



# 2025-2029 HUD CONSOLIDATED PLAN & 2025 HUD ACTION PLAN

City of Fargo, North Dakota



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

JUNE 2025



## PLANNING & LEADERSHIP

2025-2029 HUD CONSOLIDATED PLAN & 2025 HUD ACTION PLAN

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

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# Executive Summary

## ES-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 required to develop a 5-Year Consolidated Plan. The purpose of the Consolidated Plan is to assess priority community development needs, develop a strategy for spending HUD funds, and set target outcomes for the use of funds. The City uses HUD funds to provide decent housing, suitable living environments and economic opportunities for low-to-moderate income households. This plan was developed in consultation with citizens, housing and service agencies, businesses, schools and other funding partners through surveys, focus groups, interviews, and public comment periods. The following Consolidated Plan covers the time period from May 1, 2025 to April 30, 2030. In addition to the Consolidated Plan, the City must prepare an Annual Action Plan each year. The Annual Action Plan details what the City will do each year to make progress on the goals identified in the Consolidated Plan. This document also includes the City's 2025 Annual Action Plan.

Under the 2025-2029 Consolidated Plan, the City anticipates receiving Federal funds from the formula grant programs of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The amount received under CDBG and HOME varies each year based on Congressional appropriations and the factors involved in the formula calculations. Therefore, the proposed accomplishments and activities within the Consolidated Plan are subject to change depending on funding availability. In addition to these funds, the City of Fargo administers other State and local funds for community development purposes.

The City of Fargo administers CDBG and HOME funds through its Planning and Development Department (specifically the Community Development Division, or "CD Division"). The CD Division administers the funds to meet the goals and objectives outlined in the Consolidated Plan and Annual Action Plan with the approval of the Fargo City Commission. To carry out these activities, it partners with the Fargo area's nonprofit community, neighborhood groups, associated businesses, other local government entities and departments, residents and other stakeholders.

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

An examination of community characteristics helped identify priority needs that should be addressed with community development funds. The following descriptions summarize data and priority needs presented in the Needs Assessment and Market Analysis sections.

#### Priority Need: Affordable Housing

Affordable housing continues to be a priority need due to rising housing costs and widespread affordability challenges, particularly among low-income renters. Between 2013 and 2023, home prices increased by 70% and rents climbed by 39%, significantly outpacing income growth. Nearly 40% of all rental households are housing cost burdened, i.e., spending more than 30% of their income on housing. This cost burden is most severe with very low-income renters; over 65% of all households earning less than 30% of the area median income are spending more than 50% of their income on housing.

Homeowner cost burden is lower, though still a concern, at about 26.5%. Of note, nearly 60% of all households in Fargo are renters, and average prices of homes sold have increased by 18% over the last decade, outpacing most renter incomes. Additionally, the city's relatively young population signals demand for family-sized units, as well as its growing senior population signaling increasing demand for senior housing. As naturally occurring affordable housing in the region declines, the need to preserve existing affordable housing throughout the city is essential, in addition to supporting efforts to build new affordable housing.

#### **Priority Need: Ending and Preventing Homelessness**

Ending and preventing homelessness continues to be a priority need in Fargo. On any given night, more than 1,000 individuals experience homelessness in the FM area, and evictions have nearly doubled in the past five years. While the city has a strong emergency shelter network and some transitional and permanent supportive housing, gaps remain in the continuum of care needed to move people from crisis to long-term stability. Demand for shelter beds increasingly outpaces availability. Focused resources for very low-income households will support their housing stability as they are in the most precariously housed position and at risk of homelessness.

Investments toward housing solutions and supportive services, in partnership with the Continuum of Care, the Fargo-Moorhead Coalition to End Homelessness, and regional and state partners will improve long-term progress on ending homelessness. In particular, emphasis on permanent supportive housing, improving discharge planning, addressing racial disparities, particularly among American Indian populations, and increasing resources for frontline staff, is needed. Tackling homelessness also aligns with broader anti-poverty efforts, recognizing that stable housing is foundational to improving quality of life, economic opportunity, and community wellbeing.

#### **Priority Need: Public Infrastructure and Public Facilities Improvements**

A neighborhood's physical and social infrastructures combine to show the strength and long-term viability of a place. Continued investment in the physical infrastructure of the city's neighborhoods (housing, streets, utilities, neighborhood facilities, parks and open space) will encourage vitality in older and more fragile neighborhoods.

Often taxing residents is the only option for funding public infrastructure improvement projects, many of which are located in low-moderate income areas, and the burden of these special assessments



weighs especially heavy on these residents. Supporting the financing of infrastructure improvements such as alley paving or lead service line replacement may be considered to alleviate the burden of special assessments in low -moderate income areas.

### **3. Evaluation of past performance**

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

**Affordable Housing** - Create and maintain affordable housing options and increase homeownership in the city of Fargo:

- Cass Clay Community Land Trust single-family new construction, 1 build (2 units) complete
- Core Neighborhood Affordable Housing Development, acquisition complete, planning for future project development process underway
- Elliott Place senior multi-family rental project, leased up
- Fair housing operational support through High Plains Fair Housing Center
- Habitat for Humanity single-family new construction, 3 builds (3 units) complete, 1 build (1 unit) underway
- HomeField 3 senior multi-family rental project, leased up
- Housing rehabilitation, 6 units rehabilitated
- The Milton Earl senior multi-family rental project, leased up
- Rebuilding Together housing rehabilitation, 5 units rehabilitated

**Ending and Preventing Homelessness** - Participate in collaborative efforts to reduce and prevent homelessness in the community:

- Downtown Engagement Center operations
- Emergency Subsistence Payments/Homeless Prevention & Diversion and operational support, SouthEastern North Dakota Community Action Agency (SENDCAA) and 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), underway
- Housing Navigators for Gladys Ray Shelter, Presentation Partners in Housing (includes CDBG-CV)
- Operational support for Fargo Moorhead Coalition to End Homelessness
- YWCA Cass-Clay emergency shelter facility improvements, underway

**Neighborhood Improvements and Initiatives** - Ensure that all Fargo neighborhoods are neighborhoods of choice:

- Blight removal/hazardous property clearance at 916 5th Avenue South
- Demolition of four deteriorated structures located in core neighborhoods of Fargo, Cass Clay Community Land Trust, demolitions complete
- Madison neighborhood bike trails and sidewalk improvements to increase accessibility and connectivity within a low-to-moderate income area neighborhood (Madison)

**Assistance for Vulnerable Populations** – Provide assistance, reduce poverty, or other efforts to increase the self-sufficiency/self-determination or improve the quality of life of low-to-moderate income households and individuals in the community:

- Rehabilitation of Faith4Hope After School Matters Center, which offers programming to serve low-to-moderate income households

#### **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 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. Upon notification 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 175 languages.

Throughout the process of developing the 2025-2029 Consolidated Plan for Housing and Community Development, announcements and progress updates were presented at many small group meetings and at public meetings of the City Commission. The City hosted several community development strategic initiatives that were initially adopted by the City Commission, including: Core Neighborhoods Plan, Growth Management Plan, and the Regional Housing Plan. The development of these strategic plans included published notices, press releases, public forums, and stakeholder interviews.

Specific to the HUD funding allocations, public input was solicited and community discussions were held on housing and community development needs to help guide plan preparations. Community and stakeholder outreach was completed through phone and in-person interviews, surveys, and focus groups. Through June 2024-June 2025, past recipients and other community development agencies were consulted to coordinate lessons learned through past grant making to ensure conflict doesn't exist with goals and strategies. With the onset of other grant funding related to COVID relief, status updates and a review of resources available in the community were required to assess the City's target needs. In December of 2024, the City began consulting with Cloudburst for technical assistance in order to review efficiencies and operational practices for future funding management. Through these interviews and consulting with peer agencies, along with our success and findings from past projects through allocation, the City determined it needed to focus on programs that can assist more people consistently. Stabilizing housing and keeping people housed became a rising priority in order to keep our unhoused population counts as low as possible.

In late 2024, the City of Fargo also conducted a survey (through Zencity) intaking public feedback regarding affordable housing. From this survey, 78.9% of respondents (approximately 232 respondents and 329 respondents), felt neutral and negative, respectively, when asked how they felt about the availability of affordable housing in the City of Fargo.

Following the Citizen Participation Plan, publicized through a legal notice and published with news media releases and online announcements, a public input meeting open house was held on June 10, 2025. This meeting offered an opportunity for interested parties to review the past HUD funded activities and accomplishments, learn about the City's evaluation of past projects, and participate in confirming the community's needs related to poverty, housing stabilization and preservation, and neighborhood improvement needs.

Notification of the draft Consolidated Plan was published on June 18, 2025 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 Consolidated Plan to citizens or groups as requested. A 30-day comment period from June 19 through July 18, 2025 gave citizens, public agencies, and interested parties an opportunity to provide input on the proposed Plan. The Consolidated Plan will be presented at a public hearing on July 7, 2025 to the Fargo City Commission, at which time the Commission will review and consider all comments received so far during the public comment period and at the public

hearing. Final consideration and approval will be completed at the July 21, 2025 City Commission meeting. See next section for a summary of public comments received.

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

Prior to the development of the Consolidated Plan, focus groups related to housing needs, neighborhood improvement needs, and overall comprehensive needs were conducted in 2023 and 2024. They were held at various community locations including but not limited to Fargo City Hall, Davies South High School, the Fargodome, virtually, and at Fargo-Cass Public Health. Participants in the meetings included but were not limited to community residents and members of organizations covering a range of services including economic development and job training, social services, housing, elderly and vulnerable populations, the Continuum of Care, and fair housing.

The top observations include:

- Young adults experiencing homelessness have increasing needs
- More housing opportunities for people that are at-risk of homelessness are needed
- Habitat for Humanity is doing infill housing, but still not enough to cover the need
- Low vacancy rate for affordable units, but high vacancy for market rate apartments
- Multi-family developers are finding it is harder to find available land to build on and capital funding sources are harder to find, creating a bigger gap

Any comments on the 2025-2029 Consolidated Plan and 2025 Action Plan that were received from the 30-day public comment period, which was from June 19, 2025 through July 18, 2025, will be added to this section and will also be added to the Citizen Participation Comments and Process section in the appendices.

## **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 2025-2029 Consolidated Plan for Housing and Community Development.

## **7. Summary**

The purpose of the Plan is to guide funding decisions regarding the use of federal resources. The City of Fargo has prepared this Consolidated Plan to strategically implement federal programs that fund housing, infrastructure improvements, operational support, and other community development activities within the City over the next five years, from May 1, 2025 to April 30, 2030. The City has also prepared an Annual Action Plan for FY 2025 (May 1, 2025 to April 30, 2026). This 2025 Annual Action Plan identifies the funding for projects that address the City's needs in the following priority areas that were identified through public participation: rental assistance, public infrastructure improvements, and

public services for low-and-moderate income households and the homeless populations. The City will address these needs through three major goals:

- Affordable Housing
- Ending and Preventing Homelessness
- Public Infrastructure and Public Facilities Improvements

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## The Process

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

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

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

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

Table 1 – Responsible Agencies

### Narrative

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

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

For the development of this 2025-2029 Consolidated Plan and 2025 Action Plan, the City of Fargo followed its Citizen Participation Plan. Involvement and participation of residents, business owners, public agencies, and stakeholders was actively sought through various forums to provide multiple opportunities for the input, collaboration, and strategic planning necessary to establish the framework of the City's priorities and goals related to housing and community development.

As part of the planning process, the City consulted with and distributed information to residents and stakeholders to assess needs and market conditions in order to make data-driven, place-based investment decisions. Several needs were identified through a mixed-method approach including meetings, phone calls, and emails with community members and organizations. Participation by low- and moderate-income persons, residents of blighted areas, residents of predominantly low- and moderate-income neighborhoods, minority populations, non-English speaking persons, and persons with disabilities is especially encouraged.

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

The City of Fargo works closely with the Fargo Housing and Redevelopment Authority (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 (CoC) process, the local homeless coalition (FM Coalition to End Homelessness), and other supportive housing collaborations, the City maintains relationships with mental health providers, homeless shelter and service providers, housing developers and housing entities, and other governmental agencies with specific responsibilities to assist homeless and low-income individuals and families.

The City also connects these agencies with each other to boost collaboration within the community and develop better solutions. In addition, the City participates in a variety of other informal coalitions and one-on-one leadership coordination that seek to address issues that relate to housing and service needs. In Table 2 of this section, many of the City's partners are listed. The City and many of the organizations listed are often involved in problem-solving work together, identifying gaps and analyzing 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 Department of Public Health (Harm Reduction Division), 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

A majority of the consultation with the CoC occurs through a joint effort between City's Planning Department and City's Public Health Department. City staff participate in multiple weekly and monthly meetings with other area shelters, homeless and housing service providers, the CoC, and the local FM Coalition to End Homelessness (FMCEH). 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. They also participate in training offerings and other education efforts.

City staff also attends the monthly FM Coalition to End Homelessness meetings and more pointed meetings during heightened multi-agency coordination needs and to support the elected officials. Through the CoC and FMCEH, there is focus on the procedures for the operation and administration of HMIS, as well as other HUD-funded entities in the jurisdiction. Planning staff does participate in city-wide/service-wide planning and strategy development to end homelessness, specifically among service providers and state and county staff.

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



1	<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>	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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to improve departmental relationships and knowledge of community development needs
2	<b>Agency/Group/Organization</b>	THE ARBORS AT MCCORMICK PARK - HOUSING MANAGEMENT
	<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 Public Health Community Needs Assessment; Email Outreach; Ongoing Communication including Staff Outreach <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
3	<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 Public Input Meeting; Email Outreach; Ongoing Communication including Monthly Meetings as needed <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
4	<b>Agency/Group/Organization</b>	BOYS AND GIRLS CLUB

	<b>Agency/Group/Organization Type</b>	Services - Children
	<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>	Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to understand specific population needs
5	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of low to moderate income households wanting to become homeowners; to assist in developing quality affordable housing for Fargo residents
6	<b>Agency/Group/Organization</b>	CASS COUNTY HUMAN SERVICE ZONE
	<b>Agency/Group/Organization Type</b>	Child Welfare Agency Other government – County State of North Dakota Region 5 Human Service Zone
	<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>	Survey; Direct Email Outreach; Ongoing Communication including Phone Conversations and Staff-to-Staff Conversations; Public Steering Group Meetings <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
7	<b>Agency/Group/Organization</b>	CENTRE, INC.
	<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>	Email Outreach; Ongoing Communication including Direct Outreach; Survey <u>Anticipated outcome/areas or areas for improved coordination:</u> to problem solve together where relevant
8	<b>Agency/Group/Organization</b>	DAKOTA MEDICAL FOUNDATION
	<b>Agency/Group/Organization Type</b>	Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended City-hosted meeting regarding service providers to support homeless planning <u>Anticipated outcome/areas or areas for improved coordination:</u> to problem solve together where relevant and gain knowledge of health initiatives
9	<b>Agency/Group/Organization</b>	DOWNTOWN COMMUNITY PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	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>	Phone and Email Outreach; Hosted several focus groups and several one-on-one meetings with elected leaders; Monthly coordination meetings with staff <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
10	<b>Agency/Group/Organization</b>	DOWNTOWN ENGAGEMENT CENTER
	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to understand the needs of people who are experiencing homelessness; to problem solve together to identify solutions to help end and prevent homelessness
11	<b>Agency/Group/Organization</b>	EMERGENCY FOOD PANTRY
	<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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to problem solve together where relevant
12	<b>Agency/Group/Organization</b>	ENGINEERING – CITY OF FARGO
	<b>Agency/Group/Organization Type</b>	Other Government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build departmental relationship; to problem solve together where relevant and discuss public infrastructure needs for Fargo neighborhoods
13	<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>	Phone and Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to build knowledge of and understand the need for affordable health services
14	<b>Agency/Group/Organization</b>	FARGO CASS PUBLIC HEALTH

	<b>Agency/Group/Organization Type</b>	Services - Health Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy 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>	Meetings; 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
15	<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>	Meetings; 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
16	<b>Agency/Group/Organization</b>	FARGO JOB SERVICE
	<b>Agency/Group/Organization Type</b>	Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to learn about workforce needs
17	<b>Agency/Group/Organization</b>	FARGO MOORHEAD AREA FOUNDATION
	<b>Agency/Group/Organization Type</b>	Nonprofit community foundation

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
18	<b>Agency/Group/Organization</b>	FARGO MOORHEAD COALITION TO END HOMELESSNESS
	<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>	Attended Public Input Meeting; Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of the homeless population served by FM Coalition to End Homelessness; to problem solve together where relevant
19	<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>	Meetings; Email Outreach; Ongoing Communication <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
20	<b>Agency/Group/Organization</b>	FARGO PARK DISTRICT
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<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>	Ongoing Communication; Meetings; Participated in Stakeholder Interviews  <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to continue conversations about Fargo's green spaces, parks, trails, facilities, etc.
21	<b>Agency/Group/Organization</b>	FARGO PLANNING COMMISSION
	<b>Agency/Group/Organization Type</b>	Other Government – Local Civic Leaders
	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
22	<b>Agency/Group/Organization</b>	FARGO POLICE DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Services - Victims Other Government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Market Analysis Non-Housing Community Development Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build departmental relationship; to problem solve together where relevant
23	<b>Agency/Group/Organization</b>	FARGO PUBLIC SCHOOLS
	<b>Agency/Group/Organization Type</b>	Services - Children Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development 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>	Ongoing Communication; Meetings; Participated in Stakeholder Interview  <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
24	<b>Agency/Group/Organization</b>	FIRSTLINK
	<b>Agency/Group/Organization Type</b>	Services - all
	<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>	Email Outreach; Ongoing Communication  <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
25	<b>Agency/Group/Organization</b>	FRASER, LTD.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services – Children Services – Persons with Disabilities 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>	Attended Public Input Meeting  <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of the populations served by Fraser, Ltd.; to problem solve together where relevant
26	<b>Agency/Group/Organization</b>	FREEDOM RESOURCE CENTER
	<b>Agency/Group/Organization Type</b>	Services - Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to problem solve together where relevant; to gain knowledge and better understand the needs for services that increase independence for people with disabilities
27	<b>Agency/Group/Organization</b>	GATE CITY BANK
	<b>Agency/Group/Organization Type</b>	Services - Economic Development
	<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; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to continue conversations about market changes and the impacts of neighborhood investment
28	<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>	Meetings; 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
29	<b>Agency/Group/Organization</b>	GREATER FARGO-MOORHEAD ECONOMIC DEVELOPMENT CORP.
	<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

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to gain knowledge on workforce needs and needs of businesses
30	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand fair housing needs
31	<b>Agency/Group/Organization</b>	JEREMIAH PROGRAM
	<b>Agency/Group/Organization Type</b>	Services - Housing Services - Children Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of single-parent (usually women) households seeking education and building their self-sufficiency
32	<b>Agency/Group/Organization</b>	KILBOURNE GROUP
	<b>Agency/Group/Organization Type</b>	Nonprofit and for-profit developers
	<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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship

33	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand the needs of low to moderate income households wanting to become homeowners; to assist in developing quality affordable housing for Fargo residents
34	<b>Agency/Group/Organization</b>	ND CONTINUUM OF CARE (CoC)
	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to continue building relationship; to understand the needs of people who are experiencing homelessness; to problem solve together to identify solutions to help prevent and end homelessness
35	<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>	Attended Public Input Meeting; Phone and Email Outreach <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
36	<b>Agency/Group/Organization</b>	NORTH DAKOTA COALITION FOR HOMELESS PEOPLE

	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant through coordination, education, and advocacy
37	<b>Agency/Group/Organization</b>	NORTH DAKOTA HOUSING FINANCE AGENCY
	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to continue building relationship; to understand the needs of people who are experiencing homelessness; to problem solve together to identify solutions to help prevent and end homelessness
38	<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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of Presentation Partners in Housing and their clients; to end and prevent homelessness; to problem solve together where relevant
39	<b>Agency/Group/Organization</b>	RAPE & ABUSE CRISIS CENTER
	<b>Agency/Group/Organization Type</b>	Services - Victims of Domestic Violence

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Domestic Violence
	<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 maintain relationship; to continue conversations on service needs including crisis intervention, counseling, community education, and community service coordination
40	<b>Agency/Group/Organization</b>	REBUILDING TOGETHER
	<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>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand housing needs
41	<b>Agency/Group/Organization</b>	SOMALI COMMUNITY DEVELOPMENT
	<b>Agency/Group/Organization Type</b>	Services - Education
	<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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to continue conversations on initiatives that empower and support new americans and better understand the needs of new american populations
42	<b>Agency/Group/Organization</b>	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>	Phone and Email Outreach <u>Anticipated outcome/areas or areas for improved coordination:</u> to better understand workforce needs
43	<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>	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to continue conversations about human service needs; to problem solve together where relevant
44	<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>	Attended Public Input Meeting; Email Outreach; Ongoing Communication including Monthly Meetings <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 and learn about housing needs; to problem solve together where relevant
45	<b>Agency/Group/Organization</b>	TRANSIT DEPARTMENT/MATBUS – CITY OF FARGO
	<b>Agency/Group/Organization Type</b>	Other Government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Housing Community Development Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand transit needs in the region
46	<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>	Homelessness Strategy Non-Homeless Special Needs 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>	Meetings; 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
47	<b>Agency/Group/Organization</b>	U.S DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT/STATE OF NORTH DAKOTA
	<b>Agency/Group/Organization Type</b>	Other Government – Federal Other Government – State
	<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>	Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
48	<b>Agency/Group/Organization</b>	YOUTHWORKS
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Children 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>	Attended Public Input Meeting <u>Anticipated outcome/areas or areas for improved coordination:</u> to build relationship; to better understand the needs of the populations served by Youthworks; to problem solve together where relevant
49	<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>	Meetings; 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

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

### **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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
2023 State of Homelessness Report	Fargo Moorhead Coalition to End Homelessness	Assess conditions and determine needs of those experiencing homelessness
2024 North Dakota Statewide Housing Needs Assessment	North Dakota Housing Finance Agency	Review of current conditions and trends that affect housing dynamics in North Dakota



Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2025-2027 Community Health Needs Assessment	Sanford Medical Center Fargo and Fargo Cass Public Health	Identify opportunities to improve the health and wellness of the community
Affordable Housing Needs Analysis for Downtown Fargo	Maxfield Research & Consulting	Analyze growth trends and demographic characteristics of the population and household base in downtown Fargo and its core neighborhoods, current rental housing market conditions in the area, affordability of existing rental housing, and supportive service housing needs
Continuum of Care	North Dakota Coalition for Homeless People	Coordinate homeless housing and support programs in the State of North Dakota
Core Neighborhoods Master 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
Current State of Housing in North Dakota	North Dakota Housing Finance Agency	Study on affordability of North Dakota's single and multifamily housing and housing challenges faced by vulnerable populations
Downtown InFocus: Take Action 2023	Fargo Dept of Planning & Development	Improve future planning within downtown Fargo and nearby neighborhoods
Fargo Growth Plan 2024	Fargo Dept of Planning & Development/czbLLC	Provide long-range guidance on land use and land development in Fargo
Fargo-Moorhead Regional Housing Needs Analysis and Strategies Report	Fargo-Moorhead Metropolitan Council of Governments	Identify and address housing needs and challenges in the region
GO2030 Comprehensive Plan	Fargo Dept of Planning & Development	Strengthen neighborhoods, improve efficiency, upgrade infrastructure, and provide more housing solutions

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

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

The City works with various state agencies, including the North Dakota Department of Commerce and Housing Finance Agency, to support affordable housing and community development activities. These partnerships are intended to help invest in housing, enhance physical and social infrastructure, support quality-of-life, and encourage public-private housing partnerships. This coordination brings much

needed capital to the local housing stock. Funding through the federal Low-Income Housing Tax Credits, the National Housing Trust Fund, and the ND Housing Incentive Fund are used to supplement HOME and private equity financing in projects.

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

**Narrative (optional):**

DRAFT

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

Stakeholder participation is central to the City in identifying community development needs, assessing the effectiveness of ongoing housing and community development programs, and developing community development priorities.

The City believes in using several methods to determine community development needs. Over the past few years, the City Planning Department collaborated with other City leaders to combine efforts for outreach related to quality-of-life issues and community development needs. This included intention outreach related to housing as part of the Regional Housing Needs Assessment, neighborhood issues as part of the Core Neighborhoods Plan, and general quality-of-life issues as part of the Fargo 2024 Growth Plan. The City has invested over \$1 million in strategic planning efforts in order to better understand the community needs. In addition, the City has procured direct data outreach efforts through a company called Zen City. This program allows the city to benchmark issues not only regionally across time, but against peer cities. Beyond these efforts, specific to these far-reaching efforts, the City Planning Department did careful analysis of existing programs and past-funded activities in order to ascertain feedback from past grantees and to learn from agencies with similar programs in order to grasp the housing continuum gap and address community needs related to the unhoused population. In essence, the City of Fargo obtains citizen input through a mixed-method approach including but not limited to meetings, phone calls, and emails with community members and organizations; consultation with housing and service providers; and discussion with adjacent units of local government, all in an effort to better ascertain Fargo's community development needs.

All of the methods and activities described above included announcements and progress updates, through presentations, at public meetings including the Human Rights Commission, Native American Commission, Arts and Culture Commission, Fargo Youth Initiative, Planning Commission, Fargo Public Health Board, MetroCOG Policy Board, and City Commission. At these meetings, public input was solicited on community development needs to help guide preparations for the 2025-2029 Consolidated Plan for Housing and Community Development. All of the public meetings followed North Dakota "open meetings" laws and included legal notices, published press releases, public press conferences, website postings, and direct email.

Specific to needs identified to be implemented though the Consolidated Plan, the City Planning staff conducted direct stakeholder outreach through phone/in-person interviews, surveys, and focus groups.

Notification of the proposed Consolidated Plan was published on June 18, 2025 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 Consolidated Plan to citizens or groups as requested. Comments received on this proposed plan during the 30-day public comment period, which was from June 19 through July 18, 2025 will be summarized in the chart that is within this section PR-15. On July 7, 2025, the Fargo City Commission will hold a public hearing at which time the Commission will review and consider all comments received during the public comment period and at the public hearing. Final consideration and approval will be completed at the July 21, 2025 City Commission meeting.

The citizen participation outreach process for the 2025-2029 Consolidated Plan and 2025 Action Plan were added to the chart in section PR-15.

## 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 May 28, 2025, a notice was published in <i>The Forum</i> announcing a public input meeting for housing and homeless community development needs, as well as non-housing and non-homeless community development needs, for the 2025-2029 Consolidated Plan and 2025 Action Plan. A ten-day notice was provided.	N/A	N/A	

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 June 10, 2025, a meeting was held to provide opportunity for public input on priorities related to homeless and housing community development needs, as well as non-housing and non-homeless community development needs. This was an open meeting and the public was notified.	General conversation on housing and homeless needs occurred, with consensus on needs analysis, especially needs for youth and needs for elderly.	All comments were considered.	

