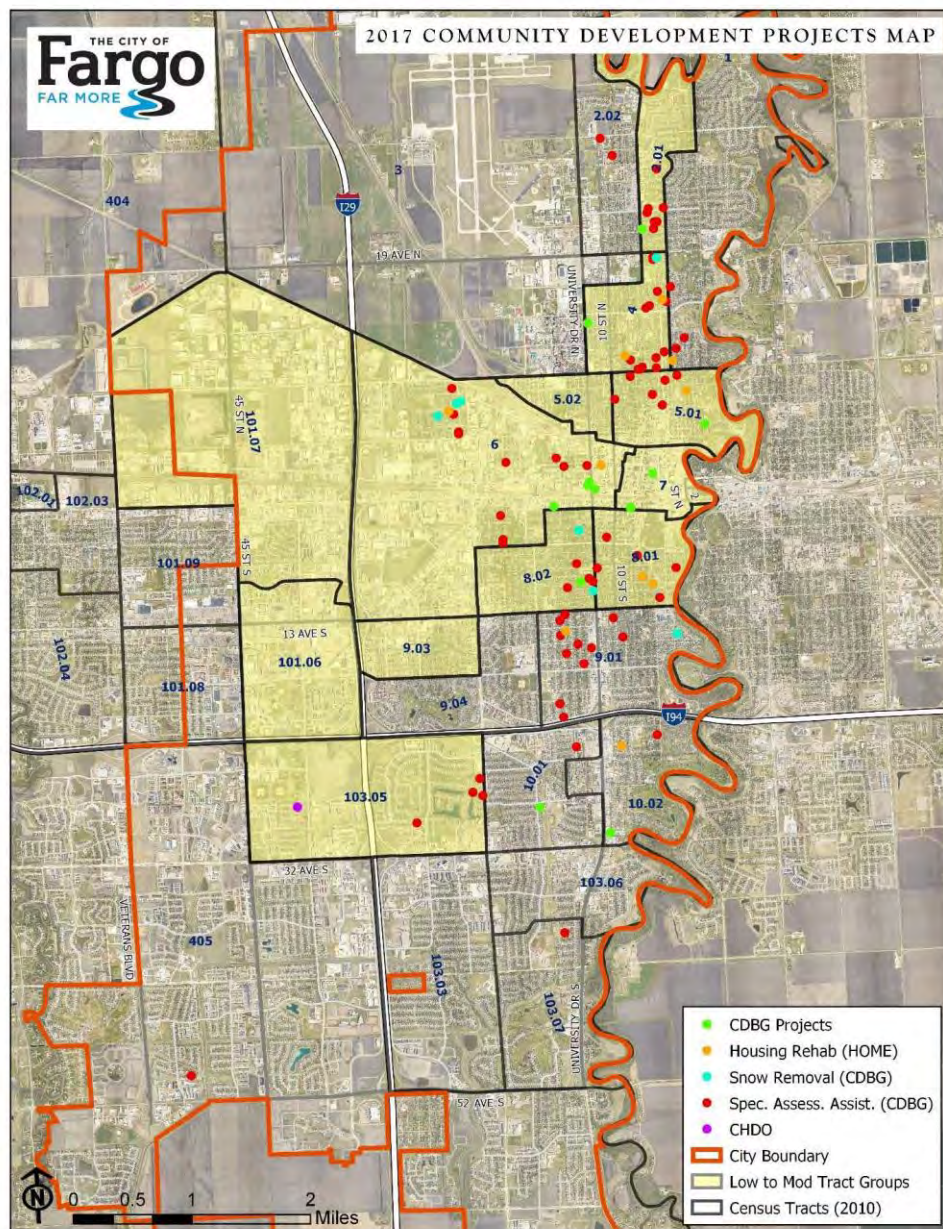
All of the activities undertaken by the City of Fargo in fiscal year 2017 met one of the three HUD National Objectives. CDBG activities that provided benefit to low and moderate income households and/or areas constituted 71.76% of all CDBG expenditures; elimination of slum and blight represented the remainder of expenditures. All of non-admin HOME fund expenditures provided benefit to low-income households. The City of Fargo has complied with the grant management requirements associated with the CDBG and HOME programs in 2017 (i.e., timeliness, match contribution, and CHDO reserve).

Priorities

Fargo's Consolidated Plan outlines policy goals that are the focus of Fargo's community development activities. The following table lists the goals and the amount of CDBG and HOME funds spent in the 2017 program year.

	CDBG Funds Spent in 2017	% of CDBG funds drawn	HOME Funds Spent in 2017	% of HOME funds drawn	TOTAL FUNDS SPENT	% of Total funds drawn
1. Affordable Housing	\$98,068	19%	\$374,134	95%	\$472,202	52%
2. Homelessness	\$70,083	14%	\$0	0%	\$70,083	8%
3. Neighborhoods	\$171,574	34%	\$0	0%	\$171,574	19%
4. Poverty Reduction	\$50,147	10%	\$0	0%	\$50,147	6%
5. Admin/Fair Housing	\$120,720	23%	\$19,846	5%	\$140,566	15%
Total	\$510,592		\$393,980		\$904,572	

Affordable Housing accounts for fifty-two percent (52%) of all community development spending authorized by the City of Fargo in 2017. Efforts focus on affordability, with specific attention to affordable homeownership opportunities and rehabilitation. Of the total \$904,572 spent in 2017 (\$843,972 in Federal funds and \$60,600 in State HOME program income), 52% went to fund housing activities and 19% to neighborhoods. All of the non-administrative HOME funds went directly to housing activities, funding owner-occupied rehab and special housing projects. Eight percent (8%) was used to prevent homelessness; six percent (6%) of the funds were directed to poverty reduction activities; and fifteen percent (15%) of the funds were utilized for Administration-related activities.



Summary of Resources

Community Development activities are carried out by the Community Development Division of the Fargo Department of Planning and Development. The majority of administrative support for these activities is funded by HUD grant dollars; however, a portion of staff salaries and program operating costs are funded with the City's general fund revenues.

	FY 2015	FY 2016	FY 2017
CDBG			
Grant	\$668,706.00	\$678,229.00	\$637,010.00
Prior Year Resources			\$268,310.00
Program Income	\$8,075.24	\$400,198.93	\$7,534.60
HOME			
Grant-PJ	\$347,113.00	\$356,322.00	\$336,586.00
Program Income-ND DCS	\$40,991.45	\$10,000.00	\$3,244.50
Program Income-PJ	\$130,226.10	\$158,124.54	\$149,515.70
LOCAL			
Rehab-Homeowner Share	\$19,436.00	\$30,118.00	\$19,155.00
TOTAL RESOURCES	\$1,214,547.79	\$1,632,992.47	\$1,421,355.80

FEDERAL RESOURCES – Direct Allocation of Grant Funds

The City of Fargo received a CDBG award of \$637,010 in fiscal year 2017, a decrease of \$41,219 from the previous year. The City received a HOME grant of \$336,586, a decrease of \$19,736.

The chart below illustrates the importance of program income to Fargo's overall community development budget.

