



# 2022 HUD ACTION PLAN

City of Fargo, North Dakota



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

MARCH 2022

**DRAFT**



# PLANNING & LEADERSHIP

2022 HUD ACTION PLAN

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*Pictured left to right: Strand, Preston, Mayor, Gehrig, Piepkorn*

**Respectfully submitted to the citizens of Fargo, ND and to the:**

U.S. Department of Housing and Urban Development  
Denver Field Office, Region VIII  
Office of Community Planning and Development  
1670 Broadway  
Denver, CO 80202

**Submitted by:**

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# Executive Summary

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

### 1. Introduction

As a recipient of federal funds through the U.S. Department of Housing and Urban Development (HUD), the City of Fargo is identified as a Community Development Block Grant (CDBG) Entitlement community and a HOME Participating Jurisdiction (PJ). HUD funds are administered through the Planning & Development Department and approved in accordance with the City's Citizen Participation Plan, which requires public input, consultations, and final approval by the Fargo City Commission. In order to meet the goals and objectives outlined in the 5-Year Consolidated Plan (2020-2024), an action plan is developed annually. During the 2022 program year (May 1, 2022 to April 30, 2023), the City will use HUD funds to provide decent, fair, and affordable housing for low-to-moderate income renters and homebuyers, and to make neighborhood improvements in a low-to-moderate income area in the community.

This 2022 Annual Action Plan addresses the following topics related to the use of HUD funds:

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2022 activities
- Summary of 2022 budget and programmatic expenditure limits
- Description of projects included in 2022 budget
- Geographic distribution of the projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead paint hazards, minority concentrations, underserved needs, removal of barriers to affordable housing, partnerships, and efforts to further fair housing
- Local plans for monitoring sub-recipients and HUD-funded activities in general
- All of the anticipated HOME funds will benefit low/mod households and, an estimated 100 percent of Community Development Block Grant (CDBG) funds will provide a low/mod benefit.
- Fair Housing & Civil Rights Progress Report (see attached report)

<b>SUMMARY</b>		
<b>FY2022 Community Development Budget – proposed</b>		
	<b>CDBG</b>	<b>HOME</b>
<b>Planning, Administration and Fair Housing</b>		
1. CDBG Planning and Administration	145,000	
2. HOME Planning and Administration		21,412.31
3. High Plains Fair Housing Center	5,000	
4. Contingency	17,278.53	
<b>Public Service Projects</b>		
5. Downtown Engagement Center Operations	114,000	
<b>Capital/Neighborhood Improvements</b>		
6. Madison Bike Trails/Sidewalks	370,000	
<b>Housing</b>		
7. Core Neighborhood Affordable Housing Development	180,000	80,000
8. Affordable Single-Family Housing for Ownership		200,000
9. Affordable Multi-Family Housing Development (New and/or Rehab)	500,000	200,000
10. CHDO Housing Project		100,000
<b>Total Budgeted</b>	<b>\$1,331,278.53</b>	<b>\$601,412.31</b>

## 2. Summarize the objectives and outcomes identified in the Plan

The City of Fargo intends to focus efforts on the following goals that are identified in the 2020-2024 Five-Year Consolidated Plan.

1. Affordable Housing – the 2022 plan is focusing on multi-family rental for low-to-moderate income seniors and homebuyer housing for low-to-moderate income households. The project will add approximately two new homebuyer units within the City’s core neighborhoods as infill projects and more than 80 rental units in South Fargo at the former Kmart site.
2. Ending and Preventing Homelessness – the 2022 plan is allocating funds to the operations of the existing Downtown Engagement Center (offers wrap around services), which serves people who are experiencing homelessness or are at risk of homelessness. People will be assisted with finding housing, maintaining housing, healthcare, life skills, therapy, etc.
3. Neighborhood Improvements and Initiatives – the 2022 plan is focusing on improving a green space adjacent to an elementary school and within a low-to-moderate income neighborhood (Madison) area. The project will add and repair sidewalks and bike paths to improve accessibility and connectivity.

## 3. Evaluation of past performance

Coronavirus (COVID-19) pandemic response has significantly impacted the timeline and progress of the current Consolidated Plan (2020-2024). The City received more than three times its normal HUD funding amount and even more with non-HUD CARES Act funds and other sources of relief and response dollars, most of which were prioritized first due to fewer restrictions.

**The following is a summary of accomplishments realized or currently underway within the current Consolidated Plan (2020-2024), including CDBG-CV (one time COVID funding) funded activities.**

### Housing-Related Accomplishments/Activities

- Fair housing operational support through the High Plains Fair Housing Center
- Elliott Place senior multifamily rental project, under construction
- HomeField 3 senior multifamily rental project, leased up
- Habitat for Humanity 1 build completed, 1 in progress, 1 with planning underway
- Cass Clay Community Land Trust 2 builds to start before June 2022, planning underway

### Past Homelessness-Related Accomplishments/Activities

- Emergency Subsistence Payments/Homeless Prevention & Diversion, SouthEastern North Dakota Community Action Agency (SENDCAA) and Presentation Partners in Housing (includes CDBG-CV)
- Housing Navigators for Gladys Ray Shelter, Presentation Partners in Housing (includes CDBG-CV)
- Eviction Prevention with High Plains Fair Housing Center, legal assistance (includes CDBG-CV)
- Gladys Ray Shelter rehabilitation, Gladys Ray Shelter operational support, and partitioned bunk beds for improved barriers at Gladys Ray Shelter (includes CDBG-CV)
- Homeless Health Mobile Clinic (CDBG-CV)
- Operational support Fargo Moorhead Coalition to End Homelessness



### **Neighborhood-Related Accomplishments/Activities**

- Blight removal/hazardous property clearance at 916 5<sup>th</sup> Ave S, future site of affordable housing for Cass Clay Community Land Trust

### **Assistance for Vulnerable Populations-Related Accomplishments/Activities**

- Faith4Hope After School Matters Youth Center rehabilitation, programming to serve low-to-moderate income households, several of who are members of the BIPOC community

## **4. Summary of Citizen Participation Process and consultation process**

The City of Fargo values citizen engagement and participation as an essential element of identifying community development needs, assessing the effectiveness of ongoing housing and community development programs, developing housing and community development priorities, and proposing strategies and actions for affirmatively furthering fair housing. The involvement and participation of residents, business owners, public agencies, and stakeholders is actively sought through various forums to provide multiple opportunities for the collaboration and strategic planning necessary to establish the framework of the City's priorities and goals related to housing and community development. Participation by low- and moderate-income persons, residents of blighted areas, residents of predominantly low- and moderate-income neighborhoods, minority populations, non-English speaking persons, and persons with disabilities is especially encouraged.

The City of Fargo provides the public with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. Information is distributed to persons and organizations with an interest in housing and community development through direct mail, social media, public meetings, newsletters, City's website, brochures, and news media. There is open access to all public meetings and Fargo City Hall, which is serviced by public transit, is fully accessible and can accommodate persons with disabilities. Alternative formats of information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of qualified sign language interpreters, documents in Braille, and interpretation and translation services are made upon request to ensure meaningful, equal access to participate in the City's programs, services, and activities. The Community Development Division maintains a database which is made up of over a hundred organizations representing these groups and individuals. If the Planning and Development Department is ever notified that a significant number of non-English speaking persons are interested in participating in a community development meeting, contacts will be made to obtain translation and interpretation assistance. All news releases and City of Fargo website announcement postings are made available to the public in 108 languages.

A December 8, 2021 publication in *The Forum*, news release, and website posting announced Fargo's Notice of Funding Opportunity (NOFO) Request for Proposals for program year 2022 Community Development Block Grant (CDBG) and HOME programs. The NOFO process was then e-mailed to the Community Development Committee in January 2022. As publicized through news media contacts and online announcements, public meetings were held on October 28, 2021 (specific to homeless & housing needs) and

December 1, 2021 (specific to non-homeless & non-housing community development needs) to provide further opportunity for public input on Fargo's greatest community needs.

Notification of the draft Action Plan was published on March 30, 2022 in *The Forum* newspaper, distributed to persons interested in housing and community development and the news media, and posted on the City's website ([www.FargoND.gov](http://www.FargoND.gov)). The notice explains the contents and purposes of the plan, locations of where it is available for review, and how to obtain a copy. The City also provides a reasonable number of free copies of the Action Plan to citizens or groups as requested. A 30-day comment period from March 31 through April 29, 2022 gave citizens, public agencies, and interested parties an opportunity to provide input on the proposed Plan. The Action Plan was presented at a public hearing on April 18, 2022 to the Fargo City Commission, at which time the Commission reviewed and considered all comments received during the public comment period and at the public hearing. Final consideration and approval was completed at the May 2, 2022 City Commission meeting. See next section for summary of public comments received.

## **5. Summary of public comments**

Comments from the 30-day public comment period on the 2022 Annual Action Plan will be outlined in this section.

Prior to the development of the 2022 Annual Action Plan, two virtual town hall public input meetings were held. The meetings took place on October 28, 2021 and December 1, 2021. The following is a summary of top priorities that were identified as they relate to homelessness and housing community development needs, as well as non-homeless and non-housing community development needs:

- More affordable home opportunities within core neighborhoods
- More housing opportunities for people who are at-risk of homelessness and more housing for people who were formerly incarcerated
- A need for more staffing, capacity building, and non-profit operating costs
- Supportive services, including, but not limited to: staffing supports; homeless prevention/diversion supports; housing stabilization; case management; language learning; job coaching; reading comprehension; financial literacy; recovery; health care; personal care; navigators; and fair housing/mediation
- Rental assistance is an ongoing need
- Affordable childcare and activities for youth
- Food accessibility
- Workforce development
- There is a need for more transportation
- Access to mental health services
- Capital improvement funding

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

All comments are accepted and considered in the development of the 2022 Action Plan for Housing and Community Development.

## **7. Summary**

See AP-05 Executive Summary.

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

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

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

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

Table 1 – Responsible Agencies

### Narrative (optional)

A five-member City Commission governs the City of Fargo. All of the commissioners are elected at large and serve four-year terms. Consolidated plans, annual action plans, and any amendments to these documents are distributed to various City boards and commissions and interested members of the public, but all budgetary decisions are made final at the City Commission level.

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

### Action Plan Public Contact Information

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[www.FargoND.gov](http://www.FargoND.gov)

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

For the development of this Action Plan, the City of Fargo followed its Citizen Participation Plan. Information outlining the plan development process was distributed throughout the community and posted on the City's website ([www.fargond.gov](http://www.fargond.gov)). Several needs were identified through a mixed method approach including a combination of conversations with community members and organizations, a formal application process, and public meetings to hear about the needs of the community.

Notification of the Action Plan schedule, activities, and budget was published in *The Forum* newspaper, distributed to persons interested in housing and community development and the news media, and posted on the City's website. The notice included locations of where the plan was available for review, and how to obtain a copy. The City also offered to provide a reasonable number of free copies of the Action Plan to citizens or groups by request. A news release linked the plan and public notice. Viewers were able to read the release in multiple languages and were offered an interpreter to translate and explain the plan and notice. The plan was made available for public review and comment during the 30-day public comment period and public hearing, followed by final City Commission consideration and approval in May, 2022.

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

The City of Fargo works closely with the Fargo Housing and Redevelopment Authority (FHRA), the City's Public Housing Authority (PHA). The City also has ongoing relationships with housing providers working on housing development activities (CHDOs and non-CHDOs). Through support and engagement in the ND Continuum of Care process, the local FM Homeless Coalition, and other supportive housing collaborations, the City maintains relationships with mental health providers, homeless shelter and service providers, and other governmental agencies with specific responsibilities to assist homeless individuals and families. In addition, the City participates in a variety of other informal coalitions that seek to address issues that relate to housing and service needs. Most of the City's partners are listed in Table 2 of this section. The City and many of the organizations listed often work together to solve local housing problems.

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

City staff works actively with the North Dakota Continuum of Care and local homeless coalition through the City's Department of Planning and Development, the City-operated Gladys Ray Emergency Shelter,

and local nonprofit housing, shelter and support partners. Staff participates in regularly scheduled meetings with the CoC and local homeless coalition, and non-CoC point-in-time surveys when conducted (i.e., Everyone Counts, Wilder Study) in partnership with the CoC. The City also provides administrative and general fund support to supplement Continuum of Care initiatives in Fargo and the State of North Dakota.

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

A majority of the consultation with the CoC occurs through the City's Public Health Department, in particular the Gladys Ray Shelter (emergency homeless shelter) and its Harm Reduction staff. City staff at the Gladys Ray Shelter participate in multiple weekly and monthly meetings with other area shelters, homeless and housing service providers, the CoC, and FM Homeless Coalition. They discuss how best to allocate ESG funds as a community and whether or not to collaborate on the use of ESG funds for specific activities. Planning staff also attends the monthly FM Homeless Coalition meetings and was attending more pointed meetings during the height of the pandemic. Additionally, the City continues to work with non-City operated area shelters to address homelessness at this time, which includes how to use ESG funds. The City's Gladys Ray Shelter focuses on the procedures for the operation and administration of HMIS, as well as other HUD-funded entities in the jurisdiction. Planning staff does not interface with HMIS or policies and procedures, although it has provided some assistance (during the pandemic) to coordinate and develop procedures, and address the lack of an overall city-wide/service-wide plan or strategy to end homelessness, specifically among emergency shelters and homeless service providers.

In addition, the City is represented on and attends meetings of the ND Governor's Interagency Council on Homelessness, which works to address homelessness challenges and track and report progress toward addressing them.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	FARGO HOUSING AND REDEVELOPMENT AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to learn about specific housing needs and populations most in need of quality affordable housing; to partner on understanding housing-related issues and developing housing solutions together
2	<b>Agency/Group/Organization</b>	FAMILY HEALTHCARE CENTER
	<b>Agency/Group/Organization Type</b>	Services – Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically homeless Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting and Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to further build the relationship; to better understand healthcare needs of Family Healthcare’s clients, including people experiencing homelessness; to problem solve together where relevant

3	<b>Agency/Group/Organization</b>	YWCA CASS CLAY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services - Children Services - Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting and Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to continue building relationship between City and homeless service provider; to better understand the needs of women and children fleeing domestic violence in this community; to create a safer community and assist in providing safe places for women and children experiencing violence
4	<b>Agency/Group/Organization</b>	UNITED WAY OF CASS CLAY
	<b>Agency/Group/Organization Type</b>	Local Service Funder Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall meeting and Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of local non-profits assisting persons who are homeless or at risk of homelessness



5	<b>Agency/Group/Organization</b>	GLADYS RAY SHELTER - CITY OF FARGO
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build departmental relationship; to understand the needs of people who are experiencing homelessness; to problem solve together to identify solutions to help end and prevent homelessness; provide a safe shelter option for those who are homeless
6	<b>Agency/Group/Organization</b>	FARGO MOORHEAD METROPOLITAN COUNCIL OF GOVERNMENTS
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to identify needs across the communities of Fargo, Moorhead, West Fargo, and Dilworth; to problem solve together where relevant
7	<b>Agency/Group/Organization</b>	BEYOND SHELTER, INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting and Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand housing needs; to develop complex housing solutions together; to assist in developing quality affordable housing for Fargo residents.
8	<b>Agency/Group/Organization</b>	NORTH DAKOTA STATE COLLEGE OF SCIENCE (NDSCS) SKILLS AND TECHNOLOGY TRAINING CENTER
	<b>Agency/Group/Organization Type</b>	Services - Education Services - Employment Services – Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended the Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of and barriers for lower income workforce
9	<b>Agency/Group/Organization</b>	NEW LIFE CENTER
	<b>Agency/Group/Organization Type</b>	Services - homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Attended the Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication</p> <p><u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of the homeless population served by New Life Center; to problem solve together where relevant</p>
10	<b>Agency/Group/Organization</b>	SOUTHEASTERN NORTH DAKOTA COMMUNITY ACTION AGENCY
	<b>Agency/Group/Organization Type</b>	Services – Housing Services - Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Attended the Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication</p> <p><u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of SENDCAA and their clients; to end and prevent homelessness; to problem solve together where relevant</p>
11	<b>Agency/Group/Organization</b>	ADMINISTRATION PLANNING & DEVELOPMENT CITY OF FARGO
	<b>Agency/Group/Organization Type</b>	Other Government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Attended Homelessness and Housing Needs Virtual Town Hall Meeting and Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting</p> <p><u>Anticipated outcome/areas or areas for improved coordination:</u> to improve departmental relationships and knowledge of community development needs</p>
	<b>Agency/Group/Organization</b>	CENTRE, INC.