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 June 18, 2025, a notice was published in <i>The Forum</i> seeking comment on the 2025-2029 Consolidated Plan and the 2025 Action Plan (in addition to 2023 Action Plan amendments and 2024 Action Plan amendments) during the 30-day comment period, which started June 19, 2025.	N/A	N/A	
4	News Release	Non-targeted/broad community	On June 18, 2025, a news release was distributed to media contacts.	N/A	N/A	

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)
5	Internet Outreach	Non-targeted/broad community	On June 18, 2025, a City of Fargo website posting announced the 2025-2029 Consolidated Plan and 2025 Action Plan (in addition to 2023 Action Plan amendments and 2024 Action Plan amendments) public comment period.	N/A	N/A	



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	E-mail	Non-targeted/broad community	On June 18, 2025, community development partners and interested parties were e-mailed information for review and comment of the 2025-2029 Consolidated Plan and 2025 Action Plan (in addition to 2023 Action Plan amendments and 2024 Action Plan amendments).	<<placeholder for comments received>>	All comments were considered.	

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)
7	Public Hearing	Non-targeted/broad community	On July 7, 2025, the Fargo City Commission held a public hearing to review the draft 2025-2029 Consolidated Plan and 2025 Action Plan (in addition to 2023 Action Plan amendments and 2024 Action Plan amendments) for the City of Fargo (on regular agenda). This is an open meeting and the public was notified.	<<placeholder for public comments received>>	All comments were considered.	

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)
8	Public Meeting	Non-targeted/broad community	On July 21, 2025, the City Commission met for final consideration and approval of the 2025-2029 Consolidated Plan and 2025 Action Plan (in addition to 2023 Action Plan amendments and 2024 Action Plan amendments) (on consent agenda).	<<placeholder for public comments received>>	All comments were considered.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

This section assesses the housing needs within the City of Fargo by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of this is to identify the nature and prevalence of housing problems experienced by the City's citizens. The main housing problems assessed are:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The City's public housing needs of those facing homelessness, and non-homeless special needs are also discussed. Finally, non-housing development needs like public services and infrastructure are analyzed to assist in determining where resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in the City of Fargo is crucial in aiding in setting evidence-based priorities for entitlement programs.

Data Note: Many fields in this document are populated automatically by the IDIS system. To provide the most accurate and up-to-date analysis, additional data sources are often used.

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

### Summary of Housing Needs

Fargo experienced a population growth of 19% between 2013 and 2023 with the population increasing from 108,371 to 129,064. The number of households in Fargo also grew at the same rate, from 48,044 households to 58,629. This growth can be attributed to strong employment growth – over the past 10 years, the region has added nearly 23,000 new jobs, with thousands of jobs remaining unfilled and unemployment below 3% statewide. The chart below highlights demographic changes in population, number of households, and income between 2013 and 2023 for the city.

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	108,371	129,064	19%
Households	48,044	58,629	22%
Median Income	\$45,458	\$66,029	45%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:  
2009-2013 ACS, 2019-2023 ACS  
Data Source Comments:

While the City is experiencing moderate growth, this can exacerbate the housing barriers experienced by low income families throughout the region. The poverty rate has remained about the same, 12.8% of all residents, or approximately 15,861 residents in 2023 (2019-2023 ACS 5 Year S1701). While the Median Household Income increased in the past decade by 45% to \$66,029, when adjusting for inflation using the Consumer Price Index income only increased by 12.7%.

In HUD terms, over 15% (8,670) of all households in the City are “extremely low-income” and make 30% or less of the Area Median Income (i.e., “HAMFI”). Nearly a quarter (22%) of these households have someone over the age of 62 (1,895), and 12% (1,030) have one or more children 6 years old or younger.

### Number of Households Table

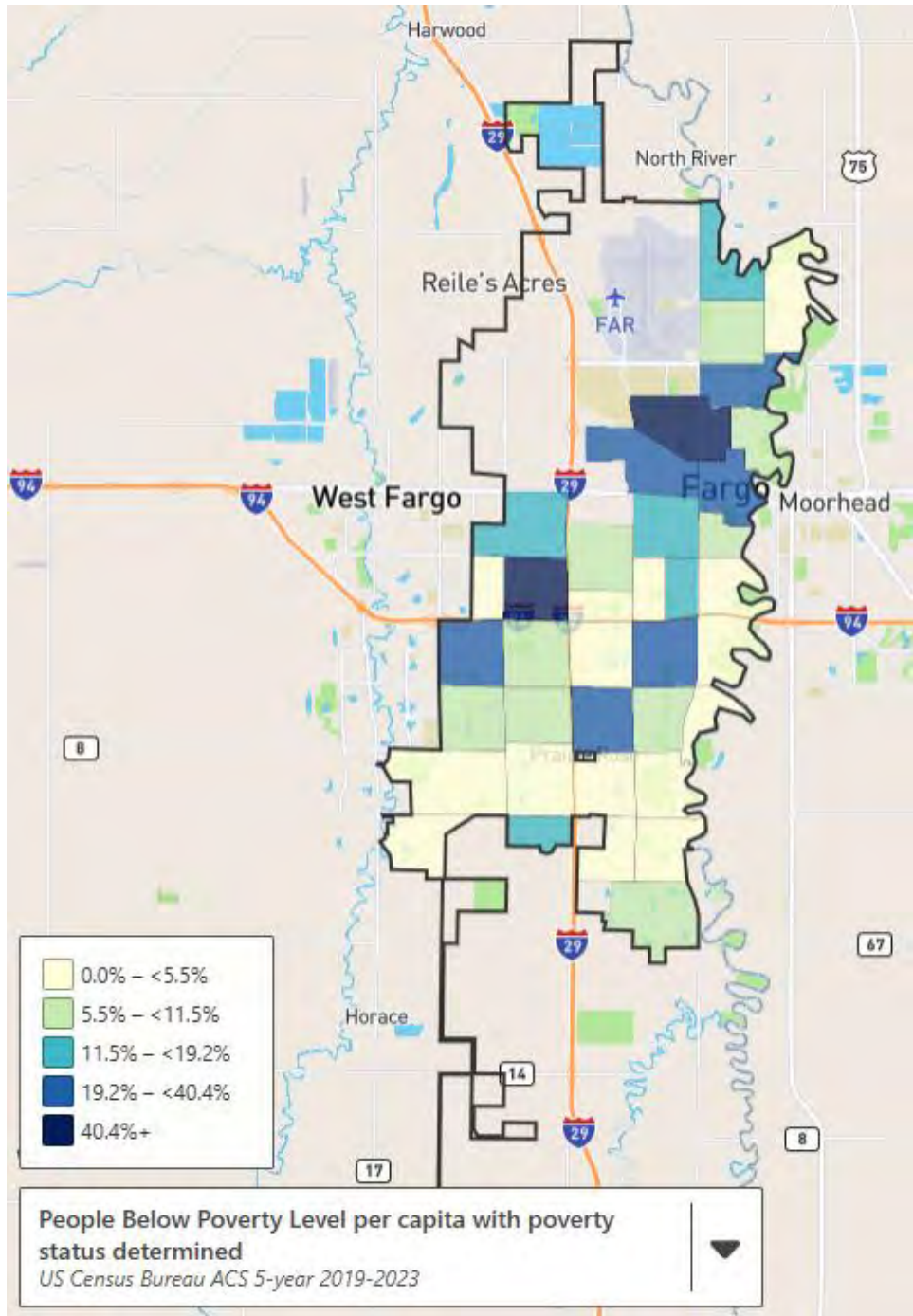
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,670	7,405	11,195	6,485	22,100
Small Family Households	1,705	1,735	3,180	1,258	8,971
Large Family Households	160	154	325	282	1,320
Household contains at least one person 62-74 years of age	1,015	975	1,625	1,025	4,685
Household contains at least one person age 75 or older	880	720	1,000	485	1,210
Households with one or more children 6 years old or younger	1,030	1,019	1,680	765	3,065

**Table 6 - Total Households Table**

**Alternate Data Source Name:**  
2017-2021 CHAS  
**Data Source Comments:**

Housing affordability challenges are further exacerbated by a housing supply that is lagging behind changing demand. New housing unit production have not kept pace with job growth in the region. This gap is larger than the national average, with a ratio of 1.5 jobs to units, compared with 1.3 nationwide. Development of 2-9 unit buildings has not kept pace with increase in single family development and large, multifamily development. The majority of new housing supply production is located in the southwest of the F-M region ([2023 FM Housing Needs Analysis](#)).

The map below displays the percentage of the population who live below the poverty level per capita by neighborhood. Roosevelt/NDSU neighborhood has the highest rate at 44.6% in poverty, this is also where the greatest concentration of college students live. It is followed by West Acres (40%); Washington (27.4%), Downtown (24.5%), Amber Valley (23.7%), Madison/Unicorn Park (20.8%), and Stonebridge (20.7%). When income is concentrated in certain areas it can lead to concentrated areas of poverty, which especially becomes a concern if income and geography are closely related to race or ethnicity in the community.



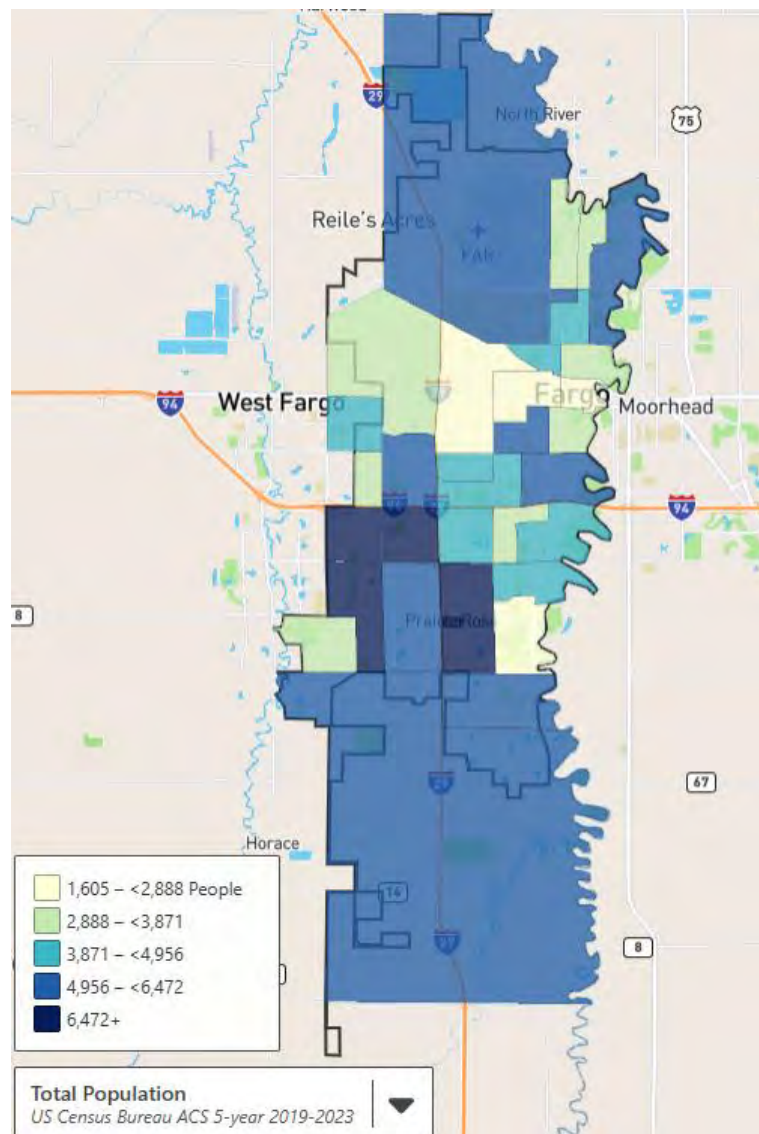
The following maps display the geographic distribution of demographic trends in the City across a few key indicators including population change, median household income, and poverty.

### Population

The following map displays the population density throughout the City. Tracts on the southwestern side of the City appear to have a relatively large population, over 6,000 people. Various tracts on the

northern side have estimated population totals between 2,000 and 4,000. Every ten years the US Census Bureau redraws the census tract boundaries with the intention of putting approximately 4,000 people in each tract. The high and low tracts may represent population shifts since 2000.

Source: 2019-2023 American Community Survey Estimates

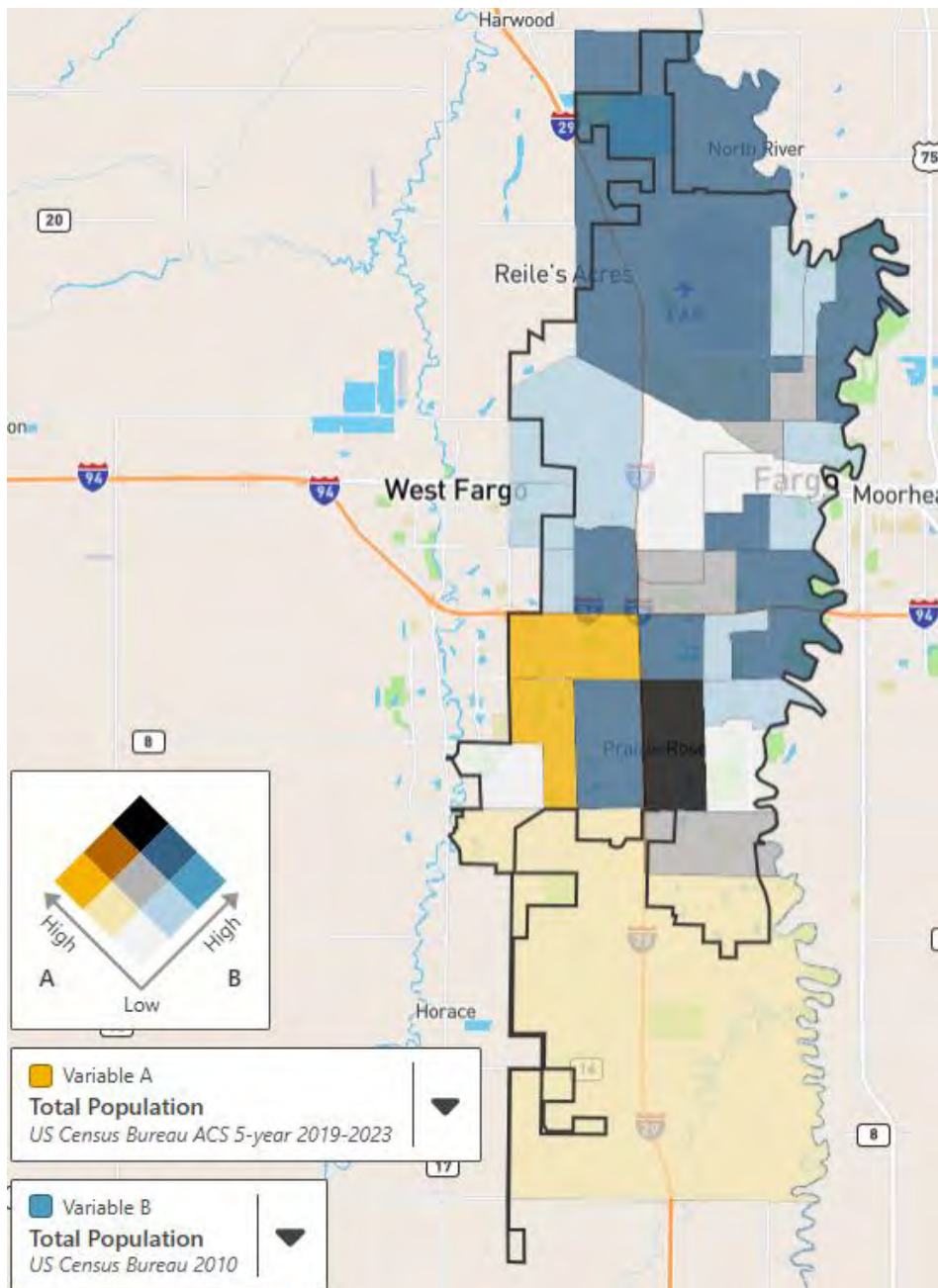


### Change in Population

The map below displays the population change throughout the jurisdiction since 2010. While the City has experienced general growth, that growth is not evenly distributed throughout the area. Areas in the east and northeast have actually experienced a slight reduction in population while the area to the southwest of the City has experienced growth.

Source: 2019-2023 American Community Survey 5-Year Estimates

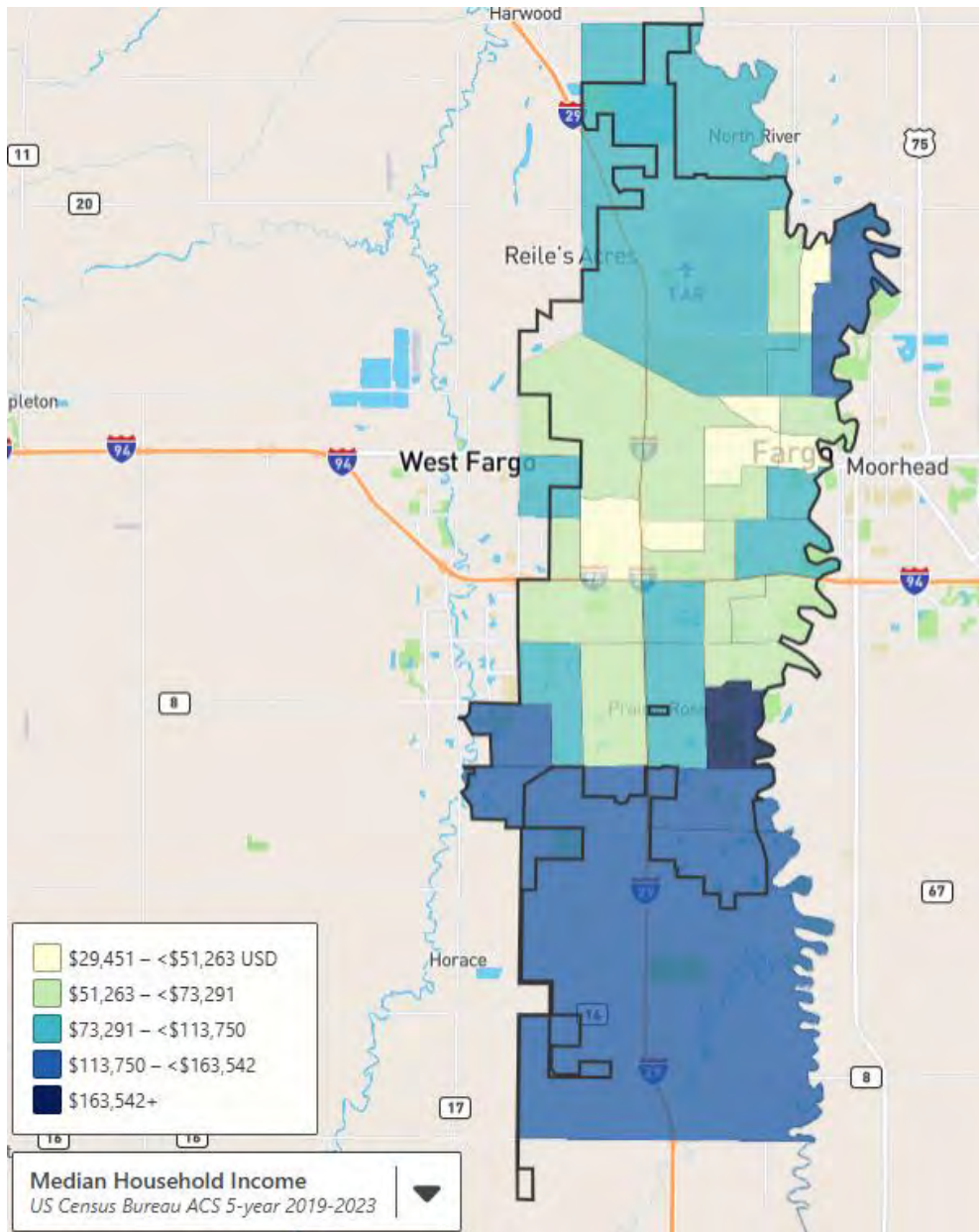




## Population Change

The map below displays the median household income (MHI) by census tract throughout the jurisdiction. In the City of Fargo, a household's income appears to be linked to where that household resides. In 2023, the median household income was \$66,029, but the income varied considerably throughout the City. Similar to the growth patterns in the previous map, higher incomes tend to be concentrated in the southwest part of the City. When income is concentrated in certain areas it can lead to concentrated areas of poverty, which become of concern if income and geography are closely related to race or ethnicity in the community.

Source: 2019-2023 American Community Survey 5-Year Estimates



**Median Household Income**

## Housing Needs Summary Tables

A household is said to have a housing problem if they have any one or more of these problems:

- Overcrowding – More than 1 person per room;
- Severe overcrowding – More than 1.5 persons per room;
- Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income;
- Severe cost burden – Monthly costs (including utilities) exceeding 50% of monthly income;
- Substandard housing – lacks complete plumbing or kitchen facilities.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	275	25	30	0	330	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	310	60	20	20	410	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	190	165	160	560	0	0	65	10	75
Housing cost burden greater than 50% of income (and none of the above problems)	4,325	500	195	0	5,020	700	215	85	0	1000

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,790	3,175	11,105	190	6,260	310	350	730	395	1,785
Zero/negative Income (and none of the above problems)	320	0	0	0	320	65	0	0	0	65

**Table 7 – Housing Problems Table**

Alternate Data Source Name (for Table 7 above): 2017-2021 CHAS

Data Source Comments:

### **Housing Problems Table 1 – Overall Housing Problems (Description)**

The table above gives an overview of housing problems in the City. Using 2021 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 275 renter households in the jurisdiction made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the City in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2021 CHAS data there were 6,260 renter households and 1,785 homeowner households in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,910	585	245	180	5,920	700	215	89	0	1,004
Having none of four housing problems	335	2,325	5,945	3,270	11,875	190	560	2,850	2,440	6,040
Household has negative income, but none of the other housing problems	320	0	0	0	320	65	0	0	0	65

Table 8 – Housing Problems 2

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

**Housing Problems Table 2 – Severe Housing Problems (Description)**

The table above shows households with at least one severe housing problem broken out by income and occupancy. When analyzing the rate of households having severe housing problems, the trend in the data shows a correlation between low income households and higher rates of severe housing problems. As income increases, there are less severe housing problems. For renters having 1 or more of four housing problems, 4,910 with 0-30% AMI had problems while only 180 with >80-100% AMI had problems. Severe housing problems were more even across income categories for owners, but still fell from 89 with incomes between 50-80% AMI to 0 with >80-100% AMI.

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,415	870	305	2,590	260	245	310	815
Large Related	160	85	0	245	0	0	75	75
Elderly	1,084	895	385	2,364	420	185	230	835
Other	4,015	1,920	565	6,500	330	140	235	705
Total need by income	6,674	3,770	1,255	11,699	1,010	570	850	2,430

**Table 9 – Cost Burden > 30%**

**Alternate Data Source Name:**

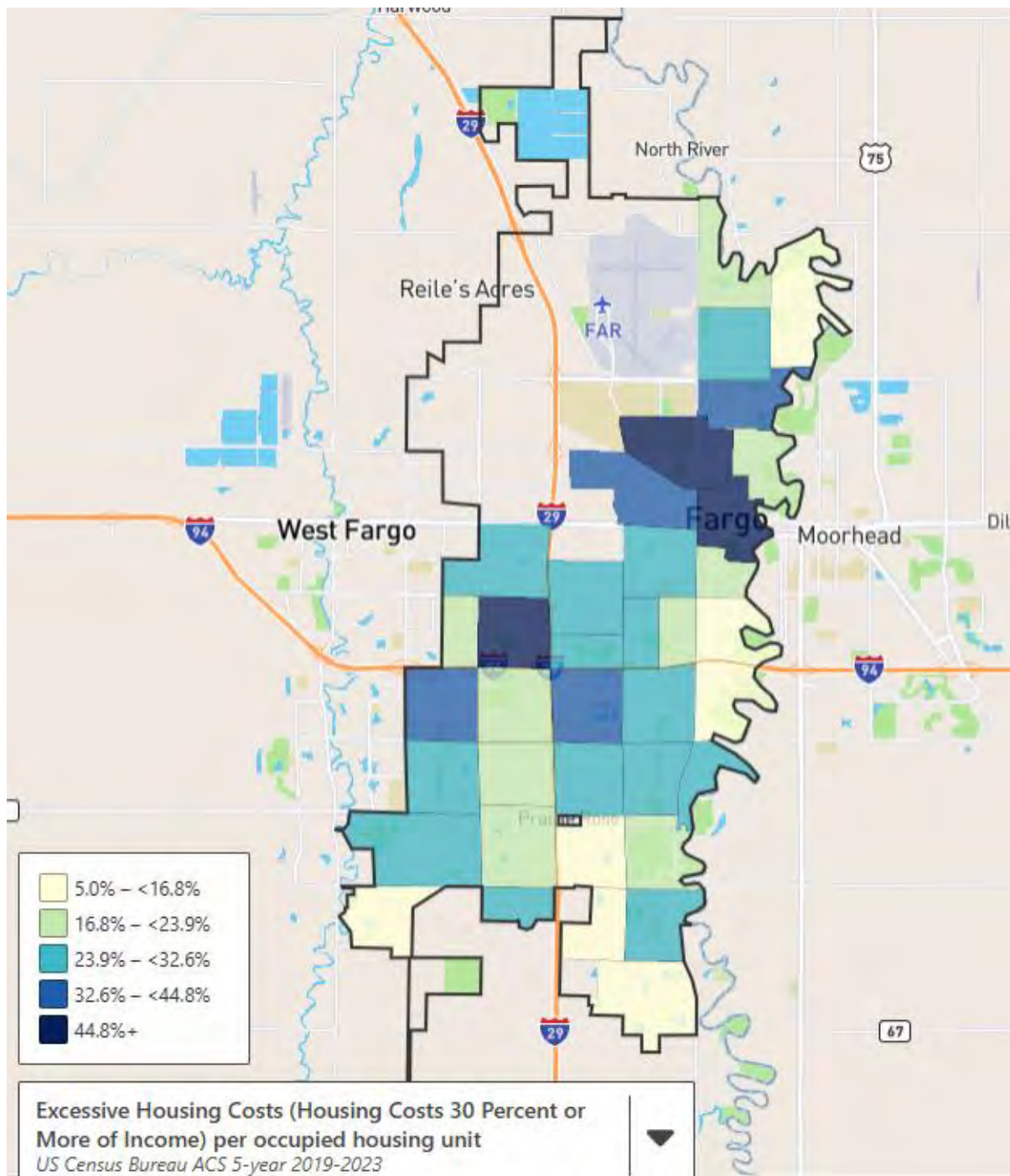
2017-2021 CHAS

**Data Source Comments:**

#### **Housing Problems Table 3 - Cost Burden (Description)**

The table above displays 2021 CHAS data on cost-burdened households in the city for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% of monthly income on housing costs. In terms of total counts, renters experience cost burden much more than homeowners.