	CDBG	HOME	Program Income	Total
2002	\$866,000	\$592,000	\$313,223	\$1,771,223
2003	\$861,000	\$704,679	\$461,045	\$2,026,724
2004	\$835,000	\$647,466	\$560,300	\$2,042,766
2005	\$789,140	\$568,640	\$405,524	\$1,763,304
2006	\$706,516	\$568,698	\$567,650	\$1,842,864
2007	\$702,016	\$564,764	\$251,422	\$1,518,202
2008	\$857,886*	\$526,625	\$127,812	\$1,512,323
2009	\$685,629	\$571,340	\$162,462	\$1,419,431
2010	\$741,824	\$567,380	\$111,608	\$1,420,812
2011	\$621,263	\$498,443	\$75,901	\$1,195,607
2012	\$640,247	\$421,865	\$152,654	\$1,214,766
2013	\$678,296	\$410,513	\$568,309	\$1,657,118
2014	\$682,044	\$403,855	\$192,793	\$1,278,692
2015	\$668,706	\$347,113	\$179,293	\$1,195,112
2016	\$678,229	\$356,322	\$568,323	\$1,602,874
2017	\$637,010	\$336,586	\$160,270	\$1,133,866

*Includes \$183,168 in CDBG-R funds through the 2009 American Recovery and Reinvestment Act.

Activities Generating Program Income

Community Development programs realized \$160,294.80 in program income revenue in the 2017 program year: \$149,515.70 from the City's HOME Participating Jurisdiction (PJ) program; \$3,244.50 from the HOME Department of Community Services (DCS) program; and \$7,534.60 from CDBG activities.

Loan Payments

A total of \$2,926.20 in CDBG/HOME loan repayments was received in FY 2017.

The City's owner-occupied Housing Rehab program provides assistance as a 0% interest deferred payment loan. In the 2017 program year, the City received \$526.20 in CDBG program income from rehab loan payments, and \$2,400.00 in HOME program income from rehab loan payments.

Fargo currently has 176 existing CDBG and HOME loans totaling \$1,940,293.54.

CDBG has 19 CDBG deferred payment loans with zero interest and a ten-year forgiveness period. The total owing on those 19 loans is \$108,078.

There are 84 HOME deferred payment, zero interest loans for Homebuyer Assistance which are due upon sale. The total amount of those loans is \$416,265. There is one (1) HOME loan with a ten-year term and 3% interest totaling \$3,058.04.

Currently there are 72 HOME deferred payment, zero interest loans that will be forgiven after 10 years totaling \$1,412,892.50.

Sale of Property

None of the reported program income in the 2017 program year came from the sale of CDBG-owned property nor from property that the City had an interest in.

Recaptured Funds

The Housing Rehab program (HOME and CDBG) and the Downpayment Assistance Program (HOME) are long-standing programs of the City of Fargo. These programs generate recaptured funds each year, the majority of which is attributable to the HOME program. Funds are recaptured when a homeowner sells his or her property prior to the stated forgiveness period attached to the mortgage. The City received \$147,115.70 in recaptured funds from PJ-originated housing rehab and downpayment assistance loans (HOME), \$3,244.50 in recaptured funds from downpayment assistance and housing rehab loans originated with HOME funds received from the State of North Dakota, and \$6,965.40 in recaptured CDBG funds from loans.

Administrative Requirements

Expenditure Caps

All of the activities undertaken by the City of Fargo in FY 2017 met one of the three HUD National Objectives:

- 71.76% of CDBG activity expenditures provided benefit to low and moderate income households and/or areas
- 28.24% of CDBG went to alleviate slum and blighted conditions
- 6.76% of CDBG expenditures went to public service activities
- 18.73% was spent on Admin-related activities
- 100% of non-admin HOME fund expenditures provided benefit to low-income households

CHDO Reserve Projects - HOME

As a HOME Participating Jurisdiction, the City is required to commit no less than 15% of its annual allocation to a Community Housing Development Organization (CHDO) project. In FY 2017, the City committed \$100,000 to the HomeField 2 Apartments senior housing development, which is being undertaken by Beyond Shelter, Inc. (CHDO). This \$100,000 commitment equals nearly 30% of the 2017 HOME allocation.

The HomeField Phase 1 2015 CHDO project added three (3) new affordable housing HOME units for low-income, frail and elderly seniors. The project is complete and fully leased-up with a total of 38 affordable units in the project. HomeField 2 Apartments (Phase 2) was awarded Low Income Housing Tax Credits in 2018 after not being awarded in 2017. HomeField 2 Apartments will add an additional three (3) new affordable HOME units, two (2) units are being funded with 2016 CHDO assistance and one (1) is funded with 2017 CHDO assistance. This 39 unit affordable senior rental housing complex will be constructed and placed into service by the Fall of 2019.

Timeliness/Rate of Expenditure

The City of Fargo was timely in its expenditure of federal resources for both the CDBG and HOME programs during the 2017 program year.

The HOME program requires that 100% of funds be committed within two years and spent within five years of the program year in which they were received by the PJ. In 2017, the City of Fargo had a total of \$336,586 available for commitment, of which \$33,658 was reserved for administration. Sixty-four percent (64%) (\$216,438.64) of the total available 2017 grant was committed to activities, and three percent (3%) (\$9,447.10) of the total grant available was disbursed as of May 2017. As of this date, 72% of 2016 HOME funds are committed with 72% of funds disbursed.

The CDBG program requires that an entitlement community have no more than 1.5 times its grant in the line of credit three months before the end of the program year. In March 2018 (date of FY 2017 timeliness test for Fargo), the City had an unadjusted timeliness ratio of 1.48 and adjusted ratio of 1.48.

OTHER RESOURCES**Leveraging**

The City of Fargo is cognizant of the need to leverage federal funds with non-federal sources. Efforts are underway in the areas of housing rehab, neighborhood revitalization, and homelessness. A few years ago, the City's budget was changed to authorize the Community Development Committee to allocate local general funds to support social service projects and organizations. The City's Community Development Committee works diligently to allocate the funds to alleviate poverty in our community. The annual social service allocation of \$253,000 in 2017 serves as significant local leverage to support 28 local nonprofit organizations.

Housing Rehab

The City continues to partner with a private lender, Gate City Bank, for the Neighborhood Revitalization Initiative Existing Rehab Loan Program. This low-interest loan remodeling fund was started in 2001, and has been responsible for 519 projects within the core area of the City and over \$31.69 million in improvements to Fargo's affordable housing stock. The partnership between local lending partners and the City of Fargo is critical in that it helps to strengthen neighborhoods and, in turn, create a stronger community.

Matching Requirements

Upon becoming a Participating Jurisdiction, the City of Fargo became responsible for documenting appropriate match funds in conjunction with the receipt of HOME funds. For the 2017 program year, match liability was incurred on the entitlement funds received from HUD.

The following table shows the City's match activity between May 1, 2017 and April 30, 2018. This reporting period is as per CAPER requirements. The City's actual match obligation is determined on a Federal fiscal year basis (October 1 – September 30), and has been met as of the end of the 2017 CAPER reporting period.

2017 Program Year

HOME funds drawn	\$ 387,927.08
HOME funds subject to match requirement	\$ 365,264.69
Match liability incurred (x25%)	\$ 91,316.00
Value of match contributions recognized in 2017	\$ 19,155.00
2017 program year match including carryover	\$ 3,419,460.00
Match obligation met	+100%

Special Activity Notes

Acquisition, Relocation, or Displacement

The City's Housing Rehab program helps improve the quality and preservation of affordable housing in older parts of Fargo. When the houses are being rehabilitated, the owners may encounter the need to temporarily relocate to accommodate the rehab schedule. During the 2017 program year, there were no projects funded with CDBG or HOME dollars that required temporary relocation assistance. In addition, there were no projects beyond the Housing Rehab program during the reporting period that required relocation assistance.