12	<b>Agency/Group/Organization Type</b>	Services - Housing Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship and better understand the needs of people recently coming out of correctional facilities
13	<b>Agency/Group/Organization</b>	FARGO PUBLIC SCHOOLS
	<b>Agency/Group/Organization Type</b>	Services – Education Services - Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to grow relationship; to better understand educational needs of Fargo’s youth
14	<b>Agency/Group/Organization</b>	LAKE AGASSIZ HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain and grow relationship; to better understand the needs of low to moderate income households wanting to become homeowners; to build homes together
15	<b>Agency/Group/Organization</b>	HIGH PLAINS FAIR HOUSING CENTER
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach; Periodic Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand human rights and fair housing needs
16	<b>Agency/Group/Organization</b>	EMERGENCY FOOD PANTRY
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Homeless Services – Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand food needs of people in poverty
17	<b>Agency/Group/Organization</b>	SOUTHEAST HUMAN SERVICE CENTER
	<b>Agency/Group/Organization Type</b>	Other Government - State

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand homeless and mental health-related needs
18	<b>Agency/Group/Organization</b>	CHISOM HOUSING GROUP
	<b>Agency/Group/Organization Type</b>	Services – Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting and Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach; Periodic Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain and build relationship; to better understand the needs of residents at the former Community Homes (now the Arbors at McCormick Park)
19	<b>Agency/Group/Organization</b>	CASS CLAY COMMUNITY LAND TRUST (CCCLT)
	<b>Agency/Group/Organization Type</b>	Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting and Non-Homeless and Non-Housing Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain and grow relationship; to better understand the needs of low to moderate income households wanting to become homeowners; to build homes together

20	<b>Agency/Group/Organization</b>	PRESENTATION PARTNERS IN HOUSING
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of PPIH and their clients; to end and prevent homelessness; to problem solve together where relevant
21	<b>Agency/Group/Organization</b>	HOUSING AND URBAN DEVELOPMENT VETERANS AFFAIRS SUPPORTIVE HOUSING (VA HUD-VASH)
	<b>Agency/Group/Organization Type</b>	Services - Housing Services – Homeless Other Government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship and better understand the needs of veterans
22	<b>Agency/Group/Organization</b>	HOMEBUILDERS ASSOCIATION OF FARGO-MOORHEAD (HBA FM)
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to better understand housing needs in the community
23	<b>Agency/Group/Organization</b>	NORTH DAKOTA HUMAN RIGHTS COALITION
	<b>Agency/Group/Organization Type</b>	Services – Fair Housing Other: Services – Human Rights
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Homelessness and Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand human rights and fair housing needs
24	<b>Agency/Group/Organization</b>	GREAT PLAINS FOOD BANK
	<b>Agency/Group/Organization Type</b>	Services - Children Services – Elderly Persons Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand food needs of people in poverty
25	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES OF NORTH DAKOTA
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Persons with Disabilities Services – Homeless



	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Families with Children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of Catholic Charities of North Dakota and their clients
26	<b>Agency/Group/Organization</b>	TU-DEAKO GROUP ORGANIZATION
	<b>Agency/Group/Organization Type</b>	Services - Children Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of New Americans
27	<b>Agency/Group/Organization</b>	FAMILIES UNITED FOR SELF-EMPOWERMENT (FUSE)
	<b>Agency/Group/Organization Type</b>	Services – Children Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand mental-health related needs
	<b>Agency/Group/Organization</b>	AFRO AMERICAN DEVELOPMENT ASSOCIATION

28	<b>Agency/Group/Organization Type</b>	Services – Children Services - Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of New Americans, including educational needs
29	<b>Agency/Group/Organization</b>	COMMUNITY ACTION PARTNERSHIP OF NORTH DAKOTA (CAPND)
	<b>Agency/Group/Organization Type</b>	Services – Housing Services - Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of the CAPND and their clients; to problem solve together where relevant
30	<b>Agency/Group/Organization</b>	FAITH4HOPE
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Education
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Housing Community Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of the BIPOC community and the needs of low-income households/individuals
31	<b>Agency/Group/Organization</b>	RURAL KIDS DEVELOPMENT ALLIANCE
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Elderly Persons Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand food needs of people in poverty
32	<b>Agency/Group/Organization</b>	NATIVE INC. IN FARGO
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Homeless Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build departmental relationship; to understand the needs of people who are experiencing homelessness; to end and prevent homelessness; to better understand food needs of people in poverty
	<b>Agency/Group/Organization</b>	AMERICAN RED CROSS

33	<b>Agency/Group/Organization Type</b>	Agency – Emergency Management
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of growing volunteer workforces
34	<b>Agency/Group/Organization</b>	SOUTH SUDANESE FOUNDATION
	<b>Agency/Group/Organization Type</b>	Services - Housing Services – Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of and barriers for New Americans in the workforce, as well as education, housing, and financial literacy needs
35	<b>Agency/Group/Organization</b>	ETHNIC SELF HELP ALLIANCE FOR REFUGEE ASSISTANCE (ESHARA)
	<b>Agency/Group/Organization Type</b>	Services - Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Non-Homeless and Non-Housing Needs Virtual Town Hall Meeting; Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of and barriers for New Americans in the workforce and needs for affordable housing
36	<b>Agency/Group/Organization</b>	CULTURAL DIVERSITY RESOURCES
	<b>Agency/Group/Organization Type</b>	Services - Children Services – Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Directly Via Phone or Email <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the employment needs of and barriers for New Americans in the workforce, as well as education and financial literacy needs

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

The City compiled an extensive list of agencies and organizations, and did not deliberately omit any from the process. Some agencies did not respond to the City’s outreach process.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	North Dakota Coalition for Homeless Persons	Coordinate homeless housing and support programs in the State of North Dakota
Core Neighborhood Plan	Fargo Dept. of Planning & Development	Improve future planning within core neighborhoods of Fargo, many of which are low to moderate income areas or LMAs.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
GO2030 Comprehensive Plan	Fargo Dept. of Planning & Development	Strengthen neighborhoods, improve efficiency, upgrade infrastructure, and provide more housing solutions
2020 State of Homelessness Report	FM Homeless Coalition	Assess conditions and determine needs of those experiencing homelessness
Current State of Housing in North Dakota	North Dakota Housing Finance Agency	Explore impacts of COVID-19 on housing situation in the state
ND Statewide Housing Needs Assessment	ND Housing Finance Agency	Improve affordable housing options

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

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

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

## **AP-12 Participation – 91.105, 91.200(c)**

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

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

Prior to the solicitation and selection of the 2022 community development projects, a series of meetings were held. Staff met with representatives of area municipalities, local governments, community-based organizations, and service and housing-related agencies. Two citywide public input meetings were held to inform the public about the CDBG and HOME programs and 5-Year goals, timelines, community development assets and needs, types of projects eligible for funding, and the process for selecting projects. The low-moderate income population in Fargo is not in one concentrated area. For that reason, the public input meetings were held virtually and the public hearing at City Hall, which is accessible to people with disabilities. Alternative formats of the information or reasonable accommodations for persons with disabilities or limited English proficiency, including the availability of interpretation and translation services were available upon request through the Planning and Development Department. Auxiliary aids or other services were also offered upon request to hearing or sight-impaired residents to enable full participation in the citizen participation process.

A December 8, 2021 publication in *The Forum*, news release (available in 108 languages), and website posting announced Fargo's Notice of Funding Opportunity (NOFO) Request for Proposals for program year 2022 Community Development Block Grant (CDBG) and HOME programs. Proposals were due on December 31, 2021, and the NOFO process was then e-mailed to the Community Development Committee in January 2022.

Community Development staff gathered input in the months leading up to submission of the plan. The list of consultations in the Consultation section represents the formal contacts made to gather information and to further coordination of program delivery. As publicized through news media contacts and online announcements, public meetings were held on October 28, 2021 and December 1, 2021 to provide further opportunity for public input on Fargo's greatest community needs.

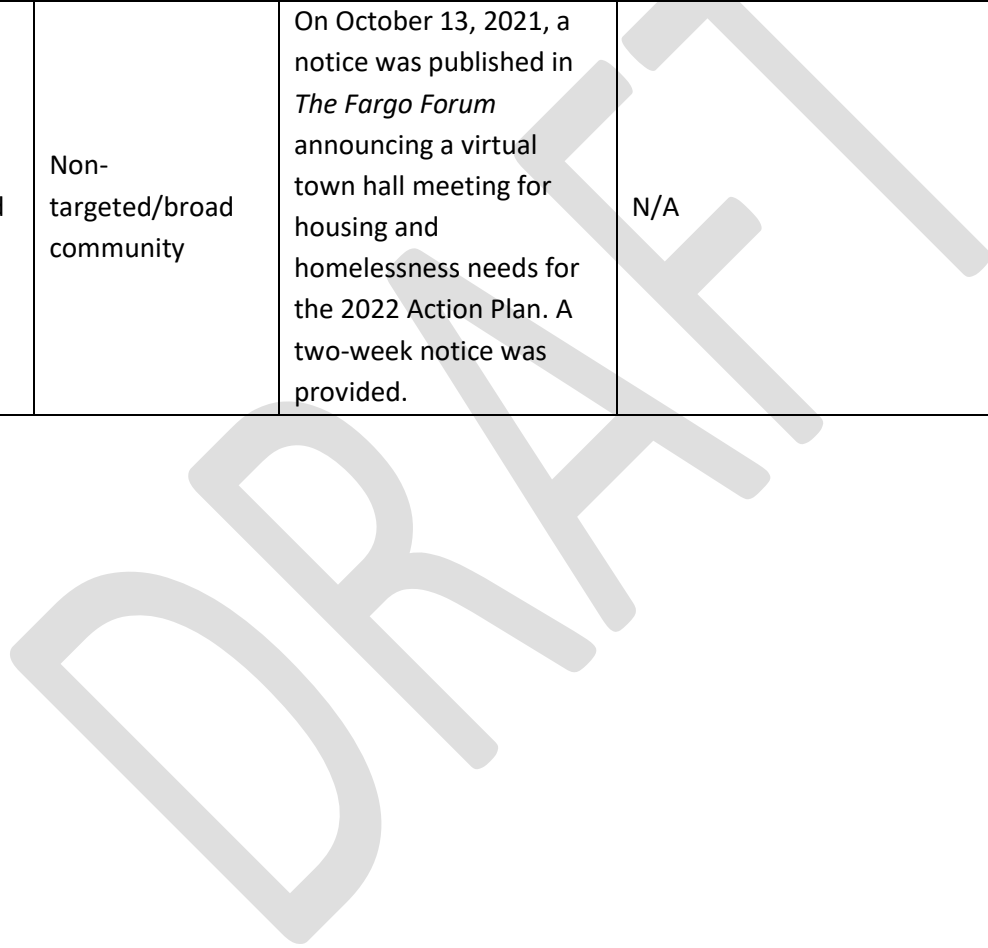
Announcement of the City of Fargo's 2022 Annual Action Plan was published as a public notice in *The Forum*, emailed to persons interested in housing and community development, and publicized through a media release and the City's website ([www.FargoND.gov](http://www.FargoND.gov)) on March 30, 2022. The notice explains the contents and purposes of the plan, locations of where it is available for review, and how to obtain a copy. Public notices on the City's website are accessible for translation into over 100 languages. The Annual Action Plan was available during the public comment period on the City's website, and was also distributed to area libraries and Fargo Housing and Redevelopment Authority for viewing. The City provides a reasonable number of free copies of the plan to citizens or groups as requested.

Comments received on the proposed plan during the 30-day public comment period, which is from March 31 to April 29, 2022, will be outlined in the below chart after the public comment period is over. On April 18, 2022, the City Commission will hold a public hearing on the proposed Plan. On May 2, 2022, at which time the Commission will review and consider all comments received during the public comment period and at the public hearing, Fargo City Commission will approve the 2022 Annual Community Development Action Plan and direct submittal of the plan to HUD.



**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	On October 13, 2021, a notice was published in <i>The Fargo Forum</i> announcing a virtual town hall meeting for housing and homelessness needs for the 2022 Action Plan. A two-week notice was provided.	N/A	N/A	

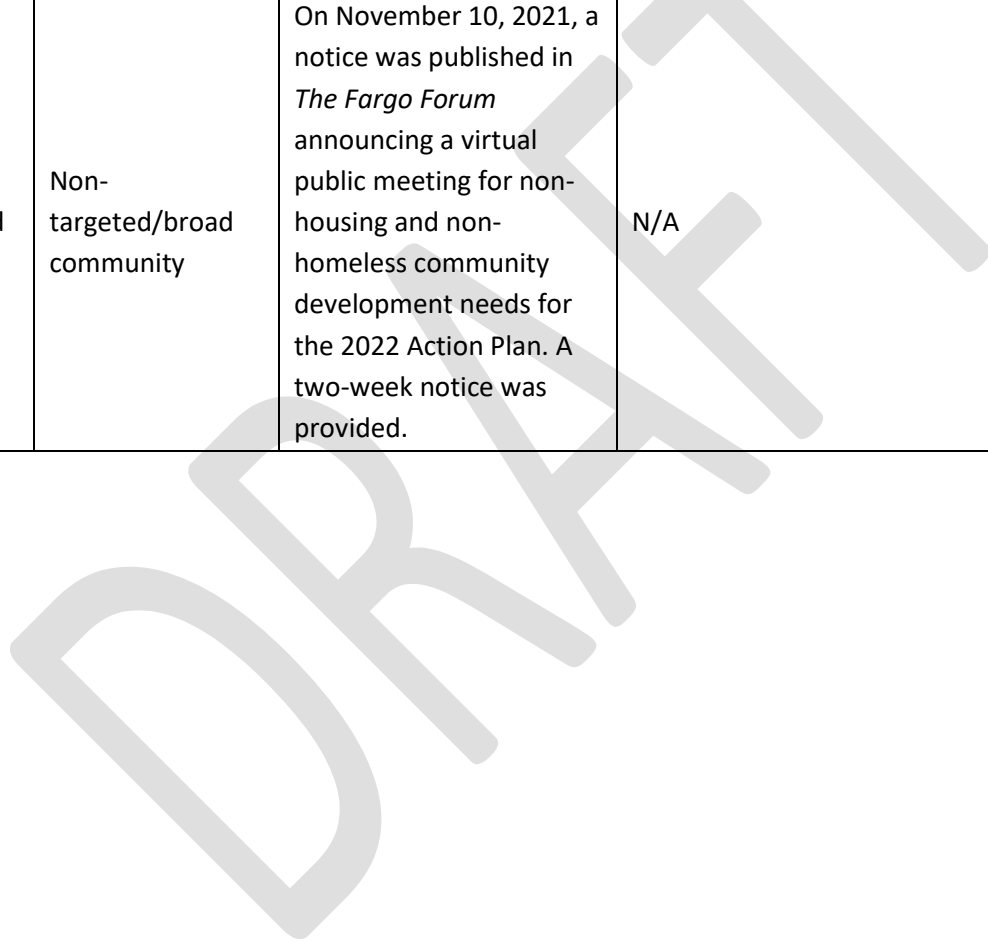


## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	Non-targeted/broad community	On October 28, 2021, a virtual town hall meeting was held to provide opportunity for public input on priorities as they relate to homelessness and housing. This was an open meeting and the public was notified.	Capacity building, affordable housing, housing development for the homeless, supportive services (including staffing supports; homeless prevention/diversion supports; housing stabilization; case management; financial literacy; recovery; health care; personal care; navigators; fair housing/mediation), rental assistance, and non-profit operating costs were expressed as priority needs.	All comments were considered in the prioritization of needs process.	

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-targeted/broad community	On November 10, 2021, a notice was published in <i>The Fargo Forum</i> announcing a virtual public meeting for non-housing and non-homeless community development needs for the 2022 Action Plan. A two-week notice was provided.	N/A	N/A	



## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	On December 1, 2021, a virtual public meeting was held to provide opportunity for public input on priorities as they relate to non-housing and non-homeless community development needs. This was an open meeting and the public was notified.	Priority needs that were highlighted included community access to food; access to basic needs such as showers, washers/dryers, supplies, etc.; supportive services for job coaching, language learning, reading comprehension, case management; affordable childcare; affordable activities for youth; workforce development; access to mental health services; operational funding; capital improvement funding; and transportation.	All comments were considered in the prioritization of needs process.	
5	Newspaper Ad	Non-targeted/broad community	On March 30, 2022, a notice was published in <i>The Fargo Forum</i> seeking comment on the 2022 Action Plan. March 31, 2022 was the first day of the 30-day comment period.	N/A	N/A	

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	News Release	Non-targeted/broad community	On March 30, 2022, a news release was distributed to media contacts.	N/A	N/A	
7	Internet Outreach	Non-targeted/broad community	On March 30, 2022, a City of Fargo website posting announced the 2022 Action Plan public comment period.	N/A	N/A	
8	E-mail	Non-targeted/broad community	On March 30, 2022, the Community Development Committee members and interested parties were e-mailed information for review and comment of the 2022 Action Plan.	<<comments received placeholder>>	N/A	
9	Public Hearing	Non-targeted/broad community	On April 18, 2022 the Fargo City Commission held a public hearing to review the draft 2022 Action Plan for the City of Fargo (on regular agenda). This is an open meeting and the public was notified.	<<public comments received placeholder>>	N/A	

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
10	Public Meeting	Non-targeted/broad community	On May 2, 2022, the City Commission met for final consideration and approval of the 2021 Action Plan (on consent agenda).	<<public comments received placeholder>>	N/A	

**Table 4 – Citizen Participation Outreach**

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## Expected Resources

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

#### Introduction

In the past, the City has combined its federal CDBG and HOME allocations with funding from other public and private sector sources to address priority needs. In addition, many non-profit and for-profit organizations in the community apply for other federal, state, and foundation grants. Although the nature and amount of such funding is unknown at this time, the City fully intends to meet the challenges addressed in the 5-year Consolidated Plan period and meet increased demand and local community development needs. The City of Fargo anticipates a total of \$1,932,690.84 in combined resources to address priority needs for the 2022 program year. This amount is comprised of actual CDBG and HOME award amounts, prior year resources, and program income estimates.

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**Priority Table**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning, & Fair Housing Housing Multifamily Rental New Construction Public Improvements Public Services	750,000	3,750	577,528.53	1,331,278.53	1,629,074	The City of Fargo is in its third year of its 2020-2024 Consolidated Plan. Expected resources have been allocated for 2022 activities. Any additional or unforeseen program income (i.e., repayments from loans) will be allocated to Madison Bike Trails & Sidewalks if needed. If not, funds will be applied to one of the affordable housing projects. Because these funding sources are subject to annual Congressional appropriations and potential changes in funding distribution formulas, the expected amount available for the remainder of the Con Plan, which includes program income estimations, is subject to change with availability of funding.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Admin and Planning Housing Multifamily Rental New Construction	520,000	78,270.45	3,141.86	601,412.31	1,572,789.55	The City of Fargo is in its third year of its 2020-2024 Consolidated Plan. Expected resources have been allocated for 2022 activities. Any additional or unforeseen program income (i.e., repayments from loans) will be allocated as needed to meet the affordable housing goal that benefits low to moderate income individuals/households. Because these funding sources are subject to annual Congressional appropriations and potential changes in funding distribution formulas, the expected amount available for the remainder of the Con Plan, which includes program income estimations, is subject to change with availability of funding.

Table 5 - Expected Resources – Priority Table

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

Through its partnerships with its subrecipients and developers, the City combines its federal entitlement allocations with funding from other public and private sector sources to address its priority needs.

Upon becoming a HOME Participating Jurisdiction, the City of Fargo became responsible for documenting appropriate match in conjunction with receiving HOME funds. For the 2020-2024 Consolidated Plan, \$100,000/year in matching fund liability is anticipated. For 2022, the sources of match may include local payments in lieu of taxes. The City also anticipates \$150,000/year in HOME program income, as well as \$3,750/year in CDBG program income.

Additional funding that is expected to be available includes the public housing capital fund, housing vouchers, and state resources including those from the ND Housing Finance Agency, tax credits and incentives, and PILOT and Capital Bonds.

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

The City will consider the use of publicly-owned land or other property located within the jurisdiction for the construction of affordable housing for low-to-moderate income households, public green or park space, and community centers/public facilities.