The following maps display the percentage of the population of each neighborhood who are cost-burdened. The highest cost burdens are generally consistent with highest concentrations of poverty, with Roosevelt leading at 44.6% of residents cost-burdened, followed by West Acres (40%), Washington (27.4%); Downtown (24.5%); Amber Valley (23.7%); Madison/Unicorn Park (20.8%); and Stonebridge.



#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	885	55	0	940	210	85	0	295
Large Related	150	30	0	180	0	0	0	0
Elderly	560	185	150	895	305	40	70	415
Other	3,190	245	45	3,480	185	95	20	300
Total need by income	4,785	515	195	5,495	700	220	90	1,010

**Table 10 – Cost Burden > 50%**

Alternate Data Source Name:

2017-2021 CHAS

Data Source

Comments:

#### Housing Problems Table 4 - Severe Cost Burden (Description)

The data presented above show the severe cost burden in the City, which is defined as paying more than 50% of household income on housing cost. In general, the lower the AMI the more households are severely cost burdened with more renters experiencing severe cost burden than owners.



## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	250	230	180	135	795	0	0	69	10	79
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	104	20	4	45	173	0	0	0	0	0
Total need by income	354	250	184	180	968	0	0	69	10	79

**Table 11 – Crowding Information – 1/2**

**Alternate Data Source Name:**

2017-2021 CHAS

**Data Source**

**Comments:**

## Housing Problems Table 5 – Overcrowding (Description)

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households however, overcrowding is most prevalent in renter households with children present.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	870	875	1,145	2,890	160	144	535	839

**Table 12 – Crowding Information – 2/2**

**Alternate Data Source Name:**

2017-2021 CHAS

**Data Source**

**Comments:**

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

Approximately 41.1% of all households within Fargo are single-person households living alone (ACS 2023 5-Year Estimates S2501). Renters are more likely to live in a single-person household than homeowners; 53.4% of renter-occupied units are single-person households as compared to 25.7% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. In Fargo, 9.4% of elderly households are single-person households. This population is particularly vulnerable to housing cost burdens and may need supportive services to maintain their housing stability and quality of life.

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

#### Disability

There are approximately 14,522 people in Fargo with a disability, representing 11.4% of the total population (ACS 2023 5-Year Estimates). An estimated 44% of residents over the age of 75 report dealing with a disability, while only 11.4% of residents aged 35-64 years old do. It is likely that all or nearly all the approximately 5,463 residents over the age of 65 with a disability need housing assistance.

While the population under the age of 18 who have a disability is small, it is a group that may be in need of housing assistance. Children with disabilities often require additional and special care. There are over 1,368 children with a disability in the City and their households may be in need of assistance, including housing assistance.

#### Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Reliable city-level data for specific violent crimes are often difficult to acquire, particularly for crimes that are significantly underreported like domestic violence, dating violence, sexual assault, and stalking. However, statewide data gives a sense of the scale: in 2023, 6,131 incidents of domestic violence were reported to crisis intervention centers in North Dakota by new victims, including 83% of whom were women and 21% of whom had disabilities. Of those, 13% were people with developmental disabilities, 35% had physical disabilities and 52% were people with mental health disabilities. It is highly likely that the need for housing assistance for survivors of these crimes is much higher than most estimates.

Locally, in 2024 the YWCA of Cass Clay provided emergency shelter to 1,238 women and children, 90% of whom were escaping domestic violence. Another 139 adults and 212 children were in supportive housing, with 84% of those being domestic assault survivors. The Rape and Abuse Crisis Center (RACC)

has served over 3,200 people, including 324 children in 2023. According to the 2023 State of Homelessness report, in 2022 15% of youth served reported being a survivor of domestic violence.

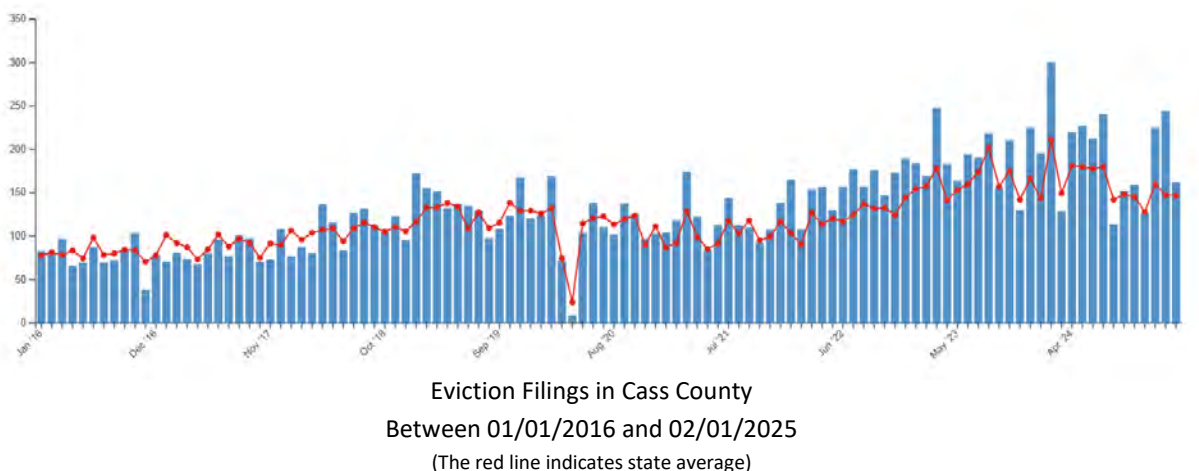
### What are the most common housing problems?

Like many communities across the nation, cost burden and severe cost burden is by far the largest housing problem in Fargo. For both renters and owners, very low income households are disproportionately affected by cost burden. The bulk of cost burdened or severely cost burdened households have incomes below \$35,000. Since 2010, there are more renter households who are cost-burdened or are paying more than 30% of their income in rent. Based on 2021 CHAS data, 10% of homeowners and 38% of renters were housing cost burdened. Looking at newer data from the ACS 5-Year Survey (2019-2023) the amount of homeowners who are cost burdened has increased, approximately 39.3% (12,542) of renter households and 26.5% (3,854) of owner households are housing cost-burdened. In total, about 28% (16,396) of households within the City are financially overstretched due to housing costs.

Low household incomes, especially for renters, are a key driver of housing cost burden. The more a household spends on housing costs, the less residual income it has available for other basic needs, such as food and childcare. When affordable rental housing is unavailable, low income households face housing instability and are more vulnerable to unsafe living conditions, overcrowding, and costly and harmful evictions.

A renter's cost burden can serve as a reasonable proxy for assessing their ability – or inability -- to pay rent. Inability to pay rent is the leading reason for households to be evicted, and evictions are the top reason people enter into homelessness.

Evictions in Fargo have surged in recent years, reaching a peak in 2024 that signals a growing housing crisis. In 2024, eviction numbers were 94% higher than the pre-pandemic average rate (LSC). In other words, evictions in 2024 were nearly double than those 10 years ago. Cass County currently has a 3.11% eviction filings rate, i.e., percent of evictions per 100 renter households from March 2024 to February 2025 (Legal Services Corporation Civil Court Data).

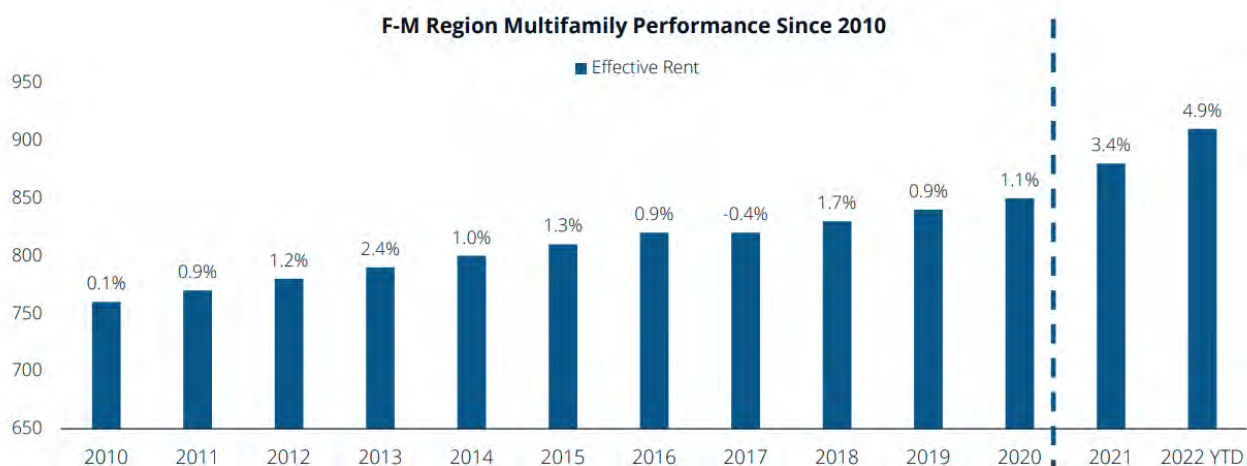


Community service providers cite rising rent and living costs; the expiration of pandemic-era emergency rental assistance programs; and lack of pre-eviction mediation efforts as top reasons for the rise in eviction. In 2024, “Rent Payment Assistance” was by far the top resource need reported by FirstLink, which the primary resource referral helpline for North Dakota and Northwestern Minnesota. Over 17% of resource referrals offered in 2024 were for Rent Payment Assistance, with Electric Service Payment Assistance (7%), Rental Deposit Assistance (4%) and Community Shelters following (3%).

Geography	1990 Median Home Rent	2000 Median Home Rent	2010 Median Home Rent	2019-2023 Median Home Rent	2030 Median Home Rent
Fargo, ND	\$487	\$699	\$664	\$916	\$1,021

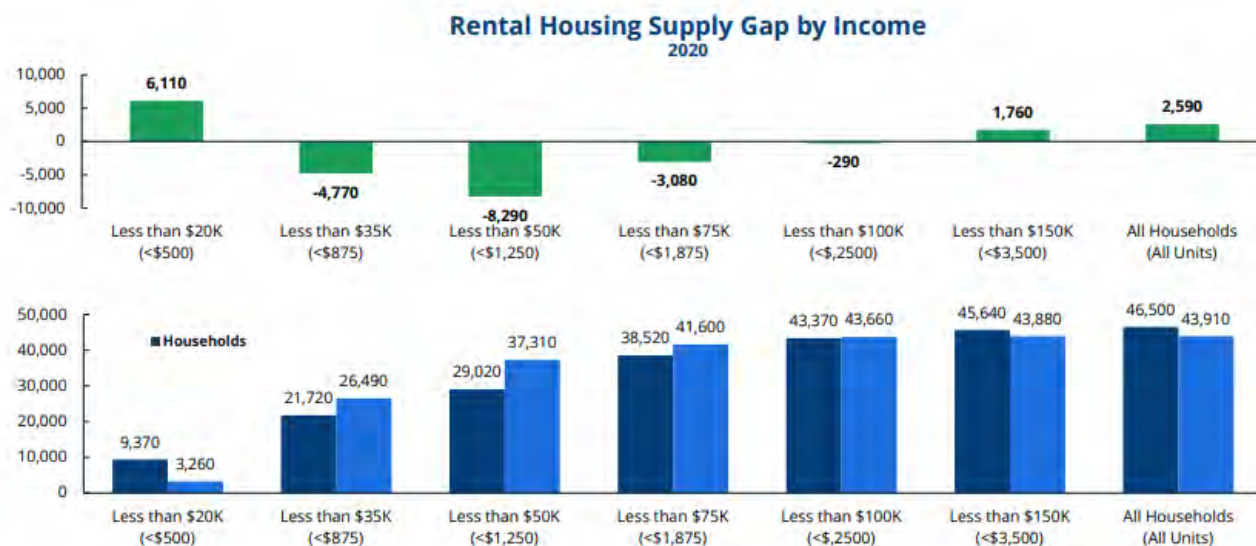
Sources: US Census Bureau 1990, 2000, 2010, 2030; US Census Bureau ACS 5-year 2019-2023

Multifamily rents in the area have steadily increased until the beginning of the COVID-19 pandemic. Nationwide, rents have increased at a faster rate. There has been a significant increase in available housing for renters making over \$35,000, with fewer units available for households making under \$35,000. Based on future demand analysis, there will be increased demand for affordable rental options, or housing for residents making less than 100% of area median income (AMI), as more residents become housing cost-burdened. There will be significant and growing demand for senior housing as the cohorts over the age of 50 are the fastest growing cohorts in the region and most of these households are cost burdened.



Source(s): CoStar, 2010 – 2022.

While the CoStar multifamily dataset does not include all the region's multifamily developments, the rent and vacancy trends found by CoStar likely reflect the broader market trends.



Source(s): US Census, 2010-2020

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

In general, lower income households experience more housing problems across the board. The extremely low income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When these facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

The 2021 CHAS data provided in Housing Problems Table 1 reports that there are 4,325 extremely low-income renter households (0-30% AMI) in Fargo that have severe cost burden. The combination of extremely low-income and severe housing cost burden makes this group highly at-risk of becoming homeless, and has been identified by the City as a high priority for affordable housing assistance. Over the 5-Year Consolidated Planning period, that would mean it would have to assist 865 households per year, however with current anticipated funding this would not be possible

Most publicly supported housing residents and HCV holders would also fall into the category of extremely low-income and severely cost burdened, however with subsidized housing assistance provided by the Fargo Housing and Redevelopment Authority, this group is able to avoid homelessness. Still, the most immediate need of residents of public housing and HCV holders is additional affordable housing and incomes that can support self-sufficiency. According to HUD PIH Information Center data provided by the housing authority, the average annual income of residents in publicly assisted housing in Fargo is approximately \$32,222 for public housing residents and \$15,334 for

HCV voucher participants – both well below the median income in the City. Without the help of subsidized housing, they would not be able to afford housing at market rates. The need for affordability is indicated by the long waiting lists for the affordable housing programs.

The relationship between race, ethnicity, and low-income households with housing problems is discussed later in this document in section NA-30.

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

Households spending 50% or more of their income on housing are considered most at risk of becoming unsheltered. According to the 2017-2021 CHAS data there are over 6,500 low-to-moderate income households in Fargo who are spending more than 50% of their income on housing, 5,485 of which are extremely low income (<30% AMI). A large majority of these severely cost burdened households are renters. 30% of all low-to-moderate income households have at least one child age 6 or under, including 12% of all extremely low income households. The greatest needs for low-income individuals and families with children are increased income to pay rent as well as more affordable housing.

For formerly homeless families and individuals who are receiving rapid re-housing assistance, there is continued concern for services terminating too soon. A lack of mentorship and longer term wrap-around services are a risk factor for losing housing among those who have recently transitioned from homelessness to being housed. Lack of relatable support networks for these vulnerable populations puts them more at risk for losing housing and becoming homeless again. Stakeholders noted that funding for programs that offer direct, in home support delivered by case managers with relatable personal experience would strengthen successes in keeping people housed.

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

In this analysis, households spending 50% or more of their income on housing are considered most at risk of becoming unsheltered, particularly those with extremely low income. These households are the most vulnerable to not be able to pay their rent or mortgage and therefore be evicted.

In the homeless services system, community partners rely on HUD's Homeless Management Information System (HMIS) and its criteria for qualifying individuals as at-risk for homelessness, including income, resources, and current and historic living situations.

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

The primary housing characteristics linked with instability are cost burden and substandard housing, particularly among renters. When residents are unable to meet their financial obligations and save income for future expenses, they become economically unstable and at risk of experiencing homelessness.

Other factors that impact housing stability and contribute to an increased risk of homelessness are as varied as the populations served by the programs available to address them. Lack of sufficient income or employment stability negatively impacts the ability to generate adequate income and can lead to housing instability. Mental and physical health issues and lack of education or job skills can heavily influence the amount of income available to pay for a family's housing. Substance abuse, criminal background, prior evictions, high levels of debt and loss of benefits (such as housing vouchers or Temporary Assistance for Needy Families (TANF)) can also adversely impact the stability of a family's housing situation. Incidences of domestic violence or human trafficking can also greatly diminish one's ability to afford housing, especially when children are involved.

Additionally, lack of intensive supportive housing case management often leads to housing instability as vulnerable populations lapse into behaviors that may ultimately result in them becoming homeless again. Case management can help to address these behaviors in a therapeutic and supportive way to keep at risk individuals safe and to provide an advocate for the individual to assist in preventing evictions.

For persons with disabilities, the lack of accessible units also creates housing instability. Those with disabilities need to be able to safely enter and navigate a unit or that unit will not be a feasible living option.

### **Discussion**

N/A

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

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

### Introduction

This section compares the existence of housing problems among racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) shares a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems among different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,760	516	0
White	5,560	370	0
Black / African American	1,340	80	0
Asian	520	15	0
American Indian, Alaska Native	80	4	0
Pacific Islander	0	0	0
Hispanic	180	36	0
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,515	2,885	0
White	3,615	2,015	0
Black / African American	430	640	0
Asian	135	85	0
American Indian, Alaska Native	109	0	0
Pacific Islander	0	0	0
Hispanic	275	105	0
0	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,395	8,795	0
White	2,140	7,200	0
Black / African American	70	700	0
Asian	10	220	0
American Indian, Alaska Native	20	130	0
Pacific Islander	0	0	0
Hispanic	84	270	0
0	0	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	775	5,710	0
White	550	5,140	0
Black / African American	80	250	0
Asian	135	90	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	0	60	0
0	0	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

This is a summary for each AMI cohort from the data in this section. The most recent CHAS data used for this analysis demonstrates the extent of housing problems for the overall jurisdiction and then by racial or ethnic group to determine which group may be disproportionately affected. HUD guidelines deem a disproportionately greater need to exist when a particular racial or ethnic group experiences housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. Only racial or ethnic groups that experienced a disproportionately greater rate were highlighted for each AMI cohort.

### Extremely Low-Income Households (30% AMI or less):

In this income category, 98.5% of all households have one or more housing problems. There are no racial or ethnic groups that are disproportionately affected in this income group or having housing problems at 10% more than the jurisdiction-wide rate.

### Very Low-Income Households (30-50% AMI):

In this income category, 61% of all households have one or more housing problems. There are two racial groups that have housing problems at a disproportionately high rate in this income category: Approximately 100% of American Indian/Alaska Native households, and 72.4% of Hispanic households have a housing problem.

**Low Income Households (50-80% AMI):**

In this income category, 21.43% of households have one or more housing problems. There are no racial or ethnic groups that have housing problems at a disproportionately high rate in this income category.

**Moderate Income Households (80-100% AMI):**

In this income category, 12% of households having one or more housing problems. There are two racial groups that have housing problems at a disproportionately high rate in this income category: Approximately 24.4% of Black or African American households and 60% of Asian households have a housing problem.

DRAFT

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

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

### Introduction

This section compares the existence of severe housing problems among racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) shares a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems among different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,655	2,616	0
White	4,310	1,620	0
Black / African American	870	550	0
Asian	265	265	0
American Indian, Alaska Native	80	4	0
Pacific Islander	0	0	0
Hispanic	110	106	0
0	0	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	995	6,410	0
White	790	4,845	0
Black / African American	125	945	0
Asian	10	184	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	360	0
Other	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	565	10,630	0
White	480	8,860	0
Black / African American	39	725	0
Asian	10	220	0
American Indian, Alaska Native	0	150	0
Pacific Islander	0	0	0
Hispanic	0	355	0
Other	0	0	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	190	6,295	0
White	65	5,625	0
Black / African American	50	275	0
Asian	65	160	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	0	60	0
Other	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

This is a summary for each AMI cohort from the data in this section. The most recent CHAS data used for this analysis demonstrates the extent of severe housing problems for the overall jurisdiction and then by racial or ethnic group to determine which group may be disproportionately affected.

HUD guidelines deem a disproportionately greater need to exist when a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. Only racial or ethnic groups that experienced a disproportionately greater rate based on these terms was highlighted for each AMI cohort.

### Extremely Low-Income Households

For this income group, 65.2% of all households have a severe housing problem. There is one racial group that has housing problems at a disproportionately high rate in this income category: Approximately 95.2% of American Indian/Alaska Native households have a severe housing problem.

#### Very Low-Income Households

For this income group, 13.4% of all households have a severe housing problem. There are no racial or ethnic groups that are disproportionately affected in this income group.

#### Low-Income Households

For this income group, 5% of all households have a severe housing problem. There are no racial or ethnic groups that are disproportionately affected in this income group.

#### Moderate Income Households

For this income group, 3% of all households have a severe housing problem. There are two racial groups that have severe housing problems at a disproportionately high rate in this income category: Approximately 15.4% of Black or African American households and 29% of Asian households have a severe housing problem.

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

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

### Introduction:

This section compares the existence of housing cost burden and severe cost burden among racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) shares a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	40,340	8,629	6,485	399
White	35,225	6,710	5,125	280
Black / African American	2,255	875	825	35
Asian	1,060	450	265	30
American Indian, Alaska Native	325	20	80	0
Pacific Islander	0	0	0	0
Hispanic	740	414	120	4

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

### Discussion:

The most recent CHAS data used for this analysis demonstrates the extent of housing cost burden for the overall jurisdiction and then by racial or ethnic group to determine which group was disproportionately affected.

HUD guidelines deem a disproportionately greater need to exist when a particular racial or ethnic group experience cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole. Only racial or ethnic groups that experienced a disproportionately greater rate using these terms was highlighted for each AMI cohort.



It is also important to note that some populations, including Indigenous residents, are historically undercounted in datasets like these and therefore may not be representative samples, despite being disproportionately represented in the homeless population, where zero-income households are far more common.

In Fargo, 28% of all households are considered “cost burdened”, paying 30% or more of their income toward housing costs. This includes 11.6% of all households that are “severely cost burdened”, paying 50% or more of their income toward housing costs.

The following racial and ethnic groups are cost burdened (30%+) at a disproportionately high rate:

- Black/African American: 42.6% (1,700 households)
- Asian: 39.6% (715 households)
- Hispanic: 41.8% (534 households)

There are not any racial or ethnic groups that are severely cost burdened (50%+) at a disproportionately high rate based on this data.

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

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

As discussed, there are a few groups that reported a disproportionate impact across several income categories in the City:

### **Disproportionate Housing Problems:**

- 100% of American Indian/Alaska Native households and 72.4% of Hispanic households with very low income (between 30-50% AMI) face housing problems, as compared to 61% of the total jurisdiction at this income level.
- 24.4% of Black or African American households and 60% of Asian households with moderate income (80-100% AMI) face housing problems, as compared to 12% of the total jurisdiction at this income level.

### **Disproportionate Severe Housing Problems:**

- 95.2% of American Indian/Alaska Native households with extremely low income (<30% AMI) face severe housing problems, as compared to 65.2% of the total jurisdiction at this income level.
- 15.4% of Black/African American households and 29% of Asian households have a severe housing problem, as compared to 3% of the total jurisdiction at this income level.

### **Cost Burden & Severe Cost Burden:**

- 42.6% of Black/African American households; 39.6% of Asian households, and 41.8% of Hispanic households face cost burden, as compared to 27% of the jurisdiction as a whole.
- There are no racial or ethnic groups that are severely cost burdened (50%+) at a disproportionately high rate based on this data, however there may be issues with sample sizes and available data.

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

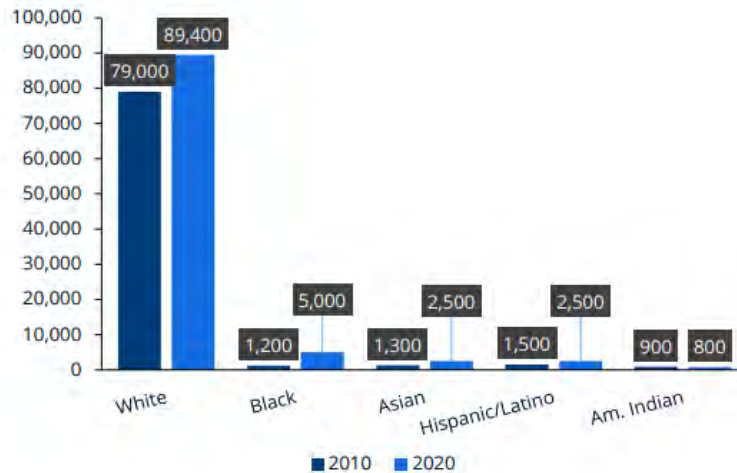
According to the FM Regional Housing Study:

- White households remain the vast majority in the Fargo-Moorhead area (89%), however, minority households have been growing in the region. Since 2010, the number of Black households has more than tripled and Asian households nearly doubled.
- Black households comprise 5% of the total population, followed by Asian (2%), Hispanic/Latino (2%), and Native American (1%) households.
- While median incomes have risen across all racial groups in the past 10 years, the disparity

between the incomes of Black and American Indian households and White households has not improved.

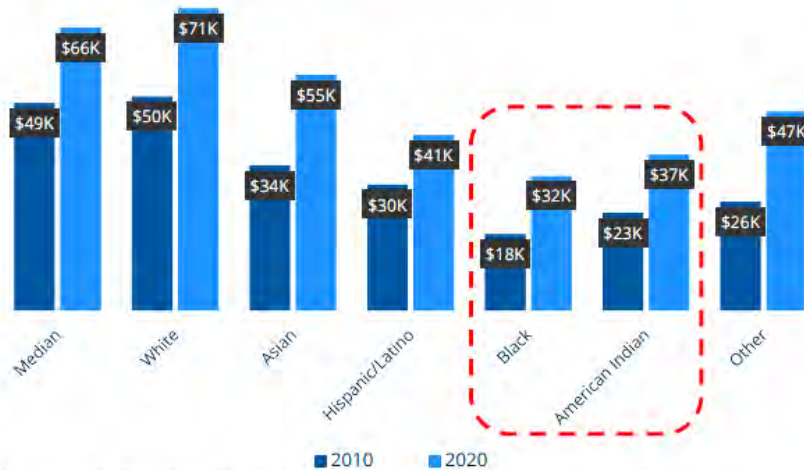
- For non-white households in the region, mortgage denial rates are higher, even when controlling for income.