Economic Development Activities

The City reported spending on two economic development projects in the 2017 program year, focusing on targeted job skills training for refugees and low-income individuals (Skills & Tech Training Center) and transportation solutions for low-income clients of agencies to improve access to employment and employment-related skill development sites (Metro Transportation Initiative). Twenty-six (26) individuals received job skills training: two (2) individuals completed training for Pre-Manufacturing; three (3) individuals completed training for Manufacturing; nineteen (19) individuals completed Forklift Licensure training, with one (1) of the nineteen also attending Pre-Certified Nursing Assistant training; and two (2) individuals completed Certified Nursing Assistant training. Thirty (30) low-income clients of Adult Education and the Head Start program through the Southeast North Dakota Community Action Agency were assisted with funding of transportation. 400 adult single-ride transit passes were distributed by the Gladys Ray Shelter and Veterans Drop-In Center.

Presumed Benefit Activities

The City reported spending on one "presumed benefit" project in the 2017 program year, which supported safety and security enhancements to the emergency shelter facility of the YWCA Cass Clay.

Activities Generating Program Income

The State of ND Department of Commerce, Division of Community Services allows the City to retain HOME program income (recaptured funds) that are returned to the City as long as the funds are re-applied to a HOME-eligible activity. Any CDBG program income that is returned to the City is reported in IDIS during the monthly draw process, and is applied to an eligible activity.

Both the HOME and CDBG programs return program income to the community each year.

Housing Rehab Activities

The Fargo owner-occupied Housing Rehab program is funded with a combination of HOME and CDBG funds. The program assists approximately 15 housing units per year. In 2017, the HOME program assisted 10 homeowners with housing rehabilitation. CDBG funds were used to assist four (4) households and six (6) rental housing units with housing rehabilitation in 2017.

- HOME - \$333,380.18 in PJ grant/program income funds, matched with \$19,155 from homeowners
- CDBG - \$41,840.45 was disbursed for program delivery
- TOTAL - \$375,220.63 in grant funds and \$19,155 in private homeowner contributions

During the 2017 Program Year, the City spent \$76,193 in Program Income to assist with rehabilitation of ten (10) single family, owner-occupied housing units. All 10 of the units were low-mod income homeowners. Twenty percent (20%) were very low income (0-50% AMI), and eighty percent (80%) were low-income (51-80%). Of the homeowners, one (1) was a single female with children; three (3) were couples without children; one (1) was an elderly male without children; three (3) were elderly females without children; one (1) was a single female without children; and one (1) was an elderly couple without children.

On-site Inspection of Assisted Rental Housing (HOME)

On July 25-27 and August 13, 2018, the City conducted on-site file monitoring and unit inspections of nine (9) of the existing ten (10) HOME-assisted projects the projects having received on-site monitoring were:

- Bluestem Homes Phase II, 3 HOME units (30 units total)
- Bluestem Townhomes Phase I, 6 HOME units (30 rental units total)
- Cooper House, 8 HOME units (43 units total)
- Crossroads, 2 HOME units (81 units total)
- North Sky I, 7 HOME units (24 units total)
- Sisters Path, 12 HOME units (12 units total)
- Sunrise North Apartments, 8 HOME units (43 units total)
- YWCA Transitional Units, 2 HOME units (2 units total)
- HomeField Apartments, 3 HOME units (39 units total)

All of the projects were in compliance. No program income funds were used for any of these projects.

In addition, the City is monitored by the State of North Dakota for State-funded HOME projects as per the established monitoring schedule.

Performance Measurement Summary

PROGRESS ON AGENDA SET IN 2017 ACTION PLAN

Nearly all of the projects identified in Fargo's Action Plan are complete or well under way. Due to capacity and timing complications, the Jeremiah Program and Youthworks projects are in the process of cancellation. As of the submission date of this CAPER, all other projects are progressing according to schedule.

Expenditure Summary Action Plan Activities

2017 Action Plan Activities	2017 CDBG Budgeted	2017 HOME Budgeted	Status	Funds Drawn In 2017	Funds spent by Project
1. Housing Rehab – Owner Occupied	100,000	308,375	Underway	298,534	73%
2. CHDO Housing Project	0	100,000	Underway	0	0%
3. Special Assessments	15,000	0	Completed	11,485	100%
4. Downtown Slum & Blight Projects	100,000	0	Completed	110,110	100%
5. Housing Education	15,000	0	Completed	15,000	100%
6. Fargo Homeless Initiatives	55,000	0	Underway	12,432	23%
7. Trust Engagement	10,000	0	Completed	13,000	100%
8. Metro Transportation Initiative	3,000	0	Completed	2,615	87%
9. Snow Removal	2,000	0	Completed	1,080	54%
10. Economic Development – Job Training and Microloans	40,000	0	Underway	11,736	29%
11. Fraser, Ltd	14,000	0	Completed	14,065	100%
12. Jeremiah Program	50,000	0	Cancelled	0	0%
13. Rebuilding Together	20,000	0	Completed	42,163	100%
14. Youthworks	40,000	0	Cancelled	0	0%
15. YWCA Cass Clay – YWCA Emergency Shelter	50,000	0	Completed	50,065	100%
16. Planning/Admin	127,402	33,659	Completed	89,529	56%
TOTAL	641,402	442,034		671,814	

Fair Housing & Civil Rights Progress Report

Fair Housing & Civil Rights Progress Report

2017 CAPER
2018 Action Plan

City of Fargo Department of Planning & Development

This document is the first annual progress report for the nine Fair Housing & Civil Rights requirements as agreed to by the City of Fargo on September 28th, 2016 in the closing conference between FHEO and City of Fargo staff. It is also in response to the letter from James C. Whiteside, Region VIII Program Compliance Branch Chief of the Office of Fair Housing and Equal Opportunity, dated December 13th 2016.

1. Benefits, Services, and Methods of Administration

Relevant Law, Guidance, and Regulation:

Title VI of the Civil Rights Act of 1964 (Title VI) – 24 CFR 1.4

Section 109 of Title I of the Housing and Community Development Act of 1974 (Section 109)

24 CFR 6.4

Section 504 of the Rehabilitation Act of 1973 (Section 504) - 24 CFR 8.4(b)

HUD Technical Assistance Comments:

Title VI, Section 109, and Section 504 require Fargo to analyze jurisdictional demographic data for race, color, national origin, sex, religion, and disability to determine whether any of the jurisdiction's minority groups appear under-represented by any group protected by Title VI, Section 109, or Section 504. Fargo must adjust the administration of its programs and activities to assure equitable participation.

City of Fargo Response:

Over the course of the next year, the City of Fargo will work with its recipients to ensure that demographic data is being collected on beneficiaries of federal funds, including the gaps mentioned in the technical assistance as well as ensuring race and ethnicity are treated separately. We will report the progress and any data collected in future CAPER submissions, with the goal of having data collections for these categories fully operational and collected for the 2020 CAPER.

Of the data we do collect, we show an over-representation of groups protected by Title VI, Section 109, and Section 504, with the exception of people of Asian descent, which make up 3% of the population but only 1% of the beneficiaries of CDBG and 0% of HOME beneficiaries. The City of Fargo will make plans to reach out to this community specifically and begin implementation of the plans over the next year with updates on progress to be included in future CAPER submissions. These efforts will also be reflected in our citizen participation efforts below.

2. Citizen Participation

Relevant Law, Guidance, and Regulation:

Title VI - 24 CFR - 1.4 and 570.506 and 91.105

Section 109 - 24 CFR - 6.6 and 570.506 and 91.105

Section 504 - 24 CFR - 8.4 and 570.506 and 91.105

HUD Technical Assistance Comments:

Title VI, Section 109, and Section 504 require Fargo to implement affirmative efforts to involve racial, ethnic, or religious minorities, single sex headed households, and people with disabilities in its citizen participation process.