**Discussion**

In 2022, the City will use CDBG and HOME in partnerships to leverage private, state and local funds to address goals and strategies outlined in Fargo's Consolidated Plan. The City will also continue to identify strategies to be used for a variety of activities with respect to affordable housing and community development.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City Wide	Housing Needs	CDBG: \$680,000 HOME: \$580,000	Homeowner Housing Added: 4 Household Housing Units  Rental units constructed: 94 Household Housing Units (88 CDBG/6 HOME)
2	Ending and Preventing Homelessness	2020	2024	Homeless	City Wide	Homeless and Special Needs	CDBG: \$114,000	Homeless Person Overnight Shelter: 150 Persons Assisted
3	Neighborhood Improvements and Initiatives	2022	2024	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$370,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,300 Persons Assisted

Table 6 – Goals Summary

#### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	<p><b>Affordable Housing</b> – Create and maintain affordable housing options and increase homeownership in Fargo</p> <ul style="list-style-type: none"> <li>• Work with local partners to create new housing and/or rehabilitate existing affordable housing throughout the community, including the preservation and replacement of the existing subsidized housing (i.e., activities may include acquisition, rehabilitation, and/or new construction)</li> <li>• Increase public awareness of affordability concerns and the needs of at-risk populations</li> <li>• Increase homeownership rates for minority populations</li> </ul>
2	<b>Goal Name</b>	Ending and Preventing Homelessness
	<b>Goal Description</b>	<p><b>Ending and Preventing Homelessness</b> – Participate in collaborative efforts to reduce and prevent homelessness in the community</p> <ul style="list-style-type: none"> <li>• Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness</li> </ul>
3	<b>Goal Name</b>	Neighborhood Improvements and Initiatives
	<b>Goal Description</b>	<p><b>Neighborhood Improvements and Initiatives</b> – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> <li>• Assist low-income homeowners with infrastructure assessments to help maintain the affordability of homeownership</li> <li>• Foster the establishment of strong neighborhoods through the implementation of revitalization efforts</li> </ul>

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City of Fargo has set aside \$300,000 in HOME funds and \$500,000 in CDBG funds for multifamily rental development (with \$100,000 of that amount designated as ‘set aside’ HOME funds for a HOME CHDO reserve project). From the multifamily rental development projects, it is anticipated a total of 88 rental units will be constructed, with at least six units being HOME-assisted rental units. The City of Fargo anticipates three rental units to be rented to individuals who qualify under HOME as extremely low-income (at or below 30% of area median income) and three rental units to be rented to individuals who qualify under HOME as low-income (at or below 60% of area median income). In addition, the

City of Fargo has set aside \$280,000 in HOME funds and \$180,000 in CDBG funds for affordable housing development for homeownership. It is anticipated that at least four households, with incomes at or below 80% of the area median income, will be provided with affordable, owner-occupied housing.

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## AP-35 Projects – 91.220(d)

### Introduction

The City of Fargo is a Community Development Block Grant (CDBG) entitlement community and a HOME participating jurisdiction. This Action Plan will address the following topics related to the use of CDBG and HOME funds in the City of Fargo in the 2022 program year (May 1, 2022 to April 30, 2023).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2022 activities
- Summary of 2022 budget and programmatic expenditure limits
- Description of projects included in 2022 budget
- Geographic distribution of the projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead paint hazards, minority concentrations, underserved needs, removal of barriers to affordable housing, partnerships, and efforts to further fair housing.
- Local plans for monitoring sub-recipients and HUD-funded activities in general
- All of the anticipated HOME funds will benefit low/mod households and, an estimated 100 percent of Community Development Block Grant (CDBG) funds will provide a low/mod benefit. The majority of activities address the HUD objective of safe, affordable, and decent housing. The following table summarizes the distribution of Fargo’s FY2022 projects by HUD Performance Measure System.

#	Project Name
1	CDBG Planning and Administration
2	HOME Planning and Administration
3	Downtown Engagement Center Operations
4	Madison Bike Trails/Sidewalks
5	Core Neighborhood Affordable Housing Development
6	Affordable Single-Family Housing for Ownership
7	Multi-Family Rental
8	Community Housing Development Organization (CHDO) Project

**Table 8 – Project Information**

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

The 2022 Action Plan projects focus on housing, homelessness, and neighborhood goals. CDBG funds will be used for projects related to capital improvements in a low-to-moderate income area neighborhood; public services for homeless engagement operations; multi-family and single-family affordable housing development; and fair housing. HOME-funded projects will include the addition of

affordable, multi-family housing through construction and/or rehabilitation and the addition of affordable, single-family housing. Allocation priorities are a result of the citizen participation and plan development process, including the impacts of COVID-19.

Obstacles to addressing underserved needs will be capacity issues related to worker shortage. Many service providers are finding it difficult to keep and/or find staff, especially when the work is related to homelessness, mental health, and poverty. Workers are “burning out” due to the mental demands of the job, the chronic crisis that clients are in, the long hours, and because most are significantly underpaid and often underappreciated. Workers are struggling with mental health challenges as a result, which intensifies the problem. Another obstacle is the one time funding available right now. The pending drop in funding will impact programs, beneficiaries, and staff numbers.

DRAFT

# Projects

## AP-38 Projects Summary

### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	CDBG Planning and Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing; Ending and Preventing Homelessness; Neighborhood Improvements and Initiatives
	<b>Needs Addressed</b>	Housing Needs; Homeless and Special Needs; Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$167,278.53
	<b>Description</b>	<p>Funds are used for the administration of community development programs and general planning activities. CDBG funds pay for planning and delivery administrative costs of these community development programs, in addition to special plans, studies, and fair housing education as part of the requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20).</p> <p>The total funding amount for this section includes \$17,278.53 in contingency, which are funds held for issues that may arise during the program year.</p> <p><i>National Objective: Not applicable for administration.</i></p> <p><i>CDBG Matrix Code: 21A General Program Administration. Eligibility 24 CFR Part 570.206.</i></p> <ul style="list-style-type: none"> <li>• High Plains Fair Housing Center: \$5,000</li> </ul> <p><i>CDBG Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). Eligibility 24 CFR Part 570.206(c).</i></p>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	n/a
	<b>Planned Activities</b>	n/a
<b>Project Name</b>	HOME Planning and Administration	



2	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$21,412.31
	<b>Description</b>	Funds are used for administration and general planning activities. <i>National Objective: Not applicable for administration.</i>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	n/a
	<b>Planned Activities</b>	n/a
3	<b>Project Name</b>	Downtown Engagement Center Operations
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Ending and Preventing Homelessness
	<b>Needs Addressed</b>	Homeless and Special Needs
	<b>Funding</b>	CDBG: \$114,000
	<b>Description</b>	CDBG funds will be utilized to provide operational support at Fargo's Downtown Engagement Center, which serves people who are at risk of homelessness, recently homeless, or who are currently homeless. <i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs, Eligibility 24 CFR Part 570.201(e).</i>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 150 homeless persons will be assisted.
	<b>Location Description</b>	City Wide
<b>Planned Activities</b>	Provide operating funding for the Downtown Engagement Center.	
4	<b>Project Name</b>	Madison Bike Trails/Sidewalks
	<b>Target Area</b>	City Wide

	<b>Goals Supported</b>	Neighborhood Improvements and Initiatives
	<b>Needs Addressed</b>	Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$370,000
	<b>Description</b>	CDBG funds will be used for improvements to a green space adjacent to an elementary school and within a low-to-moderate income area neighborhood (Madison). The project will add and repair sidewalks and bike paths to improve accessibility and connectivity. <i>National Objective: Low-Mod Area Benefit [24 CFR Part 570.208(a)(1)]. CDBG Matrix Code: 03F Parks, Recreational Facilities, Eligibility 24 CFR Part 570.201(c).</i>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based on the Census data for this low-moderate area, approximately 1,300 individuals will benefit from these improvements.
	<b>Location Description</b>	Bison Village/10th Street North (from 32 Ave N to 36/37 Ave N)/West of Madison Elementary School (which is located at 1040 29th Street North)
	<b>Planned Activities</b>	Provide capital/neighborhood improvements.
5	<b>Project Name</b>	Core Neighborhood Affordable Housing Development
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	CDBG: \$180,000 and HOME: \$80,000
	<b>Description</b>	CDBG and HOME funds will be used for activities resulting in affordable housing. These activities may include acquisition, demolition, rehabilitation, and/or new construction. <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)]. Associated CDBG Matrix Codes include: 01 Acquisition of Real Property - Eligibility 24 CFR Part 570.201(a); 02 Disposition of Real Property – Eligibility 24 CFR Part 570.201(b); 04 Clearance and Demolition – Eligibility 24 CFR Part 570.201(d); 12 Construction of Housing - Eligibility 24 CFR Part 570.201(m); and most “14” Rehabilitation matrix codes including: A, B, C, D, F, G, H, and I. HOME Eligible Activity under 92.205(a)(1).</i>

	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide 2 affordable household housing units to be occupied by low-to-moderate income households.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	Activities may include acquisition, demolition, rehabilitation, and/or new construction.
<b>6</b>	<b>Project Name</b>	Affordable Single-Family Housing for Ownership
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	Add two units of affordable single-family housing for ownership, to be occupied by low-to-moderate income households. Activities may include acquisition, rehabilitation, and/or new construction and will be carried out by Lake Agassiz Habitat for Humanity. <i>HOME Eligible Activity under 92.205(a)(1).</i>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide 2 affordable, single-family household housing units to be occupied by low-to-moderate income households.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	Activities may include acquisition, rehabilitation, and/or new construction.
<b>7</b>	<b>Project Name</b>	Multi-Family Rental
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	CDBG: \$500,000 and HOME: \$200,000

	<b>Description</b>	CDBG and HOME funds will be utilized for acquisition and new construction of an affordable multi-family senior and elderly rental housing complex in partnership with Beyond Shelter, Inc. <i>National Objective: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)]</i> <i>CDBG Matrix Codes: 01 Acquisition of Real Property - Eligibility 24 CFR Part 570.201(a) and 12 Construction of Housing - Eligibility 24 CFR Part 570.201(m).</i> <i>HOME Eligible Activity under 92.205(a)(1).</i>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated 88 senior and elderly households will benefit from the affordable housing development. Of the 88 units, there will be 4 HOME-assisted units in Fargo for households at or below 60% AMI.
	<b>Location Description</b>	Former K-Mart site located SW of I-94 and South University Drive.
	<b>Planned Activities</b>	Provide funds for activities such as acquisition and/or new construction to construct affordable multi-family rental housing units to serve households at or below 60% AMI.
<b>8</b>	<b>Project Name</b>	Community Housing Development Organization (CHDO) Project
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	The City will partner with a Community Housing Development Organization to create affordable housing with the HOME set-aside funds in Fargo. <i>HOME Eligible Activity under 92.205(a)(1).</i>
	<b>Target Date</b>	4/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide 2 HOME units in Fargo for a household at or below 60% AMI (for a total of 6 HOME units between the Multi-Family Rental and CHDO projects).
	<b>Location Description</b>	Former K-Mart site located SW of I-94 and South University Drive.
	<b>Planned Activities</b>	Construct affordable housing units to serve households at or below 60% AMI.

## AP-50 Geographic Distribution – 91.220(f)

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

While there are no specified “Target Areas” identified in the 2022 Action Plan, the City of Fargo does prioritize its community development activities to neighborhoods that are predominately low-to-moderate income areas. In Fargo, most of the low-to-moderate areas are concentrated in the core neighborhoods of the city. The City of Fargo adopted the Core Neighborhoods Plan in 2021, which will bring together neighborhood stakeholders to collaboratively expand planning efforts to the city’s core neighborhoods and will likely incorporate HUD-related activities. The City is also in the process of interviewing a Neighborhood Planner to help implement work done in the core neighborhoods.

### Geographic Distribution

Target Area	Percentage of Funds
City Wide	100

Table 10 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

n/a

### Discussion

## Affordable Housing

2022 Action Plan

## **AP-55 Affordable Housing – 91.220(g)**

### **Introduction**

Housing needs in Fargo are projected to increase, particularly those related to affordability. To address these needs, the majority of the City of Fargo's local partners. The 2022 action plan helps to meet affordable housing needs for both renter and homebuyer households. Additionally, the City works to increase public awareness of affordability concerns on a regular basis. This occurs through regular housing meetings with partners, housing studies, and housing agenda topics at public meetings. Collaborative efforts and multi-discipline discussions surrounding housing solutions across the housing continuum are ongoing, spanning from homeless sheltering, supportive housing, rentals, affordable homeownership, and market rate housing.

Affordable housing availability also ties into preventing and ending homelessness. The City has been focused on the need for supportive services to keep people housed after experiencing homelessness. As part of this focus, federal dollars have been used to hire housing navigators for its Gladys Ray Shelter housing programming. The City has also contributed expertise and funding for a pointed housing study, which is being finalized for the downtown area and includes information on low to moderate income people and people experiencing homelessness. Using this tool and others, the overarching goal within the next 3 years is to develop a housing strategy that will address housing for low-to-moderate income households and people at risk of homelessness or experiencing homelessness, including those who are chronically homeless. A housing strategy plan would replace the City's expired 10-Year Plan to End Homelessness since homelessness continues to be an issue in the community, one that has intensified as a result of the pandemic. In 2022, the City will be allocating its HOME ARP homeless assistance funds, which will help address housing and homelessness issues within our community.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	98
Special-Needs	0
<b>Total</b>	<b>98</b>

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	98
Rehab of Existing Units	0
Acquisition of Existing Units	0
<b>Total</b>	<b>98</b>

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

**Discussion:**

The one year goals listed above are associated with 2022 activities, but the completion and reporting of those activities will happen within the next two years due to construction schedules being longer than a program year. A total of 98 non-homeless people will benefit from federal HUD funds being used to construct four single-family homeownership units, 45 rental units for people ages 62 and up, and 43 rental units for people ages 55 and up. Of the 88 rental units being constructed, 6 units will be HOME-designated units.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

### **Actions planned between May 1, 2022-April 30, 2023 to address the needs to public housing**

#### **Preservation:**

FHRA will continue to manage a portfolio of approximately:

- 230 units of FHRA-owned public housing in multi-family and scattered sites
- 1,908 Section 8 Housing Choice Vouchers, including:
  - 140 project-based vouchers across 10 properties
  - 1000 tenant-based vouchers
  - 7 Home ownership vouchers
  - 75 Family Unification vouchers
  - 195 Mainstream Vouchers
  - 100 Veterans Affairs Supportive Housing vouchers
  - 247 Tenant Protection Vouchers
- 50 Section 8 rental certificates
- 42 units of permanent supportive housing at Cooper House
- 0 units of transitional housing
- 96 Affordable LIHTC units at New Horizons,
- 42 HUD Multi-Family units Burrell and Colonial.

#### **New Development:**

- 1) 110 new LIHTC affordable units will be under construction after the Lashkowitz High Rise is demolished. The redevelopment is expected to be completed by 2025.
- 2) 84 new units of affordable LIHTC 55+ Senior housing at Elliott Place will be available August 2022
- 3) 6 new units of permanent supportive housing at Silver Lining Senior Property will be available December 2022
- 4) 84 new units of affordable housing will be available 2028 through the renovation and reconstruction of the Burrell and Colonial units
- 5) 65 new units of affordable housing at the intersection of 18<sup>th</sup> St S & 25<sup>th</sup> Avenue currently known as project 14-4 available 2026.  
400+ units available will be allowable to be acquired and placed back into Public Housing, thanks to the 2020 repeal of the Faircloth Amendment which limited the number of public housing units allowable under local housing authorities.

### **Actions to encourage public housing residents to become more involved in management and**



### **participate in homeownership**

The FHRA works to engage, educate, and empower residents by providing opportunities for personal development, economic stability, education, health, and fostering family and community life. For every 100 residents in a property, there is a resident advisory board member which is convened to review annual plans, proposed policy changes, etc. Members receive a monetary stipend for participation and feedback.

The FHRA is not currently accepting new participants for a homeownership program. However, it still has seven participants in the homeownership voucher program, which accepted new participants until 2009. This program targeted disabled tenant households who can use their voucher to pay their mortgage, taxes, utilities, etc. indefinitely until they no longer need it.

The FHRA also still monitors 39 participants who have not yet sold their soft second mortgage as part of its 1999 5H Homeownership Program, in which public housing units were sold by FHRA to 59 low-income tenants with soft second mortgages payable upon resale of the property.

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

The FHRA is considered “troubled” due to a clerical issue. Additional financial assistance is not needed for the FHRA to resume normal status. While working on its recovery plan with HUD’s Denver regional office FHRA meets all criteria and indicators to be deemed a standard performer. Due to HUD postponing all PHAS due to COVID-19, rescoring will be completed at the end of 2022.

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

### **Introduction**

The City's Consolidated Plan identifies "Ending and Preventing Homelessness" and "Assistance for Vulnerable Populations" as priority goals. The City will support these goals through activities outlined below. In addition, the City regularly coordinates with the FM Coalition to End Homelessness (FM Homeless Coalition), local service and housing providers, and the North Dakota Continuum of Care to evaluate needs and determine next steps in metro-wide strategic efforts to prevent and end homelessness in the community.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

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

The North Dakota Continuum of Care's (ND CoC) annual Point-in-Time (PIT) Count, which is coordinated locally by the FM Homeless Coalition, is the primary data piece that the City uses to identify the numbers and needs of people experiencing homelessness in Fargo. The PIT count involves outreach by several partners to survey all individuals who are sheltered and unsheltered on one given night. This year's count occurred on January 27. In the recent past, the City has partially funded independent count studies coordinated by the FM Homeless Coalition and will continue to do so when conducted.

The City will continue to fund operations for the Gladys Ray Shelter's Mobile Outreach Program, which assists unsheltered people in crisis, typically related to mental health and substance use issues. All staff of the Mobile Outreach Program are trained in administering the VI-SPDAT assessment tool to help assess a person's individual needs and connect to appropriate housing or detox interventions.

The City will continue to fund operations of the current Downtown Engagement Center. This centralized drop-in center helps facilitate outreach to homeless persons by providing a team of case managers, outreach workers, housing navigators, and various service agencies that can assess needs and encourage applying for mainstream benefits without needing to travel to different locations.

The City will continue to administer CDBG-CV funds for a Mobile Homeless Health Services Outreach program run by Family HealthCare. The mobile unit will visit various area homeless shelters and is staffed by a registered nurse delivering direct care and a patient services representative conducting intake and registration with patients. Homeless Health staff who are employed by Family HealthCare are also located on-site of the Downtown Engagement Center.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency shelter needs are addressed through a network of public and non-profit partners, including

seven shelters that each specialize in particular household types. Total emergency shelter capacity in Cass and Clay County combined is 348 beds, however, there are an estimated 1,022 individuals experiencing homelessness in the FM area on any given night, including unsheltered people actively seeking a shelter bed and individuals doubled up (i.e., staying with a friend or family member temporarily). Transitional housing needs are addressed through a network of public and non-profit partners. Total transitional housing capacity in Cass and Clay County combined is 143 units, but this number will be increasing through the YWCA's Lantern Light rehabilitation project which will provide apartment units to 23 families (approximately 60 individuals).

The City will continue to invest in the city-owned and operated Gladys Ray Shelter, which primarily relies on general funds and other grants. It can serve up to 25 adult males and 10 adult females.

The City will continue to meet consistently with homeless service providers to assess emergency shelter demands and how to allocate resources accordingly. For example, preparing to increase emergency shelter capacity for severe winter weather may require coordination from several City departments, the CoC, shelters, and the faith community.

The City will also be supporting emergency shelter and transitional housing needs of homeless persons with approximately \$1.7 million in HOME-American Rescue Plan dollars. These activities will be outlined in a separate allocation plan that will be submitted to HUD this spring/summer.

**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 will continue to administer its HUD funds for operational and direct support for homeless prevention, diversion, rapid rehousing, housing navigation, and emergency housing assistance. Partners include Presentation Partners in Housing, SouthEastern North Dakota Community Action Agency (SENDCAA), and its own Gladys Ray Shelter and Downtown Engagement Center.

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

The City will continue to invest in the city-owned and operated Gladys Ray Shelter. It is one of several

key partners that support the needs of at-risk individuals exiting institutions and advocates for housing to be incorporated into discharge planning.