**Households by Race**  
(2010 - 2020)

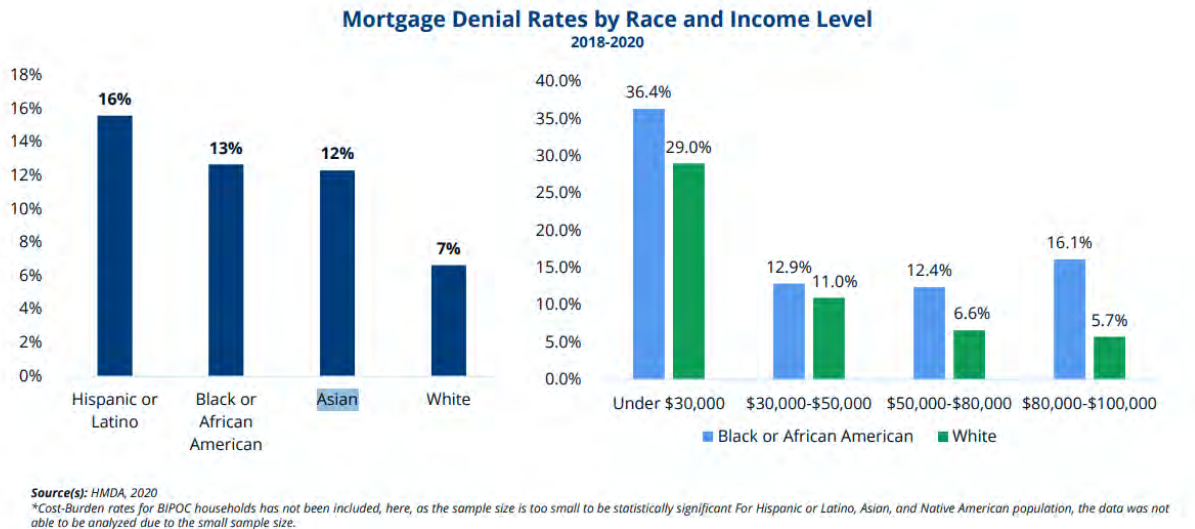


*Source(s): ACS 2010-2020 5-year estimates  
Minority households refers to Black, Indigenous, and People of Color (BIPOC)*

**Fargo-Moorhead MSA Median Income by Race**  
(2010-2020)



*Source(s): ACS 2010-2020 5-year estimates*



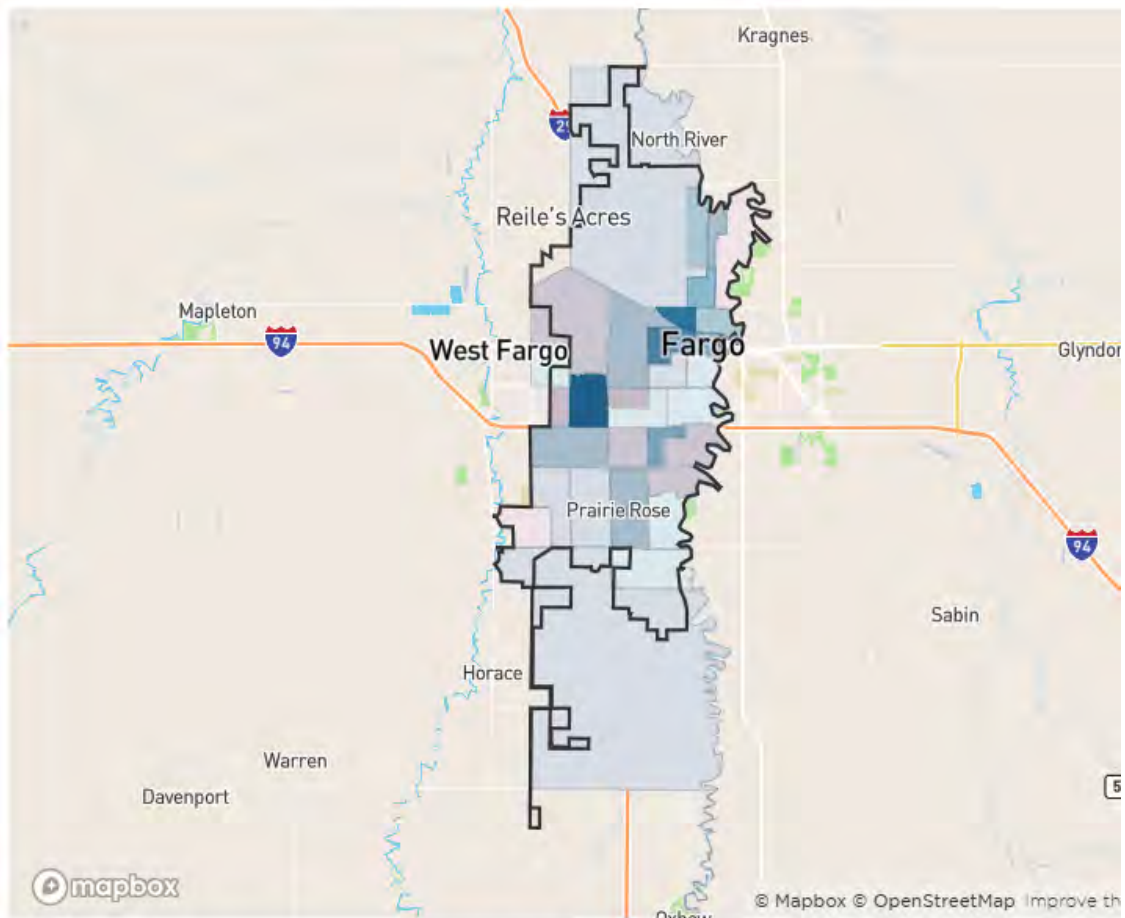
### Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Race and ethnicity are often linked to economic opportunities and the area of a jurisdiction where people live. HUD encourages examining economic opportunity at the neighborhood level beginning with an assessment of “racially or ethnically concentrated areas of poverty,” also known as R/ECAPs. HUD’s definition of an R/ECAP for Fargo is:

- A census tract that has a non-white population of 20% or more and a poverty rate of 40% or more, OR
- A census tract that has a non-white population of 50% or more and the poverty rate is three times the average tract poverty rate for the county, whichever is lower
  - The poverty rate for Cass County is 9.7%, so the R/ECAP threshold is 29.1%

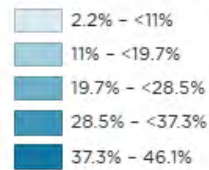
Based on this definition, there are two R/ECAP tracts in Fargo (see below map):

- 1) Tract 101.06 (by West Acres): 37.5% below poverty level, 48% POC
- 2) Tract 5.02 (along Dakota Drive by NDSU): 54% below poverty level, 21% POC

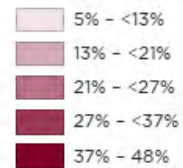


Fargo, ND

**People Below Poverty Level per capita**



**POC Population per capita**



Sources: US Census Bureau ACS 5-year 2019-2023

## NA-35 Public Housing – 91.205(b)

### Introduction

### Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	24	30	196	1,688	323	1358	99	30	202

**Table 22 - Public Housing by Program Type**

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

**Alternate Data Source Name:**

Fargo Housing and Redevelopment Authority

## Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	6,749	0	32,222	15,334	14,351	16,502	14,237	11,688
Average length of stay	1.5	0	1	2.5	2.5	2.5	1	1
Average Household size	2	0	3	2	1	2	1	3
# Homeless at admission	24	0	47	350	0	0	75	12
# of Elderly Program Participants (>62)	5	0	28	438	197	488	46	0
# of Disabled Families	24	0	50	1,127	188	932	99	2
# of Families requesting accessibility features	0	0	10	0	0	0	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** Fargo Housing and Redevelopment Authority

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	10	0	100	1,317	242	1,005	83	14	158
Black/African American	3	0	53	169	39	204	10	5	23
Asian	0	0	9	0	3	27	1	0	2
American Indian/Alaska Native	11	0	13	118	29	81	2	6	15
Pacific Islander	0	0	0	0	0	0	1	0	0



Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	21	51	10	41	2	5	4
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: Fargo Housing and Redevelopment Authority

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	3	0	14	68	16	68	3	1	8
Not Hispanic	21	0	182	1,620	307	1290	96	29	194
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: Fargo Housing and Redevelopment Authority

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

The Fargo Housing and Redevelopment Authority (FHRA) meets its statutory responsibility to maintain accessible units and is compliant with federal and state laws that provide protection to persons with disabilities, including Section 504 of the Rehabilitation Act. The FHRA will make any reasonable accommodation to its public housing apartments when necessary to allow for a person with any disability to live and enjoy housing through the housing authority.

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

The most immediate needs of residents of public housing and HCV holders are additional affordable housing and incomes that can support self-sufficiency. According to HUD PIH Information Center data, provided by the housing authority, the average annual income of residents in publicly assisted housing in Fargo is approximately \$32,222 for public housing residents and \$15,334 for HCV voucher participants – both well below the median income in the city. Without the help of subsidized housing, they would not be able to afford housing at market rates. The need for affordability is indicated by the long waiting lists for the affordable housing programs. In addition, there is a mounting need for supportive senior services and transitional supportive services to help tenants build and maintain self-sufficiency.

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

The lack of affordable rental units that accommodate small households and workforce families, seniors and people with special needs/disabilities reflect the needs of the City at large. Decent, safe, and affordable housing is a strong need for many low- and moderate-income households. However, public housing residents are more likely to be very low-income and therefore more severely cost burdened than the general population.

The non-housing needs of public housing residents and Section 8 Housing Voucher holders are employment opportunities and transportation, which also reflect those of the population at large, especially low-to-moderate income residents.

The elderly may require housing accommodations due to the nature of elderly persons being more likely to be disabled than the general population. Elderly persons are also more likely to be living on fixed incomes, which means any change in housing costs affects affordability to them more than the general population. As well, persons and families with a disability likely need accommodations to housing to make them accessible.

## **Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

This section includes homelessness data that has been collected from multiple sources that report on a variety of indicators, including from the FM Coalition to End Homelessness's 2023 State of Homelessness Report, Point-In-Time Count 2024, and HUD's Homeless Management Information System (HMIS).

Fargo's homeless response system is managed through the area's CARES system, which stands for Coordinated Access, Referral, Entry & Stabilization. This system is designed to create simplified and clear pathways to housing assistance, shelter, and other resources for those experiencing homelessness or a housing crisis, with the most vulnerable prioritized first. It is a joint effort by the North Dakota Continuum of Care, West Central Minnesota Continuum of Care, and the member organizations of the FM Coalition to End Homelessness and covers all of North Dakota and the ten counties in West Central Minnesota.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	6	132	91	59	103
Persons in Households with Only Children	0	0	43	29	0	0
Persons in Households with Only Adults	170	94	1,475	1,017	91	70
Chronically Homeless Individuals	25	25	536	0	47	0
Chronically Homeless Families	0	0	7	0	2	0
Veterans	8	3	106	73	12	86
Unaccompanied Child	12	7	246	169	24	50
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source Comments:** Annual homelessness estimates according to 2024 HMIS data; cells left blank indicate data was not readily available.

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

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

**Chronically Homeless Individuals and Families:** People who are chronically homeless have a history of homelessness (sheltered/unsheltered) and are more likely to be those experiencing a disability (physical and/or cognitive). There has been a rising trend in serving chronically homeless households. An estimated 536 persons were chronically homeless in 2024.

**Households with Adults and Children:** Working to get children out of homelessness will greatly improve the future success of the children in Fargo. Increased exposure to homelessness will cause harm to the development of children due to the lack of housing stability and the increased risk of living in poverty which include hunger and the lack of access to healthcare. The 2024 data shows an estimated 132 persons in households with adult(s) and children were experiencing homelessness.

**Veterans and Their Families:** According to the 2023 State of Homelessness report in recent years, the Fargo VA Homeless Veterans Team has been recognized by the VA as a leader in ending homelessness, and has made great strides in nearing "Functional Zero" status for veteran homelessness. Per the 2023 State of Homelessness report, they serve about 1,100 unique individuals annually through their housing first and emergency sheltering programming, and have dropped the annual mortality rate for their clientele to 1 percent, a vast improvement since 2008 when it was 30 percent. In 2024 there were approximately 106 veterans experiencing homelessness.

**Unaccompanied Youth:** Unaccompanied youth include young adults 24 years old or younger, living without parents or guardians and may be parenting themselves. There were an estimated 246 unaccompanied youth experiencing homelessness in 2024.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	910	0
Black or African American	588	0
Asian	20	0
American Indian or Alaska Native	403	0
Pacific Islander	10	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	150	0
Not Hispanic	1,766	0

Data Source  
Comments:

HMIS 2024, the data does not differentiate between sheltered or unsheltered for race and ethnicity.

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

According to North Dakota Region 5 HMIS data, in 2024 there were 1,916 unique clients served through homeless services, 132 of which included families with children. This does not include clients that were served in Minnesota. Families with children are likely undercounted due to the likelihood of being “doubled up” which is challenging to count. Families with children need housing stability for the future success of children in Fargo.

About 5.5% (106) of all clients served in 2024 reported to be veterans. Thanks to robust efforts in recent years by the Fargo VA Homeless Veterans Team, Fargo has been very close to achieving “functional zero” in veteran homelessness. Through their programs, they serve about 1,100 unique individuals each year, according to the FM Coalition to End Homelessness’s 2023 State of Homelessness report.

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

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

Homelessness is disproportionately experienced by minority racial and ethnic groups. People of color make up nearly 60% of the 1,916 clients who received homeless services in 2024, as compared to their 17.5% makeup of Fargo. This includes:

- 21% of those in need of homeless services identified as Native American, as compared to 1% of the city overall
- 30.7% of those in need of homeless services identified as Black/African American, as compared to 8% of the city overall
- 7.8% of those in need of homeless services identified as Hispanic/Latino, as compared to 3% of the city overall.
- 47.5% of those in need of homeless services identified as White, as compared to 82.5% of the city overall.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The majority of persons experiencing homelessness in Fargo are sheltered. Sheltered homeless are those staying in a supervised homeless shelter or transitional housing program. Unsheltered homeless are those staying in a place that is not suitable for human habitation, such as the street, cars or abandoned buildings.

Over 1,050 people experience homelessness on any given night in our community. Of those, 100 (8.6%) are unsheltered, including staying outside, loitering, or sleeping in their vehicles. At any given time in our community, our metro schools estimate 600 students are experiencing homelessness (United Way).

In the winter of 2024-2025, there were about 55-65 individuals nightly that are currently being sheltered in temporary, winter-related programs.

In 2024, the HEART street outreach team steadily increased its street outreach with unhoused individuals each month, which peaked at 1,500 encounters in October.

### **Discussion:**

The rise in homelessness isn't unique to our community. Nationally there's been an 18% increase in the last year. Locally, there has been a 5% increase since 2023. Affordable housing continues to be the most persistent need of people at-risk or experiencing homelessness in Fargo. Fargo has a strong coalition of homeless service providers, and efforts are increasingly geared toward a unified Housing First philosophy.

In 2024, as a response to community need, and the request for a unified voice and structure to focus on homelessness, United Way of Cass-Clay and the FM Coalition to End Homelessness teamed up to mobilize our local partners who have the expertise, passion, and proven strategies for permanent solutions to prevent and end homelessness.

The purpose of this collaboration and the United to End Homelessness initiative is to create a community where homelessness is prevented or brief and families have the programs and services they

deserve to thrive. Our community has had success in reducing homelessness when resources are adequately funded and supported.

Key challenges to implementing Housing First and the necessary supportive services continues to be funding; the lack of available, affordable units; and a direct service provider shortage, exacerbated by high turnover of staff.

See MA-30 for a market analysis of homeless facilities and services.

DRAFT

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

### Introduction:

This section describes the housing needs of persons who are not homeless but require supportive housing. This includes but is not limited to:

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework)
- Persons with HIV/AIDS and their families
- Persons with substance use disorders
- Persons with mental, physical, and/or developmental disabilities
- Victims of domestic violence, dating violence, sexual assault, and stalking

### Describe the characteristics of special needs populations in your community:

**Elderly and Frail Elderly:** The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the 2019-2023 American Community Survey estimates, there are approximately 23,988 residents over the age of 60 in the City, making up approximately 18.6% of the population. Approximately 27.8% of the residents over the age of 60 have a disability and 6.6% are below the poverty level. Elderly residents are less likely to live in renter-occupied residences than owner-occupied residences, 39.3% and 60.7%, respectively. However, many elderly residents are still cost burdened. Approximately 53.4 of elderly renters and 14.1% of owners are cost burdened.

**Persons with Disabilities:** According to the 2019-2023 American Community Survey estimates, there are approximately 14,522 people in Fargo with a disability. This group represents 11.4% of the total population. Unsurprisingly, age is closely related to the presence of a disability. Approximately 44% of residents over the age of 75 report dealing with a disability while only 11.4% of residents aged 35-64 years old do. It is likely that all or nearly all the approximately 5,463 residents over the age of 65 with a disability need housing assistance. While the population under the age of 18 who have a disability is small, it is a group that may be in need of housing assistance. Children with disabilities often require additional and special care. There are over 1,368 children with a disability in the city and their households may be in need of assistance, including housing assistance.



**Persons with Substance Use Disorders:** Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people do not seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often the first opportunities for treatment are when someone overdoses, gets arrested, or seeks treatment.

The State of North Dakota Behavioral Risk Factor Surveillance System provides a Calculated Variable Report each year, which provides prevalence estimates for different health topics, including alcohol consumption. The state also provides a Module Questions Data Report which provides information on several health topics, including marijuana use. These reports and questionnaires are created by the Centers for Disease Control and Prevention (CDC).

**Marijuana:** One of the most commonly used recreational substances in the United States is marijuana. Many states are moving towards decriminalization and legalization to address abuse and underage use of this drug. Marijuana was legalized for medical purposes in 2016 in North Dakota but it remains illegal for recreational purposes. According to the 2022 Module Questions Data Report, out of 3,654 respondents 90.2% stated they had not used marijuana during the past 30-day period, the next largest group (3.8%) of respondents reported they used marijuana 21-30 days during the past 30-day period.

**Alcohol:** The most commonly used and abused drug in the United States is alcohol, and this is no different in North Dakota, a state which often ranks in the top tiers of states with the most alcohol consumption. The state of North Dakota Behavioral Risk Factor Surveillance System provides a Calculated Variable Report each year, which provides prevalence estimates for different health topics, alcohol consumption.

According to the state 2022 Calculated Variable Report on alcohol consumption, out of a total 3,918 respondents 58% of adults reported having at least one drink of alcohol in the past 30 days. Binge drinking, where males have 5 or more drinks and females have 4 or more drinks on one occasion is also reported, with 22.8% out of 3,886 respondents answering yes to binge drinking on at least one occasion. Males are more likely to binge drink than females. Finally, 8.4% of 3,898 respondents reported to be heavy drinkers (adult men having more than 14 drinks per week and adult women having more than 7 drinks per week). Males are also more likely to be heavy drinkers than females. Heavy episodic drinking or binge drinking was linked most heavily to wealth.

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

## **Victims of Domestic Violence:**

Reliable city-level data for specific violent crimes are often difficult to acquire, particularly for crimes that are significantly underreported like domestic violence, dating violence, sexual assault, and stalking. However, statewide data gives a sense of the scale: in 2023, 6,131 incidents of domestic violence were reported to crisis intervention centers in North Dakota by new victims, including 83% of whom were women and 21% of whom had disabilities. Of those, 13% were people with developmental disabilities, 35% had physical disabilities and 52% were people with mental health disabilities. It is highly likely that the need for housing assistance for survivors of these crimes is much higher than most estimates.

Locally, in 2024 the YWCA of Cass Clay provided emergency shelter to 1,238 women and children, 90% of whom were escaping domestic violence. Another 139 adults and 212 children were in supportive housing, with 84% of those being domestic assault survivors. The Rape and Abuse Crisis Center (RACC) has served over 3,200 people, including 324 children in 2023. According to the 2023 State of Homelessness report, in 2022 15% of youth served reported being a survivor of domestic violence.

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

**Elderly and Frail Elderly:** Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly to remain active and independent. Additionally, elderly residents' homes may need modifications to assist with any disabilities that may develop as a result of aging.

**Disability:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities.

**Persons with Substance Use Disorders:** Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

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

N/A; the City of Fargo does not receive HOPWA funding.

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

Not applicable; there is no HOME TBRA preference for residents with disabilities.

**Discussion:**

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

### **Describe the jurisdiction's need for Public Facilities:**

The City's primary need for Public Facilities includes increased support for those serving vulnerable populations, particularly its homeless shelters and community centers serving seniors and youth.

### **How were these needs determined?**

The City of Fargo reviewed demographic data; worked with key stakeholders; consulted the public; conducted an analysis of past successes; and forecasted future needs to determine the Public Facility needs of the jurisdiction. These inputs were provided in a series of meetings, surveys, interviews, and public hearings described in the public participation section of this Plan.

### **Describe the jurisdiction's need for Public Improvements:**

The City maintains a list of engineering projects that the City hopes to complete as funds are available. Often taxing residents is the only option for funding these special projects. Many of these projects are located in low-moderate income areas, and the burden of these special assessments weighs especially heavy on these residents. CDBG funding of infrastructure improvements such as alley paving or lead service line replacement may be considered to alleviate the burden of special assessments in low-moderate income areas.

In particular, Fargo's core neighborhoods contain many unpaved alleys that are increasingly hazardous and neglected. Many have issues with sinkholes, deep ruts, erosion, and standing water, all worsened by the region's harsh freeze-thaw cycles. These alleys are critical for daily access to homes, garbage and recycling collection, deliveries, emergency services, as well as surface drainage and storm water runoff.

For residents who live here, who are disproportionately low income, reliant on older vehicles, and/or elderly and potentially in need of accessible infrastructure, these conditions create costly barriers and serious mobility and safety issues. Without the means to fund the opt-in special assessments required for paving, and with no dedicated public program to address alley improvements, these spaces continue to deteriorate.

According to the City of Fargo Engineering Department, alley maintenance is made difficult due to:

- Parking within the alley right-of-way, as well as obstructions in the right-of-way, which make it difficult to perform general maintenance. Vehicles, overgrown vegetation, garbage cans and dumpsters impede efforts to maintain road surfaces, and cause inefficiency and increased costs of operations. At times, several trips to these locations are necessary when attempting to provide service. Being aware of where you are parking and removal of other items will greatly

assist the department in completing required maintenance in a timely fashion. If it is difficult to get through the alley with your vehicle, it is impossible for a motor grader.

- Wet conditions (heavy rains and early & late snowfalls in winter) provide an environment that is not conducive to proper maintenance. When alleys are in this condition, our equipment causes extreme damage that we will continue to address for months. In these circumstances, staying out of the alleys with our equipment is the best maintenance.

### **How were these needs determined?**

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

### **Describe the jurisdiction's need for Public Services:**

Many public service needs exist across the community. Meeting these needs is important in supporting and protecting vulnerable populations. Based on ongoing community outreach, stakeholder interviews, and the City's most recent Community Health Needs Assessment, key needs include:

- Access to affordable childcare
- Access to daily transportation
- Access to affordable housing
- Access to healthy living (e.g., hunger and food insecurity)
- Increased support for homeless outreach, prevention and diversion, sheltering, and winter overflow Protecting youth including those who are homeless, neglected, or abused
- Access to services for those struggling with mental illness and/or substance abuse challenges
- Enhancing resources for seniors

### **How were these needs determined?**

The City of Fargo reviewed demographic data; worked with key stakeholders; consulted the public; conducted an analysis of past successes; and forecasted future needs to determine the needs of the jurisdiction. These inputs were provided in a series of meetings, surveys, interviews, and public hearings described in the public participation section of this Plan.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section looks at the housing market and supply within the City of Fargo by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by maps to provide geographical visualization of the data.

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

### Introduction

This section examines the composition of Fargo's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,884	34.6%
1-unit, attached structure	5,613	8.9%
2-4 units	3,676	5.8%
5-19 units	7,560	12%
20 or more units	23,320	36.9%
Mobile Home, boat, RV, van, etc.	1,124	1.8%
<i>Total</i>	63,177	100%

**Table 27 – Residential Properties by Unit Number**

Alternate Data Source Name:

2019-2023 ACS 5-Yr Estimates

Data Source Comments:

### Residential Properties by Number of Units

The table above breaks down the City's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 34.6% of all housing units. Multi-family developments (5 or more units) account for 48.9% of all housing units in the City. Finally, 1.8% of housing units are classified as mobile home, boat, RV, van, etc.

Source: 2019-2023 American Community Survey 5-Year Estimates

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	72	.3%	2,814	9%
1 bedroom	391	1.5%	8,744	27%
2 bedrooms	4,710	18.2%	15,838	48%
3 or more bedrooms	20,711	80%	5,349	16%
<i>Total</i>	25,117	100%	31,773	100%

**Table 28 – Unit Size by Tenure**

## Unit Size by Tenure

The size of available units in the City differs considerably for owners and renters. Renter occupied units are much more likely to be smaller, approximately 84% of the units have 2 bedrooms or less. Owner-occupied units, on the other hand, are considerably larger as 80% of the units have 3 or more bedrooms.

Source: 2019-2023 American Community Survey 5-Year Estimates

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

Per the Multifamily Assistance and Section 8 Contracts database, there are currently fifteen properties with units assisted through Section 202 and Section 8 programs. In total, these make up 518 assisted units, of which 16.6% are below 80% FMR; 11.4% are between 80% and 100% FMR; 64.9% are between 101% and 120% FMR; 3.3% are between 121% and 130% FMR; and 3.9% are between 141%-160% FMR. Eight buildings target those 62 years or older and/or with disabilities; one building targets homeless young adults; and one targets those with developmental disabilities.

As mentioned, the FHRA's Section 8 Housing Choice Voucher program currently assists approximately 2,055 households. In general, the FHRA prioritizes households in this order: victims of domestic violence referred by the Rape and Abuse Crisis Center; current residents of Cass or Clay County at the time of application; Mainstream-Household member between the ages of 18-61 with a verifiable disability; and anyone transitioning out of an institution or other segregated setting at serious risk of institutionalization or homelessness or is currently homeless. It also administers 400 special purpose vouchers, including 100 targeting veterans through VASH; 75 targeting families and youth aging out of foster care through FUP; and 225 targeting people with disabilities through Mainstream and non-elderly disabled vouchers. It also has 202 public housing units and 40 households assisted through certificates.

The Cass Clay Community Land Trust (CCCLT) anticipates adding 4 permanently affordable CLT homes within a 5-year period ending in 2029. The average subsidy amount depends on the type of project. According to CCCLT for blighted property removal and infill development the average subsidy is between \$200,000 and \$250,000 per project. For acquisition and rehabilitation of existing homes the average subsidy is around \$105,000 to \$155,000. Lastly for the homebuyer-initiated program the average subsidy is \$90,000. CCCLT noted with the uncertainty throughout the building trades they anticipate their average investment will increase.



There are approximately 1,790 units assisted under North Dakota's Low Income Housing Tax Credit (LIHTC) program in the City, primarily targeting households under 60% AMI. There are 9 properties that will reach the end of their 30-year affordability period between 2025 through 2029, totaling 457 affordable units at risk of being lost.

As of 2025, 11 multifamily properties are under affordability periods through the City's HUD-funded HOME Investment Partnerships Program, totaling 30 units for 65% AMI and 23 units for 50% AMI households. In addition, two of these projects have a combined total of 18 NSP-funded units for 50% AMI households.