City of Fargo Response:

The City of Fargo holds regular Community Development Committee meetings, and specific outreach meetings to give feedback on the expenditure of local and federal funds. We invite 142 organizations which serve clients from each of the protected classes. We are making plans to create additional opportunities for citizen participation, including making special efforts to receive feedback from protected groups both by directly reaching out to communities of protected groups, as well as working with our partners and the 142 organizations that attend our annual outreach meeting to make additional efforts to reach their clients and employees, who are members of protected groups. A list of the 142 organizations is attached.

The City of Fargo is planning to expand its public participation process and make additional efforts to reach out to protected classes:

- To the Asian community, which is the only group under-represented in our program usage according to our data
- To the LEP community, particularly: Arabic, Nepali, Somali, Bosnian, Spanish, and Kurdish speaking communities
 - This will include and be a part of efforts to update our four-factor analysis and Language Access Plan (LAP) as noted below under Limited English Proficiency.
- To the hard of hearing and vision impaired community
- Finally, we will expand our use of special notices to all public announcements, including: TTY/TDD information, contact information for our 504 coordinator to secure reasonable accommodations, and information on translation services which are provided upon request

3. Limited English Proficiency (LEP)**Relevant Law, Guidance, and Regulation:**

Title VI - 24 CFR - 1.4(b)

Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons (LEP Final Guidance)

HUD Technical Assistance Comments:

Title VI and the LEP Final Guidance require Fargo to develop procedures to ensure meaningful access to LEP persons. Fargo must provide interpretation services to LEP persons and must provide written translation of vital documents if and when the LEP population exceeds 1,000 persons. Vital documents include public notices and applications, among others. To comply with LEP requirements, Fargo must conduct a four-factor analysis, create a Language Access Plan (LAP), and document actions to implement the LAP (See document "LEP Reference Sheet," for extensive written technical assistance about completing a four-factor analysis and developing an LAP)

City of Fargo Response:

The City of Fargo is working with local agencies to collect data on groups that have limited English proficiency. Census and ACS data do not suggest that there are any groups of people who speak the same primary language and have limited English proficiency (LEP) that reach over 1,000. If we find data that suggests we have reached over 1,000 persons of LEP from one primary language, we will begin the process of translating vital documents into that language. Over the course of the next year, we will complete an updated four-factor analysis and our Language Access Plan (LAP). The City of Fargo does currently have an LAP (See attachment) which was updated in the summer of 2017; however, the four-factor analysis was not updated. A local non-profit has already been contacted to discuss the potential language communities that have the greatest need for translation services, which include: Arabic, Nepali, Somali, Bosnian, Spanish, and Kurdish

The City does provide translation services as needed whenever requested by any member of the public wishing to participate in public meetings or programs, and the City of Fargo website includes an automatic translation of the entire contents of the website into dozens of languages through a service offered by Google.

The City of Fargo will include a means to request reasonable accommodations in regards to interpretation and translation services in its announcements for public participation.

4. Record Keeping

Relevant Law, Guidance, and Regulation:

Title VI - 24 CFR - 1.6(b) and 121

Section 109 - 24 CFR - 6.6(a), 6.10(c), and 121

Section 504 - 24 CFR - 8.55(b) and 121

HUD Technical Assistance Comments:

Title VI and Section 109 require Fargo to gather and maintain information about the race, ethnicity, and sex of applicants and participants in their federally-funded programs and activities. The collection of race and ethnic data must conform to form HUD-27061, "Race and Ethnic Data Reporting Form." Section 504 requires Fargo to maintain complete and accurate records that show the extent to which people with disabilities participate in its federally funded activities. The implementing regulation specifically requires Fargo to gather, maintain, and submit documentation of the extent to which people with disabilities are participants in federally-funded programs and activities.

City of Fargo Response:

Over the course of the next year, the City of Fargo will update its record keeping practices to gather and maintain all demographic information required, including but not limited to: race, ethnicity, disability status, sex, and head of household status of applicants and participants of federally-funded programs and activities. The City of Fargo will also work with grantees of

federal funds to ensure the same standards of record keeping are in place and reported to the City of Fargo. The City of Fargo will provide an update on progress in terms of record keeping in future CAPER submissions.

5. Section 504: Effective Communication

Relevant Law, Guidance, and Regulation:

Section 504 - 24 CFR - 8.6

HUD Technical Assistance Comments:

Section 504 requires Fargo to take appropriate steps to ensure effective communication with applicants, beneficiaries, and members of the public by: (1) Furnishing appropriate auxiliary aids when necessary to afford individuals with disabilities equal opportunity to participate in and enjoy the benefits of a program or activity receiving federal financial assistance; (2) Providing telecommunication devices for the deaf (TDDs) or equally effective communication systems for hearing impaired persons; and (3) Adopting and implementing procedures to ensure that interested persons (including persons with impaired vision or hearing) can obtain information concerning the existence and location of accessible services, activities, and facilities.

City of Fargo Response:

The City of Fargo currently provides information on its website, agendas, and newspaper advertisements regarding how to contact the City of Fargo for aids and assistance as necessary to participate.

Over the course of the next year the City of Fargo plans to audit its practices to ensure we are effectively communicating the availability of assistance to those with disabilities, hearing, or language barriers. Progress on this will be included in future CAPER submissions, as mentioned in previous sections of this document.

6. Section 504: Coordinator

Relevant Law, Guidance, and Regulation:

Section 504 - 24 CFR - 8.53(a)

HUD Technical Assistance Comments:

Section 504 requires Fargo to designate at least one person to coordinate its efforts to comply with Section 504.

City of Fargo Response:

The City of Fargo previously had two people serving as 504 coordinators. As a result of a new understanding of the regulations in Section 504, we will be selecting a single 504 coordinator. The Fargo Planning and Development Department is currently undergoing transitions and re-organization. During that process we will select a new 504 coordinator,

the name of this person will be included in communication with our HUD contact and in future CAPER submissions, as well as an update as to improvements in our practices in terms of Section 504.

7. Section 504: Non-discrimination Notice

Relevant Law, Guidance, and Regulation:
Section 504 - 24 CFR - 8.54(a) and 8.54(b)

HUD Technical Assistance Comments:

Section 504 requires Fargo to take appropriate initial and continuing steps to notify participants, beneficiaries, applicants, and employees, including those with impaired vision or hearing, that Fargo does not discriminate on the basis of disability by providing a Section 504 non-discrimination notice within printed informational materials Grantee makes available to participants, beneficiaries, applicants, and employees. The notification must include the name and contact information for the designated Section 504 coordinator and information about the availability of reasonable accommodations.

City of Fargo Response:

The City of Fargo includes a non-discrimination notice on all applications for programs and positions as well as all program pamphlets. The City of Fargo plans to audit and improve its notices to ensure opportunities for reasonable accommodation for people with hearing loss, vision loss, disability, or language barrier, as mentioned in previous sections of this document.

8. Section 504: Grievance Procedure

Relevant Law, Guidance, and Regulation:
Section 504 - 24 CFR - 8.53(b)

HUD Technical Assistance Comments:

Section 504 requires Fargo to adopt grievance procedures that incorporate appropriate due process standards and that provide for the prompt and equitable resolution of complaints alleging any action prohibited by Section 504.

City of Fargo Response:

The City of Fargo will put together a complete grievance procedure for beneficiaries of HUD funding that incorporates appropriate due process standards and provides for the prompt and equitable resolution of complaints alleging any action prohibited by Section 504 over the course of the next year. Progress will be reported in the next CAPER.