The City will continue to administer CDBG funds for emergency subsistence payments as well as operational support for homeless prevention and diversion efforts. This emergency assistance and operational support will be carried out by two local agencies, which are SouthEastern North Dakota Community Action Agency (SENDCAA) and Presentation Partners in Housing (PPiH). This activity will help to preserve affordable housing for those at risk of homelessness.

The City will continue to administer CDBG funds for eviction prevention efforts to ensure that residents facing eviction have legal support and eviction prevent resources.

The City will continue funding operations for the Downtown Engagement Center, which provides a central service hub to serve people who are homeless or at-risk of becoming homeless.

## Discussion

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

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

### **Introduction**

The 2022 Action Plan demonstrates support for the creation of affordable housing in the community.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City has recently finished its Analysis of Impediments to Fair Housing Choice (AI), which includes a review of public policies for potential negative impacts to affordable housing access and steps toward mitigation. In tandem, the City continues to support the development of more affordable housing. Availability of both new and existing units of affordable housing has been an increasing challenge in Fargo, both for renters and owners. Fargo's approach to addressing affordability includes local regulatory review and coordination and development of local financing alternatives.

Significant effort has been made to ensure that local regulation does not act as a barrier to housing affordability, including the recent analysis of the City's Land Development Code and the development of the Core Neighborhood Plan. The City's tax policies, zoning controls, building inspections and housing-related incentives do not act as a barrier to affordable housing creation/preservation.

#### Tax Policies

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

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

#### Zoning and Land Use Controls

Fargo does not have an outer ring growth boundary but is trying to encourage smart growth to allow for more efficient use of existing infrastructure systems. The Fargo Land Development Code outlines several categories of residential zoning that allow for variation in lot sizes and densities. The City of Fargo adopted a zoning category (SR-5) for the specific purpose of providing developers with an opportunity to

build housing on smaller lots, with the end result often being an increase in affordability. The Code also allows for cluster housing development and other alternative development models, facilitating the efficient use of land for the development of housing.

The process of applying zoning to property is an area that can prove challenging to developers, particularly developers interested in building affordable housing. The community often displays fears of density, in general, and affordability, in particular. This can prompt changes in subdivision design that negatively affect project affordability. This is a topic that will be addressed as part of the updated Land Development Code.

#### Building Codes, Fees, or Charges

The Building Inspections Department adopted the International Residential Code (IRC) (2018 edition) to govern rehabilitation of existing residential properties. The IRC has helped to address some of the concerns that had been expressed about the application of new construction codes to older residential properties.

Also, the Fargo Rental Inspection Program works with and enforces the 2018 International Property Maintenance Code (IPMC). From a cost/process perspective, when compared to other communities, Fargo's building inspection and plan review process is both affordable and expedient. This means that the process itself is not a barrier to housing affordability. Also, the Fargo Rental Inspection Program works to ensure that the community's rental housing stock is safe, sanitary and decent; fees are only applied if a property owner refuses to correct code violations. Some advocate that this is an impediment to continued affordability of certain units, but it is the City's position that affordability cannot come at the expense of safety. Within the Core Neighborhood Plan, a Rental Registration program is being promoted and suggested, which will increase the safety of Fargo's rental tenants.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

The City of Fargo will continue to develop partnerships and programs to support people with underserved needs.

### **Actions planned to address obstacles to meeting underserved needs**

The City will work with funding agencies, including Cass County, United Way of Cass-Clay, FM Area Foundation, Dakota Medical Foundation, and the Impact Foundation to coordinate and meet the needs of the community. The City will seek opportunities to increase funding available for affordable housing. The City will continue to monitor needs that may emerge as a result of COVID-19 recovery and respond as needed. The City has also completed its required Analysis of Impediments (AI) that further outlines action steps for the City to take to mitigate housing obstacles.

Broadband Access: Broadband access is required for multi-family rental properties that are new construction, funded with HOME, and have 4 or more units.

The City of Fargo evaluated broadband needs of low- and moderate-income households, as affordable access to internet is an increasingly essential component to community development. Per 2020 ACS 5-Year Estimates:

- 78.3% of Fargo households have a desktop or laptop
- 83.7% have a smartphone
- 85.2% have some type of broadband access
- 14.5% overall are without an internet subscription

According to the latest data available from the Federal Communications Commission (FCC) Fixed Broadband Deployment Map, 92.21% of Fargo residents have access to 3 or more broadband providers for standard 25/3 Mbps speed.

Approximately 37.4% of households earning less than \$20,000 are without an internet subscription, as compared to 17.0% of households earning between \$20,000 to \$74,999 and just 4.7% of households earning over \$75,000. Residents without a computer and/or broadband subscription may obtain access at any of the public libraries, including:

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

## **Actions planned to foster and maintain affordable housing**

Most of the City's affordable housing inventory is owned and managed by non-profit housing providers. There is little risk that projects will be lost from the affordable housing inventory, with the exception of single-family owner-occupied homes involving City funds. Generally when these homes are sold, they are no longer considered part of the affordable housing inventory. Some partners have implemented 'right of first refusal to purchase' policies to maintain affordability. In the 2022 Action Plan, the City will partner with local housing organizations to provide affordable, multi-family housing for low-to-moderate income households.

Resiliency: Fargo is increasingly concerned with mitigating the threats of natural hazards, especially as climate change poses to amplify them and as low- to moderate-income residents are disproportionately impacted. The greatest natural hazard risks faced by residents of Fargo are: flooding, severe storms, strong winds, and droughts.

As part of the 2019-2023 Cass County Multi-Hazard Mitigation Plan, the City has several capital improvements plan projects underway, including permanent flood levee projects per Fargo's Revised Comprehensive Flood Mitigation Plan; storm water retention ponds as development occurs; and several lift station raises with permanent generator installations. Additionally, the \$2.75 billion FM Area Diversion is under construction, which is a comprehensive flood management system being constructed jointly by the U.S. Army Corps of Engineers and the Metro Flood Diversion Authority. The diversion is expected to add 19 new bridges, 4 railroad bridges, a 30 mile inlet channel, a 20 mile embankment, 3 gated control structures, 2 aqueduct structures, and protect 235,000 residents within 70 square miles of existing infrastructure in the communities of Fargo, Moorhead, West Fargo, Horace, and Harwood.

In addition, the City of Fargo continues to develop policies that promote infill and density within areas that are already developed and are protected by a flood resiliency strategy (GO2030). In 2021, it also re-activated its Sustainability and Resiliency Committee to make recommendations to the City Commission for actions or policy adoptions related to climate resiliency, renewable energy, emissions reductions, energy efficiency, and environmental stewardship.

## **Actions planned to reduce lead-based paint hazards**

The City will continue to address lead-based paint hazards for all HUD-funded housing rehabilitation projects on homes built before 1978. Lead-based paint hazards will be identified through lead-based paint testing and hazard evaluations. All hazards found from the lead-based paint testing will be addressed by a lead-certified contractor, either through interim controls or abatement. In addition, the City will continue to provide educational information about the hazards of lead-based paint to residents



and subrecipients of federal funds on projects involving lead-based paint.

### **Actions planned to reduce the number of poverty-level families**

The City continues to support the efforts of nonprofit and public agencies that work to reduce the number of families living in poverty, including the efforts of the Fargo Housing and Redevelopment Authority (FHRA), the City's Public Housing Authority (PHA). The FHRA provides a number of self-sufficiency programs that are aimed at increasing a family's economic independence and works closely with Job Service of North Dakota to provide necessary training opportunities to poverty-level families. The City will continue to coordinate anti-poverty efforts with local service providers and social service agencies.

### **Actions planned to develop institutional structure**

The City is a partner in identifying ways to coordinate and improve the effectiveness of the institutional systems, housing, and community development needs. The City will continue to work with all housing and human service agencies to coordinate and improve communications.

A challenge for Fargo's Community Development Division over the next five years is to effectively adapt its institutional structure to meet changing needs and a challenging fiscal environment. In a time of Federal budget increases due to the pandemic, the Community Development Division has had to further refine its ability to implement programming efficiently and effectively to expend funds quickly. The increase in funds has also led to an increase in projects. Additionally, individual project budgets have increased in order to match staff capacity. New staff has been hired and is currently being trained in HUD programming. Program administration funds may also become available for adding grant funded staff to assist with project management and the disbursement of funds if necessary.

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

The City will continue to support the efforts of housing and social service agencies in the community. The City is also an active participant in the FM Homeless Coalition, statewide Continuum of Care Planning Committee, the ND Interagency Council on Homelessness, as well as other community-wide partnerships that discuss a variety of housing issues facing the metropolitan area. The City also continues to provide technical assistance to housing-related nonprofits whenever possible to support their organizational capacity and link them to potential partner agencies.

The Downtown Engagement Center model offers a centralized location for agencies to operate and coordinate, which is included in the 2022 Action Plan. The Emergency Subsistence Payments program relies on ongoing close communication between the two subrecipients, SouthEastern North Dakota Community Action Agency (SENDCAA) and Presentation Partners in Housing, and the several housing and social service agencies they help connect clients to for resources. This includes improved

coordination with FirstLink (2-1-1), the area’s crisis and resource hotline, to streamline the process to connect citizens to the appropriate resources. While there are no activities in the 2022 action plan for Emergency Subsistence Payments, we are still working closely with our partner agencies to expend the funds from last year, including the COVID-19 CDBG dollars.

The City also occasionally works with connecting private developers to public housing and social service agencies on collaborative projects. Oftentimes, the requirements of HUD funding are more than private developers are willing to follow and they often back out, lose interest, or fail. This is an area the City is interested in improving if possible.

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## Program Specific Requirements

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

#### Introduction

The City has prepared specific requirements for the use of CDBG and HOME program income, as well as HOME resale and recapture provisions for the development of homebuyer housing. All HOME-funded ownership projects in Fargo’s 2022 Action Plan are subject to the City’s recapture/resale policy. The City must use the resale method if no direct subsidy has been provided to the original buyer of a HOME-assisted unit. The HOME-funded 2022 Action Plan ownership projects are subject to the resale provision, as opposed to the recapture provision.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	15,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>15,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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

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

The City uses no other form of investment beyond those identified in Section 92.205.

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

As the 2020-2024 Consolidated Plan includes more HOME-funded, single-family homebuyer activities than in past plans, the City of Fargo has revised its resale and recapture policies to better reflect HUD guidance and best practices. The City also incorporates these resale or recapture requirements into any HOME written agreement it would enter into with developers and/or homeowners.

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

For HOME-assisted homebuyer activities, the City must use the resale method if no direct subsidy has been provided to the original buyer of a HOME-assisted unit. The HOME-funded 2022 Action Plan ownership projects are subject to the resale provision, as opposed to the recapture provision. The remaining HOME-funded projects are rental projects. The City typically enforces the resale provisions through the use of a Land Use Restrictive Agreement (LURA). The LURA provides details on the resale requirements, including the applicable affordability period for the project, and is recorded on the HOME-assisted property.

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

Fargo does not intend to use HOME funds to refinance existing debt that is secured by housing that is being rehabilitated with HOME funds (as per 92.206(b)).

## **Discussion**

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

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**Attachments**

**City of Fargo**  
**2022 Annual Action Plan**  
**Citizen Participation Comments and Process**

DRAFT

## Citizen Participation Comments

Comments received on the original proposed 2022 Action Plan during the 30-day public comment period, which is from March 31 – April 29, 2022, will be included in the Plan after the public comment period has ended. Documentation from the citizen participation processes is included in the attachments that follow.

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**Community Development 2022 Grant Application Mailing List – Outlines  
Organizations *Predominately Serving Racial/Ethnic Minorities, Non-English  
Speaking Persons, Persons with Disabilities, & Protected Classes Historically  
Discriminated Against***

CT	Organization	FHEO Categories of Populations Served (4 Types)
1	Action Aid Program	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
2	African Immigrant and Minority Services	Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities
3	African Initiative Program and Development	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
4	Afro American Development Association	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Non-English speaking persons
5	American Civil Liberties Union	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
6	American Red Cross	
7	American Red Cross Dakotas Region	
8	Bethlehem Lutheran Church	
9	Beyond Shelter, Inc.	
10	Bhutanese Nepali Community in Fargo	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
11	Cass Clay Community Land Trust	



12	Cass County Housing Authority	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
13	Catholic Charities North Dakota	Persons with disabilities
14	Catholic Health Initiatives	
15	Centre, Inc.	Racial/ethnic minorities Non-English Speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
16	Chira Global Development Organization	Racial/ethnic minorities Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
17	Chisom Housing Group	
18	Churches United for the Homeless	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
19	Community Action Partnership of North Dakota	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
20	Community Living Services	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
21	Community Uplift Program	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
22	Creative Plains Foundation	Racial/ethnic minorities
23	Cultural Diversity Resources	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Non-English speaking persons
24	Dakota Boys and Girls Ranch	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
25	Dakota Medical Foundation/Impact Foundation	
26	Downtown Community Partnership	

27	Emergency Food Pantry	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
28	Episcopal Diocese of North Dakota	
29	Ethnic Self Help Alliance for Refugee Assistance (ESHARA)	Non-English Speaking persons Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
30	Express Employment Professionals	
31	F5 Project	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
32	Faith4Hope	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
33	Families United for Self-Empowerment (FUSE)	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
34	Family Healthcare Center	Racial/ethnic minorities Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
35	Fargo Adult Learning Center	Non-English speaking persons Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
36	Fargo Cass Public Health	
37	Fargo Community Development Committee	
38	Fargo Housing and Redevelopment Authority (FHRA)	
39	Fargo Human Relations Commission	
40	Fargo-Moorhead Metropolitan Council of Governments	
41	Fargo Native American Commission	

42	Fargo Neighborhood Coalition and Fargo Planning Commission	
43	Fargo Park District	Racial/ethnic Minorities Non-English speaking persons
44	Fargo Police Department	
45	Fargo Public Schools	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
46	Fargo School District	Children and Youth Racial/ethnic minorities Non-English speaking persons Persons with disabilities
47	Fargo Veterans Administration (VA)	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
48	Fargo VA Health Care System	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Persons with disabilities
49	Fargo Youth Commission/Boys & Girls Club of RRV	
50	FirstLink	
51	FM Area Foundation	
52	FM Coalition to End Homelessness	Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
53	FM Dorothy Day House of Hospitality	
54	FM Refugee Advisory Committee	Non-English speaking persons Racial/ethnic minorities
55	Fraser, Ltd.	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Persons with disabilities
56	Freedom Resource Center	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members

57	Great Plains Food Bank	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
58	Greater Fargo Moorhead EDC	
59	Growing Together	
60	Handi-Wheels Transportation, Inc.	Persons with disabilities
61	High Plains Fair Housing Center	Racial/ethnic minorities Non-English speaking persons Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
62	Home Builders Association of Fargo Moorhead	
63	Hospice of The Red River Valley	
64	Immigrant Development Center	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members Non-English speaking persons
65	Indigenous Association	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities
66	Integra Property Group	
67	Islamic Society of Fargo Moorhead	Racial/ethnic minorities Non-English speaking persons
68	Jail Chaplains	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
69	Jasmin Child Care and Preschool	
70	Jeremiah Program	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
71	Kirat Cultural Society of North Dakota	Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities
72	Kondial Kel International	Community-based and regionally-based organization that represents protected traditionally discriminated against class members

		Racial/ethnic minorities Non-English speaking persons
73	Kurdish American Development Organization	Racial/ethnic minorities Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members
74	Lake Agassiz Development Group	
75	Lake Agassiz Habitat for Humanity	
76	Lakes & Prairies Community Action Partnership	Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
77	Legacy Children's Foundation	Racial/ethnic minorities Non-English speaking persons
78	Legal Services of North Dakota	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
79	Lutheran Immigration and Refugee Service	Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities
80	Lutheran Social Services of North Dakota (LSSND)	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities Non-English speaking persons
81	Madison Neighborhood	
82	Mandan, Hidatsa and Arikara (MHA) Nation (a.k.a. the Three Affiliated Tribes) – Fargo Satellite Office	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
83	Motherland Health	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
84	Mountain Plains Equity Group	
85	MWF Properties, LLC	
86	Native Inc.	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities

87	ND Caring Foundation	
88	New American Consortium for Wellness and Empowerment	Racial/ethnic minorities Non-English speaking persons
89	New American Development Agency	Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities
90	New Life Center	Racial/ethnic minorities Persons with disabilities
91	North Dakota Coalition for Homeless People	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
92	North Dakota Department of Human Services	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
93	North Dakota Disability Health Project	Persons with disabilities
94	North Dakota Human Rights Coalition	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
95	North Dakota Legislative Branch	
96	North Dakota State College of Science (NDSCS)	Racial/ethnic minorities
97	One Family Christian Center	
98	PATH ND	Racial/ethnic minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
99	Prairie St. John's	
100	Presentation Partners in Housing	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
101	Pride Collective and Community Center	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
102	Project HART	Community-based and regionally-based organization that represents protected traditionally discriminated against class members Persons with disabilities
103	Project Hero	Community-based and regionally-based organization that represents protected traditionally discriminated against class members

104	Rape & Abuse Crisis Center	Racial/ethnic minorities Non-English Speaking minorities Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
105	Rebuilding Together	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
106	Red River Children's Advocacy Center	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
107	Red River Human Services Foundation	Persons with disabilities
108	River Keepers	
109	Rural Kids Development Alliance	Non-English speaking persons Community-based and regionally-based organization that represents protected traditionally discriminated against class members Racial/ethnic minorities
110	SENDCAA	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
111	Sharehouse	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
112	Soma Employment Solutions	Non-English speaking persons Racial/ethnic minorities
113	Somali Community Development of ND	Racial/ethnic minorities Non-English speaking persons
114	South Sudan Lutheran Church	Racial/ethnic minorities Non-English speaking persons
115	South Sudanese Foundation	Non-English speaking persons Racial/ethnic minorities
116	Southeast Human Service Center	Persons with disabilities Community-based and regionally-based organization that represents protected traditionally discriminated against class members
117	State Bar Association of North Dakota	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
118	Sudanese Community of Fargo-Moorhead Area	Racial/ethnic minorities Non-English speaking persons
119	Temple Beth El	
120	The Arbors at McCormick Park	
121	The Arts Partnership	

122	The Commonwealth Companies	
123	The Forum	
124	The Young Shepherds	Non-English speaking persons Racial/ethnic minorities
125	Tu'Deako Group	Racial/ethnic minorities Persons with disabilities
126	United Liberian Association of North Dakota	Non-English speaking persons Racial/ethnic minorities
127	United Way of Cass-Clay	Racial/ethnic minorities Non-English speaking persons
128	Valley IT Solutions	
129	Valley Senior Services	Persons with disabilities
130	Village Family Service Center	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
131	Women Initiative Network of Liberia (WIN-Liberia)	Non-English speaking persons Racial/ethnic minorities
132	Youthworks	Community-based and regionally-based organization that represents protected traditionally discriminated against class members
133	YWCA of Cass Clay	Racial/ethnic minorities Community-based and regionally-based organization that represents protected traditionally discriminated against class members



**City of Fargo  
2022 Notice of Funding Opportunity (NOFO)  
for CDBG and HOME Funds**

DRAFT

**REQUEST FOR PROPOSALS**  
**Notice of Funding Opportunity (NOFO)**  
**City of Fargo**

The City of Fargo is seeking proposals for its 2022 Community Development & Housing Action Plan. This plan allocates the City's annual entitlement funds from the Department of Housing and Urban Development (HUD). The primary purpose of these funds is to benefit low and moderate income individuals and households. Plan goals are established in the 2020-2024 Consolidated Plan and focus on affordable housing, ending and preventing homelessness, neighborhood improvements, and poverty reduction. All proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources.