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

Section 8 contracts: Three of the fifteen properties in the HUD Multifamily and Section 8 contracts data have contracts expiring during the next five years: Bethany Towers II in 2027; University Drive Manor, and Northland Apartments in 2025. These properties include 123 affordable units that could be at risk of being lost.

Other: The City and FHRA have been working together to redevelop the 14-4 project. This project has been recently approved by HUD to be disposed out of public housing and the site used for the redevelopment of an estimated 65 units of LIHTC housing. Further, the City and FHRA are partnering for the rehabilitation of the SRO building for the purpose of supportive housing. FHRA intends to utilize the Faircloth to RAD process to provide housing subsidy.

LIHTC: There are nine properties in Fargo that will reach the end of their LIHTC 30-year affordability period between 2025 through 2029, totaling 457 affordable units at risk of being lost. Three new projects were recently approved for LIHTC financing – Elliott Place, City Flats, and Milton Earl, which will create an estimated 116 new affordable units in the next two years.

HOME & NSP: Three HOME Investment Partnership Programs will reach the end of their 20-year affordability period between 2025 through 2029, totaling 17 affordable units at risk of being lost.

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

No, there is a lack of housing units throughout the jurisdiction. A lack of housing units coupled with increasing home values and rents result in much of the existing housing stock being out of the affordable range for large portions of the population.

According to the 2023 Regional Housing Needs Study:

- Over the next 10 years, Cass and Clay Counties are anticipated to need at least 16,400 additional units, including 8,300 in Fargo. If there are no changes to the housing market or supply, the number of households paying more than 30% of their income on housing will continue to expand.
- Housing supply is limited across income levels for both homeowners and renters. This is particularly true for renter and owner households earning under \$75,000, who make up over half the region's households.
- The region has seen 17,000 net new housing units added to the market with a growing proportion of units targeted towards renter households since 2010. Despite significant multifamily deliveries in the region, multifamily vacancy in the MSA remains low and has steadily declined in recent years.
- Affordable units (assisted by state/federal programs) have not kept pace with broader housing development trends in the region. 975 units have been developed in the past 10 years, located mainly in Fargo.
- The number of households experiencing homelessness has not decreased substantially despite available shelter and supportive housing increasing
- While multifamily production increased in the early 2010's, it has declined in recent years, while vacancy rates have also declined.

### **Describe the need for specific types of housing:**

According to the 2023 Regional Housing Needs Study:

- Single family continues to be the dominant housing typology in the region, with limited production of 2–9-unit buildings.
- New home typologies do not align with price range or desires of households

The largest share of rental housing need is among the most vulnerable households, families earning less than \$35,000. This indicates a growing need for workforce and affordable family-sized rentals and additional funding sources for affordable housing production, particularly where federal or state funding is limited.

### **Discussion**

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

### Introduction:

The following section examines the cost of housing for both homeowners and renters within Fargo. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

### Cost of Housing

	Base Year: 2013	Most Recent Year: 2022	% Change
Median Home Value	157,900	269,800	70%
Median Contract Rent	603	841	39%

Table 29 - Cost of Housing

Alternate Data Source Name:  
2009-2013 ACS, 2019-2023 ACS  
Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,375	4.3%
\$500-999	18,160	56.5%
\$1,000-1,499	8,910	27.7%
\$1,500-1,999	2,597	8.1%
\$2,000 or more	1,099	3.4%
Total	32,141	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:  
2019-2023 ACS 5-Yr Estimates  
Data Source Comments:

The table above breaks out the rent paid by price cohorts in the City. Approximately 56.5% of all renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is \$1,000-1,499 with 27.7% of renters falling in this range.

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,960	No Data
50% HAMFI	13,710	1,220
80% HAMFI	23,170	5,465
100% HAMFI	No Data	8,360
<i>Total</i>	<i>38,840</i>	<i>15,045</i>

**Table 31 - Housing Affordability**

Data Source: 2017-2021 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	656	781	944	1,330	1,602
High HOME Rent	656	781	944	1,330	1,602
Low HOME Rent	656	781	944	1,330	1,536

**Table 32 – Monthly Rent**

Alternate Data Source Name:  
HUD 2024 FMR and HOME Rents  
Data Source Comments:

## Monthly Rent (Description)

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county. HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.

## Is there sufficient housing for households at all income levels?

No, housing supply is limited across income levels for both homeowners and renters. This is particularly true for renter and owner households earning under \$75,000, which make up over half the region's households.

According to the 2023 Regional Housing Needs Study:

- Construction costs, zoning restrictions, sewer capacity, and community pushback have limited multifamily production in some new areas.

- Over the last year, average prices of homes sold have increased by 18%. There are limited new construction products affordable to the average resident.
- On average, new multifamily units are targeted for the region's new high earners, creating a gap in supply for low-income residents.
- Less than 20% of renters and 50% of all residents can afford the average home value of \$274,000.

In Fargo, the Fair Market Rent (FMR) for a two-bedroom apartment is \$944. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn approximately \$3,150 monthly or \$37,800 annually. Assuming a 40-hour work week, 52 weeks per year, this translates into a minimum "Affordable Housing Wage" of \$18.17/hour.

As of 2024, in North Dakota, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work approximately 100 hours per week. The monthly rent affordable at minimum wage in Fargo is \$348. With very few units priced at less than \$500/per month, there are not enough units priced at this level to supply lower-income households.

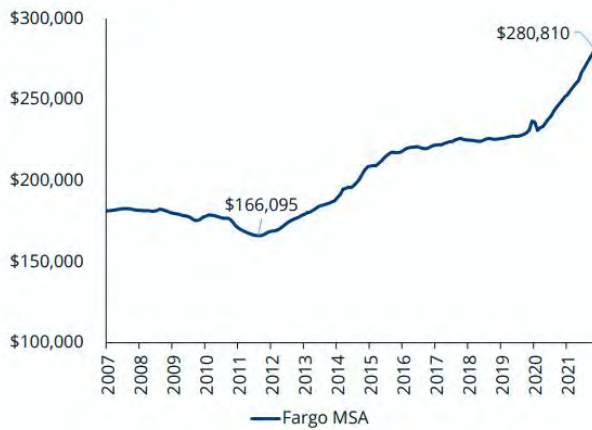
According to the 2017-2021 ACS, the median family income for the City is \$60,243.00. That means at 50% of the median family income, just 13,710 rental units were affordable to renter households. For homeowners, accounting for "no data" for units 30% HAMFI or less, there were 1,220 homes affordable for homeowners with 50% median family income or less.

Below is a breakdown of further findings based on the 2023 Regional Housing Needs Study.

#### HOUSING COSTS – HOMEOWNERS

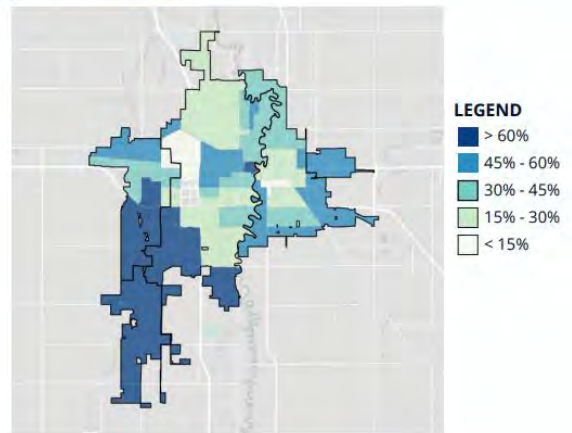
Over the last 10 years, home prices have steeply increased in the region, particularly in areas with newly built homes. The Fargo-Moorhead homeownership rate is lower than the national average. Homeownership is increasingly out of reach for households with incomes lower than \$75,000 and elderly populations. Renters that completed the study's community survey cited lack of money for a down payment and a low supply of affordable homes as the largest barriers to homeownership.

**Median Home Value**  
(2007 - 2022)



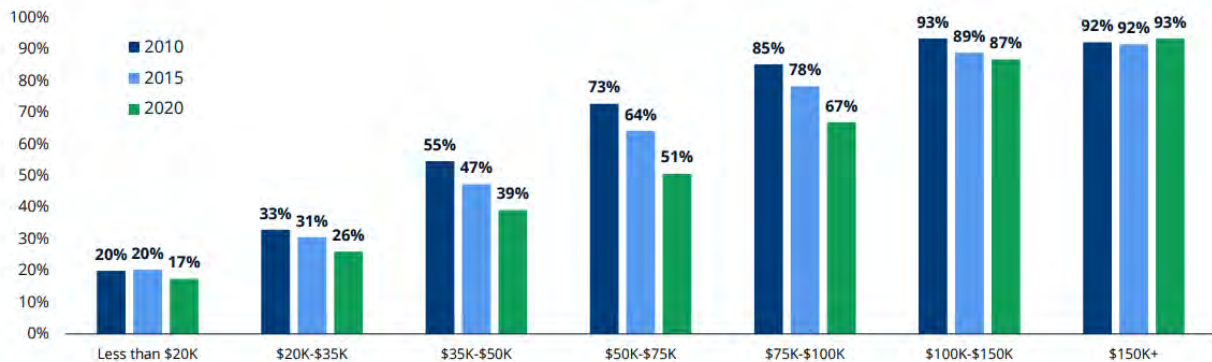
Source(s): Zillow, ACS 2010-2019 5-year estimates

**Median Home Value**  
(2010 - 2019)



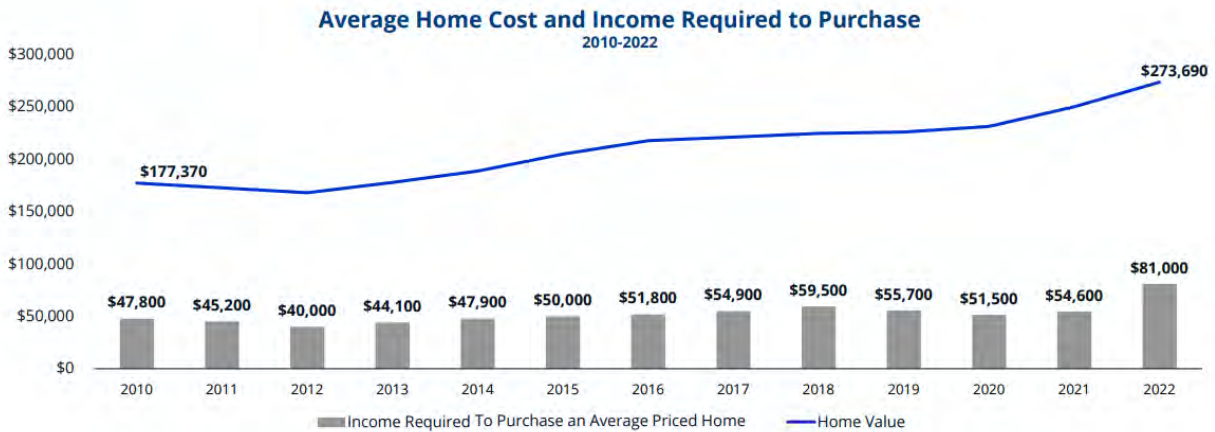
Homeownership has been declining across all income levels over the past ten years and has been particularly stark for residents making between \$50,000 and \$100,000.

**Homeownership Rates by Income Level**  
2010-2020



Source(s): US Census, 2010-2020. As a note, a small portion of shifts in homeownership may be accounted for by changing income bands. However, this does not account for declines in homeownership above \$75K.

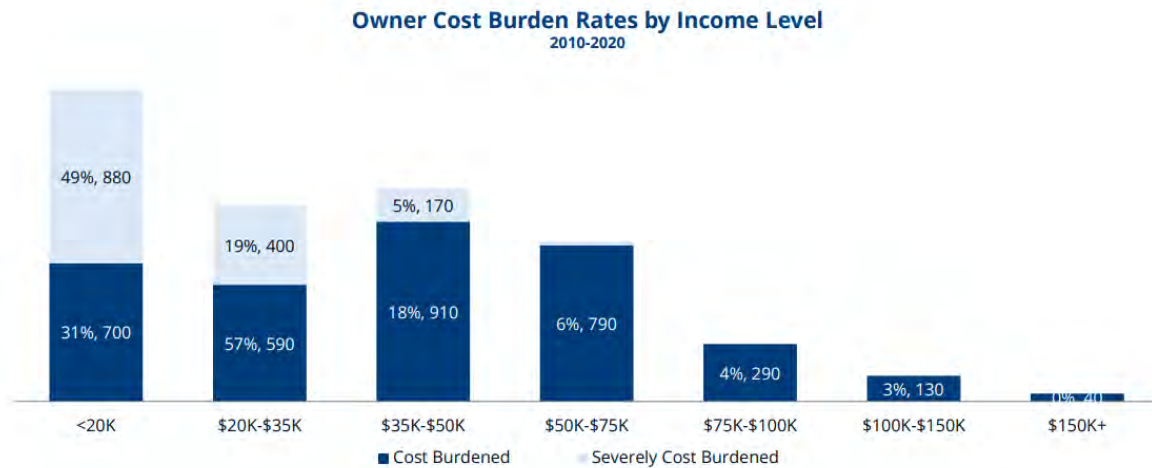
In the last year, the minimum income required to purchase a home at the average value for the region spiked, largely due to rising mortgage rates and construction costs.\*



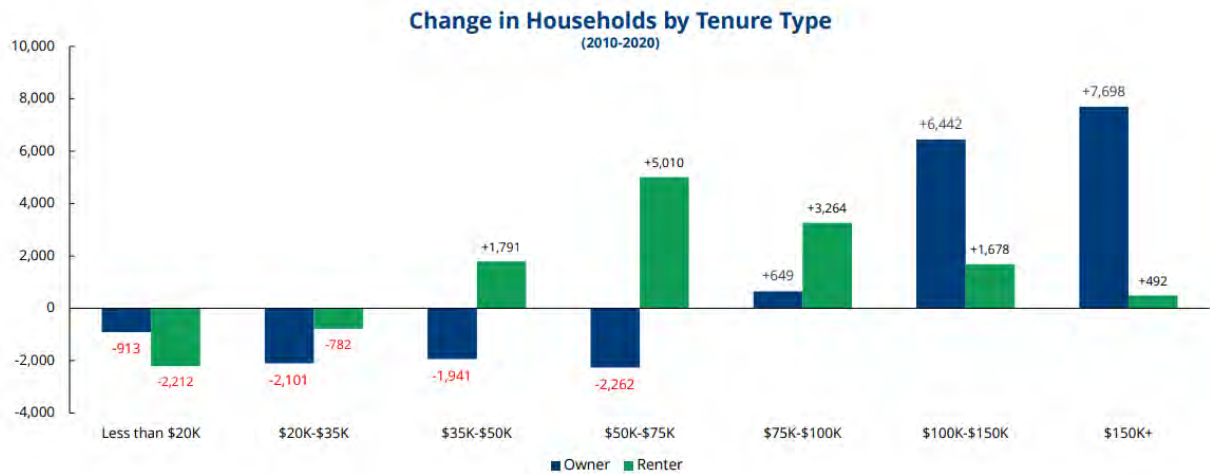
Source(s): US Census, 2010-2020

\*These figures do not include additional assessment costs, like specials, which increase minimum income even further. The home value line within this chart is an average for the region.

Compared to renter households, significantly fewer owners are cost-burdened. However, nearly 50% of owners making under \$35,000 are considered cost-burdened.



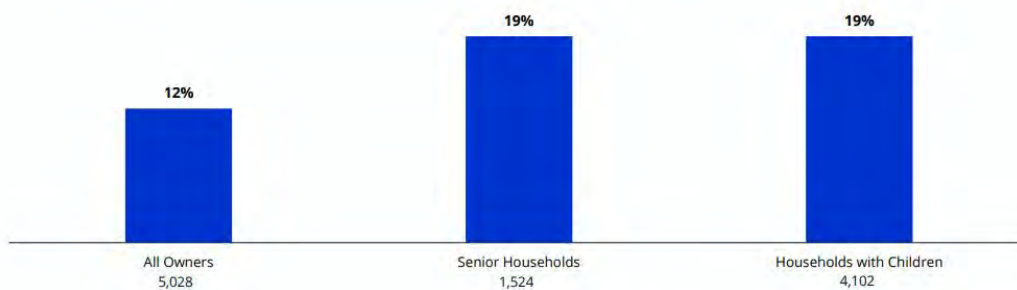
Since 2010, homeownership decreased for those making <\$75,000 and the number of renter households grew for those making over \$35,000. The loss in both renters and owners for incomes under \$35,000 indicate either rising incomes and/or displacement outside of the MSA.



Source(s): ACS 2010-2020 5-year estimates

Households older than 65 and those with children have significantly higher cost burden rates than the average homeowner in the region.

**Cost Burden Rates by Senior Households and Households with Children**  
2010-2020

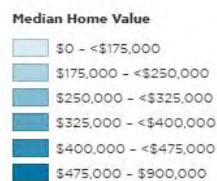
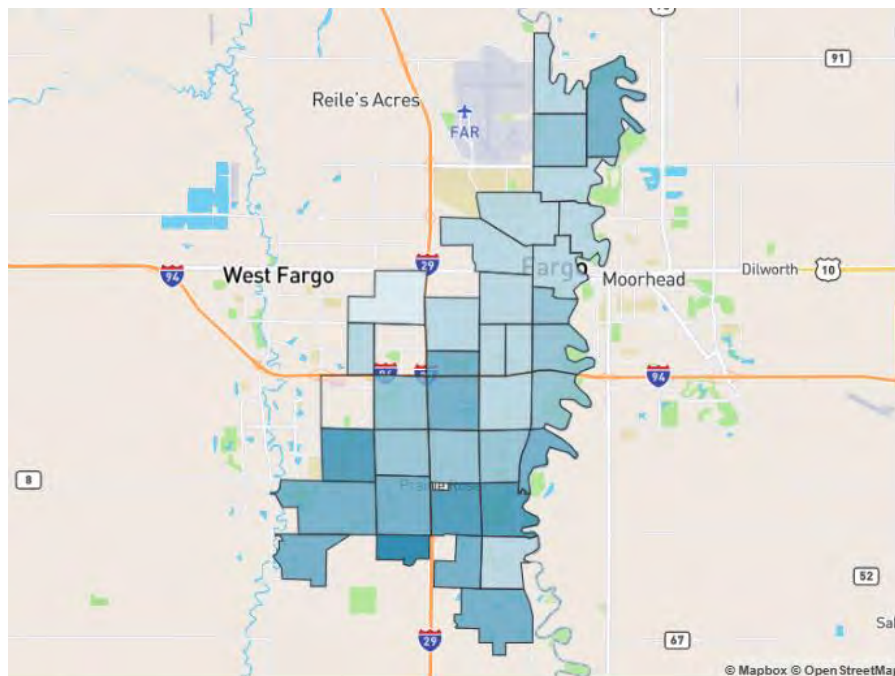


Source(s): US Census, 2010-2020

\* A breakout of cost-burden rates for BIPOC households has not been included, here, as the sample size is too small to be statistically significant. However, these cost-burden rates factor into the overall total statistic.



Over the last 10 years, home prices have steeply increased in the region, particularly in areas with newly built homes. Higher value homes are generally found in more recently developed, southern neighborhoods whereas the lower value homes are located in core neighborhoods.

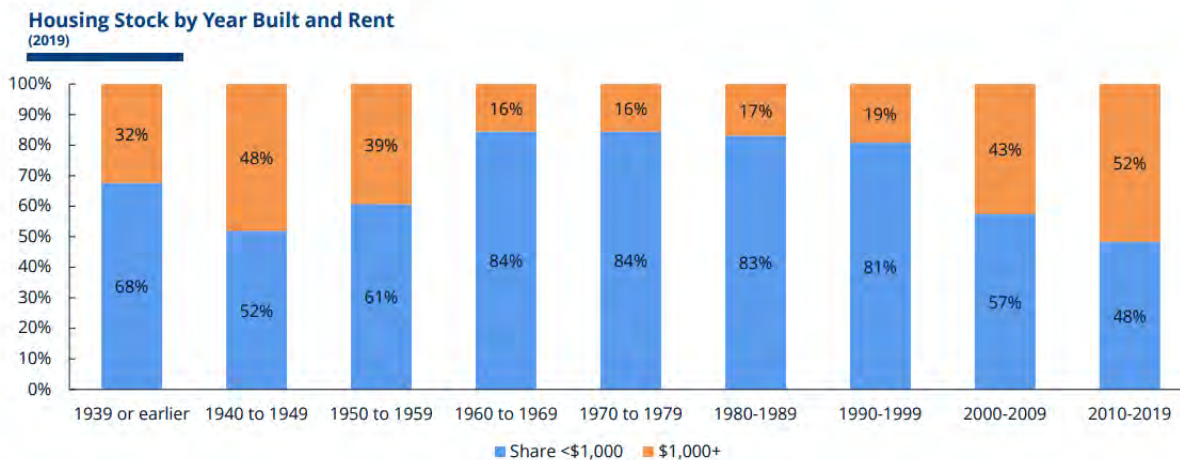


Sources: US Census Bureau ACS 5-year 2019-2023

### HOUSING COSTS – RENTERS

Housing costs have increased substantially in the jurisdiction with home prices increasing by 70% and rents climbing by 39% since the 2009-2013 ACS. Rents are generally lowest in the north central parts of the city and increase further into southern neighborhoods, as well as in the northernmost neighborhoods.

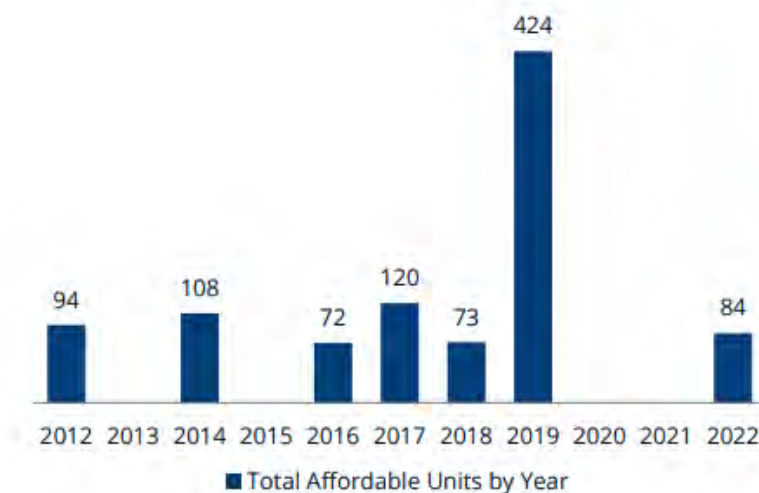
Since the 1990's, the share of units under \$1,000, classified here as naturally occurring affordable housing (NOAH), in the region has declined.



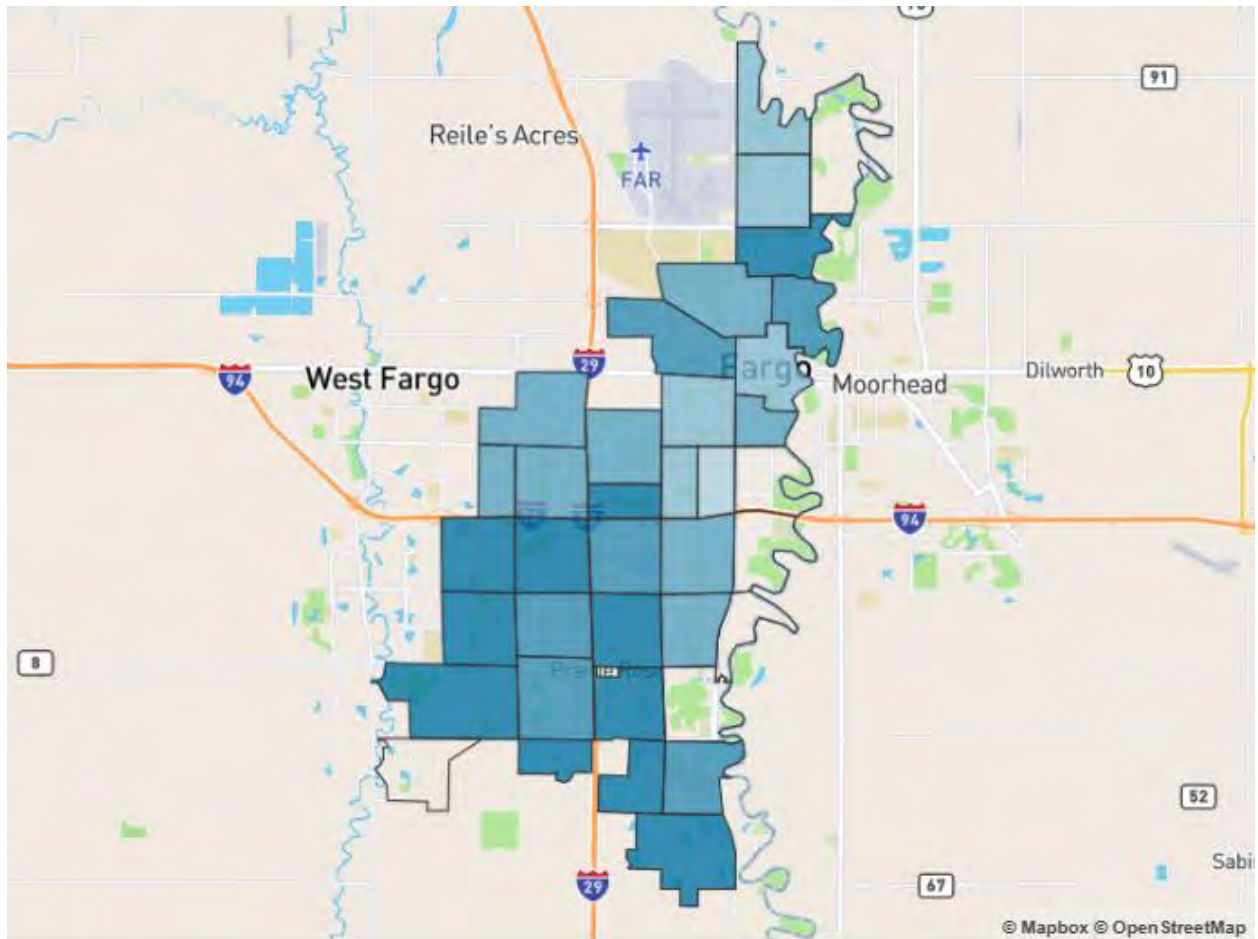
Source(s): NHPD, ACS 1939-2019 5-year estimates (Existing rents all from 2019, varied by building year).

Most affordable units in the region come from LIHTC and some federal funding sources. On a typical project, multiple sources of federal and state funding are used to fund the project.

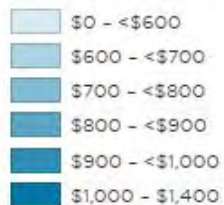
Affordable units have not kept pace with broader housing development trends in the region. 975 units have been developed in the past 10 years, located mainly in Fargo.