9. Affirmatively Furthering Fair Housing (AFFH)

Relevant Law, Guidance, and Regulation:

Title VIII of the Fair Housing Act of 1968, as amended (The Fair Housing Act), Sections 808(d) and 808(e)(5);

24 CFR. – 91.225; Affirmatively Furthering Fair Housing, Final Rule: 24 CFR Parts 5, 91, 92 et al.

2010 Analysis of Impediments (AI) does not contain all of the essential elements of an AI. See FHEO reviews of Fargo's PY 2011 CAPER and PY 2012 AAP for additional TA in regards to 2010 AI.

HUD Technical Assistance Comments:

FHEO encourages Fargo to complete its updated AI utilizing the AFFH Rule framework, draft assessment tools, and AFFH Data and Mapping Tool (AFFH-T) to inform the update.

City of Fargo Response:

The City of Fargo will update its Analysis of Impediments to Fair Housing (AI) and include all the essential elements as explained in FHEO reviews of Fargo's PY 2011 CAPER, and other HUD guidance. The City of Fargo has begun the process of creating a "Core Neighborhoods Plan" (CNP) that includes much of the lowest income areas in Fargo, and plans to continue the process of neighborhood planning to overcome impediments to fair housing and other community needs. We will provide updates on progress in future CAPER submissions.

Affirmatively Furthering Fair Housing Policy – FHRA

Affirmatively Furthering Fair Housing Policy

Fargo Housing & Redevelopment Authority

**FARGO HOUSING & REDEVELOPMENT AUTHORITY
ND014
AFFIRMATIVELY FURTHERING FAIR HOUSING POLICY**

I. STEPS TO OVERCOME IMPEDIMENTS TO FAIR HOUSING CHOICE

The Fargo Housing & Redevelopment Authority (FHRA), is committed to furthering fair housing. The FHRA works closely with its participants, partner agencies and local governments to further the interests of fair housing.

The primary impediments to fair housing choice identified by the City of Fargo, ND, in its most recent Analysis of Impediments to Fair Housing are the following:

- A. Access to Homeownership Opportunity;
- B. Availability of Accessible Housing for Persons with Disabilities;
- C. Discrimination;
- D. Education;
- E. Historic Isolation
- F. Language Barriers.
- G. NIMBY (Not in My Back Yard)

The Fargo HRA will engage in the following specific steps to overcome these barriers.

A. Access to Homeownership Opportunity.

Fargo Housing & Redevelopment Authority is committed to expanding homeownership opportunities for those who have been traditionally underrepresented in the homeownership market. Although the Analysis to Impediments to Fair Housing (AIFH) found that homeownership rates overall are lower for nearly all households within racial minority categories and households with mobility of self-care limitations than White Non-Hispanic households (66% homeownership rate overall), this disparity was primarily due to differences in those households whose incomes are under 80% of area median income (AMI).

Native Americans households have the lowest homeownership rate overall. The overall homeownership rates for Native American (28%), Hispanic (39%) and Asian (39%) households are all significantly below the rate for White Non-Hispanic households. However, for Hispanic and Asian households over 80% over AMI, the homeownership rates increase to 81% and 89% respectively. The rate for Native American households over 80% over AMI is still significantly lower at 60%. The AIFH determined there are not significant impediments to fair housing choice at moderate income or above, but there is a greater variance when controlled for income.

The Fargo Housing & Redevelopment Authority (FHRA) will take the following steps to address this impediment:

1. Operate a Housing Choice Voucher (HCV) Homeownership Program targeted at individuals under 50% of AMI.
2. Operate a Public Housing 5h program.
3. Annually distribute information regarding both the HCV Homeownership and Family Self-Sufficiency (FSS) Programs to organizations in the county serving persons of protected classes.
4. Annually conduct at least one homeownership event targeted to persons of protected classes.
5. Conduct strategic outreach activities to Native American, Hispanic, New Americans and Asian households participating in the HCV program but not enrolled in FSS.
6. Continue to develop projects similar to the FHRA's Bluestem homes where Rent-to-Own is augmented with rent refunds towards equity development, etc.

B. Availability of Accessible Housing for Persons with Disabilities

The FHRA will take the following steps to address this impediment:

1. Actively encourage property owners owning accessible rental units to participate in the HCV program.
2. Provide information and post information on accessible units when they become available to rent.
3. Maintain a TDD Machine or an acceptable alternative for the use of the hearing impaired.
4. Provide appropriate reasonable accommodations to applicants and participants in order for them to take full advantage of the FHRA housing programs and related services.
5. Appropriately maintain the current stock of accessible units owned by the FHRA and actively market these units to those in need of accessible housing.
6. Include new accessible units in any future housing development conducted by the FHRA.
7. Continue to develop projects such as New Horizons a fully accessible building, one of seven in the nation.

C. Discrimination

1. Provide Federal/State/local information to applicants for and participants in the Section 8 Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination.
2. Assist any household that believes they have suffered illegal discrimination by providing copies of the housing discrimination form and the address and telephone number of the HUD Denver Office of Fair Housing and Equal Opportunity.

3. Include in the admissions briefings for all FHRA programs a section on compliance with Civil Rights laws. The briefing shall carefully explain to all participants what should be done if they believe they have been discriminated against.
4. Refer households to the local non-profit legal services organization, Legal Services of North Dakota, for legal advice if they believe that discrimination has occurred.
5. Encourage tenant education about rights and responsibilities by holding Tenant Education classes monthly.
6. Educate landlords about rights and responsibilities both through classes and relationship with landlord associations.

D. Education

As is often the case with government services and resources, a significant limitation upon their use is the fact that much of the population is unaware of the resources available to them. To amend this situation the FHRA will take the following steps:

1. Maintain and expand current tenant and landlord education programs that expose applicants and residents to further services and how they can access them.
2. Landlord training where Fair Housing guidelines and requirements are a central component.
3. Advertise prolifically so as to reach eligible populations.
4. Expand partnerships with other agencies (current partnerships number 25) who will refer eligible applicants to FHRA services.
5. Continue to provide notifications of FHRA resources in neighborhoods where eligible populations are prevalent.

E. Historic Isolation

It is evident from many older and larger cities that affordable housing tends to find itself isolated from the rest of the community. Often this can result in degraded conditions and discrimination. To prevent such isolation and ensure a healthy and diverse community the FHRA will take the following steps:

1. Continue placement of affordable housing within high and middle income areas. In the last three years the FHRA has constructed 84 units in mid to high income areas.
2. Continue to provide aesthetically pleasing and integrated units so as to avoid misconception held by many regarding what affordable housing looks like.
3. Plan for FHRA developments in parts of the metro area that are growing rapidly and where housing values would normally preclude affordable housing.

F. Language Barriers

There are numerous individuals with limited English proficiency (LEP) in the Fargo, ND / Moorhead, MN Metropolitan Statistical Area. The primary languages with which the FHRA deals are English, Bosnian, Arabic and Somali and the community has numerous refugee/immigrant populations. The FHRA will take the following steps to address this impediment.

1. Actively recruit bilingual staff.
2. Provide interpreters to all LEP households requesting them.
3. Translate required forms, documents and publications into languages other than English, as needed when there is a significant population in need of materials in a particular language.
4. Encourage local homebuyer and tenants' rights programs to continue to offer their programs in languages other than English.
5. Market homebuyer and tenants' rights classes that are scheduled to be offered in languages other than English.
6. Make available a professional telephone interpreter service that can operate in every language the FHRA is likely to encounter.