**Program**

Department of Housing & Urban Development (HUD)

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program

**Funding Opportunity Title**

2022 HUD Grants NOFO

**Due Date for Proposals**

11:59 p.m. on December 31, 2021

**Submission Instructions**

All proposals must be submitted electronically. Full instructions, NOFO, application materials, eligibility requirements, and the submission link are located online at: <https://fargond.gov/work/bids-rfqs-rfps>.

**Questions, Comments, or Suggestions**

Call 701-476-4144 or email [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov) with questions, comments, or suggestions. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours of notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Michael Redlinger at 701.476.4135 to arrange for services. To access TTY/ND Relay service dial 800.366.6888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

FARGO PLANNING AND DEVELOPMENT  
225 4th St N  
Fargo, ND 581024817

ND Affidavit No. 10844

**AFFIDAVIT OF PUBLICATION**

**STATE OF NORTH DAKOTA**

ss.

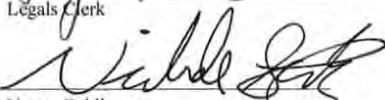
**COUNTY OF CASS**

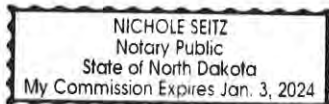
Taylor Herhold, The Forum of Fargo-Moorhead,  
being duly sworn, states as follows:

1. I am the designated agent of The Forum of Fargo-Moorhead, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of: *Legal Notice; (1) time: December 08, and December 15, 2021*, 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 15th day of December, 2021

  
\_\_\_\_\_  
Legals Clerk

  
\_\_\_\_\_  
Notary Public



**REQUEST FOR PROPOSALS  
Notice of Funding Opportunity  
(NOFO)**

**City of Fargo**

The City of Fargo is seeking proposals for its 2022 Community Development & Housing Action Plan. This plan allocates the City's annual entitlement funds from the Department of Housing and Urban Development (HUD). The primary purpose of these funds is to benefit low and moderate income individuals and households. Plan goals are established in the 2020-2024 Consolidated Plan and focus on affordable housing, ending and preventing homelessness, neighborhood improvements, and poverty reduction. All proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources.

**Program**

Department of Housing & Urban Development (HUD)

•Community Development Block Grant (CDBG)

•HOME Investment Partnerships Program

**Funding Opportunity Title**

2022 HUD Grants NOFO

**Due Date for Proposals**

11:59 p.m. on December 31, 2021

**Submission Instructions**

All proposals must be submitted electronically. Full instructions, NOFO, application materials, eligibility requirements, and the submission link are located online at: <https://fargond.gov/work/bids-rfq-s-rfps>.

**Questions, Comments, or Suggestions**

Call 701-476-4144 or email [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov) with questions, comments, or suggestions. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours of notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Michael Reslinger at 701.476.4135 to arrange for services. To access TTY/ND Relay service dial 800.366.8888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

(Dec. 8 & 15, 2021) 10644

**City News  
Room**

## **Community Development Block Grant and HOME Investments Partnerships Notice of Funding Opportunity (NOFO)**

**12/08/2021**

The City of Fargo is seeking proposals for its 2022 Community Development & Housing Action Plan. This plan allocates annual entitlement funds from the Department of Housing and Urban Development (HUD), which are distributed through the City's CDBG and HOME programs. The primary purpose of these funds is to benefit low and moderate income individuals and households. Plan goals are established in the 2020-2024 Consolidated Plan and focus on affordable housing, ending and preventing homelessness, neighborhood improvements, and poverty reduction. All proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance and current resources. The Notice of Funding Opportunity (NOFO) period runs from December 8 through 31, 2021, with proposals due no later than 11:59 p.m. on December 31, 2021. All proposals must be submitted electronically. Full instructions, NOFO, application materials, eligibility requirements, and the submission links are located [online](#).

For more information, view the [full public notice](#) published in The Forum newspaper on December 8, 2021. For translation services on the public notice, NOFO or application materials, contact the City of Fargo at 701.241.1474.

## शहर समाचार कोठा



# सामुदायिक विकास ब्लक अनुदान र गृह लगानी साझेदारी कोष अवसरको सूचना (NOFO)

१२/०८/२०२१

फार्गो शहरले आफ्नो 2022 सामुदायिक विकास र आवास कार्य योजनाको लागि प्रस्तावहरू खोजिरहेको छ। यो योजनाले आवास र शहरी विकास विभाग (HUD) बाट वार्षिक हकदार कोषहरू छुट्याएको छ, जुन शहरको CDBG र गृह कार्यक्रमहरू मार्फत वितरण गरिन्छ। यी कोषहरूको प्राथमिक उद्देश्य न्यून र मध्यम आय भएका व्यक्तिहरू र घरपरिवारहरूलाई फाइदा पुऱ्याउनु हो। योजना लक्ष्यहरू 2020-2024 समेकित योजनामा स्थापित छन् र किफायती आवास, घरबारविहीनताको अन्त्य र रोकथाम, छिमेक सुधार, र गरिबी न्यूनीकरणमा केन्द्रित छन्। सबै प्रस्तावहरू न्यून देखि मध्यम आम्दानी लाभ, परियोजना तयारी, लागत तर्कसंगतता र प्रभाव, गतिविधि व्यवस्थापन, अनुभव, विगतको कार्यसम्पादन र वर्तमान स्रोतहरूको आधारमा मूल्याङ्कन गरिनेछ।

कोष अवसरको सूचना (NOFO) अवधि डिसेम्बर 8 देखि 31, 2021 सम्म चल्छ, जसमा प्रस्तावहरू 11:59 डिसेम्बर 31, 2021 मा बेलुका 11:59 pm भन्दा पछि बाँकी छैनन्। सबै प्रस्तावहरू इलेक्ट्रोनिक रूपमा पेश गर्नुपर्छ। पूर्ण निर्देशनहरू, NOFO, आवेदन सामग्रीहरू, योग्यता आवश्यकताहरू, र सबमिशन लिङ्कहरू [अनलाइन](#) अवस्थित छन्।

थप जानकारीको लागि, डिसेम्बर 8, 2021 मा फोरम अखबारमा प्रकाशित [पूर्ण सार्वजनिक सूचना](#) हेर्नुहोस्। सार्वजनिक सूचना, NOFO वा आवेदन सामग्रीहरूमा अनुवाद सेवाहरूको लागि, 701.241.1474 मा फार्गो शहरलाई सम्पर्क गर्नुहोस्।

**E-mail Notification for NOFO**  
**Page 1**

**From:**  
**Sent:**  
**To:**

Tia Braseth  
Wednesday, December 8, 2021 8:52 AM  
eskarin@aclu.org; director@actionaidprogram.com; frueh2@fargo.k12.nd.us;  
africanaims@gmail.com; charity@afripd.org; hukun@aadevassoc.org;  
info@aadevassoc.org; kevin.mehrer@redcross.org; abigail.peterson@redcross.org;  
office@blcfargo.org; dmadler@beyondshelterinc.com; julie@bgcrv.org; Robin Nelson;  
CCCLT@areafoundation.org; info@casscountyhousing.org;  
cproski@catholiccharitiesnd.org; joshhe@centreinc.org;  
dorilesie@catholichealth.net; ezzat77@chira-gda.org; sbagley@chisomhousing.org;  
pastorsue@churches-united.org; d.murphy@commonwealthco.net;  
programs@capnd.org; hrdepartment@communitylivingservices.org;  
amy@communityupliftprogram.org; cup.nonprofit@gmail.com;  
info@creativeplains.org; ysg@culturaldiversityresources.org; e.dosch@dakotaranch.org;  
PTraynor@dakmed.org; executivedirector@downtownfargo.com;  
Stacie@emergencyfoodpantry.com; dralu1234@yahoo.com;  
don.arvidson@expresspros.com; adam@f5project.org; faith4hopefund@gmail.com;  
victoriaj895@gmail.com; Kfrappier@famhealthcare.org; KSeeb@famhealthcare.org;  
pgulbranson@famhealthcare.org; oienl@fargo.k12.nd.us; Desi Fleming;  
jille@fargohousing.org; spirit@ideaone.net; dleker@fargoparks.com; Michael Bloom;  
Matthew Niemeyer; William Ahlfeldt; groszr@fargo.k12.nd.us;  
shovkoc@fargo.k12.nd.us; evenm@fargo.k12.nd.us; Rupak Gandhi; Diana.Hall2  
@va.gov; swiederhalt@nd.gov; Jennifer Illich; tim@areafoundation.org;  
cody@fmhomeless.org; gray@fmmetrocog.org; info@fmpridecollective.org;  
sleyland@fraserltd.org; fraser@fraserltd.org; freedom@freedomrc.org;  
mpaulson@greatplainsfoodbank.org; jraso@fmedc.com; jackstomatoes@gmail.com;  
horsley.tonna@yahoo.com; michelle@highplainsfhc.org; Homebuilders A. of Fargo-  
Moorhead; questions@hrv.org; fowzia@idcfm.org; info@indgns.org;  
cporter@integratprop.com; islamndfargo@gmail.com; GERRI@JAILCHAPLAINS.COM;  
contactus@jasminchildcare.org; spurdin@jasminchildcare.org;  
lpederson@jeremiahprogram.org; kcsnd2019@gmail.com;  
southsudanreads@gmail.com; kawarf@gmail.com; amber@lakeagassiz.com;  
jim@lakeagassizhabitat.org; info@caplp.org; LoriS@caplp.org;  
legacychildrensfoundation@gmail.com; apage@legalassist.org;  
kkramer@legalassist.org; DHannaher@lirs-nd.org; pastojess1517@gmail.com;  
swhitebear@gmail.com; skasakwe@motherlandhealth.org; pjones@mpequity.com;  
swalk@mpequity.com; MattYetzer@mwfproperties.com;  
caringfoundation@bcbsnd.com; Kari.schmidt@minotstateu.edu;  
humanrights@ndhrc.org; deanne.sperling@ndscs.edu; asche.darci@gmail.com;  
mallen@aipinitiatives.org; mustafino@hotmail.com; rob.swiers@fargonlc.org;  
coc@ndhomelesscoalition.org; info@ndhomelesscoalition.org;  
onefamilychristianctr@gmail.com; scroaker@pathinc.org; Senator Tim Mathern;  
cheri@fmppih.org; sarah@fmppih.org; chrisal@centreinc.org; josh@herofargo.org;  
info@raccfm.com; cassieskalicky@rebuildingtogetherfma.org;  
help@rebuildingtogetherfma.org; annarrcac@yahoo.com; admin@rrcac.com;  
pbriss@rrhsf.org; christine@riverkeepers.org; contact@ruralkidsda.com;  
agency@sendcaa.org; jimkappel@sendcaa.org; sarahh@sendcaa.org;  
thegland@sharehouse.org; abdishakur@somaemployment.com; absha4@gmail.com;  
makaraan@gmail.com; Matuor20@gmail.com; ssudanfm@gmail.com;  
jstensen@nd.gov; seberhardt@nd.gov; sslcfm@gmail.com; info@sband.org;  
adil.abdelhour@gmail.com; office@tbefargo.org; dayna@theartspartnership.net;

1

## E-mail Notification for NOFO - Page 2

**To:** dekonsgs@gmail.com; gadiedward@yahoo.com; THill@unitedwaycassclay.org; Brian Arett; jpederson@thevillagefamily.org; winliberia@hotmail.com; mheitkamp@youthworksnd.org; eprochnow@ywcacassclay.org; linda@fmppih.org  
**Cc:** Planning Dept  
**Subject:** Notice of Funding Opportunity for Community Development & Housing

Greetings Community Development Partners!

**It's here!!** The City of Fargo is seeking proposals for its 2022 Community Development & Housing Action Plan. This plan allocates annual entitlement funds from the Department of Housing and Urban Development (HUD), which are distributed through the City's CDBG and HOME programs. The primary purpose of these funds is to benefit low and moderate income individuals and households. Plan goals are established in the [2020-2024 Consolidated Plan](#) and focus on affordable housing, ending and preventing homelessness, neighborhood improvements, and poverty reduction. All proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance and current resources.

The Notice of Funding Opportunity (NOFO) period runs from December 8 through 31, 2021, with proposals due no later than **11:59 p.m. on December 31, 2021**. All proposals must be submitted electronically. Full instructions, NOFO, application materials, eligibility requirements, and the submission links are located online at: <https://fargond.gov/work/bids-rfq-s-rfqs>.

For more information, view the [full public notice](#) published in *The Forum* newspaper on December 8, 2021. For translation services on the public notice, NOFO or application materials, contact the City of Fargo at 701.241.1474

**Quick reminder...We are separating the processes for HOME-ARP and the City's regular 2022 HUD funds.** Once the 2022 action plan enters the public comment period (Feb.), we'll start on the HOME-ARP allocation plan process. See timeline below:

### **2022 HUD Funds Timeline (regular annual award for HOME & CDBG)**

<b>Dec. 2021</b>	Seek 2022 Project Proposals (Dec. 8 <sup>th</sup> - 31 <sup>st</sup> )
<b>Jan. 2022</b>	Award 2022 Project Proposals
<b>Feb. – Mar. 2022</b>	Public Comment on 2022 Draft Plan (start on HOME-ARP allocation plan process)
<b>Mar. 2022</b>	Submit 2022 Plan to HUD for Approval
<b>May 2022</b>	HUD Approval
<b>Summer 2022</b>	HUD makes 2022 funds available to City of Fargo

cc: Fargo Human Relations & Native American Commissions, Community Development Committee, Mayor

Tia Braseth ([she/her](#)), Assoc. AIA, LEED BD+C  
Planning Coordinator | Community Development Division Head  
Department of Planning & Development  
City of Fargo | 225 Fourth Street North | Fargo, ND 58102  
Phone: 701.475.4144 | Email: [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov)

**Reminder:** If you have any clients seeking rental or utility assistance funds, please have them contact [FirstLink](#) at 2-1-1 or [Presentation Partners in Housing](#). The City of Fargo is funding emergency rental payments and homeless prevention and diversion through Presentation Partners in Housing and [SENDCAA](#). Also, if any clients need legal assistance, please connect them with [Legal Assistance of North Dakota](#) or [Legal Services of Northwest Minnesota, Inc.](#)





**REQUEST FOR PROPOSALS**  
 Notice of Funding Opportunity (NOFO)

**Program:**

Department of Housing & Urban Development (HUD)

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program

**Funding Opportunity Title:** “2022 HUD Grants NOFO”

**Due Date for Proposals:** December 31, 2021 at 11:59 p.m.

**Overview**

The City of Fargo is seeking proposals for its 2022 Community Development & Housing Action Plan. All proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources. Failure to respond accurately to any submission requirement could result in an incomplete proposal.

Additionally, CDBG or HOME funds are subject to all applicable federal environmental and labor requirements, including the provisions of the Fair Labor Standards Act (i.e., the use of Davis Bacon wage rates for affected projects), and Relocation and Accessibility standards. Please note, federal regulations now require all subrecipients of federal funds to have a DUNS Number, and be registered on SAM.gov.

**Funding Opportunity Description**

**I. Program Description**

The City’s 2022 Community Development & Housing Action Plan allocates the City’s annual entitlement funds from the Department of Housing and Urban Development (HUD). Plan goals are established in the 2020-2024 Consolidated Plan, which focus on affordable housing, ending and preventing homelessness, neighborhood improvements, and poverty reduction.

- A. Purpose of Funds - The primary purpose of these funds is to benefit low and moderate income individuals, households, and neighborhoods/areas.
- B. Changes from Previous Funding Cycles – Submitted proposals will serve as the “application” for funds. There is no form or application to complete. This is the only time the City will be seeking “applicants” for 2022 CDBG & HOME funds.

**II. Award Information**

- A. Available Funds – Funding of approximately \$1,170,000 is available through this NOFO.
- B. Number of Awards – The City of Fargo expects to make up to 5 awards from the funds available under this NOFO.
- C. Minimum/Maximum Award Information

	<b>CDBG</b>	<b>HOME*</b>
<b>Estimated Total Funding:</b>	\$700,000 +/-	\$470,000 +/-
<b>Minimum Award Amount:</b>	\$50,000	\$50,000
<b>Maximum Award Amount:</b>	\$700,000 +/-	\$470,000 +/-

\* CHDO Set-Aside of \$100,000 available (not included in HOME amounts listed above)

- D. Period of Performance

Estimated Project Start Date: June 2022  
 End Date: June 2023, unless otherwise amended/approved

**III. Eligibility Information**

A. Applicants

1. Eligible Applicant
  - i. Public or private non-profit agency or organization, including institutions of higher learning if carrying out eligible activities
  - ii. Registration is completed or registration is underway in [www.sam.gov](http://www.sam.gov), without debarments, to receive federal or state funds [See Section IV(C)].
2. Ineligible Applicants
  - i. Applicants who do not meet requirements of Section III A(1) "Eligible Applicants" are ineligible

B. Proposals

1. Eligible Activities
  - i. All activities must serve low to moderate income households, individuals, or neighborhoods/areas and address one or more of the following needs:

CDBG	HOME
Public Facility Acquisition, Rehab, or Construction	Housing Development
Neighborhood Improvements	
Fair Housing & Eviction Prevention	
Public Services*	

\* Public Services (including labor, supplies, and materials) include , but are not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, and welfare (excluding income payments). Services must also be new or a quantifiable increase in the level of an existing service. Services must also benefit low to moderate income households or individuals.

2. Ineligible Activities
  - i. Financing for political activities
  - ii. Maintenance costs or activities, unless associated with a public service
  - iii. Income payments

**IV. Applicant and Submission Information**

A. Instructions

1. Submit proposal as a single PDF no later than 11:59 p.m. on December 31, 2021, at <https://fileshare.fargond.gov/index.php/s/oMfjJeWjBm3o8fQ>
2. PDF must include your organization’s name (e.g., “Helping Hands 2022 NOFO Proposal”)
3. Incomplete proposals will not be accepted

B. Content & Format of Proposals

1. Cover Letter: Include organization’s basic information, brief summary of proposed project or program including the need being addressed, the amount requested, project location, project/program lead, sub-consultants that would be involved in project/program (if applicable), and contact information.