2023 FM Housing Needs Analysis and Strategies Report



#### Median Home Rent



Sources: US Census Bureau ACS 5-year 2019-2023

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

As noted in the above analysis, from 2013 to 2023, median home values and rents both increased substantially. The continued high price of both owner-occupied and rental housing reduces the ability of low-income households to find affordable housing. In addition, there are a high number of owner-occupied and renter-occupied households that are cost burdened with 10% and 38% respectively. Given

the population growth in the Fargo it is likely that affordability will continue to be a problem within the City.

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

The median contract rent in Fargo is \$826, which falls in between a 1-bedroom and 2-bedroom unit for the Low and High HOME Rents as well as FMR, but closer to 1-bedrooms. This may be manageable for smaller families, but it is not amenable for larger families. The City will continue to work towards rehabilitating existing affordable housing throughout the City as well as work with local partners to create new affordable housing opportunities.

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

### Introduction

This section provides details on the condition of housing stock throughout the City by looking at factors such as age and condition, the number of vacant and abandoned units, and risk posed by lead-based paint. It also includes findings on rehabilitation needs from the City of Fargo Core Neighborhoods Master Plan.

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

In this overview, "standard condition" is defined as a housing unit that meets all applicable building, health, fire and safety codes. "Substandard condition but suitable for habilitation" would be a housing unit that falls short of meeting code requirements but is both financially and structurally feasible for rehabilitation. "Substandard and not suitable for rehabilitation" is a housing unit that is in very poor condition, such that repair costs would exceed 50% of the assessed values.

Important variables to consider when evaluating the physical condition of a city's housing stock include:

- If a unit meets all state and local building codes
- If a unit has complete plumbing and kitchen facilities
- If a unit has sufficient bedrooms to accommodate household without crowding

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,615	14%	12,302	37.57%
With two selected Conditions	67	.26%	440	1.34%
With three selected Conditions	11	.04%	39	.12%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,191	85.7%	19,964	60.97%
<i>Total</i>	<i>25,884</i>	<i>100%</i>	<i>32,745</i>	<i>100%</i>

**Table 33 - Condition of Units**

**Alternate Data Source Name:**

2019-2023 ACS 5-Yr Estimates

**Data Source Comments:**

### Condition of Units (Description)

The table above details the number of owner and renter households that have at least one “housing condition” defined as one of the following: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities, 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Approximately 14% of all owner-occupied housing units face at least one housing condition while 40% of all renters have at least one housing condition. Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics discussed earlier, it is clear that the overwhelming majority of housing problems are housing cost burden.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,536	28%	17,266	51%
1980-1999	7,401	27.5%	10,015	30%
1950-1979	8,045	30%	4,770	14%
Before 1950	3,925	14.5%	1,552	5%
<i>Total</i>	<i>26,907</i>	<i>100%</i>	<i>33,603</i>	<i>100%</i>

**Table 34 – Year Unit Built**

**Alternate Data Source Name:**  
2019-2023 ACS 5-Yr Estimates  
**Data Source Comments:**

### Year Unit Built (Description)

The table above provides details on the age of owner-occupied and renter-occupied housing units within the City. The majority of homes built in the City were before 2000. Furthermore, approximately 46% of owner-occupied homes were built before 1980 as well as 30% of renter-occupied homes. These homes will naturally have higher concentrations of deferred maintenance and deteriorating conditions. Additionally, older homes may have any number of code violations and a higher risk of lead-based paint hazards.

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,568	46%	10,058	33%
Housing Units built before 1980 with children present	1,844	7.3%	935	2.9%

**Table 35 – Risk of Lead-Based Paint**

**Data Source:** 2017-2021 ACS (Total Units); 2017-2021 CHAS (Units with Children present)

## Risk of Lead-Based Paint Hazard (Description)

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1978, especially those built before 1960. Additionally, lead based paint risks are higher for children. Within the City there are 21,955 housing units built before 1980.

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	4,548	0	4,548
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

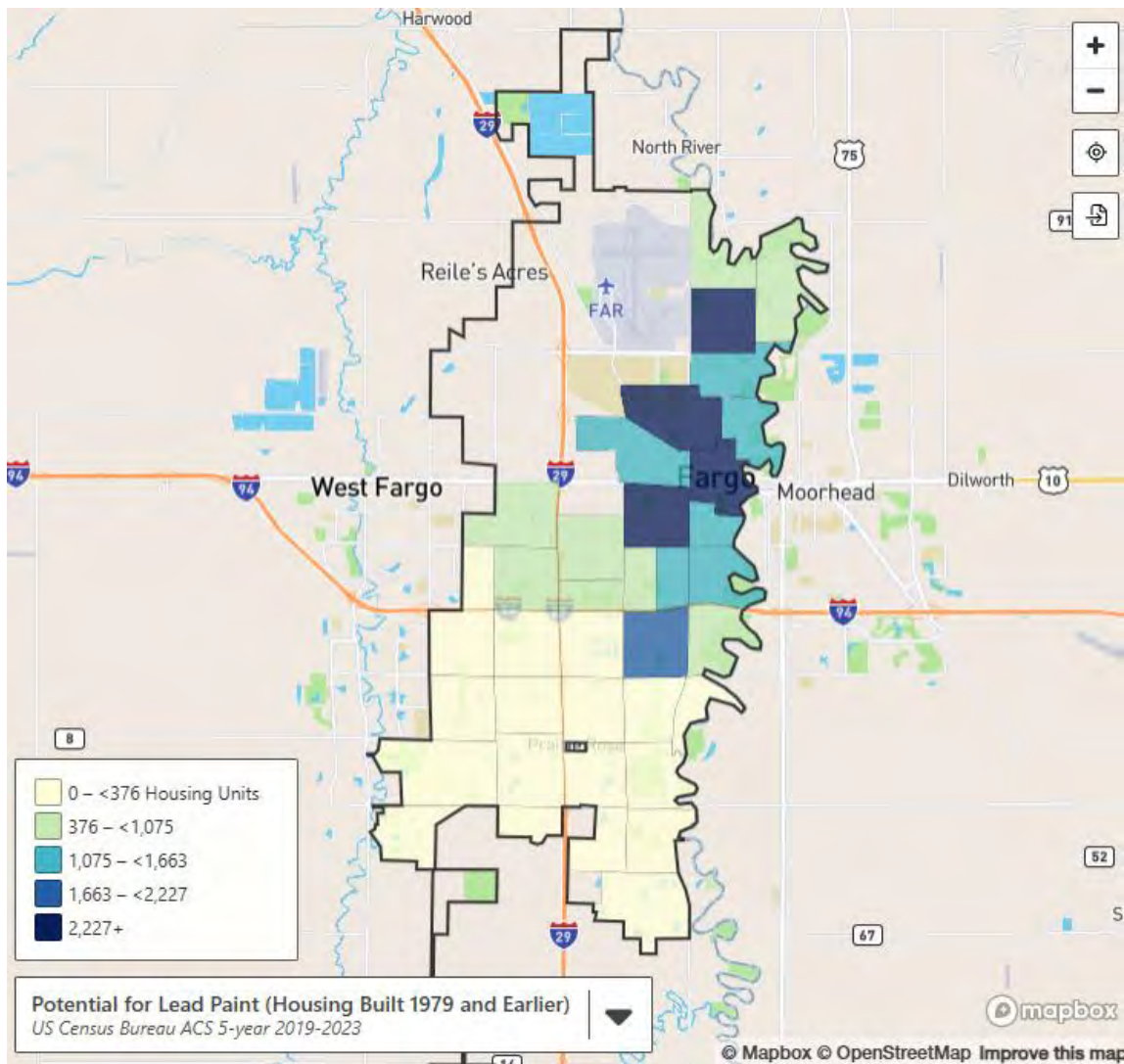
**Table 36 - Vacant Units**

**Alternate**

**Data Source Name:** 2019-2023 ACS 5-Yr Estimates

**Data Source**

2019-2023 ACS. The City does not have data for vacant units in the City, and ACS data only reports on the total number of vacant units in Fargo. Data does not distinguish between suitable nor suitable for rehab or if they were abandoned, REO properties or abandoned REO properties.



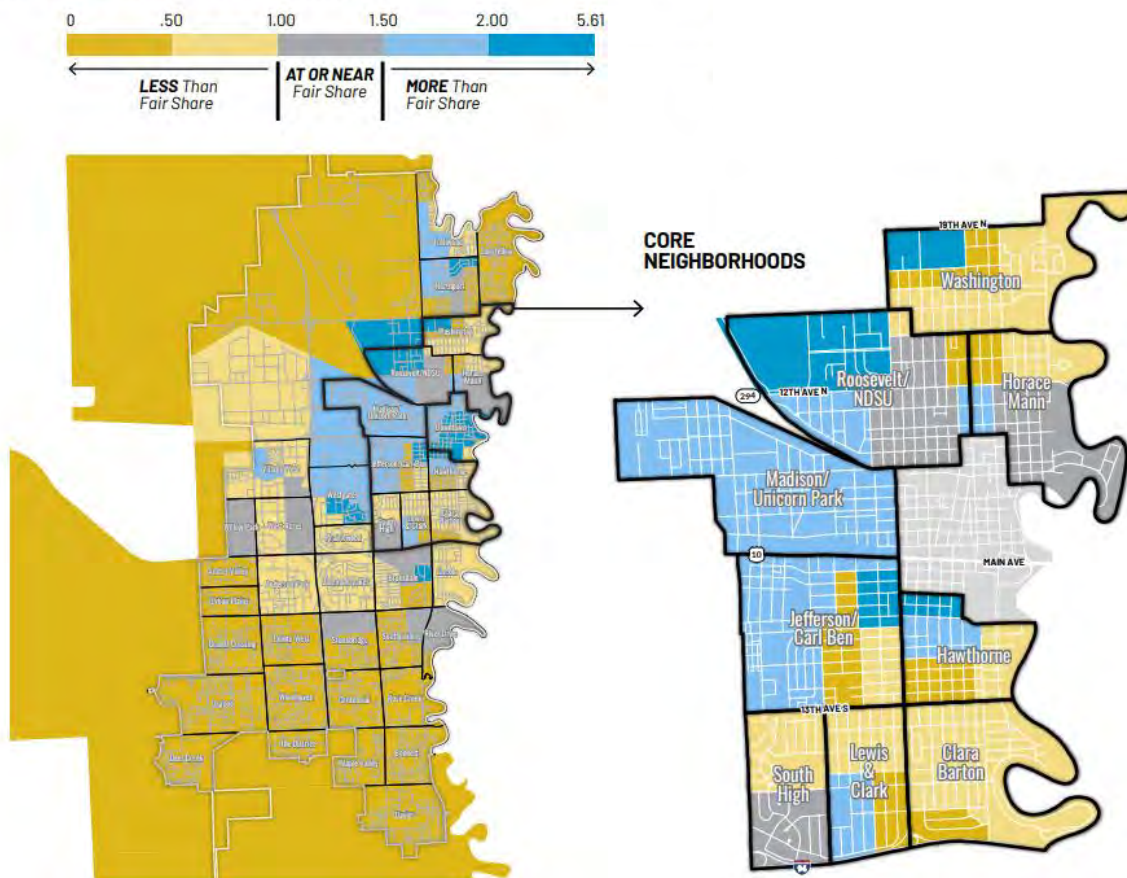
**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

Fargo's low income households are disproportionately located in its older, core neighborhoods – where older housing serves as an important source of affordable housing. Housing built before 1979 is most concentrated in neighborhoods of Jefferson/Carl Ben, Downtown, Northport, and Roosevelt at nearly 2,300 units each – about 40% altogether of Fargo's housing built before 1979.

When efforts are not made to intentionally distribute affordable housing opportunities on a wider basis within a region, concentrations of poverty inevitably result over time in rising levels of disinvestment, declining conditions, limited commercial opportunities due to low discretionary spending capacity, and the wide range of social issues that arise when neighborhoods are sharply polarized by income.



**Share of Households Making \$25,000 or Less Compared to Expected Share Under "Fair Share" Scenario for City of Fargo**



Source: czb analysis of household income distributions in the City of Fargo from the American Community Survey 5-Year Estimates, 2018

The affordability of Fargo’s housing stock—especially in the core—is often a reflection of age and condition. With nearly 80% of the residential properties in the core neighborhoods now 60-years-old or older, and there being a clear difference in average condition between older and newer properties according to the 2020 field survey of residential conditions, homes in the core present owners with financial decisions and challenges that are more complicated than paying more for a newer house in a newer neighborhood. When the costs of upgrading older infrastructure get added as special assessments, owning an older home in an older neighborhood becomes a particular challenge for households with low or limited incomes.

Affordability in the core neighborhoods can be a double-edged sword— providing a wide range of options for homeownership in a strong regional housing market, but putting a greater onus on owners to maintain and improve aging properties to prevent serious degradation. If a growing share of owners

are unable to keep up with maintenance for financial reasons, or are unwilling to pay for costly and disruptive upgrades, housing quality and conditions eventually erode along with neighborhood quality of life and the City's tax base.

## **OWNER REHABILITATION**

Over 1,500 properties in the core neighborhoods— or 1 in every 6—are slipping or distressed. A spring 2020 field survey of residential property conditions across the core found that over 1,500 properties showed signs of visible disinvestment when viewed from the street or sidewalk—such as peeling paint, worn siding, a roof or porch in disrepair, and other signals of neglect.

If the average “catch-up” cost to bring these 1,500 properties into a good state of repair—inside and outside—is \$35,000 that equates to at least \$50 million in deferred maintenance in the core's private residential stock.

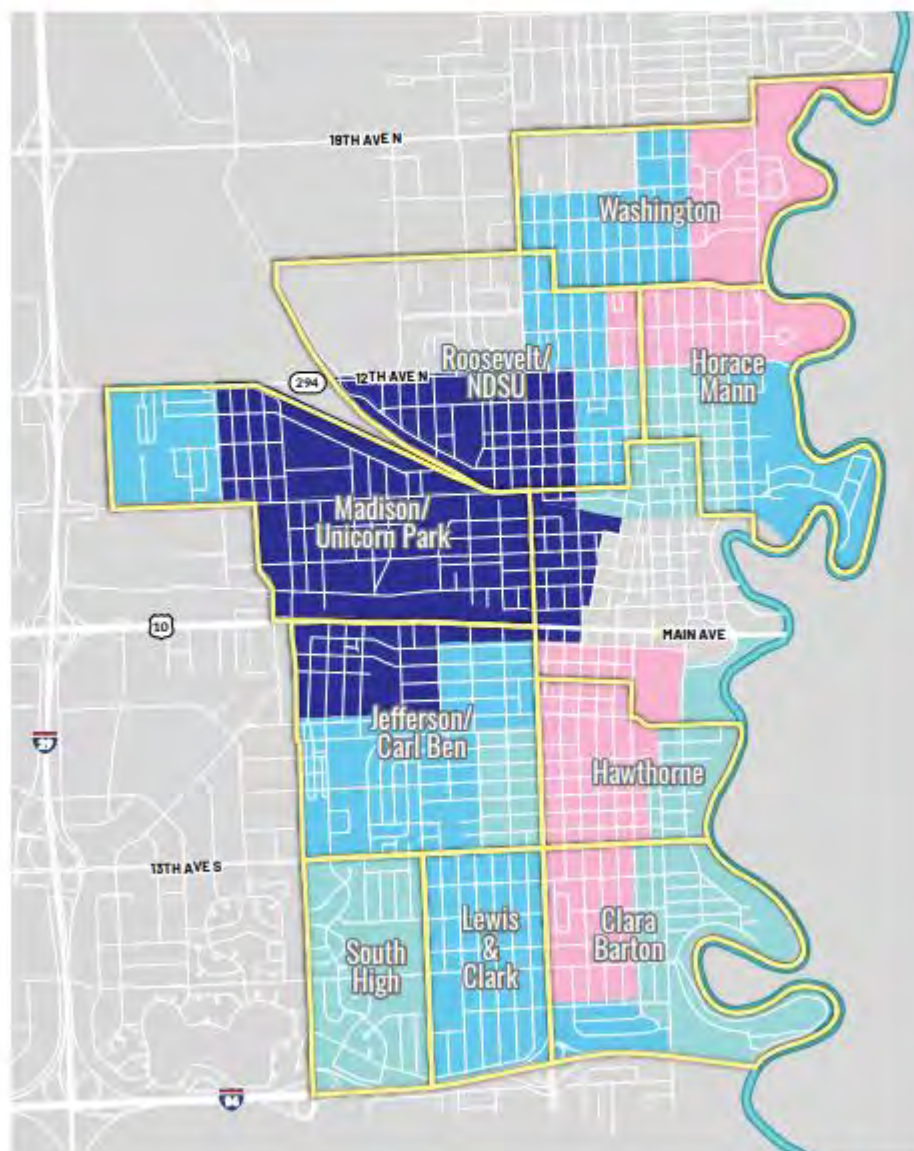
These properties can be found across the core but are not evenly distributed. While each neighborhood in Fargo's core is affected to some degree by homes with deferred maintenance, some areas are much more affected than others. Neighborhoods adjacent to downtown each have multiple blocks with higher than-average concentrations of slipping or distressed properties as well as blocks with relatively low concentrations. Further out, Washington and Lewis & Clark both have several blocks where deferred maintenance is noticeable.

Some property characteristics correlate with relatively high levels of disinvestment, certain property characteristics are good predictors of disinvestment in the core neighborhoods—especially size and configuration. Of the most common single-family home configurations in the core, for example, 2 bedroom/1 bathroom properties had worse condition scores than other property types and were more likely to be absentee-owned.

Disinvestment is a symptom of relatively soft markets. Fargo's housing market is, on the whole, a healthy and stable one where the supply of housing is well-matched to demand. However, some areas in the core have levels of housing demand that are relatively low for the Fargo market. Such areas tend to correlate with blocks where disinvestment is visible.

The below map of housing market demand is from a citywide typology produced during the planning process that used a combination of value per acre, average sales prices, owner-occupancy rates, and building permit concentrations to gauge relative levels of demand and investment throughout Fargo.

### Housing Market Demand by Block Group



Source: czb Summary of Neighborhood and Housing Market Analysis for the Core Neighborhoods Master Plan, June 2020

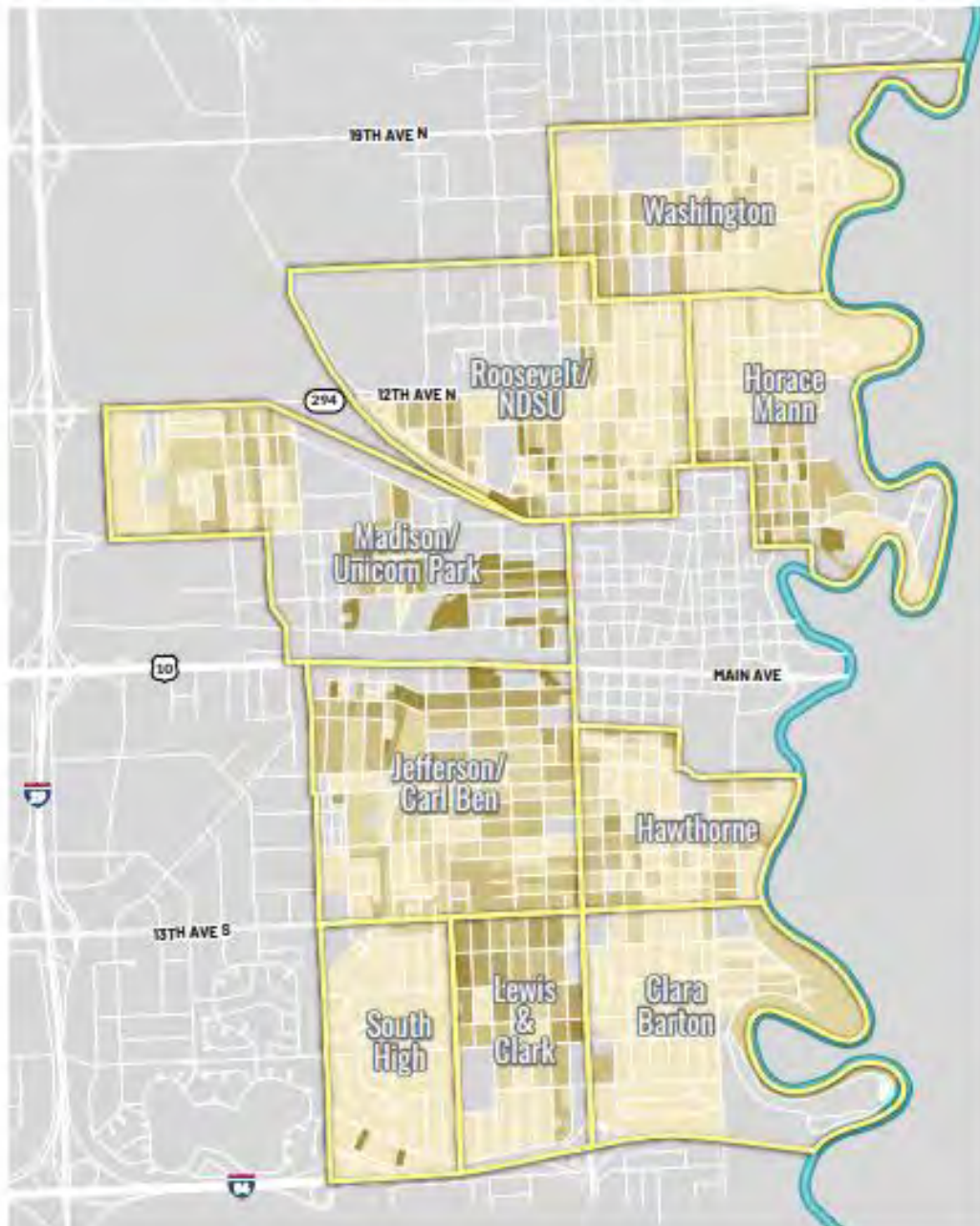
While distressed housing is an important issue in Fargo's core neighborhoods, it is also true that blight is not yet overwhelming. This is an advantage. Fargo has an opportunity to learn from cities that waited too long to counteract blight in a concerted manner. Among the lessons that can and should be applied to Fargo's core neighborhoods:

- **It pays to intervene sooner:** By the time disinvestment becomes visible, it is usually preceded by years of withdrawn maintenance. And if it continues, it becomes more and more costly for the owner (and, eventually, the City) to address with each passing year.
- **Housing conditions influence quality of life and safety:** Deferred exterior maintenance is often an indication of deeper levels of disinvestment that can diminish quality of life and safety for individuals at a specific property and others in close proximity.
- **Each troubled property has a wider impact, especially on confidence:** A few distressed properties on an otherwise stable block can undermine the confidence of other property owners and dissuade potential residents from moving in. Over time, disinvestment can spread to other properties and ultimately undermine the City's financial capacity to intervene.
- **Separating "ability" and "willingness" of property owners is critical:** Are distressed conditions the result of financial hardship or physical disability? Or are they the result of an owner who is capable of keeping their property in good repair but chooses not to? The answers to these questions must shape any intervention.

If the market doesn't respond to an aging and outdated house by substantially renovating it and making it competitive again to the broader home buying market, the cost of the house will increasingly reflect its condition and it becomes a source of affordable housing. While this is an important role for the house to play and an asset for a community where low wage workers have a declining range of affordable options, deferred maintenance is likely to mount over time without intervention. And if homes in disrepair become concentrated, poverty is also likely to become concentrated.



## Share of Properties that are Slipping or Distressed According to Field Survey



Source: 2020 Field Survey of Residential Conditions

C

## RENTAL REHABILITATION

Over 50 of the approximately 286 apartment buildings in the core neighborhoods—or 1 out of every 5—are slipping or distressed, according to the Core Neighborhoods Master Plan. Apartment buildings in the core neighborhoods (buildings with four or more units) account for almost 3,400 housing units—around 20% of all housing units in the core. Of these 286 buildings, 57 were found to have visible signs of disinvestment in the 2020 field survey of residential properties. These buildings tend to be older (86% were built before 1980) and have fewer units than newer apartment complexes.

Rents in older, under improved properties are relatively low and widely affordable—which makes them less likely to be improved. Analysis by czb LLC of regional construction costs suggests that major rehabilitation work to outdated rental complexes will often require that rent be raised to at least \$1,200 upon completion for the owner to fully cover their construction and operating costs. If owners or investors are not confident that such rent can be achieved—in a market where median rent is \$800 and older complexes compete with thousands of more recently built units—major rehab will be delayed indefinitely in favor of minor fixes.

Single-family rentals tend to be smaller and more poorly maintained than owner-occupied homes. Of the more than 7,500 single-family homes in the core neighborhoods, just over 1,200—or 16%—are estimated to be absentee-owned based on owner address data. Analysis of the size, value, and condition of single-family properties by ownership status reveals a clear pattern: those that are absentee-owned are, on average, 10% smaller, have assessed values that are 17% lower, and average conditions that are less healthy than their owner-occupied counterparts. Once single-family homes decline to a certain price point in the core (generally below \$130,000, but higher closer to NDSU), their feasibility as investment properties rises and investors out-bid the owner-occupant competition.

Project committee representatives from several neighborhoods cited a variety of concerns about rental housing, including conditions at older apartment complexes, the transitioning of single-family homes into rentals, and the location of multi-family infill development. 18% of respondents to an online survey identified declining conditions at rental properties as the most important problem to solve in their neighborhood—the second most common answer. Maintenance or nuisance-related issues at rental properties were cited by survey respondents as major turn-offs for potential residents in six of the nine core neighborhoods.

A distressed or problematic rental property is very often a symptom of the same market forces that influence neglect at an owner-occupied property. But distressed rentals are often thought of as distinct issues in older neighborhoods for good reasons. They tend to be in highly visible locations along or near busier streets and are thus more noticeable and likely to have a bigger impact on internal and external impressions of a neighborhood than a typical house. They also happen to be businesses, which means that the owners have different motivations and responsibilities than a homeowner.

Understanding the motivations and responsibilities of rental property owners and investors is an important part of designing policy tools or programs that are likely to keep healthy rental properties healthy or turn around properties that are in trouble. This is true for an apartment complex with 20 units owned by a large management company—and for the single-family house being rented out by a smalltime landlord.

The renting of single-family houses—generally not a viable business model—has become viable in areas where acquisition costs are especially low (due to declining condition or unfavorable location) or if the market can bear high rents (as in areas adjacent to NDSU). With thousands of new rental units having been built citywide in recent years, though, landlords of single-family homes may find it increasingly difficult to compete for renters. This has the potential to create affordable home buying opportunities for some households, but it might also hasten disinvestment in the most marginal properties.

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

The greatest potential for lead-based paint and other environmental and safety hazards to children and their families exists in the over 21,000 housing units (both owner- and renter-occupied) built before 1980. Therefore, it is essential to identify and address these environmental hazards and safety issues present in these older homes. An estimated 1,844 of owner-occupied homes and 935 of renter-occupied homes, built prior to 1980, have children living in the home. Children are most at risk for experiencing lead-based paint related illnesses, and special attention should be given to homes built prior to 1978 where children are present.