G. NIMBY (Not in My Back Yard)

As with many other communities the Fargo area often experiences resistance from neighbors and activists when planning a new affordable housing or supportive housing development. To overcome this resistance so as to provide much-needed housing assistance the FHRA will take the following steps:

1. Active and open participation in City Council meetings where grievances and concerns are discussed and can be addressed.
2. Full disclosure of plans and developments with neighbors with the intent of dispelling myths and unfounded fears.
3. Construction of facilities that blend with neighborhood's character.
4. Meet often with landlord and homeowner organizations to discuss issues and attempt to reach an amicable solution.

ii. STEPS TO REMEDY DISCRIMINATION IN HOUSING

It is the policy of the Fargo Housing & Redevelopment Authority to fully comply with Title VI of the Civil Rights Act of 1964, Title VIII and Section 3 of the Civil Rights Act of 1968 (as amended), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and any legislation protecting the individual rights of residents, applicants or staff which may be subsequently enacted.

The Fargo Housing & Redevelopment Authority shall not discriminate because of race, color, sex, religion, familial status (in non-elderly designated housing), disability, handicap or national origin in the leasing, rental, or other disposition of housing or

related facilities, including land, included in any development or developments under its jurisdiction.

The Fargo Housing & Redevelopment Authority shall not take any of the following actions on account of race, color, sex, religion, familial status, disability, handicap, or national origin:

- A. Deny to any family the opportunity to apply for housing, nor deny to any eligible applicant the opportunity to lease housing suitable to its needs.
- B. Provide housing which is different from that provided others.
- C. Subject a person to segregation or disparate treatment.
- D. Restrict a person's access to any benefit enjoyed by others in connection with any program operated by the Housing Authority.
- E. Treat a person differently in determining eligibility or other requirements for admission.
- F. Deny a person access to the same level of services.
- G. Deny a person the opportunity to participate in a planning or advisory group that is an integral part of the public housing or tenant-based housing programs.


iii. STEPS TO PROMOTE FAIR HOUSING RIGHTS & CHOICES

To further its commitment to further fair housing, the Fargo Housing & Redevelopment Authority will engage in the following activities to promote fair housing rights and choices:

- A. Prominently display a Fair Housing Poster in every development office owned by the FHRA and in the FHRA's main office.
- B. Use the Equal Housing Opportunity logo and/or statement in all advertising and in all marketing publications of the Fargo Housing & Redevelopment Authority
- C. Publicize the availability and nature of the HCV Program for extremely low-income, very low and low-income families in a newspaper of general circulation, minority media, and by other suitable means.
- D. Be conscious of the use of human models used in its publications to avoid signaling any sense of discrimination.

- E. Conduct special outreaches to minorities, persons with disabilities and very low-income families.
- F. Post notices in places of employment, unemployment offices, welfare offices, post offices, grocery stores, churches, community halls, buses and other public transportation centers.
- G. Conduct outreach to organizations that assist people with disabilities, the elderly, students, immigrants, homeless people and victims of domestic violence.
- H. Work with the Legal Services of North Dakota to further fair housing in the community.
- I. Hold briefings, which include information on fair housing, for owners who participate in or who request information about the HCV Program.
- J. Actively encourage owners of suitable units located outside of low-income or minority concentration to participate in the HCV Program.
- K. Provide family choice through portability and allowing families to find suitable and eligible housing in the private market not only in Cass County but also through our cooperative agreements with Fargo, ND and Clay County, MN.
- L. Assist applicants and participants with housing and neighborhood choices by maintaining a list of available rental properties and by informing applicants about other housing programs we offer for which they qualify.

PR 26 Report

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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	0.00
02 ENTITLEMENT GRANT	637,010.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	7,509.60
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	644,519.60

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	389,871.86
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	389,871.86
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	120,720.01
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	510,591.87
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	133,927.73

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	265,696.86
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	265,696.86
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	68.15%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITTING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	70,164.74
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	70,164.74
32 ENTITLEMENT GRANT	637,010.00
33 PRIOR YEAR PROGRAM INCOME	400,223.93
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,037,233.93
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	6.76%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	120,720.01
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 + LINE 40)	120,720.01
42 ENTITLEMENT GRANT	637,010.00
43 CURRENT YEAR PROGRAM INCOME	7,509.60
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	644,519.60
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	18.73%



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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2017	11	998	Fraser, Ltd.	14B	LMH	\$14,065.00
				14B	Matrix Code	\$14,065.00
Total						\$14,065.00

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2017	15	989	6134741	YWCA Cass Clay - YWCA Emergency Shelter	03C	LMC	\$17,820.00
2017	15	989	6145728	YWCA Cass Clay - YWCA Emergency Shelter	03C	LMC	\$65.00
2017	15	989	6157811	YWCA Cass Clay - YWCA Emergency Shelter	03C	LMC	\$32,180.00
					03C	Matrix Code	\$50,065.00
2016	11	966	6086535	Golden Ridge Community Center	03E	LMA	\$49,979.00
					03E	Matrix Code	\$49,979.00
2017	3	978	6105559	Special Assessment Assistance	03J	LMC	\$11,484.67
					03J	Matrix Code	\$11,484.67
2016	5	946	6059454	Gladys Ray Shelter	03T	LMC	\$1,601.88
2016	5	946	6069293	Gladys Ray Shelter	03T	LMC	\$1,653.77
2016	5	946	6084081	Gladys Ray Shelter	03T	LMC	\$1,674.40
2016	5	946	6086535	Gladys Ray Shelter	03T	LMC	\$2,655.88
2017	6	976	6094838	Gladys Ray Shelter	03T	LMC	\$1,300.64
2017	6	976	6105559	Gladys Ray Shelter	03T	LMC	\$1,300.25
2017	6	976	6110047	Gladys Ray Shelter	03T	LMC	\$1,300.23
2017	6	976	6121912	Gladys Ray Shelter	03T	LMC	\$756.87
2017	6	976	6121917	Gladys Ray Shelter	03T	LMC	\$769.73
2017	6	976	6134741	Gladys Ray Shelter	03T	LMC	\$1,581.28
2017	6	976	6145728	Gladys Ray Shelter	03T	LMC	\$2,259.58
2017	6	976	6157811	Gladys Ray Shelter	03T	LMC	\$1,581.28
2017	6	976	6164869	Gladys Ray Shelter	03T	LMC	\$1,581.95
					03T	Matrix Code	\$20,017.74
2017	9	983	6121912	Snow Removal Assistance	05A	LMC	\$500.00
2017	9	983	6145728	Snow Removal Assistance	05A	LMC	\$180.00
2017	9	983	6157811	Snow Removal Assistance	05A	LMC	\$400.00
					05A	Matrix Code	\$1,080.00
2016	7	950	6059454	Head Start and Adult Ed Transportation	05E	LMC	\$650.00
2017	8	977	6094838	Metro Transportation Initiative	05E	LMC	\$585.00
2017	8	977	6105559	Metro Transportation Initiative	05E	LMC	\$480.00
2017	8	977	6110047	Metro Transportation Initiative	05E	LMC	\$100.00
2017	8	977	6121917	Metro Transportation Initiative	05E	LMC	\$540.00
2017	8	977	6134741	Metro Transportation Initiative	05E	LMC	\$390.00
2017	8	977	6164869	Metro Transportation Initiative	05E	LMC	\$520.00
					05E	Matrix Code	\$3,265.00
2016	8	960	6086535	Skills and Technology Training Center-Job Training	05H	LMC	\$6,066.00
2017	10	992	6145728	NDSCS - Job Training	05H	LMC	\$5,400.00
2017	10	992	6164869	NDSCS - Job Training	05H	LMC	\$6,336.00
					05H	Matrix Code	\$17,802.00
2017	7	980	6094838	Trust Engagement	05I	LMA	\$3,490.28
2017	7	980	6105559	Trust Engagement	05I	LMA	\$6,900.38
2017	7	980	6110047	Trust Engagement	05I	LMA	\$2,609.34
					05I	Matrix Code	\$13,000.00