2. Project/Program Summary (1 page max.): Include the full project description and if proposing a program, indicate whether or not it is a new service or an increase to an existing service. Include beneficiary/client information in terms of how many people the program or project will serve and who you intend to serve (e.g., homeless, youth, elderly, disabled, etc.).
  3. Project/Program Budget: Provide a detailed agency operations budget and a budget for the proposed project/program with the amount to be requested included. Indicate any funding already secured with amounts and sources. Include pending sources.
  4. Project/Program Timeline: Include start/finish date and milestones.
  5. Project/Program Experience: Provide details about your experience with CDBG or HOME funds and similar projects (i.e., grant amount, projects/program, dates, etc.).
  6. Project/Program Team: Indicate lead manager and any consultants that will be used on the project.
  7. References: Include references for 3 most recent (within past 5 years) similar projects; include contact information. If proposal is program based, provide 3 references from funders.
  8. Proof of SAM Registration: Include screen shot of current registration status in the System for Award Management [See Section IV (C)].
- C. System for Award Management (SAM) and Dun and Bradstreet Universal Numbering System (DUNS) Number.
1. SAM Registration Requirement  
Applicants must be registered or have their registration process underway with <https://www.sam.gov/> before submitting their proposal.
  2. DUNS Number Requirement  
Applicants must provide a valid DUNS number, registered and active at <https://fedgov.dnb.com/webform/>. DUNS number registration through Dun & Bradstreet is free of charge.

**V. Proposal Review Information**

- A. Review Criteria & Selection Process – All proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources.

**End of Request for Proposals Notice of Funding Opportunity document.**

## Public Notice for 2022 Action Plan Public Input Meeting #1

*This was sent to the Fargo Forum for publication on Wednesday, October 13, 2021.*

### NOTICE OF PUBLIC MEETING FOR CITY OF FARGO HUD HOME-ARP & 2022 FUNDS 2022 Action Plan Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) & 2021 Action Plan HOME Investment Partnerships American Rescue Plan Program (HOME-ARP)

The City of Fargo is hosting a virtual town hall meeting to identify Fargo's top priorities for the US Dept. of Housing and Urban Development's (HUD) HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) and the Community Development Block Grant (CDBG)/HOME programs as they relate to homelessness and housing. Interested residents, housing providers, support services, and businesses are invited to attend.

**WHEN:** Thursday, October 28, 2021 at 12:30 p.m.

For meeting access, please contact the Fargo Planning and Development Department at 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov) at least 24 hours in advance of the meeting.

**Non-Discrimination Notice** – In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**Accessibility** – Fargo City Hall is serviced by public transit, accessible and can accommodate persons who are disabled. Alternative formats of this information (e.g., Braille, American Sign Language, etc.) or reasonable accommodations for persons with hearing/vision impairments and/or other disabilities will be made upon request. Contact information is provided at the end of this section.

**Limited English** – Reasonable steps will be taken to provide persons with limited English proficiency (LEP) meaningful access, including the availability of interpretation and translation services. If services are needed, contact information is provided at the end of this section.

#### **Contact Information**

1. Planning and Development Department – 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov)
2. City of Fargo's Section 504/ADA Coordinator Michael Redlinger – 701.476.4135 to arrange for services (a 48 hour notice may be needed)
3. To access TTY/ND Relay service – 800.366.6888 or 711

**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA

ss.

COUNTY OF CASS

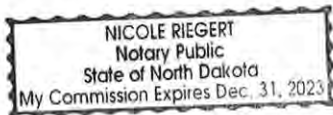
**Elisabeth Beam**, *The Forum*, being duly sworn, states as follows:

1. I am the designated agent of The Forum, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of: *Legal Notice; (1) time: October 13, 2021*, as required by law or ordinance.
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 13th day of October, 2021.

  
Legals Clerk

  
Notary Public



**NOTICE OF PUBLIC MEETING  
FOR CITY OF FARGO HUD  
HOME-ARP & 2022 FUNDS  
2022 Action Plan Community Development Block Grant (CDBG),  
HOME Investment Partnerships Program (HOME)  
& 2021 Action Plan HOME Investment Partnerships American Rescue Plan Program (HOME-ARP)**

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**Contact Information**

1. Planning and Development Department - 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov)
2. City of Fargo's Section 504/ADA Coordinator Michael Rendinger - 701.476.4135 to arrange for services (a 48 hour notice may be needed)
3. To access TTY/ND Relay service - 800.366.6888 or 711 (Oct. 13, 2021)

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## Public Notice for 2022 Action Plan Public Input Meeting #2

*This was sent to the Fargo Forum for publication on Wednesday, November 10, 2021.*

### NOTICE OF PUBLIC INPUT MEETING 2022 Action Plan Community Development Block Grant (CDBG) & HOME Investment Partnerships Program (HOME)

The City of Fargo is hosting a virtual meeting soliciting public input on non-housing and non-homeless community development needs (e.g., public facilities or infrastructure improvements for low income non-housing benefit, public services, acquisition, etc.) in preparation of its 2022 Action Plan for Housing and Community Development. The 2022 Action Plan addresses the 3rd year of the 2020-2024 Consolidated Plan for the Community Development Block Grant (CDBG)/HOME Investment Partnerships Program (HOME), under the U.S. Department of Housing and Urban Development (HUD). The plan provides information on the needs of low and moderate income residents in the City. Interested residents, housing providers, support services, and businesses are invited to attend.

**WHEN:** Wednesday, December 1, 2021 at 12:30 p.m.

**MEETING ACCESS:** Join via web link <https://global.gotomeeting.com/join/583421581> or dial [+1 \(669\) 224-3412](tel:+16692243412)  
**Access Code:** 583-421-581

**New to GoToMeeting?** Get the app now: <https://global.gotomeeting.com/install/583421581>

Comments and suggestions from the public are encouraged through email, telephone, and/or during the public input hearing. The existing plans are available online at [www.fargond.gov/planninganddevelopment/plansandstudies](http://www.fargond.gov/planninganddevelopment/plansandstudies) or by request through the Planning and Development Department. See contact information below.

**Non-Discrimination Notice** – In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**Accessibility** – Fargo City Hall is serviced by public transit, accessible and can accommodate persons who are disabled. Alternative formats of this information (e.g., Braille, American Sign Language, etc.) or reasonable accommodations for persons with hearing/vision impairments and/or other disabilities will be made upon request. Contact information is provided at the end of this section.

**Limited English** – Reasonable steps will be taken to provide persons with limited English proficiency (LEP) meaningful access, including the availability of interpretation and translation services. If services are needed, contact information is provided at the end of this section.

#### **Contact Information**

1. Planning and Development Department – 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov)
2. City of Fargo’s Section 504/ADA Coordinator Michael Redlinger – 701.476.4135 to arrange for services (a 48 hour notice may be needed)
3. To access TTY/ND Relay service – 800.366.6888 or 711

**AFFIDAVIT OF PUBLICATION**

**STATE OF NORTH DAKOTA**  
**ss.**  
**COUNTY OF CASS**

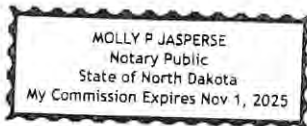
**Taylor Herhold, The Forum**, being duly sworn, states as follows:

1. I am the designated agent of The Forum, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of: **Legal Notice; (1) time: Nov. 10, 2021**, 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 10th day of November, 2021.

  
\_\_\_\_\_  
Legals Clerk

  
\_\_\_\_\_  
Notary Public



**NOTICE OF PUBLIC INPUT MEETING**

**2022 Action Plan Community Development Block Grant (CDBG) & HOME Investment Partnerships Program (HOME)**

The City of Fargo is hosting a virtual meeting soliciting public input on non-housing and non-homeless community development needs (e.g., public facilities or infrastructure improvements for low income non-housing benefit, public services, acquisition, etc.) in preparation of its 2022 Action Plan for Housing and Community Development. The 2022 Action Plan addresses the 3rd year of the 2020-2024 Consolidated Plan for the Community Development Block Grant (CDBG)/HOME Investment Partnerships Program (HOME), under the U.S. Department of Housing and Urban Development (HUD). The plan provides information on the needs of low and moderate income residents in the City. Interested residents, housing providers, support services, and businesses are invited to attend.

**WHEN:** Wednesday, December 1, 2021 at 12:30 p.m.  
**MEETING ACCESS:** Join via web link <https://global.gotomeeting.com/join/583421581> or dial +1 (669) 224-3412 Access Code: 583-421-581

**New to GoToMeeting?** Get the app now: <https://global.gotomeeting.com/in-stall/583421581>

Comments and suggestions from the public are encouraged through email, telephone, and/or during the public input hearing. The existing plans are available online at [www.fargond.gov/planninganddevelopment/plansandstudies](http://www.fargond.gov/planninganddevelopment/plansandstudies) or by request through the Planning and Development Department. See contact information below.

**Non-Discrimination Notice** - In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**Accessibility** - Fargo City Hall is serviced by public transit, accessible and can accommodate persons who are disabled. Alternative formats of this information (e.g., Braille, American Sign Language, etc.) or reasonable accommodations for persons with hearing/vision impairments and/or other disabilities will be made upon request. Contact information is provided at the end of this section.

**Limited English** - Reasonable steps will be taken to provide persons with limited English proficiency (LEP) meaningful access, including the availability of interpretation and translation services. If services are needed, contact information is provided at the end of this section.

**Contact Information**

1. Planning and Development Department - 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov)
2. City of Fargo's Section 504/ADA Coordinator Michael Redlinger - 701.476.4135 to arrange for services (a 48 hour notice may be needed)
3. To access TTY/ND Relay service - 800.366.6888 or 711 (Nov. 10, 2021) 2910411

Attendance for Virtual Public Input Meetings	
October 28, 2021 Meeting	December 1, 2021 Meeting
Trenton Gerads, Cass Clay Community Land Trust (CCCLT)	Trenton Gerads, Cass Clay Community Land Trust (CCCLT)
Samantha McDonald, Cass Clay Community Land Trust (CCCLT)	Samantha McDonald, Cass Clay Community Land Trust (CCCLT)
Jasmine Flaten, Centre Inc.	Jack Woods, Growing Together
Kim Seeb, Family Healthcare/Homeless Health	Mardi Ehrmantraut, Chisom Housing Group/The Arbors at McCormick Park
Lisa Rotvold, Beyond Shelter, Inc.	Jan Anderson, Fargo Public Schools
Thomas Hill, United Way of Cass-Clay	Marcia Paulson, Great Plains Food Bank
Joshua Huffman, City of Moorhead	Samantha Lehmkuhl, Catholic Charities of North Dakota
Sarah Hasbargen, SouthEastern North Dakota Community Action Agency (SENDCAA)	Thomas Hill, United Way of Cass-Clay
Sarah Kennedy, Presentation Partners in Housing	Sarah Hasbargen, SouthEastern North Dakota Community Action Agency (SENDCAA)
Sarah Bagley, Chisom Housing Group/The Arbors at McCormick Park	Deanne Sperling, North Dakota State College of Science (NDSCS)
Rocky Schneider, Planning Commission, Community Development Committee, Cass Clay Community Land Trust (CCCLT)	Julie Haugen, YWCA Cass Clay
Jennifer Williams, Housing and Urban Development Veterans Affairs Supportive Housing (VA HUD-VASH)	Thomas Taban, Tu'Deako Group Organization
Beth Olson, Presentation Partners in Housing	Alanna Zeller, Southeast Human Service Center (SEHSC)
Mark Puppe, Home Builders Association of Fargo-Moorhead (HBA FM)	Lisa Rotvold, Beyond Shelter, Inc.
Sanjay Mendis, New Life Center	Tamara Uselman, Fargo Public Schools
Jan Eliassen, Gladys Ray Shelter	Kathy Gilliam, Chisom Housing Group/The Arbors at McCormick Park
Barry Nelson, Fargo Human Relations Commission and North Dakota Human Rights Coalition	Stacie Loegering, Emergency Food Pantry
Erin Prochnow, YWCA Cass Clay	Kim Seeb, Family Healthcare/Homeless Health
Michelle Rydz, High Plains Fair Housing Center	Victoria Johnson, Families United for Self-Empowerment (FUSE)
Linda Klebe, Community Development Committee	Canı Adan, Afro American Development Association
Joe Rizzo, Beyond Shelter, Inc.	Carmel Froemke, Community Action Partnership of North Dakota
Jim Nelson, Lake Agassiz Habitat for Humanity	Faith Dixon, Faith4Hope
Brandon Kjelden, SouthEastern North Dakota Community Action Agency (SENDCAA)	Jessica Braewell, Rural Kids Development Alliance
Fowzia Adde, Immigrant Development Center	Lenore King, Native Inc. in Fargo
Chris Brungardt, Fargo Housing & Redevelopment Authority (FHRA)	Megan Even, Fargo Public Schools
	Kevin Mehrer, American Red Cross
	Hukun Dabar, Afro American Development Association and Ethnic Self Help Alliance for Refugee Assistance (ESHARA)
	Matuor Alier, South Sudanese Foundation and Ethnic Self Help Alliance for Refugee Assistance (ESHARA)
	Ahmed Makaraan, Afro American Development Association and Ethnic Self Help Alliance for Refugee Assistance (ESHARA)





**WELCOME**

Virtual Town Hall Meeting  
HUD HOME-ARP and 2022 Funds  
October 28, 2021

While you wait... Please share the following information in the chat box:

1. Name
2. Organization
3. Organization's Greatest Need
4. Thank-you!





**Reminder...** This meeting is specifically for needs related to:

1. Homelessness
2. Low Income Housing
3. We will be having a separate meeting for everything else! Dec. 1, 2021



**AGENDA**

1. **Introductions** (Name and organization) – In chat box
2. **Parking Lot & Rules** – 2 minutes
3. **Intro to HOME ARP & 2022 funds** – 5 minutes
4. **Quick Poll** – 2 minutes
5. **Round robin on:** 45 minutes – 1 hour
  - a) Greatest issue and/or obstacle your organization faces
  - b) Is there a current solution to this issue? What is it briefly and is it being implemented?
6. **Wrap Up & Questions** – 5-10 minutes



**RESOURCES 1st! – See chat box for links**


*So don't worry about writing everything down...*

Slides are available! They were attached to the Outlook invite this morning.


Get your detailed HOME-ARP questions answered at HUD...

- [https://www.hud.gov/program\\_offices/comm\\_planning/home-arp](https://www.hud.gov/program_offices/comm_planning/home-arp)
- Supportive Services Eligibility Details available at Code of Federal Regulations Title 24, Subtitle B, Chapter V, Subchapter C, Part 587 (also linked within above link) <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-V/subchapter-C/part-578578.53>


If you are unable to find answers, please contact us at [planning@fargond.gov](mailto:planning@fargond.gov) or 701-241-1474.



**PARKING LOT & RULES**



1. **"Parking Lot"** – because we're limited on time, we will be creating a list of any ideas that may need to be saved for a later discussion. This meeting is to identify needs and help you prepare for application.
2. **Rules** – raise your hand if you have a question or comment, we'll be watching for hands; stay muted when not talking; interact with us.



**INTRO TO HOME-ARP & 2022 FUNDS**

Two separate sources of funds, both from HUD:

1. One-time **HOME-ARP** allocation = \$1,697,107
  - a) For homelessness and very low income housing only
  - b) Not to be confused with the City of Fargo's general ARP funds
2. Annual (**2022**) allocation = Estimated \$800,000 (CDBG) and \$500,000 (HOME) for a total of \$1,300,000+/-

That's almost 3 million dollars!





**HOME-ARP**

**Why?** To reduce homelessness and increase housing stability by providing housing, rental assistance, supportive services, and non-congregate shelter.

**Who can we assist with HOME-ARP funds?**

- Homeless as defined in Section 103(a) of the McKinney-Vento Homeless Assistance Act
- At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(1));
- Victims of domestic violence – fleeing, or attempting to flee, as defined by the Secretary;
- Other vulnerable populations where providing supportive services or assistance under section 212(a) of the Act (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability;

Also included are veterans and families that include a veteran family member who meets one of the preceding criteria.




**HOME-ARP**

**What can we do with HOME-ARP funds?**

- Tenant-Based Rental Assistance (TBRA)
- Homeless prevention services
- Supportive services outside of a shelter that help people obtain and maintain housing, including the day-to-day operation of the facility from which services are offered (i.e., maintenance, repair, security, furniture, utilities, equipment), including:
  - Case management, outreach
  - Child care for children of families experiencing homelessness
  - Transitional or permanent supportive housing projects
  - Housing counseling
  - Education services, life skills training, legal services
  - Mental health services, substance abuse treatment, outpatient treatment,
  - Employment assistance and job training
  - Moving costs, utilities, food, transportation
- Purchase and development of non-congregate shelter which can later be converted to emergency shelter (ESG), permanent supportive housing (CoC), or affordable housing (HOME)
- Production or preservation of affordable housing
- Up to 5% of the allocation can be used for non-profit and homeless providers' operations; even more for capacity building


**EVICTION NOTICE**



**2022 HUD CDBG & HOME Funds**

Goals of 2022 Year of 5-Year Consolidated Plan

- Tenant-Based Rental Assistance
- Homeless Prevention/Eviction Prevention
- Fair Housing
- Public facility or infrastructure activities for non-housing benefit



**QUICK POLL ON YOUR TOP HOUSING OR HOMELESSNESS PRIORITY**




1. RENTAL ASSISTANCE
2. SUPPORTIVE SERVICES – Specifically
3. NON-PROFIT OPERATING COSTS
4. CAPACITY BUILDING
5. HOUSING DEVELOPMENT (including transitional or permanent supportive housing)
6. NON-CONGREGATE SHELTER
7. OTHER NOT LISTED – please list in chat box




**WHAT DO YOU NEED?**

1. Remember Parking Lot
2. Round robin on: 45 minutes – 1 hour
  - a) Greatest issue and/or obstacle your organization faces
  - b) Is there a current solution to this issue? What is it briefly and is it being implemented?



**WRAP UP**

1. Meeting analysis/poll results/priorities
2. Guidelines and timelines for applying for funds





**WELCOME**  
Virtual Town Hall Meeting  
HUD 2022 CDBG Funds  
December 1, 2021

**While you wait...** Please share the following information in the chat box:

1. Name & Email Address
2. Organization
3. Organization's Greatest Need
4. Thank you!





**Reminder...** This meeting is specifically for needs related to:

1. Anything but housing & homelessness... such as capital improvements, education, poverty reduction, youth programs and childcare, acquisition, programs to help people who are disabled or elderly, parks and recreation, health-related, transportation, economic development, employment training, food banks, etc.



**RESOURCES 1st! – See chat box for links**  
*So don't worry about writing everything down...*

Slides are available  
<https://fileshare.fargond.gov/index.php/s/6Qj5dcnBr5NZE4x>




**AGENDA**


1. Introductions (Name and organization) – in chat box
2. Parking Lot & Rules – 2 minutes
3. Intro to 2022 funds – 5 minutes
4. Round robin on: 30 minutes
  - a) Greatest issue and/or obstacle your organization faces
  - b) Is there a current solution to this issue? What is it briefly and is it being implemented?
5. Wrap Up & Questions – 5-10 minutes



**PARKING LOT & RULES**




1. "Parking Lot" – because we're limited on time, we will be creating a list of any ideas that may need to be saved for a later discussion or for scheduled one-on-one.
2. Rules – raise your hand if you have a question or comment, we'll be watching for hands; stay muted when not talking; interact with us.