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

### Introduction:

This section describes the number and physical condition of public housing managed and operated by the Fargo Housing and Redevelopment Authority (FHRA). The FHRA has 202 public housing development units and 2,055 Section 8 housing vouchers, and 40 Section 8 certificates to support affordable housing needs in Fargo.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	40	30	202	2,055	352	1,342	100	75	225
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

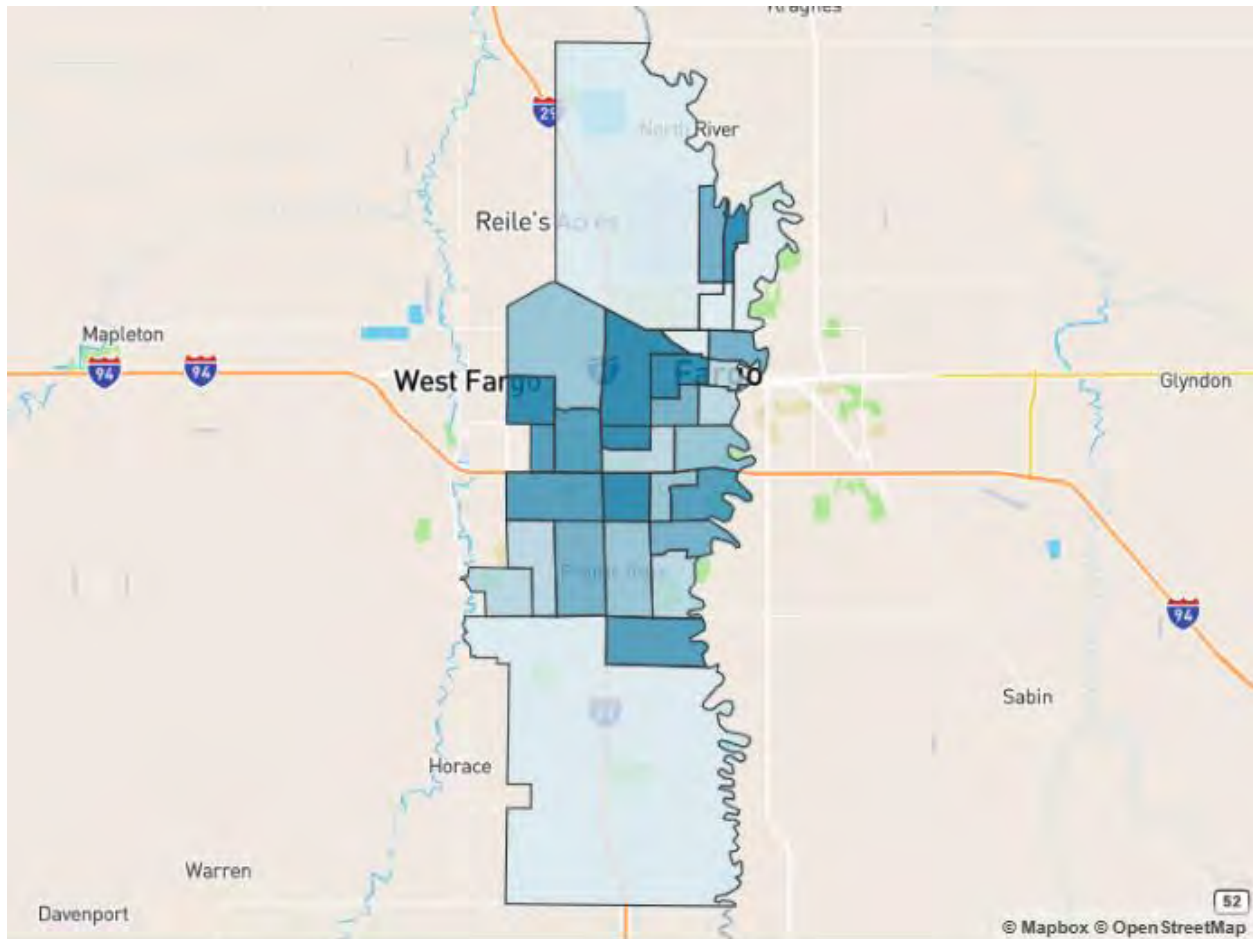
Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:  
Fargo Housing and Redevelopment Authority  
Data Source  
Comments:

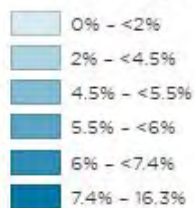
### Location of Public Housing and HCV

The map below displays the location of public housing developments and where HCV voucher participation is most concentrated





**Percent of Renter Households that Receive Housing Choice Vouchers**



Sources: HUD Picture Subsidized HH 2024

### Describe the supply of public housing developments:

The FHRA currently manages a portfolio of 228 public housing units comprised of single-family homes, high rise, and low rise properties.

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

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area;
3. Observed deficiencies.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
14-4 Fargo Scattered Site – 94 Single Family Homes (2024)	79
14-3 Fargo Scattered Site – 88 Single Family Homes (2024)	73
Pioneer Manor – 46 Units	90

**Table 38 - Public Housing Condition**

**Public Housing Condition**

FHRA's Physical scoring was completed in 2024. The public housing stock was found to be in good general condition.

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

In 2022 FHRA conducted a comprehensive physical needs assessment of 100% of public housing. The findings of the assessment are directly reflected in FHRA's five year Capital Fund Plan. Major building systems are being addressed and improved over the next five years. These systems include HVAC, roofing, and siding. Further FHRA has started a program of rehabilitation of many of the existing units. The scattered site buildings in inventory are being modernized and upgraded at the time of tenant turnover and are expected to be in service for the foreseeable future. A number of single-family homes are being monitored for repair or demolition due to structural and foundation needs.

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

FHRA is currently operating under its 2025 to 2029 5-year Capital Fund Plan. The Capital Fund is the mechanism used to access federal funding for Public Housing administration, operations, and

improvements. FHRA has been performing annual updates to adjust costs and the changing needs of the properties and residents.

DRAFT

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

### Introduction

This section includes a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	135	0	7	124	0
Households with Only Adults	181	0	43	36	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	12	0	0
Unaccompanied Youth	15	0	15	25	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Alternate Data Source:** Affordable Housing Needs Analysis for Downtown Fargo – Maxfield Research 2021  
**Data Source Comments:** Data was pulled from Maxfield Research 2021 with updates from Region 5 CoC Report.

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

There are a variety of mainstream services in Fargo that are used to complement housing and services for persons facing homelessness. Thanks to strong partnership and communication among the organizations that make up the FM Coalition to End Homelessness, we have a goal to ensure coordination and collaboration among the systems so people and families that are homeless are able to easily access resources that will assist in transitioning and remaining in stable permanent housing. In addition, prevention strategies are ongoing so people and families can avoid homelessness all together.

The City of Fargo works with the Fargo-Moorhead Coalition to End Homelessness and North Dakota Continuum of Care (CoC) to help with its homeless facility needs. The CoC funds programs for transitional housing, emergency shelter, permanent supportive housing, and supportive service programs. Many of the CoC programs contain linkages to mainstream benefits. There also are a number of nonprofit organizations and human service agencies not funded by the local CoC that provide mental health services, substance abuse treatment, food and clothing assistance, job training, services for youth, and support for those seeking asylum in the United States.

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

**Emergency Shelter** - Gladys Ray Shelter, New Life Center, YWCA, Churches United for Homeless, Fraser, Youthworks

**Food Baskets & Meals** Dorothy Day Food Pantry, Emergency Food Pantry, YWCA Shelter, New Life Center, Salvation Army, Youthworks, Peace Lutheran, Arbors at McCormick Pantry, Faith Food Pantry, K.I.D.S. Pantry, Olivet Lutheran, Tri-City Haitian Ministries Food Pantry, Valley Senior Services, 1st United Methodist, Sudanese Community of FM

**Medical, Rehab, Preventive Services** - Family Healthcare Center, Fargo Cass Public Health, Essentia Health System, Sanford Health System, VA Medical Center, Community Options, Valley Senior Services, HERO, ND Assistive, ND Telecommunications Equipment Distribution

**Mental Health** - VA Medical Center, Mental Health America of ND, Southeast Human Service Center, Catholic Charities, Prairie St. John's

**Daytime Drop-In** - Stepping Stones Resource Center, Gladys Ray Shelter Vets Drop-In Center, Youthworks, Open Doors - 65, Downtown Engagement Center

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

**Permanent Supportive Housing** – FHRA’s Cooper House (42 units); FHRA’s Lantern Light (23 units); Fraser (units for 21 single youth and 4 families); Churches United for the Homeless’s Bright Sky in Moorhead (43 units); Clay County Housing and Redevelopment Authority’s Gateway Gardens in Moorhead (24 units); YWCA’s Grace Garden in West Fargo (30 units); YWCA’s Cove Lane (12 units)

**Substance Abuse** -Fargo Cass Public Health Withdrawal Management Unit, Fargo Cass Public Health Harm Reduction Center, ShareHouse, VA Medical Center, Southeast Human Service Center, Prairie St. John’s, Family Healthcare Center, North Dakota State University, Centre,

**Service, Advocacy & Information** - Cass County Human Services, Valley Senior Services, FirstLink, Village Family Service Center, Red River Human Service Foundation, Southeast Human Service Center, Fargo Cass Public Health, , ShareHouse, Presentation Sisters, Catholic Charities, Dakota Medical Foundation, FM Coalition to End Homelessness, ND Coalition for Homeless People, ND Division of Community Services, Freedom Resource Center, Legal Services of ND, Veterans Justice Outreach, Social Security Administration, ND Association for the Disabled, ND Disability Services, ND Protection and Advocacy, ND Long Term Care Association, Adults and Aging Services of NDDHS, Agricultural Worker Project

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

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

According to the 2022 Fargo Affordable Housing Analysis Findings by Maxfield Research & Consulting, which focused on downtown and core neighborhoods:

- An increasing number of people are seeking supportive housing in FM-Metro Area because of a lack of resources and services in northwestern Minnesota and northeastern North Dakota
- There is a need for additional Permanent Supportive Housing to reduce “bounce backs” to reduce chronic homelessness. It is estimated that 75% of those using emergency shelters are repeat clients. There is an overall lack of funding, and funding of Permanent Supportive Housing usually requires a complex set of funding resources.

- There is a severe lack of resources to assist homeless that have mental health and/or substance abuse challenges.
- Minorities are over-represented among the homeless.

In supportive housing administrator interviews:

- All administrators state there is a strong need for additional supportive housing for homeless singles, youth, families, men and women. The Fargo Housing Authority stated that they could develop and fill three more Cooper House-style facilities.
- There are a portion of clients that are getting increasingly harder to house. Factors include substance abuse, child abuse, sexual abuse, mental illness, disabilities, and poor backgrounds. The COVID-19 pandemic has increased the need for additional supportive housing.
- The overwhelming majority of single homeless adults suffer from a mental disorder and or substance abuse disorder. Single males are homeless at a higher rate than women. Although still a lower percentage overall, there is a strong increase in transgender/gender non-conforming homeless youth that are homeless or at risk of becoming homeless.
- The majority of supportive housing facilities that serve families do not allow single men in the development due to most women having experienced domestic abuse. Bright Sky Apartments does however, serve single men.
- There is no time limit for a resident to stay in permanent supportive housing. The typical average stay is about one to two years.
- Funding is a significant barrier to development. The development of supportive housing facilities typically takes multiple sources through partnerships. Funding also affects the ability to provide services as the supply of staff and qualified case workers is inadequate.

Interviews with Housing Providers (Permanent Supportive Needs)

- All administrators state there is a strong need for additional supportive housing for homeless singles, youth, families, men and women. The Fargo Housing Authority stated that they could develop and fill three more Cooper House-style facilities.
- There are a portion of clients that getting increasingly harder to house. Factors include substance abuse, child abuse, sexual abuse, mental illness, disabilities, and poor backgrounds. The COVID-19 pandemic has increased the need for additional supportive housing.
- The overwhelming majority of single homeless adults suffer from a mental disorder and or substance abuse disorder. Single males are homeless at a higher rate than women. Although still a lower percentage overall, there is a strong increase in transgender/gender non-conforming homeless youth that are homeless or at risk of becoming homeless.

Deep-subsidy property manager Interviews

- While properties have vacant units during the point in time survey, the application process can take months to complete.

- Many current and future residents in traditional deep-subsidy housing need supportive housing arrangements. Because many properties prioritize homeless and disabled, other households are being underserved.
- The portfolio for one-bedroom units and larger studio units is taxed as individuals are competing for these units in supportive service and traditional deep-subsidy properties.
- Most residents in deep-subsidy properties do not own cars so the accessibility to public transportation or location near available services is important.

The analysis and review of current rental market conditions in Downtown Fargo and the Core Neighborhoods indicates that demand is greatest for households with the lowest incomes (30% or less of AMI) and households that have significant challenges with securing housing in the traditional market.

Now, more than ever before, households that have the most significant housing needs are those with the highest barriers to securing housing in the private market. Households with multiple health challenges and very low incomes may also find it very difficult to secure and maintain housing even in traditional deep-subsidy properties as they need greater assistance day to day to stabilize their living situations. The development of permanent supportive housing whereby households are provided with ongoing services in addition to housing can assist these households in an effective and usually lower cost manner than if they were in the traditional housing market or perhaps homeless. Findings from the study identified that there is a definite need for housing that would offer specialized services (i.e. permanent supportive housing).

It recommended priorities to include:

- Increase social and supportive services, supportive services should serve multiple properties
- Increase supportive housing for women and families
- Give priority in the short-term to the development of permanent supportive housing for singles and families, targeting households that have been homeless or are at high risk for homelessness. Most of these households will have incomes at or less than 30% AMI, although the qualifications to reside at the facility should primarily focus on resident needs.
- Develop deep/shallow subsidy housing, targeting low income workers with incomes between 31% and 50% of AMI. Consideration may be given at a later date to the development of a moderate-income rental that would target middle-income workers with jobs at Downtown employers.

Additionally, the City is seeing an increase in those presenting as homeless for the first time as well as experiencing an increase in homeless services demand as statewide resources shift and nonprofit organizations face dwindling resources.



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

### Introduction

This section provides an overview of facilities and services that assist persons who are not homeless but who require supportive housing and programs, including the elderly and frail elderly, those with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addictions, and victims of domestic violence. This section will explain who they are, what their needs are, and how the City and its community partners are accommodating or should accommodate these needs.

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

Elderly and Frail Elderly: The elderly and frail elderly are considered a special needs group as they may have difficulty finding and retaining decent and affordable housing due to limited incomes, health care costs, disabilities, and other factors that limit an independent lifestyle. The distinction between elderly and frail elderly is based on the individual's ability to independently perform routine daily activities. Frail elderly is generally defined as those persons over the age of 75 that need assistance with activities that allow independent living.

Services in Fargo that support the housing needs of elderly and frail elderly residents include but are not limited to FHRA's Section 8 Housing Choice Voucher program; FHRA's supportive senior housing; NDHFA's HomeAccess program for low-interest mortgage loans for elderly; and the North Dakota Department of Human Service's Home and Community-Based Long Term Care services.

### Persons with Disabilities

Persons living with a disability may have one or more mental or physical condition that makes it difficult for them to live independently and classifies them as part of a special needs population. Disabilities can hinder access to conventional housing units and often this group requires housing with accommodations to meet their unique needs. Persons with a disability may also have difficulty finding adequate income to support independent living.

Services in Fargo that support the housing needs of persons with disabilities include but are not limited to: FHRA's Section 8 Housing Choice Voucher program, FHRA's accessible public housing, Freedom Resource Center for Independent Living's spectrum of services; NDHFA's HomeAccess program for low-interest mortgage loans for households with a disability; and CCRI's and Fraser Ltd.'s housing and supportive living services for persons with disabilities. Starting June of 2025 Fraser is offering a new summer program, SAIL (Support, Activities, and Independent Learning), for youth ages 12-21 with

Intellectual Disabilities. This program will help those who participate to gain life skills through daily community-based activities, weekly cooking sessions, and hands-on learning and social development.

#### Persons with HIV/AIDS

Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Services in Fargo that support the housing needs of persons with HIV/AIDS in Fargo include but are not limited to: the North Dakota Ryan White Part B Program and the Tri-State Housing Environment for Living Positively (HELP) program.

#### Persons with Alcohol or Drug Addictions

Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks.

Services in Fargo that support the housing needs of persons with alcohol or drug addictions include but are not limited to: Southeast Human Service Center Alcohol and Drug Abuse Unit's mental health and substance abuse services and treatment; Sharehouse's mental health and substance abuse services; F5 Program's housing program; and Fargo Cass Public Health's Harm Reduction division's in-home support through housing navigators.

#### Victims of Domestic Violence

Persons experiencing domestic violence, particularly women and children with limited finances and economic resources, are at increased vulnerability to homelessness. Other needs may include food assistance, clothing and transportation.

Service providers that directly support the supportive housing needs of victims of domestic violence include but are not limited to: Fargo Housing & Redevelopment Authority Housing Choice Voucher program; YWCA Cass Clay's transitional and supportive housing; and Rape and Abuse Crisis Center's confidential spectrum of services to all persons affected by sexual and domestic violence.

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

Community Options is a leading organization in North Dakota that is committed to assisting people with developmental disabilities and helping them achieve a lifestyle that they desire. People served include families, teenage families, elderly, and assistance to those with brain injuries or mental health and substance abuse. Programs are person-centered and help with housing stability through employment programs, low-income energy assistance, and in-home services for persons with a physical disability and elderly who are disabled.

The YWCA Cass Clay provides supportive housing for women and children who are fleeing domestic violence. The YWCA reported in their 2024 Annual Report there were 1,731 one-on-one RN health sessions conducted, 24 Residency Clinic sessions, 148 Residency Clinic participants, and 8 individuals served in Respite Care. According to the YWCA, 84% of participants reduced their use of emergency services.

For persons returning from alcohol and drug abuse, Southeast Human Service Center Alcohol and Drug Abuse Unit provides mental health and substance abuse services, substance abuse treatment, a halfway house, and outpatient/partial hospitalization/day treatment. ShareHouse offers intensive partial hospitalization/day treatment, outpatient and low intensive outpatient treatment, and a recovery living program with 31 beds for clients successfully discharging from its residential treatment.

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

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

### **CDBG – Public Services**

Funding will be provided for operational support for homeless engagement, outreach, and harm reduction services at Fargo's Gladys Ray Shelter As part of general program administration, funding for comprehensive outreach and fair housing education will assist persons with special needs with housing code violations, tax and mortgage foreclosures, and contractual issues.

Investment in neighborhood improvement activities, including infrastructure, will maintain viability and safety in single family home owner occupied housing in low-moderate income neighborhoods.

### **HOME – Housing Development**

The City will assist in the tenant based rental assistance for income qualified tenants. The program will be administered by a local contractor and be integrated in the overall community's housing plan in an Consolidated Plan

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effort to keep people housed or at risk of losing housing. The City will also engage in a housing rehabilitation program to assist in maintaining single family home owner occupied housing.

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

The city will be utilizing HOME funds for tenant based rental assistance to support low-to-moderate income households that are at risk of homelessness. In addition, the city will use CDBG funds for support of the outreach team to ensure vulnerable populations have access to services.

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

### **Introduction**

This section provides an overview on how the cost of housing or the incentives to develop, maintain, or improve affordable housing may be affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

### **Describe any negative effects of public policies on affordable housing and residential investment.**

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

#### Tax Policies

The City has a TIF and PILOT programs to reduce capital cost outlays for developers. There is a prioritization ranking for developers who consider affordable and market rate housing. Also, for a single family – there is a two-year property tax exemption for newly constructed owner-occupied housing. 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 and a Disabled Veteran's Tax Credit. The Homestead Tax Credit is designed to reduce the property tax burden on low income elderly and disabled homeowners by reducing their taxable value by either 100% or 50% depending on income. The Disabled Veteran's Tax Credit is designed to assist veterans of the United States Armed Forces who have a service-connected disability with lowering the taxable value of their home and its associated taxes due, the amount of value able to be reduced is based on disability status.

#### Zoning and Land Use Controls

Fargo closely manages 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. Currently the City is in the process of revising the Land Development Code and increasing the allowance of density and housing types to reduce barriers to allow for easier by-right development to accommodate smaller units and increased density for better conservation of land. Code revisions will potentially reduce the fear of change that often comes with rezoning considerations. The City's current growth plan, Fargo Growth Plan 2024, supports creating a greater mix of different land

uses and greater integration of different housing types. The City is also in the process of rewriting the Land Development Code (LDC). The Fargo LDC 2026 project will be made up of three different phases. In the first and current phase analysis and diagnostics of the existing LDC, policy review, and interactions with local stakeholders will be performed. It will also contain a small area testing component to aid the granular translation of Fargo Growth Plan 2024's place types into districts. The second phase will apply the learnings from the first phase toward the development of the new LDC, new zoning map, and recommendations to bring other development-related policies into alignment with the new LDC. In the final phase the draft regulations will be prepared, compiled, reviewed, and edited through an initial round of public feedback after which the project will proceed to the official public hearing and adoption process.

## **Barriers to Affordable Housing**

### Building Codes, Fees, or Charges

The Building Inspections Department adopted the International Residential Code (IRC) (2021 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 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. 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. At both the state and local levels, the City works closely with the Homebuilder Association to navigate elements that will increase housing costs and to attempt to counter against these items. According to the Regional Housing Study, in 2022, the average cost of a newly constructed single-family house was \$475,000, which less than 30% of the region's residents can afford.

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

### Introduction

This section provides insight into the economic development landscape of Fargo. The table below details the extent of business sector employment throughout the city. Unemployment, commuting times, and education are also analyzed in this section.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,077	156	1	0	-1
Arts, Entertainment, Accommodations	7,509	10,334	10	10	0
Construction	4,276	5,140	6	5	-1
Education and Health Care Services	22,341	29,822	30	29	-1
Finance, Insurance, and Real Estate	5,501	9,887	7	10	3
Information	791	2,666	1	3	2
Manufacturing	7,122	7,355	9	7	-2
Other Services	2,881	2,549	4	3	-1
Professional, Scientific, Management Services	8,360	11,806	11	11	0
Public Administration	2,177	2,388	3	2	-1
Retail Trade	8,392	10,384	11	10	-1
Transportation and Warehousing	2,673	4,797	4	5	1
Wholesale Trade	2,219	6,405	3	6	3
Total	75,319	103,689	--	--	--

**Table 40 - Business Activity**

**Alternate Data Source Name:** 2018-2022 ACS (Workers), 2022 LEHD (Jobs)

**Data Source Comments:** The most recent LEHD data for jobs was 2022. To maintain time period consistency, the 2018-2022 ACS was used for comparison.

#### Business Activity (Description)

The educational services, and health care business sector provides the highest percentage of all workers in the city with 30% of all workers coming from this sector (22,341). This is followed by the Retail Trade sector with 11.1% of all workers (8,392) then the Professional, Scientific, and Management services

sector comprising 11% of the workers throughout the City (8,360).

### Labor Force

Total Population in the Civilian Labor Force	79,095
Civilian Employed Population 16 years and over	76,042
Unemployment Rate	3.9%
Unemployment Rate for Ages 16-24	5.9%
Unemployment Rate for Ages 25-65	3.1%

**Table 41 - Labor Force**

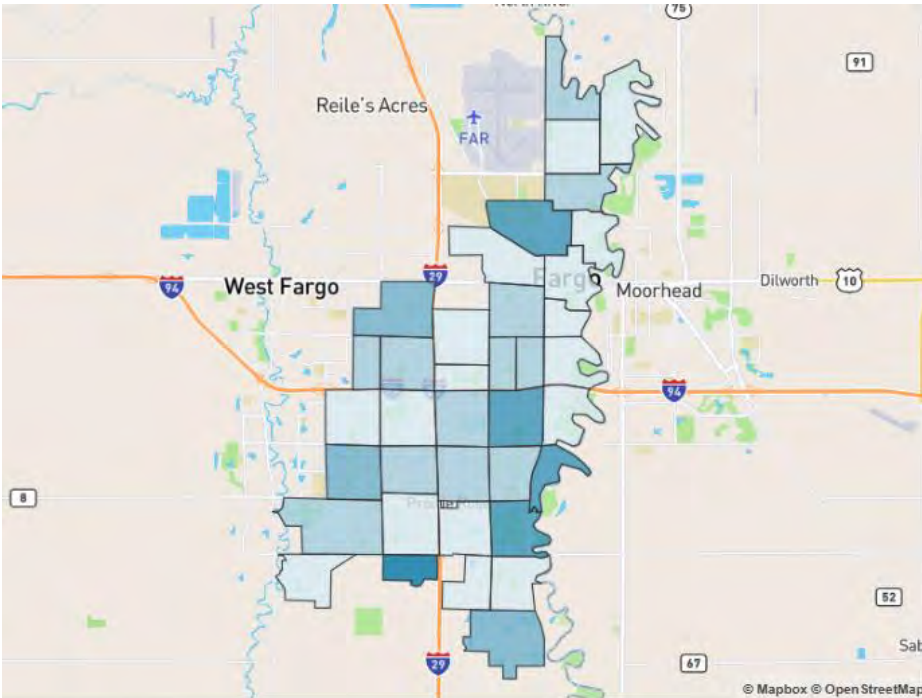
**Alternate Data Source Name:**  
2019-2023 ACS 5-Yr Estimates

**Data Source Comments:**

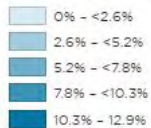


## Labor Force (Description)

The unemployment rate in Fargo is approximately 3.9%. Unemployment rates tend to be slightly higher in southern neighborhoods of The District (12.9%), Rose Creek (10%), River Drive (9.5%), and Brunsdale (7.8%), as well as Roosevelt/NDSU (8.8%) which is home to many college students.



### Unemployment Rate



Sources: US Census Bureau ACS 5-year 2019-2023

Occupations by Sector	Number of People
Management, business and financial	32,363
Farming, fisheries and forestry occupations	644
Service	13,636
Sales and office	15,455
Construction, extraction, maintenance and repair	4,796
Production, transportation and material moving	9,148

Table 42 - Occupations by Sector

Alternate Data Source Name:  
2019-2023 ACS 5-Yr Estimates

**Data Source Comments:**

**Occupations by Sector (Description)**

The largest employment sector is the management, business and financial sector, employing 32,363 persons throughout the city. This sector is followed closely by the sales and office sector with 15,455 persons employed and the service sector with 13,636.