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2017	5	988	6134741	Housing Education	05R	LMH	\$6,842.22
2017	5	988	6157811	Housing Education	05R	LMH	\$8,157.78
					05R	Matrix Code	\$15,000.00
2016	1	963	6059454	Housing Rehab Projects and Delivery	14A	LMH	\$4,952.23
2016	1	963	6069293	Housing Rehab Projects and Delivery	14A	LMH	\$2,556.45
2016	1	963	6084081	Housing Rehab Projects and Delivery	14A	LMH	\$236.68
2016	1	963	6086535	Housing Rehab Projects and Delivery	14A	LMH	\$20,510.03
2016	1	963	6094838	Housing Rehab Projects and Delivery	14A	LMH	\$1,264.40
2017	1	985	6105559	Housing Rehab Projects and Delivery	14A	LMH	\$1,560.20
2017	1	985	6110047	Housing Rehab Projects and Delivery	14A	LMH	\$1,495.83
2017	1	985	6121912	Housing Rehab Projects and Delivery	14A	LMH	\$577.04
2017	1	985	6121917	Housing Rehab Projects and Delivery	14A	LMH	\$3,681.56
2017	1	985	6134741	Housing Rehab Projects and Delivery	14A	LMH	\$1,214.74
2017	1	985	6145728	Housing Rehab Projects and Delivery	14A	LMH	\$1,684.42
2017	1	985	6157811	Housing Rehab Projects and Delivery	14A	LMH	\$2,096.33
2017	1	985	6164869	Housing Rehab Projects and Delivery	14A	LMH	\$10.54
2017	13	981	6094838	Rebuilding Together	14A	LMH	\$100.00
2017	13	981	6105559	Rebuilding Together	14A	LMH	\$265.00
2017	13	981	6110047	Rebuilding Together	14A	LMH	\$5,422.50
2017	13	981	6134741	Rebuilding Together	14A	LMH	\$6,298.00
2017	13	981	6157811	Rebuilding Together	14A	LMH	\$1,200.00
2017	13	981	6164869	Rebuilding Together	14A	LMH	\$28,877.50
					14A	Matrix Code	\$84,003.45
Total							\$265,696.86

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2016	5	946	6059454	Gladys Ray Shelter	03T	LMC	\$1,601.88
2016	5	946	6069293	Gladys Ray Shelter	03T	LMC	\$1,653.77
2016	5	946	6084081	Gladys Ray Shelter	03T	LMC	\$1,674.40
2016	5	946	6086535	Gladys Ray Shelter	03T	LMC	\$2,655.88
2017	6	976	6094838	Gladys Ray Shelter	03T	LMC	\$1,300.64
2017	6	976	6105559	Gladys Ray Shelter	03T	LMC	\$1,300.25
2017	6	976	6110047	Gladys Ray Shelter	03T	LMC	\$1,300.23
2017	6	976	6121912	Gladys Ray Shelter	03T	LMC	\$756.87
2017	6	976	6121917	Gladys Ray Shelter	03T	LMC	\$769.73
2017	6	976	6134741	Gladys Ray Shelter	03T	LMC	\$1,581.28
2017	6	976	6145728	Gladys Ray Shelter	03T	LMC	\$2,259.58
2017	6	976	6157811	Gladys Ray Shelter	03T	LMC	\$1,581.28
2017	6	976	6164869	Gladys Ray Shelter	03T	LMC	\$1,581.95
					03T	Matrix Code	\$20,017.74
2017	9	983	6121912	Snow Removal Assistance	05A	LMC	\$500.00
2017	9	983	6145728	Snow Removal Assistance	05A	LMC	\$180.00
2017	9	983	6157811	Snow Removal Assistance	05A	LMC	\$400.00
					05A	Matrix Code	\$1,080.00
2016	7	950	6059454	Head Start and Adult Ed Transportation	05E	LMC	\$650.00
2017	8	977	6094838	Metro Transportation Initiative	05E	LMC	\$585.00
2017	8	977	6105559	Metro Transportation Initiative	05E	LMC	\$480.00
2017	8	977	6110047	Metro Transportation Initiative	05E	LMC	\$100.00
2017	8	977	6121917	Metro Transportation Initiative	05E	LMC	\$540.00
2017	8	977	6134741	Metro Transportation Initiative	05E	LMC	\$390.00
2017	8	977	6164869	Metro Transportation Initiative	05E	LMC	\$520.00
					05E	Matrix Code	\$3,265.00
2016	8	960	6086535	Skills and Technology Training Center-Job Training	05H	LMC	\$6,066.00



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2017	10	992	6145728	NDSCS - Job Training	05H	LMC	\$5,400.00
2017	10	992	6164869	NDSCS - Job Training	05H	LMC	\$6,336.00
					05H	Matrix Code	\$17,802.00
2017	7	980	6094838	Trust Engagement	05I	LMA	\$3,490.28
2017	7	980	6105559	Trust Engagement	05I	LMA	\$6,900.38
2017	7	980	6110047	Trust Engagement	05I	LMA	\$2,609.34
					05I	Matrix Code	\$13,000.00
2017	5	988	6134741	Housing Education	05R	LMH	\$6,842.22
2017	5	988	6157811	Housing Education	05R	LMH	\$8,157.78
					05R	Matrix Code	\$15,000.00
Total							\$70,164.74

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2016	14	944	6059454	Planning and Admin	21A		\$11,900.68
2016	14	944	6069293	Planning and Admin	21A		\$11,514.16
2016	14	944	6084081	Planning and Admin	21A		\$4,436.14
2017	16	975	6084081	Planning and Administration	21A		\$8,029.36
2017	16	975	6086535	Planning and Administration	21A		\$14,738.70
2017	16	975	6094838	Planning and Administration	21A		\$10,403.79
2017	16	975	6105559	Planning and Administration	21A		\$10,341.05
2017	16	975	6110047	Planning and Administration	21A		\$10,355.96
2017	16	975	6121912	Planning and Administration	21A		\$4,914.32
2017	16	975	6121917	Planning and Administration	21A		\$1,519.27
2017	16	975	6134741	Planning and Administration	21A		\$2,928.19
2017	16	975	6145728	Planning and Administration	21A		\$9,710.13
2017	16	975	6157811	Planning and Administration	21A		\$9,117.27
2017	16	975	6164869	Planning and Administration	21A		\$7,471.08
					21A	Matrix Code	\$117,380.10
2016	9	962	6059454	High Plains Fair Housing Center	21D		\$3,339.91
					21D	Matrix Code	\$3,339.91
Total							\$120,720.01

PR 26 Report Explanation

PR 26 Explanation

Line 18: \$14,065.00 for Activity 998 Fraser, Ltd.

HUD-40107-A HOME Match Report

HOME Match Report

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

OMB Approval No. 2506-0171
(exp. 12/31/2012)

[illegible]

form HUD-40107-A (12/94)

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties; on the owners or tenants of the properties; and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

Instructions for the HOME Match Report

Applicability:

The HOME Match Report is part of the HOME APR and must be filled out by every participating jurisdiction that incurred a match liability. Match liability occurs when FY 1993 funds (or subsequent year funds) are drawn down from the U.S. Treasury for HOME projects. A Participating Jurisdiction (PJ) may start counting match contributions as of the beginning of Federal Fiscal Year 1993 (October 1, 1992). A jurisdiction not required to submit this report, either because it did not incur any match or because it had a full match reduction, may submit a HOME Match Report if it wishes. The match would count as excess match that is carried over to subsequent years. The match reported on this form must have been contributed during the reporting period (between October 1 and September 30).