**2022 CDBG Funds Budget Estimate**

**\$800,000 +/-** (for all projects, including housing/homelessness)  
**-\$130,000 +/-** for public services (capped)  
**-\$130,000 +/-** for City of Fargo planning and administration of HUD funds (capped)  
**\$590,000 approx.** for everything else




### 2022 Estimated Timeline

Dec. 2021	Seek Project Proposals (Dec. 8 <sup>th</sup> - 31 <sup>st</sup> )
Jan. 2022	Award Project Proposals
Feb. – Mar. 2022	Public Comment on Draft Plan
Mar. 2022	Submit Plan to HUD for Approval
May 2022	HUD Approval
Summer 2022	HUD makes funds available to City of Fargo




### Applicant Eligibility Snapshot

1. Applicant must register in [www.SAM.gov](http://www.SAM.gov) and not be debarred from receiving federal funds; you must be able to demonstrate that your registration process is underway upon submission of your proposal. Process must be complete before award can be made.
2. Applicant must be a non-profit or public entity, or improving a low to moderate income area.
3. Project or program must be ready to expend funds.



### What can we do with CDBG funds?

1. Project must benefit low to moderate income households or areas
2. Projects covered by this meeting:
  - Public facilities and improvements
  - Public services (not for housing or homelessness)



### PUBLIC FACILITIES & IMPROVEMENTS

<b>Public Facilities</b> <small>(Acquire, Construct, or Rehab.)</small> <ul style="list-style-type: none"> <li>• Senior Centers</li> <li>• Facility for Persons with Disabilities</li> <li>• Child Care Centers</li> <li>• Youth Centers</li> <li>• Neighborhood Facility</li> <li>• Parks &amp; Recreation Facility</li> <li>• Parking Facility</li> <li>• Fire Station/Equipment</li> <li>• Health Facility</li> <li>• Tornado Shelters Serving Private Mobile Home Parks</li> </ul>	<b>Improvements</b> <ul style="list-style-type: none"> <li>• Clearance and Demolition</li> <li>• Rehabilitation of Non-Residential</li> <li>• Solid Waste Disposal</li> <li>• Flood Drainage</li> <li>• Water/Sewer</li> <li>• Streets</li> <li>• Sidewalks</li> <li>• Tree Planting</li> <li>• Asbestos Removal</li> <li>• Privately Owned Utilities (e.g., plading lines underground)</li> <li>• Non-Residential Historic Preservation</li> <li>• Cleanup of Contaminated Sites</li> </ul>
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### PUBLIC SERVICES (non-homeless/housing)

<ul style="list-style-type: none"> <li>• Senior Services</li> <li>• Services for Persons with Disabilities</li> <li>• Legal Services</li> <li>• Youth Services</li> <li>• Transportation Services</li> <li>• Substance Abuse Services</li> <li>• Services for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking</li> </ul>	<ul style="list-style-type: none"> <li>• Employment Training</li> <li>• Crime Awareness</li> <li>• Child Care Services</li> <li>• Health Services</li> <li>• Screening for Lead Based Paint/Lead Hazards</li> <li>• Food Banks</li> </ul>
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### ROUND ROBIN


1. Greatest issue and/or obstacle your organization faces.
2. Is there a current solution to this issue? What is it briefly and is it being implemented?



**WRAP UP**

1. Be watching for our Notice of Funding Opportunity (NOFO) for 2022 HUD funds

If you input your name, organization, and email in the chat box, we will add you to our Community Development mailing list and send you an email with the NOFO information.



**Q&A**

Contact us at  
[planning@cityof Fargo.org](mailto:planning@cityof Fargo.org)  
or 701.241.1514



## Notice for 2022 Community Development Action Plan

This was sent to the Fargo Forum for publication on Wednesday, March 30, 2022.

### City of Fargo Notice of Public Hearing & Public Comment Period Community Development Block Grant (CDBG) & HOME Programs

The City of Fargo is opening a 30-day public comment period starting March 31, 2022, including a public hearing on April 18, 2022 at the regular Fargo City Commission meeting. Multiple items under the City's HUD programs will be open for comment during this period. All items will be given final consideration at the May 2, 2022 City Commission meeting. Each item is summarized in this notice.

#### **PROPOSED AMENDMENT TO 2021 HUD ACTION PLAN**

Cancel Activity & Re-Allocate Funds – “Downtown Homeless & Housing Services Facility” proposed at 401 NP Ave. N. This activity would have constructed a “Downtown Engagement Center” for people experiencing homelessness or at risk of homelessness. It was initially approved at the June 28, 2021 City Commission meeting. This proposed change will cancel and remove this activity from the 2021 Action Plan and reallocate the activity's budget of \$550,000 to other activities in the 2022 Action Plan. This activity is being canceled because the City is re-focusing its funds on operations at the existing Downtown Engagement Center, located at the former police building (222 4<sup>th</sup> St N). Comments on this proposed amendment should be provided during this comment period.

#### **2022 HUD ACTION PLAN DRAFT**

The City has prepared a draft version of the 2022 HUD Action Plan. The priorities established within the draft plan result from community meetings and citizen participation in the development of the 2020-2024 Consolidated Plan, and from public input meetings held on October 28, 2021 and December 1, 2021. The City's 5-Year priorities include affordable housing, ending and preventing homelessness, neighborhood improvements and initiatives, and assistance for vulnerable populations. Comments on this draft should be provided during this comment period.

#### **ESTIMATED RESOURCES FOR 2022**

##### **Community Development Block Grant (CDBG):**

- **\$750,000** 2022 Community Development Block Grant (CDBG) allocation from HUD
- **\$3,750** 2022 CDBG Program Income (estimated)
- **\$577,528.53** Available for Reallocation at Prior Year-End (comprised of funds from canceled Downtown Engagement Center, 2021 program income from loan repayment, and unused contingency dollars)

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**\$1,331,278.53 Total CDBG**

##### **HOME Investment Partnerships Program (HOME):**

- **\$520,000** 2022 HOME PJ allocation from HUD
- **\$78,270.45** 2021 HOME PJ Program Income (actual)
- **\$0** 2021 HOME State Program Income (actual)
- **\$3,141.86** Available for Reallocation at Prior Year-End

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**\$601,412.31 Total HOME**

**Total = \$1,932,690.84 CDBG & HOME**

## **PROPOSED ACTIVITIES FOR 2022**

### **Planning, Administration & Fair Housing:**

- 1. CDBG Planning and Administration** - \$145,000 in CDBG funds. Planning, implementation, reporting, and monitoring of CDBG resources. *National Objective: Not applicable for administration. Eligibility & Regulation Citation: 21A General Program Administration, 24 CFR Part 570.206.*
- 2. HOME Planning and Administration** - \$21,412.31 in HOME funds. Planning, implementation, reporting, and monitoring of HOME resources. *National Objective: Not applicable for administration.*
- 3. High Plains Fair Housing Center** - \$5,000 in CDBG funds. Support comprehensive outreach and fair housing education. Part of requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). *Eligibility & Regulation Citation: 21D Fair Housing Activities (subject to 20% Admin. Cap), 24 CFR Part 570.206(c).*

### **Capital/Neighborhood Improvements**

- 1. Madison Bike Trails/Sidewalks** - \$370,000 in CDBG funds. Improvements to a green space adjacent to an elementary school and within a low-to-moderate income area neighborhood (Madison). The project will add and repair sidewalks and bike paths to improve accessibility and connectivity. The location of this project is at Bison Village/10th Street North (from 32 Ave N to 36/37 Ave N)/West of the Madison Elementary School (which is located at 1040 29 Street North). *National Objective, Eligibility, & Regulation Citation: Low-Mod Area Benefit [24 CFR Part 570.208(a)(1)], 03F Parks, Recreational Facilities, 24 CFR Part 570.201(c).*

### **Public Service**

- **Downtown Engagement Center Operations** - \$114,000 in CDBG funds. Provide operational support for homeless and housing-related services at the Engagement Center located in downtown Fargo. *National Objective, Eligibility, & Regulation Citation: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)], 03T Operating Costs of Homeless/Aids Patient Programs, 24 CFR Part 570.201(e).*

### **Affordable Housing**

- 1. Core Neighborhood Housing Development** - \$180,000 in CDBG funds and \$80,000 in HOME funds. Addition of two to four units of affordable housing for homeownership. Activities may include acquisition, demolition, rehabilitation, and/or new construction. *National Objective, Eligibility, & Regulation Citation: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)]. Associated CDBG Matrix Codes include: 01 Acquisition of Real Property - Eligibility 24 CFR Part 570.201(a); 02 Disposition of Real Property – Eligibility 24 CFR Part 570.201(b); 04 Clearance and Demolition – Eligibility 24 CFR Part 570.201(d); 12 Construction of Housing - Eligibility 24 CFR Part 570.201(m); and most “14” Rehabilitation matrix codes including: A, B, C, D, F, G, H, and I. HOME Eligible Activity under 92.205(a)(1).*
- 2. Single-Family Housing for Ownership** - \$200,000 in HOME funds. Addition of two units of affordable single-family housing for ownership, to be occupied by low-to-moderate income households. Activities may include acquisition, rehabilitation, and/or new construction. Activities will be carried out by Lake Agassiz Habitat for Humanity. *HOME Eligible Activity under 92.205(a)(1).*

- 3. Multi-Family Rental Housing and Community Development Housing Organization (CHDO) Project** - \$500,000 in CDBG funds; \$200,000 in HOME funds; and \$100,000 in ‘set-aside’ HOME funds. Acquisition and new construction of an affordable multi-family senior and elderly rental housing complex, in partnership with Beyond Shelter, Inc. The location of this project is at the former K-Mart site, located southwest of Interstate-94 and South University Drive. *National Objective, Eligibility, & Regulation Citation: Low-Mod Housing Benefit [24 CFR Part 570.208(a)(3)], 01 Acquisition of Real Property, 24 CFR Part 570.201(a) and 12 Construction of Housing, 24 CFR Part 570.201(m). HOME Eligible Activity under 92.205(a)(1).*

**Contingency Funds**

Funds held in contingency for issues that may arise during the program year – \$17,278.53 in CDBG funds.

**CONTINGENCY PROVISIONS/POTENTIAL ADJUSTMENTS TO 2022 ACTIVITIES & BUDGET**

- Budget adjustments transferring amounts greater than 10% of the amount allocated to the City’s entitlement grant programs for program year 2022 are considered substantial amendments and will be implemented in accordance with Fargo’s Citizen Participation Plan
- Unanticipated program income may result in a substantial amendment to amend activities and budgets in accordance with Fargo’s Citizen Participation Plan
- To match actual 2022 allocation amounts, any increase or decrease in funding will be applied to the Madison Bike Trails & Sidewalks if needed. If not, funds will be applied to one of the affordable housing projects.
- All funding levels indicated above are estimated amounts

**ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING DRAFT**

The City has prepared a draft version of the Analysis of Impediments to Fair Housing Choice (AI). Part of the Consolidated Plan includes the AI, which addresses patterns of integration and segregation; racially or ethnically concentrated areas of poverty; disparities in access to opportunity; and disproportionate housing needs. The AI helps to identify fair housing issues and other contributing factors. The City uses this information to set goals that will address these issues. These goals inform subsequent housing and community development planning processes. Comments on this draft should be provided during this comment period.

**COMMENTS, ACCESSIBILITY, & SCHEDULE**

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing. Contact information and schedule are provided below:

**30-DAY PUBLIC COMMENT PERIOD:** March 31 through April 29, 2022

**PUBLIC HEARING:** Monday, April 18, 2022 - 5:15 pm  
Fargo City Commission Chambers  
225 4th Street North, Fargo, ND 58102

**CITY COMMISSION VOTE:** Monday, May 2, 2022 – 5:15 pm

**CONTACT INFORMATION:** City of Fargo  
Planning and Development Department



Attn: Community Development Planning Coordinator  
225 4th Street North, Fargo ND 58102  
701.476.4144  
[Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**DRAFT PLAN AVAILABLE AT:** [www.fargond.gov/planninganddevelopment/plansandstudies](http://www.fargond.gov/planninganddevelopment/plansandstudies)  
OR request through Planning & Development Department

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**Limited English** – Reasonable steps will be taken to provide persons with limited English proficiency (LEP) meaningful access, including the availability of interpretation and translation services. If services are needed, the contact information is provided above.

**Non-Discrimination Notice** – In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**City of Fargo  
2022 Annual Action Plan  
Grantee Unique Appendices**

DRAFT

**Fair Housing & Civil Rights Progress Report  
2022 Annual Action Plan**

DRAFT

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

City staff will analyze demographic data for race, color, national origin, sex, religion, and disability to determine whether any minority groups appear under-represented in the HUD-funded programs. If the analysis indicates under-representation by any protected group, Fargo will adjust the administration of programs and activities to assure equitable participation. Results will be reported in the 2022 CAPER.

**2. Citizen Participation**

The City of Fargo will continue to its Citizen Participation Plan, which includes targeted outreach for members of protected classes. The full plan is available on the City of Fargo’s website under the Department of Planning and Development’s Plans and Studies page.

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

The City of Fargo has conducted a four-factor analysis and is underway adopting and implementing its newly-drafted Language Access Plan.

**4. Recordkeeping**

Fargo has taken actions to ensure complete and accurate records are maintained, both at the grantee level and at the subrecipient level. Source documents have been updated to uniformly collect race, ethnicity, and head of household data. These same forms have been updated to ensure accurate records show the extent to which people with disabilities and people age 62 and above participate in the federally funded activities.

**5. Section 504 Effective Communication**

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

**6. Section 504 Coordinator**

Michael Redlinger continues to be designated as the City of Fargo’s Section 504 Coordinator.

**7. Section 504 Non-Discrimination Notice**

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

**8. Section 504 Grievance Procedure**

Section 504 requires Fargo to adopt a grievance procedure. The City of Fargo has a general grievance procedure that will be used until a HUD specific grievance procedure is drafted.

**9. Affirmatively Furthering Fair Housing (AFFH)**

The City of Fargo will continue its efforts to ensure fair housing in Fargo, including following action steps outlined in its recently updated Analysis of Impediments to Fair Housing Choice.

## City of Fargo Resale/Recapture Policy

DRAFT



## **Resale & Recapture Policy**

Updated & Approved April 2021

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## INTRODUCTION TO RESALE & RECAPTURE POLICY

The City of Fargo (City) receives federal funds through the U.S. Department of Housing and Urban Development (HUD), which includes funds under the Home Investment Partnerships Program (HOME). Under this program, the City is considered a HOME Participating Jurisdiction (PJ). The primary purpose of the HOME Program is to provide decent, safe, and affordable housing to lower-income households.

PJs that are implementing HOME-assisted homebuyer activities, including any projects funded with HOME Program Income (PI) (income that is generated by the use of HOME funds), must establish written requirements to ensure long-term affordability for HOME-assisted properties over a specified period of time, referred to as the "Affordability Period". These requirements are known as resale and recapture provisions and PJs must use only one or the other per activity/program.

Property that is assisted with HOME funds must be the principal residence of a low-income owner household during the Affordability Period. If the property does not continue to be the principal residence of an income-qualified household during the Affordability Period (if the owner were to move, sell, die, or transfer their title to someone else), the resale and recapture provisions are used to determine if any financial obligations are required.

These provisions must also be set forth in the PJ's Consolidated Plan. The written resale and/or recapture provisions that a PJ submits in its annual Action Plan must clearly describe the terms of the resale and/or recapture provisions, the specific circumstances under which these provisions will be used (if more than one set of provisions is described), and how the PJ will enforce the provisions for HOME-funded ownership projects. HUD reviews and approves the provisions as part of the annual Action Plan process.

The purpose of this document is to provide the "resale" and "recapture" policies used by the City of Fargo in its HOME-assisted ownership programs. As stated above, HOME requires that PJs utilize resale/recapture provisions to ensure continued affordability for low- to moderate-income homeowners and as a benefit to the public through the wise stewardship of federal funds.

The City of Fargo currently uses HOME funds to assist developers of new ownership housing. In addition, the City of Fargo has included HOME-funded home buyer assistance in its current 2020-2024 Consolidated Plan, to be implemented and outlined in future years. Prior to the implementation of homebuyer assistance programming, the City will update its Resale & Recapture Policy to incorporate related provisions.



## RESALE POLICY

This option ensures that the HOME-assisted units remain affordable over the entire affordability period because it requires the owner and any subsequent owners to be below specified income limits throughout the affordability period. The resale method is used in cases where HOME funding is provided directly to a developer to reduce development costs, thereby, making the price of the home affordable to the buyer. Referred to as a "Development Subsidy," these HOME funds trigger the resale requirements that must remain with the property for the length of the affordability period. **The City must use the resale method if no direct subsidy has been provided to the original buyer of a HOME-assisted unit.**

Specific examples where the City of Fargo would use the resale method include:

1. Providing funds to the developer for property acquisition (land or units);
2. Providing funds for permit fees, construction materials, and labor.

### Notification of Intent to Purchase from Prospective Buyer(s) to the City of Fargo

The resale policy is explained to the prospective homebuyer(s) prior to signing a purchase agreement/contract to purchase the HOME-assisted unit. The prospective homebuyer(s) sign an acknowledgement that they understand the terms and conditions applicable to the resale policy as they have been explained. This document is included with the executed purchase agreement/contract. (See attached "Notification of Intent to Purchase from Prospective Buyer(s) to the City of Fargo")

### Enforcement of Resale Provisions

The resale policy is enforced through the use of a Land Use Restrictive Agreement (LURA) signed by the homebuyer at closing. The LURA will specify:

1. The length of the affordability period (based on the dollar amount of HOME funds invested in the unit: either 5, 10, or 15 years);
2. That the home remain the Buyer's or subsequent Buyers' principal residence throughout the affordability period; and
3. The conditions and obligations of the owner should the owner wish to sell before the end of the affordability period, including:
  - a. The owner or their real estate agent must contact the City of Fargo Planning and Development Department, in writing, at least fourteen **(14) days prior to listing** the property if intending to sell the home before the end of the affordability period;
  - b. The subsequent Buyer must be low-income at time of purchase as defined by HUD under the HOME Program, and occupy the home as their primary residence for the remaining years of the affordability period.
    - i. If the new Buyer receives direct assistance through a HOME-funded program, the affordability period will be re-set according to the amount of assistance provided; and
  - c. The sales price must be affordable to the subsequent Buyer; "affordable" is defined as limiting the Principal, Interest, Taxes and Insurance (PITI) amount to no more than 38% of the new Buyer's maximum gross annual income, adjusted to a monthly income. The City of Fargo must determine and approve income eligibility of subsequent Buyers. This process will involve income verification via third party (i.e., employers, bank statements, benefits, etc.).