Timing:

This form is to be submitted as part of the HOME APR on or before December 31. The original is sent to the HUD Field Office. One copy is sent to the

Office of Affordable Housing Programs, CGHF
Room 7176, HUD, 451 7th Street, S.W.
Washington, D.C. 20410.

The participating jurisdiction also keeps a copy.

Instructions for Part II:

1. **Excess match from prior Federal fiscal year:** Excess match carried over from prior Federal fiscal year.
2. **Match contributed during current Federal fiscal year:** The total amount of match contributions for all projects listed under Part III in column 9 for the Federal fiscal year.

3. **Total match available for current Federal fiscal year:** The sum of excess match carried over from the prior Federal fiscal year (Part II, line 1) and the total match contribution for the current Federal fiscal year (Part II, line 2). This sum is the total match available for the Federal fiscal year.

4. **Match liability for current Federal fiscal year:** The amount of match liability is available from HUD and is provided periodically to PJs. The match must be provided in the current year. The amount of match that must be provided is based on the amount of HOME funds drawn from the U.S. Treasury for HOME projects. The amount of match required equals 25% of the amount drawn down for HOME projects during the Federal fiscal year. Excess match may be carried over and used to meet match liability for subsequent years (see Part II line 5). Funds drawn down for administrative costs, CHDO operating expenses, and CHDO capacity building do not have to be matched. Funds drawn down for CHDO seed money and/or technical assistance loans do not have to be matched if the project does not go forward. A jurisdiction is allowed to get a partial reduction (50%) of match if it meets one of two statutory distress criteria, indicating "fiscal distress," or else a full reduction (100%) of match if it meets both criteria, indicating "severe fiscal distress." The two criteria are poverty rate (must be equal to or greater than 125% of the average national family poverty rate to qualify for a reduction) and per capita income (must be less than 75% of the national average per capita income to qualify for a reduction). In addition, a jurisdiction can get a full reduction if it is declared a disaster area under the Robert T. Stafford Disaster Relief and Emergency Act.

5. **Excess match carried over to next Federal fiscal year:** The total match available for the current Federal fiscal year (Part II, line 3) minus the match liability for the current Federal fiscal year (Part II, line 4). Excess match may be carried over and applied to future HOME project match liability.

Instructions for Part III:

1. **Project No. or Other ID:** "Project number" is assigned by the C/MI System when the PJ makes a project setup call. These projects involve at least some Treasury funds. If the HOME project does not involve Treasury funds, it must be identified with "other ID" as follows: the fiscal year (last two digits only), followed by a number (starting from "01" for the first non-Treasury-funded project of the fiscal year), and then at least one of the following abbreviations: "SF" for project using shortfall funds, "PI" for projects using program income, and "NON" for non-HOME-assisted affordable housing. Example: 93.01.SF, 93.02.PI, 93.03.NON, etc.

Shortfall funds are non-HOME funds used to make up the difference between the participation threshold and the amount of HOME funds allocated to the PJ; the participation threshold requirement applies only in the PJ's first year of eligibility. [§92.102]

Program income (also called "repayment income") is any return on the investment of HOME funds. This income must be deposited in the jurisdiction's HOME account to be used for HOME projects. [§92.503(b)]

- Non-HOME-assisted affordable housing is investment in housing not assisted by HOME funds that would qualify as "affordable housing" under the HOME Program definitions. "NON" funds must be contributed to a specific project; it is not sufficient to make a contribution to an entity engaged in developing affordable housing. [§92.219(b)]
2. **Date of Contribution:** Enter the date of contribution. Multiple entries may be made on a single line as long as the contributions were made during the current fiscal year. In such cases, if the contributions were made at different dates during the year, enter the date of the last contribution.
3. **Cash:** Cash contributions from non-Federal resources. This means the funds are contributed permanently to the HOME Program regardless of the form of investment the jurisdiction provides to a project. Therefore all repayment, interest, or other return on investment of the contribution must be deposited in the PJ's HOME account to be used for HOME projects. The PJ, non-Federal public entities (State/local governments), private entities, and individuals can make contributions. The grant equivalent of a below-market interest rate loan to the project is eligible when the loan is not repayable to the PJ's HOME account. [§92.220(a)(1)] In addition, a cash contribution can count as match if it is used for eligible costs defined under §92.206 (except administrative costs and CHDO operating expenses) or under §92.209, or for the following non-eligible costs: the value of non-Federal funds used to remove and relocate ECHO units to accommodate eligible tenants, a project reserve account for replacements, a project reserve account for unanticipated increases in operating costs, operating subsidies, or costs relating to the portion of a mixed-income or mixed-use project not related to the affordable housing units. [§92.219(c)]
4. **Foregone Taxes, Fees, Charges:** Taxes, fees, and charges that are normally and customarily charged but have been waived, foregone, or deferred in a manner that achieves affordability of the HOME-assisted housing. This includes State tax credits for low-income housing development. The amount of real estate taxes may be based on the post-improvement property value. For those taxes, fees, or charges given for future years, the value is the present discounted cash value. [§92.220(a)(2)]
5. **Appraised Land/Real Property:** The appraised value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of land or other real property, not acquired with Federal resources. The appraisal must be made by an independent, certified appraiser. [§92.220(a)(3)]
6. **Required Infrastructure:** The cost of investment, not made with Federal resources, in on-site and off-site infrastructure directly required for HOME-assisted affordable housing. The infrastructure must have been completed no earlier than 12 months before HOME funds were committed. [§92.220(a)(4)]
7. **Site preparation, Construction materials, Donated labor:** The reasonable value of any site-preparation and construction materials, not acquired with Federal resources, and any donated or voluntary labor (see §92.354(b)) in connection with the site-preparation for, or construction or rehabilitation of, affordable housing. The value of site-preparation and construction materials is determined in accordance with the PJ's cost estimate procedures. The value of donated or voluntary labor is determined by a single rate ("labor rate") to be published annually in the Notice Of Funding Availability (NOFA) for the HOME Program. [§92.220(6)]
8. **Bond Financing:** Multifamily and single-family project bond financing must be validly issued by a State or local government (or an agency, instrumentality, or political subdivision thereof). 50% of a loan from bond proceeds made to a multifamily affordable housing project owner can count as match. 25% of a loan from bond proceeds made to a single-family affordable housing project owner can count as match. Loans from all bond proceeds, including excess bond match from prior years, may not exceed 25% of a PJ's total annual match contribution. [§92.220(a)(5)] The amount in excess of the 25% cap for bonds may carry over, and the excess will count as part of the statutory limit of up to 25% per year. Requirements regarding bond financing as an eligible source of match will be available upon publication of the implementing regulation early in FY 1994.
9. **Total Match:** Total of items 3 through 8. This is the total match contribution for each project identified in item 1.
- Ineligible forms of match include:**
1. Contributions made with or derived from Federal resources e.g. CDBG funds [§92.220(b)(1)]
 2. Interest rate subsidy attributable to the Federal tax-exemption on financing or the value attributable to Federal tax credits [§92.220(b)(2)]
 3. Contributions from builders, contractors or investors, including owner equity, involved with HOME-assisted projects. [§92.220(b)(3)]
 4. Sweat equity [§92.220(b)(4)]
 5. Contributions from applicants/recipients of HOME assistance [§92.220(b)(5)]
 6. Fees/charges that are associated with the HOME Program only, rather than normally and customarily charged on all transactions or projects [§92.220(a)(2)]
 7. Administrative costs