#### Fair Return on Investment

The City of Fargo will administer its resale provisions by ensuring that the owner receives a fair return on their investment and that the home will continue to be affordable to a specific range of incomes. "Fair Return on Investment" means the total homeowner investment, which includes the down payment, earnest money, and any approved capital improvement credits, as described below:

1. The amount of the down payment and earnest money paid;
2. The cost of any capital improvements, documented with receipts provided by the homeowner, including but not limited to:
  - a. Any additions to the home such as a bedroom, bathroom, or garage;
  - b. Replacement of heating, ventilation, and air conditioning systems;
  - c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all of which must have been paid for directly by the owner and which were not installed through a federal, state, or locally-funded grant program; and
  - d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

**Note:** All capital improvements must be inspected by the City and must have been completed by licensed contractors with all required building permits obtained. *The City has the right to deny a property improvement if it is determined it would not add to the value and useful life of the property.* The costs for routine maintenance items, replacement of worn/dated components, and cosmetic changes are not considered capital improvements.

3. The value of the owner's investment will be calculated using the Housing Price Index (HPI) Calculator of the Federal Housing Finance Agency. The change in HPI from the original purchase price to the time of sale will be applied to the value of the owner's investment, so that the value of the improvements is increased or decreased by the amount of increase or decrease in the housing market overall. The HPI Calculator is currently located at <https://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx>. The calculation shall be performed for the Fargo, ND-MN Metropolitan Statistical Area (MSA).
4. If the market price that provides a fair return to the initial homebuyer is too high to be affordable for a subsequent Eligible Buyer, the City, at its discretion, may provide additional direct HOME subsidy or other funds, if available, to the subsequent buyer. Such consideration will only be given after the owner has demonstrated they have made all reasonable attempts to sell the unit. The PJ cannot require the homeowner to adjust the resale price in order to achieve affordability for the subsequent Buyer.

It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on their investment because the home sold for less or the same price as the original purchase price. In these situations, this would be considered a fair return.

### Affordability to a Range of Buyers

The City will ensure continued affordability to a range of buyers whose total household incomes range from 40% to no greater than 80% of the Area Median Income (AMI).

Maximum Sales Prices shall be set so that the amount of Principal, Interest, Taxes, and Insurance (PITI) does not exceed 38% of the targeted Buyer's maximum gross annual income and the maximum sales price cannot exceed 95% of the median purchase price for single-family housing in the Fargo, ND-MN MSA for the current year. The homeownership sales price limits change annually and are provided by HUD.

### Approval of Sales Price and Eligible Buyer

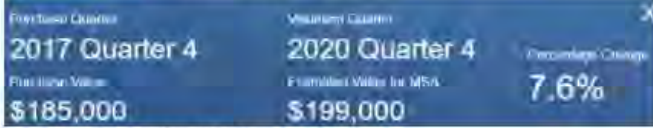
If an owner wants to sell the property, the owner or real estate agent must contact the City of Fargo Planning and Development Department, in writing, at least fourteen **(14) days prior to listing** the property and receive approval for a proposed listing price in accordance with the affordability restrictions. The listing price cannot exceed 95% of the median purchase price for single-family housing in the Fargo, ND-MN MSA for the current year.

After receiving approval of the proposed listing price, the Seller may list the property for sale with a real estate agent or broker licensed in the State of North Dakota or the Seller may market the property as a so-called "for sale by owner," and may enter into a purchase agreement/contract for the sale of the property upon such terms and conditions as the Seller deems acceptable, provided that:

1. The purchase price shall not exceed the Maximum Sales Price (see the definition of "Maximum Sales Price" under the Basic Terminology section of this policy);
2. The purchase agreement or contract must state, as a contingency, that the Buyer will submit the "Notification of Intent to Purchase from Prospective Buyer(s) to the City of Fargo" (See Attached Form) within three (3) days after the purchase agreement/contract is signed by both parties and that the Seller's obligations under the purchase agreement/contract are expressly contingent upon the City's determination and approval that the Buyer is income eligible to purchase.

### Resale Example

A home with a 15-year affordability period was purchased in October 2017 by a person who now wishes to sell in December 2020. The original homeowner purchased through "Entity XYZ", with an original purchase price and mortgage of \$185,000 and has made \$24,000 in principal payments. In addition, the original homeowner was required to put down \$1,000 for the down payment. The current balance of the mortgage is now \$160,000. Finally, a total of \$10,000 in homeowner improvements has been documented.

<b>Original Purchase Price</b> <i>(purchased in October 2017)</i>	<b>\$185,000</b>
<b>Down Payment</b> <i>(Included as part of Original Purchase Price noted above)</i>	<b>\$1,000</b>
<b>Documented Homeowner Improvements</b>	<b>\$10,000</b>
<b>Total Homeowner Investment</b> <i>(Down Payment + Improvements)</i>	<b>\$11,000</b>
<b>Housing Price Index Change</b> (using HPI Calculator for a December 2020 sale/4 <sup>th</sup> Quarter - <a href="https://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx">https://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx</a> - screenshot below)  <i>(selling in December 2020)</i>	<b>+7.6%</b>
<b>Fair Return on Initial and Capital Investments (Gain/Loss)</b> <i>(Total Homeowner Investment x Housing Price Index Change)</i>	<b>\$836</b>
<b>Total Fair Return on Investment</b> <i>(Total Homeowner Investment + Fair Return)</i>	<b>\$11,836</b>
<b>Subsequent Sales Price</b> <i>(Original Purchase Price + Total Fair Return)</i> <i>(\$185,000 + \$11,836)</i>	<b>\$196,836</b>

### Termination of Resale Restrictions

Resale restrictions may terminate upon foreclosure, transfer in lieu of foreclosure, or assignment of FHA mortgage, in order to clear title. The PJ may use purchase options, rights of first refusal, or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record (before the termination event) obtains an ownership interest in the housing.

## RECAPTURE POLICY

Under HOME recapture provisions, financial assistance must be repaid if it is provided directly to the buyer or the homeowner. Upon resale, the seller may sell to any willing buyer at any price. The written agreement and other applicable legal documents will disclose the net proceeds percentage, if any, that will be allotted to the homebuyer and what proceeds will return to the PJ. Once the HOME funds are repaid to the Participating Jurisdiction (PJ – City of Fargo), the property is no longer subject to any HOME restrictions. The funds returned to the PJ may then be used for other HOME-eligible activities.

Specific examples where the City of Fargo would use the recapture method include (direct homeowner subsidy):

1. Providing funds for homebuyer assistance
2. Providing funds for a sales-price write down

The (HOME) federal assistance will be provided in the form of a 0% interest, deferred payment loan or grant. A fully executed (by all applicable parties) and dated Written Agreement, Mortgage, Promissory Note, and Land Use Restrictive Agreement (LURA) will serve as the security for these loans or grants. The LURA and Mortgage will be recorded with the Cass County Recorder's Office.

### Amount Subject to Recapture

The amount subject to recapture is based on the amount of assistance that enabled the homebuyer to buy the unit (referred to as "Direct Home Subsidy"). The recapture amount of the HOME loan or grant is made solely from the net proceeds of sale of the property (except in the event of fraud or misrepresentation by the Borrower described in the applicable legal documents).

### Reduction during Affordability Period

The amount of direct HOME subsidy will be forgiven at a rate equal to the percent of the affordability period that is completed. This will determine how much of the HOME subsidy will be recaptured. The City of Fargo will calculate the amount of the HOME grant or loan to be forgiven by:

1. Dividing the (number of years the homebuyer occupied the home) by (the affordability period); and
2. Multiplying the resulting number by the total amount of direct HOME subsidy originally provided to the homebuyer to determine the amount to be forgiven. The difference is the recapture amount, which is limited to the net proceeds available.

### Recapture Example

A homebuyer received a direct subsidy of \$10,000 in HOME funds. The affordability period is five years. After three years, they decide to sell the home at which point 60% (3 years/5 years) of the affordability period has elapsed. A total of \$6,000 (60% x \$10,000) is forgiven, resulting in a total of \$4,000 subject to recapture from the net proceeds of the sale (see next section).

### Net Proceeds

Net proceeds consist of the sales price minus loan repayment, other than HOME funds, and closing costs (see calculation table below).

*Note: Recapture provisions cannot be used when a project receives only a development subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer. Instead, resale provisions must be used.*

### Net Proceeds Calculation Table

Sales Price		\$
Original Superior Lien(s) Payoff Amount(s)	(-)	\$
Any reasonable and customary sales expenses paid by the Borrower in connection with the sale (Closing costs)	(-)	\$
<b>Net proceeds</b>		\$
HOME Loan or Grant Prorated Dollar Amount	(-)	\$
Equity to Borrower/Seller	=	\$

Other than the actual sale of the property, if the homebuyer or homeowner breaches the terms and if the net proceeds of the sale are insufficient to recapture the full amount due at sale (the entire direct HOME subsidy or the reduced amount of the direct HOME subsidy), the City will recapture all net proceeds (up to what is owed). The City is not required to repay the difference between the reduced direct HOME subsidy due and the amount the City is able to recapture from available net proceeds.

When the net proceeds of the sale are insufficient to pay the HOME subsidy balance that is due, the City of Fargo may not personally seek or obtain a deficiency judgment or any other recovery from the Borrower/Seller. If there are no net proceeds, the City of Fargo will receive no share of net proceeds. If funds remain after the City has recaptured the HOME funds, the homeowner will retain any remaining proceeds.

In the event of an uncured Default, the City of Fargo may, at its option, seek and obtain a personal judgment for all amounts payable under the Note or other applicable legal documents. This right shall be in addition to any other remedies available to the City of Fargo. If there are insufficient funds remaining from the sale of the property and the City recaptures less than or none of the recapture amount due, the City must maintain data in each individual HOME loan or grant file that documents the amount of the sale and the distribution of the funds, including:

1. There were no net sales proceeds; or
2. The amount of the net sales proceeds was insufficient to cover the full amount due; and
3. No proceeds were distributed to the homebuyer/homeowner.

Other than actual sale of the property, if the homebuyer or homeowner breaches the terms and conditions for any other reason (e.g., no longer occupies the property as their principal residence), the

full amount of the loan or grant (which does not include any reductions that would have been made during the affordability period, per the City's recapture requirements) is immediately due and payable.

If Borrower/Seller is in Default, the City may send the Borrower/Seller a written notice stating the reason Borrower/Seller is in Default and telling Borrower/Seller to pay immediately:

1. The full amount of Principal then due on the Promissory Note or other applicable legal documents,
2. All of the City's costs and expenses reimbursable for recovery against the Borrower/Seller responsible for the fraud or misrepresentation is not limited to the proceeds of sale of the property, but may include personal judgment and execution thereon to the full extent authorized by law.

The City of Fargo HOME Recapture requirements allow the subsequent homebuyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the Affordability Period) if the subsequent homebuyer meets the income limits, and no additional HOME assistance is provided. However, if the subsequent homebuyer meets the income limits and receives direct assistance through a HOME-funded program (e.g., down payment assistance), the Affordability Period will be re-set according to the amount of assistance provided.

## AFFORDABILITY PERIODS

HOME Program Assistance Amount	Affordability Period in Years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

A HOME Written Agreement, Promissory Note (as applicable), Mortgage (as applicable), and LURA will be executed by the Borrower and the City of Fargo that accurately reflects the resale or recapture provisions before or at the time of sale.

## CITY OF FARGO SUBORDINATION POLICY

The City of Fargo has a separate Subordination Policy, which is used when homeowners are going to refinance or obtain a home equity loan. The policy outlines the circumstances in which the City would consider subordinating to a position lower than second position.

## MONITORING

The City of Fargo will ensure ongoing monitoring of the principal residency requirement is conducted, within the affordability period, for the HOME-assisted projects subject to resale and recapture. The City (or Developer, as applicable) will verify that the property is the principal residence of the current owner (and any subsequent owners) through mailings, records searches, or direct contact with the HOME-assisted owner.

When verification is conducted through mailings, letters will be mailed through certified mail with "do not forward" instructions, to demonstrate whether the buyer is receiving mail at the home. The letters will include information related to the terms of the HOME assistance that was used on the property, including the affordability period.

The principal residency requirement must be verified each year, by one of the methods above, within forty-five (45) days from the anniversary of the closing date (the closing date is noted on the Land Use Restrictive Agreement and other applicable legal documents). If no response and/or documentation verifying principal residency by the owner is received within forty-five (45) days, the owner and/or Developer will be in default of the loan or grant, as well as the Developer and HOME Agreements. Repayment of the HOME funds will then be required as noted below.

**For Projects Subject to Recapture Requirements.** In the event of noncompliance where the owner is no longer occupying the property during the affordability period, full repayment of the HOME assistance that enabled the homebuyer to buy the unit (the entire direct HOME subsidy, which does not include any reductions that would have been made during the affordability period, per the City's recapture requirements) will be subject to recapture from the owner.

**For Projects Subject to Resale Requirements.** In the event of noncompliance where the owner is no longer occupying the property during the affordability period, the HOME investment that was provided directly to the developer to reduce the development costs for the HOME-assisted property must be repaid by the City to HUD.



## BASIC TERMINOLOGY

**Affordability to a Range of Buyers:** means ensuring continued affordability to a range of buyers whose total household income ranges from 40% to no greater than 80% of the Area Median Income and ensuring the Maximum Sales Price is set so the amount of Principal, Interest, Taxes, and Insurance does not exceed 38% of the targeted Buyer's annual gross income.

**Affordable Housing:** The City of Fargo follows the provisions established in 24 CFR 92.254, and considers that, in order for homeownership housing to qualify as *affordable housing*, it must:

- Be single-family, modest housing (modest means purchase price does not exceed 95% of median purchase price for the area);
- Be acquired by a low-income family as its principal residence; and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

**Area Median Income:** Annual income limits, published by HUD, that are based on household size and used to determine the maximum household income.

**Capital Improvement:** means additions to the property that increase its value or upgrades the facilities. These include upgrading the heating and air conditioning system, upgrading kitchen or bathroom facilities, adding universal access improvements, or any other permanent improvement that would add to the value and useful life of the property. The costs for routine maintenance items, replacement of worn/dated components, and cosmetic changes are excluded.

**Capital Improvement Credit:** means credits for verified expenditures for Capital Improvements.

**City:** means the City of Fargo

**Direct HOME Subsidy:** is the amount of HOME assistance, including any program income that enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price.

**Eligible Buyer:** means a person, family, or household with: (1) a minimum gross annual income that is no less than 40% of the Area Median Income for Fargo and a maximum gross annual income that is no more than 80% of the Area Median Income for Fargo, and (2) whose proposed monthly housing expense(s) (principal, interest, taxes, and insurance) do not exceed 38% of the maximum gross annual income, adjusted to a monthly income. This definition of Eligible Buyer is to be used solely to calculate the maximum income level of buyers eligible to purchase the property and shall not be construed as in any way limiting the type of lending program or loan terms (except that such terms or conditions shall not be predatory) which an Eligible Buyer may accept to finance the purchase of the property. A person, family, or household who at the time of purchase qualified as an Eligible Buyer shall continue to be deemed so qualified until such time as the property is transferred.

**Fair Return on Investment:** means the total homeowner investment, which includes the down payment, earnest payment, and any approved capital improvement credits.

**Maximum Sales Price:** Every transfer of the property by an owner to a Buyer (during the affordability period) shall be for a purchase price which does not exceed the Maximum Sales Price determined as follows: sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 38% of the new Buyer's annual gross income, adjusted to a monthly income and the maximum sales price cannot exceed 95% of the median purchase price for single-family housing in the Fargo, ND-MN MSA for the current year. The homeownership sales price limits change annually and are provided by HUD.

**Net proceeds:** are defined at 24 CFR 92.254(a)(5)(ii)(A) as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

**Participating Jurisdiction (PJ):** means the City of Fargo.

**Program Income (PI):** means income that is generated by the use of HOME funds. Program income is gross income received by the Participating Jurisdiction, State recipient, or a subrecipient directly generated from the use of HOME funds or matching contributions. When program income is generated from the use of HOME funds or matching funds, the income should be prorated to reflect the percentage of HOME funds used.

**Recapture:** The recapture provisions, established at 24 CFR 92.254(a)(5)(ii), permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the PJ is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

**Re sale:** The resale provisions, established at 24 CFR 92.254(a)(5)(i), ensure that the HOME-assisted units remain affordable over the entire affordability period. If the housing does not continue to be the principal residence of the family for the duration of the affordability period, the housing must be made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as the family's principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers, whose total household incomes range from 40% to no greater than 80% of the Area Median Income.

## EXHIBIT A. NOTIFICATION OF INTENT TO PURCHASE

This document must be included with the executed purchase agreement/contract.

### NOTIFICATION OF INTENT TO PURCHASE FROM PROSPECTIVE BUYER(S) TO THE CITY OF FARGO The [5, 10, or 15]-Year Affordability Period & Land Use Restrictive Agreement (LURA)

I understand that because a certain amount of federal funds were used by [Developer Name] to develop the property at [Property Address], the federal government requires that certain restrictions apply to the occupancy and re-sale of this home for a period of [5, 10, or 15] years. I understand that during that [5, 10, or 15]-year period, those requirements will be enforced through a legally-enforceable document called a "Land Use Restrictive Agreement."

If I choose to purchase this home and execute a purchase agreement/contract, **I will be required to submit income documentation to the City of Fargo** for anyone living in the household who is 18 years of age or older. The City of Fargo must review and verify that my total gross annual household income is no less than 40% of the Fargo Area Median Family Income Limits and no more than 80% of the Fargo Area Median Family Income Limits that are in effect at the time I would buy the home.

At the time the home is sold to me, **I will sign a Land Use Restrictive Agreement**, and it will be filed in the Official Public Records of the Cass County Recorder's Office.

**\*\*Please read each statement and initial each line below\*\***

The requirements of the Land Use Restrictive Agreement are:

\_\_\_\_\_ That **I must occupy the home as my principal residence** during the [5, 10, or 15]-year period in which the LURA is in effect.

\_\_\_\_\_ If I wish to sell the property before the end of that period, **I am required to sell it to a subsequent buyer whose total gross annual household income is no less than 40% of the Fargo Area Median Family Income Limits and no more than 80% of the Fargo Area Median Family Income Limits** that are in effect for the year I wish to sell the home.

\_\_\_\_\_ The sales price must be set such that I receive a **fair return**, which shall be defined as:

1. The amount of down payment made and earnest money paid;
2. The cost of any capital improvements, documented with receipts provided by the homeowner, including but not limited to:
  - a. Any additions to the home such as a bedroom, bathroom, or garage;
  - b. Replacement of heating, ventilation, and air conditioning systems;
  - c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all of which must have been paid for directly by the owner and which were not installed through a federal, state, or locally-funded grant program; and
  - d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.



## **Grantee SF-424's, SF424D's, and Certifications**

*To be attached at end of public comment period and after final consideration and approval by City Commission on May 2, 2022.*

DRAFT