**Travel Time**

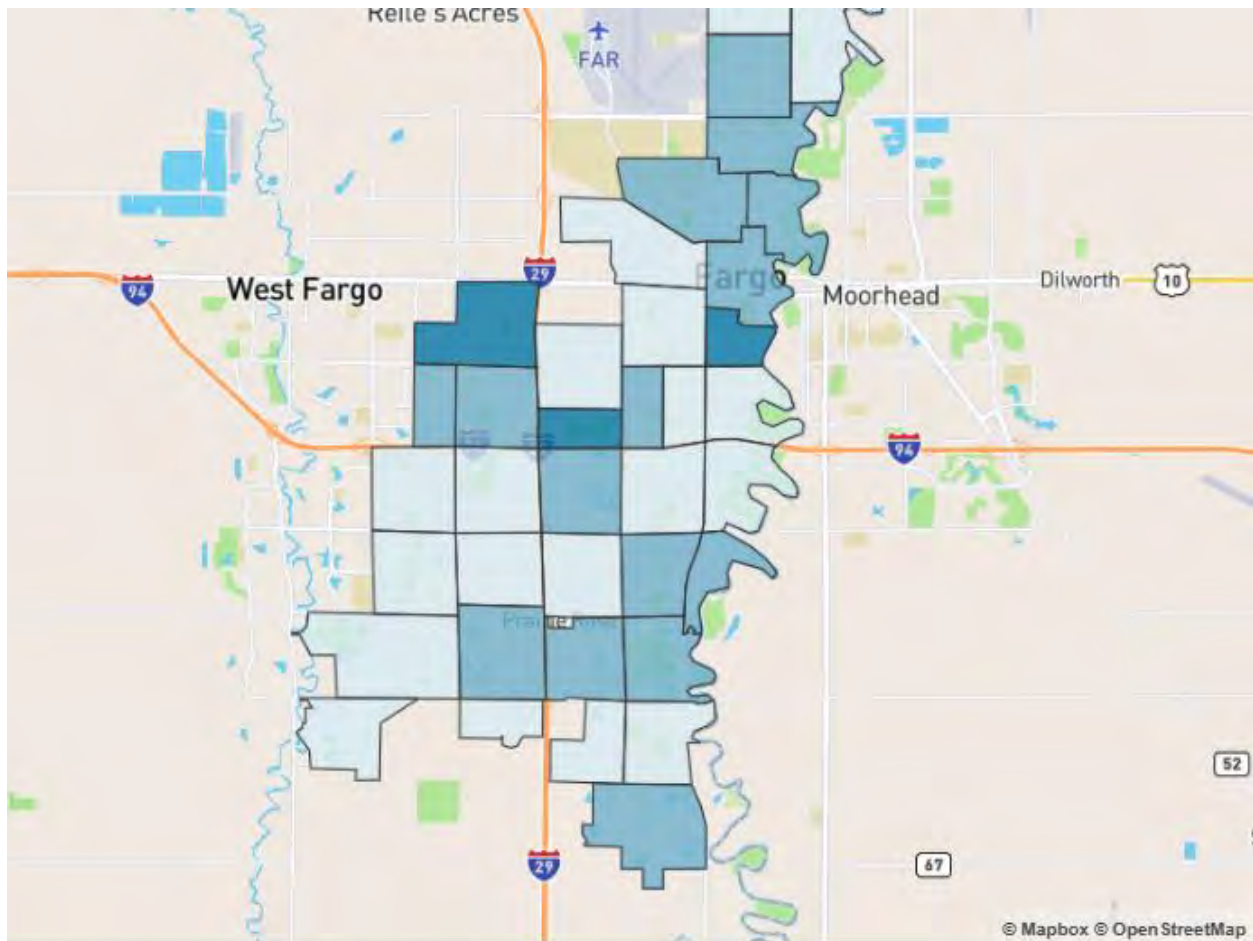
Travel Time	Number	Percentage
< 30 Minutes	62,707	91.3%
30-59 Minutes	4,193	6.1%
60 or More Minutes	1,812	2.6%
<i>Total</i>	<i>68,712</i>	<i>100%</i>

**Table 43 - Travel Time**

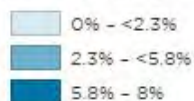
**Alternate Data Source Name:**  
2019-2023 ACS 5-Yr Estimates  
**Data Source Comments:**

**Travel Time (Description)**

Approximately 91.3% of all persons commuting to work have a commute of less than 30 minutes each way. Only 2.6% of all employed persons have a commute of 60 minutes or more to and from work each day. However, the rate of employed persons that have a commute of 60 minutes or more is nearly twice as much the citywide rate in neighborhoods of Prairiewood (5.8%), Village West (7.2%), and Hawthorne (8%).



Commute Time to Work an Hour or More per working capita 16 and Over



Sources: US Census Bureau ACS 5-year 2019-2023

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,159	231	568
High school graduate (includes equivalency)	8,746	370	1,762
Some college or Associate's degree	17,973	835	2,614

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	25,383	568	2,473

**Table 44 - Educational Attainment by Employment Status**

Alternate Data Source Name: 2019-2023 ACS 5-Yr Estimates

Data Source Comments:

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	119	179	526	531	479
9th to 12th grade, no diploma	1,181	536	565	621	410
High school graduate, GED, or alternative	5,253	3,652	2,423	4,803	4,274
Some college, no degree	10,069	4,960	3,011	4,943	3,903
Associate's degree	1,388	2,871	1,907	3,730	1,823
Bachelor's degree	4,183	7,663	5,262	6,472	4,130
Graduate or professional degree	336	2,717	2,799	3,511	2,497

**Table 45 - Educational Attainment by Age**

Alternate Data Source Name: 2019-2023 ACS 5-Yr Estimates

Data Source Comments:

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	33,528
High school graduate (includes equivalency)	37,372
Some college or Associate's degree	45,535
Bachelor's degree	58,210
Graduate or professional degree	72,275

**Table 46 – Median Earnings in the Past 12 Months**

Alternate Data Source Name: 2019-2023 ACS 5-Yr Estimates

Data Source Comments:

## Median Earnings by Educational Attainment

Not surprisingly, the median earnings of individuals in the City are closely tied to educational attainment. Average median earnings increase as individuals attain higher education. A person with a Bachelor's degree can expect to earn just over one and a half more than that of a person without a high school degree. A person with a graduate or professional degree can expect to earn more than twice someone with only a high school degree.

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

Fargo has a diversified economy and a low unemployment rate (3.9 %, 2019-2023 ACS 5 Year Estimate). According to the Business Activity table, the top three employment sectors are Education and Healthcare Services, Professional, Scientific, Management Services, and Retail Trades. These three sectors are represented in the Greater FM Economic Development Corporation's list of the Fargo-Moorhead area's largest employers. This list includes the medical systems of Sanford, Essentia, and the VA (Veterans Affairs).

**Describe the workforce and infrastructure needs of the business community:**

Fargo continues to experience residential housing growth, although the pace of growth has varied throughout the last five years. According to an analysis of Fargo building permits published in the Building Industry Association of the Red River Valley "Permit's Plus" from December 12, 2024, during 2020 through 2024, the city averaged 356 housing starts per year. Residential and commercial remodels are also a source of economic activity, and the city averaged 745 residential and 335 commercial remodeling projects per year in a message from Mayor Dr. Tim Mahoney on November 12, 2024, permit valuations are down 9% through October 2024 compared to 2023 levels, the largest decline is in housing. Single family housing permits declined 14 percent and multi-family housing declined by 62 percent. However, information provided by the City Strategic Planning Director shows the apartment vacancy rates in Fargo for 2024 are still within a healthy range, with a rate of 7.37% in December of 2024.

During the City's Community Survey performed in 2024 affordability was among the top 4 most common topics discussed by respondents. Out of 803 respondents 46% stated they were not satisfied with the availability of affordable housing. Of that amount 23% had a reported income of \$49,999 or less, 19% had a reported income of \$50,000-\$149,999, and 34% had a reported income of \$150,000 or more showing that people of all income groups are experiencing or see others experience issues with the cost of housing.

Another concern raised was the availability of jobs that pay a living wage, the percentage that were not satisfied was lower than for housing at 28% (38% were satisfied and 34% were neutral). Although Fargo may be less expensive than other areas of the country, the wages available across many industries in the city may be less competitive than other close-by markets. This means workers may choose a job somewhere else or move away from the area for higher wages. And while Fargo may be less expensive than other communities, as stated in other sections of this consolidated plan, housing affordability is a growing concern in Fargo. The gap between wages (particularly of low- and moderate- income workers) and the cost of housing is widening.

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

Fargo weathered the COVID-19 pandemic well. According to the Bureau of Labor Statistics (BLS) Fargo had a peak unemployment rate of 8.8% in April 2020. The unemployment rate lowered over the rest of 2020 ending the year at 3.5% and lowering even more with a rate of 2.5% by the end of 2024. Fargo fared better when compared to the national average for unemployment rates which had a peak in April 2020 at 14.4%, end of 2020 at 6.5%, and end of 2024 at 3.8%. Fargo is a health care hub for surrounding rural areas. Sanford Health built a 1 million square foot 284 bed hospital in Fargo in 2017, and two new clinics between Moorhead, MN and West Fargo, ND between 2017 and 2019. Fargo's economy has become more diverse with the growth of the region's medical, technology and manufacturing sectors.

An Amazon fulfillment center was built in north Fargo in September 2021. The 1.2 million square foot facility is the largest structure built in the City. In an article by the Forum printed October 4, 2022, it was reported there were 600 employees at the facility.

Fitness equipment manufacturer PRx Performance broke ground for their new 190,000 square foot headquarters in Fargo in 2020, the building was finished in 2022. The company noted in a statement on their webpage they have a team of 84 employees.

Other private business expansions expected to result in increased employment include Von Maur will be opening a 90,000 square foot department store in West Acres Mall. The store is expected to open in April of 2025 and employ 125 persons. Target will also be building a 133,000 square foot store in South Fargo, no information regarding timing of construction or number of employees has been released.

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

The business environment is evolving rapidly as businesses benefit from exceptional education and research, strong industry-university partnerships, and hardworking, skilled and productive employees. Fargo made Livability's top 100 best places to live in the U.S. in 2024, which highlighted Fargo's strong economy and growing job market. Fargo has high educational attainment, with 43.2% of Fargo residents 25 years or older having a Bachelor's degree or higher (compared to the national 36.2%), according to the 2023 ACS 5-Year Estimates. According to the region's most recent Comprehensive Economic Development Strategy, there are not enough people with certifications and skills necessary for in-demand jobs. It has also been noted in community conversations that in the Fargo area, college-educated workers can be under-employed. There is also a lack of living-wage jobs that are available for

less educated workers. According to the same ACS estimates, 25.9% of Fargo residents' highest educational attainment is a high school diploma or equivalent (for those 25 years or older).

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

The Career Innovation Center will be opening in August of 2025 at 70% completion with a strategic plan to expand further. According to a statement by NDSCS the Career Innovation Center will offer training in high demand fields such as Allied Health, Agriscience, Construction Trades, Transportation and more. Fargo Public Schools operates the Adult Learning Center (ALC), which has an average annual enrollment of 950. The ALC has four primary programs, English as a Second Language (ESL), General Education Development (GED), Certified Nursing Assistant (CNA), and Family Literacy. The Adult Learning Center also provides driver's literacy classes for ESL students and computer literacy classes for GED students. Fargo Public Schools also has Career and Technical Education programs and courses in middle and high school, offering over 65 CTE classes, according to the Fargo Public Schools' website.

In addition to four-year colleges and universities, Fargo has a campus of the North Dakota State College of Science (NDSCS) which provides certificate, Associate programs, and non-degree training in fields such as business management, health fields, IT, and more.

Fargo also has a location for Job Service North Dakota. This location offers assistance with unemployment, holds hiring events and job fairs, and other job search assistance and training.

These efforts support the Consolidated Plan by improving employment choice in the community and ensuring workers can obtain living wage employment.

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

Yes

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

The 2024-2028 Lake Agassiz Regional Council (North Dakota Region 5) has seven goals pertinent to the Consolidated Plan:

1. Diversify the Economy
2. Support Small Business Owners and Entrepreneurs
3. Grow and Develop the Workforce
4. Build and Preserve Cost-efficient Resilient Infrastructure

5. Improve Housing Options
6. Strengthen and Leverage each Community's Quality of Life
7. Build Local Capacity and Resiliency

## **Discussion**

DRAFT



## **MA-50 Needs and Market Analysis Discussion**

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

HUD identifies four specific data points that constitute “housing problems:” cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Fargo housing problems are rare except for being cost burdened. According to the 2019-2023 ACS 5-Year Estimates, the citywide rate of each is:

- Cost Burden: 28%
- Overcrowding: 1.8%
- Lack of Complete Plumbing Facilities: 0.1%
- Lack of Complete Kitchen Facilities: 0.5%

In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the citywide average. For this analysis, HUD’s definition of “disproportionate” will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole. In Fargo that translates to cost burden greater than 38%, overcrowding greater than 11.8%, lack of plumbing facilities greater than 10.1%, and lack of kitchen facilities greater than 10.5%.

There are no census tracts with a concentration of housing problems in Fargo. However, there are four tracts that have a disproportionately high cost burden rate:

- Tract 5.02 – 57.4%
- Tract 06.02 – 48%
- Tract 7 – 49.4%
- Tract 101.06 – 42.3%

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

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2019-2023 American Community Survey 5-Year estimates the racial and ethnic breakdown of Fargo’s population is:

- White, non-Hispanic: 79.7%
- Black or African American, non-Hispanic: 8.3%
- American Indian and Alaska Native, non-Hispanic: 0.9%
- Asian, non-Hispanic: 3.8%

- Native Hawaiian and Other Pacific Islander, non-Hispanic: <0.1%
- Other Race, non-Hispanic: 0.3%
- Two or More Races, non-Hispanic: 3.3%
- Hispanic or Latino: 3.7%

In Fargo, areas with a racial or ethnic concentration are uncommon. There are nine tracts with a racial concentration:

- Tract 1.00: White, non-Hispanic – 92.4%
- Tract 2.03: Hispanic – 14.7%
- Tract 4.00: White, non-Hispanic – 94.7%
- Tract 9.03: Black or African American, non-Hispanic – 31.4%
- Tract 9.04: White, non-Hispanic – 91.5%
- Tract 101.06: Black or African American, non-Hispanic – 20% and Asian, non-Hispanic – 18.2%
- Tract 101.11: Black or African American, non-Hispanic – 27.6%
- Tract 405.06: White, non-Hispanic – 90.2%
- Tract 406.00: White, non-Hispanic – 94.9%

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Fargo. According to the 2019-2023 American Community Survey 5-Year Estimates, the Median Household Income in Fargo is \$66,029. A tract is considered to have a low-income concentration if the MHI is \$52,823 or less.

There are seven tracts with a low-income concentration. The tracts include four previously identified as having a concentration of racial or ethnic concentration:

- Tract 2.03 - \$42,692
- Tract 5.02 - \$33,087
- Tract 6.02 - \$48,459
- Tract 7 - \$29,451
- Tract 9.03 - \$45,767
- Tract 101.06 - \$41,602
- Tract 101.11 - \$51,263

Two of the above tracts are also an R/ECAP tract as previously mentioned. The two tracts are 101.06 which is 37.5% below the poverty level and 48% POC and 5.02 which is 54% below the poverty level and 21% POC.

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

A majority of the tracts with racial, ethnic, and/or low-income concentrations are located in a group from downtown towards the northwest and the southwest. These tracts tend to have lower rents and lower home values. Most of these tracts have a lower than average percentage of single-family homes. The two R/ECAP tracts noted above are located by West Acres Shopping Center and NDSU. Two tracts, 405.06 and 406.00, which have a racial and ethnic concentration of white, non-Hispanic households are located to the far south. The far southern end of the City is newly developed.

**Are there any community assets in these areas/neighborhoods?**

These tracts include a significant portion of the city, including the downtown area, the Hector International Airport, and the newer development to the south. Assets include a few economic centers, access to Highway 10 and Interstates 29 and 94, and a number of public parks, churches, and North Dakota State University.

**Are there other strategic opportunities in any of these areas?**

The area the bulk of these tracts are located is highly developed but there is room for both economic and residential expansion. The housing stock in the area is available for improvements and modification to increase density and lower prices. These areas could also benefit from a rental assistance program to help reduce the cost burden of residents. The university provides an opportunity for job training partnerships.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Fargo does not have any significant gaps in broadband coverage, i.e., high speed internet access. The entire city has at least two options for internet providers with broadband speeds of at least 100/20 Mbps, including LMI areas.

Citywide, about 88% of all households have a broadband internet subscription, while 12% do not, per 2019-2023 ACS data. Comparatively by income level, 20.8% of households making less than \$20,000; 15.4% of households making \$20,000 to \$74,999 do not have internet; and 6.8% of households making \$75,000 or more do not have access.

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

Once broadband access has been obtained, it is important to ensure there is competition among service providers. The FCC states that the competitive framework for communications services should foster innovation and offer consumers reliable, meaningful selections in affordable services. Fargo has a total of eleven (11) Internet providers offering residential service. Every Fargo household has two (2) options for broadband-quality Internet service and almost all households have at least three (3). The providers offering coverage for a majority of the city of Fargo are:

- Space Exploration Technologies - Starlink (NGSO Satellite)
- Viasat Inc. (GSO Satellite)
- Midcontinent Communications (Fiber, Cable, and Licensed Fixed Wireless)
- Cable One Inc. as Sparklight (Copper, Cable, Fiber, and Unlicensed Fixed Wireless)
- Hughes Network (GSO Satellite)
- Lumen Technologies as Century Link and Quantum Fiber (DSL, Copper, and Fiber)
- T-Mobile USA Inc. (Licensed Fixed Wireless and LBR Fixed Wireless)

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

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

Fargo has historically been prone to various natural hazard events including tornadoes, flooding, hail, thunderstorm winds, extreme cold, winter storms, and others.

According to a report by the US Global Change Research Program published in 2023, the potential impacts of climate change for our area include an increase in extreme cold, flooding, severe drought, wildfires, and hail storms. Climate change models predict an increase in precipitation during the colder months to the tune of 10% to 15% by 2050, thus exacerbating the risk from spring time floods. The projected increase in the frequency and intensity of extreme precipitation events will strain municipalities' stormwater systems (2024-2028 CEDS).

Mental health impacts that are being observed include climate anxiety (a feeling of doom about future climate change), and Solastalgia (the distress specifically caused by environmental change while still in a home environment).

Physical health impacts that are projected to increase in frequency are heat related deaths, vector-borne diseases such as West Nile, water-borne diseases such as Campylobacter infection, and risk of premature death due to wildfire smoke.

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

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at risk of homelessness or living in substandard conditions. According to 2017-2021 CHAS data (Table 12), 63.7% of low- to moderate- income owner-occupied households in Fargo (defined in CHAS as earning less than or equal to 80% of the HUD Adjusted Median Family Income) and 37.6% of low- to moderate-income renter households live in housing built before 1980. This may mean their housing has older and/or less efficient mechanical systems or building construction. The issue of cost burden, particularly for low- and moderate-income households, has also been a concern noted throughout this plan. Households which are already experiencing a cost burden will continue to see that burden rise with increased heating and cooling costs.

See the Cass County Multi-Jurisdictional Multi-Hazard Mitigation Plan for more information, including a 2016 analysis using the Social Vulnerability Index.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlines the City of Fargo's housing and community development goals for the 2025-2029 Consolidated Plan. These goals will guide funding priorities and allocations over the next five years. The Plan details how the City intends to utilize CDBG and HOME funds to achieve HUD's objectives of ensuring a suitable living environment and providing safe, decent, and affordable housing for low- to moderate-income households and special need groups within the City.

Through data analysis in the Needs Assessment and Market Analysis and a comprehensive citizen participation process that included input from community and stakeholder organizations, the City was able to identify the priority needs that exist in Fargo. The goals developed in the Strategic Plan address these needs over the five-year plan period.

The City will consider investments in both low- and moderate-income areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility. See SP-10 Geographic Priorities for more details.

Following are the three (3) priority needs and associated goals the City of Fargo has identified. Details of the priority needs are provided in SP-25 Priority Needs and the goals are detailed in SP-45 Goals Summary.

Priority Need: Housing Needs  
Associated Goal: Affordable Housing

Priority Need: Homeless and Special Needs  
Associated Goal: Ending and Preventing Homelessness

Priority Need: Non-Housing Community Development Needs  
Associated Goal: Public Infrastructure and Public Facilities Improvements

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

### Geographic Area

Table 47 - Geographic Priority Areas

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

### General Allocation Priorities

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

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

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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing Needs
	<b>Priority Level</b>	High
	<b>Population</b>	<i>Income Level:</i> Extremely Low Low Moderate <i>Family Types:</i> Large Families Families with Children Elderly <i>Non-Homeless Special Needs:</i> Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	<ul style="list-style-type: none"> <li>Address significant rehabilitation needs in order to maintain and preserve the community's inventory of affordable housing stock</li> <li>Strengthen and support housing stability for low-income renters through HOME Tenant-Based Rental Assistance programming (TBRA)</li> </ul>
	<b>Basis for Relative Priority</b>	This priority is based on the Needs Assessment, Market Analysis, and public input.
2	<b>Priority Need Name</b>	Homeless and Special Needs
	<b>Priority Level</b>	High



	<b>Population</b>	<i>Income Level:</i> Extremely Low <i>Homeless:</i> Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans <i>Non-Homeless Special Needs:</i> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Ending and Preventing Homelessness
	<b>Description</b>	<ul style="list-style-type: none"> <li>• Provide street outreach services in the downtown neighborhood</li> <li>• Support efforts of the Continuum of Care and State agencies to bolster discharge planning practices to prevent newly discharged individuals from becoming homeless</li> <li>• Support community efforts to increase outreach to those facing homelessness and homelessness prevention and diversion</li> </ul>
3	<b>Basis for Relative Priority</b>	Through community participation and consultation of local stakeholder partners and organizations, the need for public services for homeless individuals was identified.
	<b>Priority Need Name</b>	Non-Housing Community Development Needs
	<b>Priority Level</b>	High
	<b>Population</b>	<i>Income Level:</i> Low Moderate <i>Family Types:</i> Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Citywide

<b>Associated Goals</b>	Public Infrastructure and Public Facilities Improvements
<b>Description</b>	<ul style="list-style-type: none"> <li>• Improve and sustain public infrastructure in low- and moderate-income areas of Fargo</li> <li>• Foster the establishment of strong neighborhoods through the implementation of revitalization efforts</li> </ul>
<b>Basis for Relative Priority</b>	The need to improve public infrastructure and public facilities was identified through community participation and consultation with local stakeholder partners.

#### Narrative (Optional)

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of housing continues to increase creating a significant housing problem for renters in virtually all low-to-moderate income (LMI) categories and family types. This housing cost burden affects the overall economic stability of LMI households and puts them at great risk of homelessness. This coupled with a shortage of affordable rental units for lower income households clearly demonstrates a need for tenant based rental assistance.
TBRA for Non-Homeless Special Needs	Vulnerable populations face significant barriers to realizing stable housing. The importance of rental assistance is the same for many non-homeless special needs populations, as identified by human services agencies and advocacy groups.
New Unit Production	The data shows a need for new affordable unit production, particularly given rising rent prices and home values. The current capacity of nonprofit partners and City staff, in addition to limited land availability and limited funding restrict the City's ability to utilize HOME funds for new unit production at this time.
Rehabilitation	Existing affordable housing stock can be preserved and upgraded through rehabilitation programming. Housing and market data substantiating rising rent prices and home values, as well as the existing home rehabilitation waiting lists of area nonprofits, demonstrate the need for a rehabilitation program. Due to financial constraints, many low-to-moderate income households reside in older units that are likely to have health and safety code concerns. Housing cost burden makes it difficult for these homeowners to afford repairs, especially emergency repairs, without assistance.
Acquisition, including preservation	While the need for housing acquisition, including rehabilitation to preserve existing affordable housing stock remains, the ability to meet the need is limited by funding availability and available housing stock. Because of this, the City will not seek to acquire and preserve foreclosed, vacant, or dilapidated housing at this time.

**Table 49 – Influence of Market Conditions**

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

### **Introduction**

The City of Fargo receives annual allocations from two HUD formula grant programs: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program. Based on previous HUD entitlement awards, Fargo anticipates receiving similar allocation amounts each year of the 2025-2029 Consolidated Plan period for an estimated total of \$6,660,823 in federal funding over the 5-year period, averaging approximately \$1,332,165 annually. Additionally, based on program income history, the City expects to generate \$420,000 in HOME program income over the same period of time through loan repayments. These funds will be used strategically to meet the goals and priority needs outlined in the 2025-2029 Consolidated Plan by addressing the City's growing need to stabilize affordable housing, support access to homelessness programs, and improve public infrastructure in low- to moderate-income areas of Fargo.

The prior year CDBG and HOME funds referenced in the chart below will be reprogrammed through the 2025 Action Plan. These uncommitted and unspent funds directly correspond with amendments to the City's 2023 and 2024 Action Plans and are being strategically redirected to align with current priorities.

Despite these resources, declining funding over the past decade has posed challenges in addressing community needs and overcoming barriers accessing housing effectively.

**Anticipated Resources (see table on next pages)**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

DRAFT

CDBG	public – federal	Admin and Planning Public Improvements Public Services	\$874,861	\$0	\$617,600.25	\$1,492,461.25	\$3,499,444	The City anticipates receiving \$874,861 in CDBG funds for PY2025. In addition, prior year funds in the amount of \$617,600.25 are available for programming in the 2025 Action Plan. No CDBG program income is expected. The funds expected for the remainder of the 2025-2029 Con Plan is calculated as the Annual Allocation and Program Income multiplied by 4 (years) to obtain the Expected Amount Available Remainder of Con Plan. Funding estimates are based on the previous year's
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								allocation and current program performance trends.

HOME	public – federal	Homeowner rehab TBRA	\$457,303.60	\$0	\$1,154,711.72	\$1,612,015.32	\$2,249,214.40	Based on previous HOME allocations and historical collections from repayment of HOME-funded loans, the City anticipates receiving annual allocations of \$457,303.60 and generating \$105,000 annually in program income. As of PY2025, the jurisdiction is carrying forward \$1,154,711.72 in prior year HOME funds, which includes \$51,005.25 in program income collected during PY2024 that is planned for use in PY2025. This carryover will supplement current-year
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								resources to support eligible HOME activities, including TBRA. The expected amount available for the remainder of Con Plan is calculated as the Annual Allocation and Program Income multiplied by 4 (years).

Table 50 - Anticipated Resources

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

Federal funds will continue to be leveraged with local, state, and private resources to address priority needs and achieve the objectives of this plan. CDBG programs often depend on additional resources to support the particular activity. Though there is no requirement to leverage funds, the overall scope of activities requires additional funds or support to meet the performance measurement goals. Subrecipients are encouraged by the City to leverage CDBG funds with public and private sector funding sources such as other federal, state, and local grants and programs, private funding, and other sources to increase the amount of funds available to safeguard the ongoing success of their programs.

Additional funding that is expected to be available during the next five years includes State and County funds, private funds, local special assessment funds, the public housing capital fund, Section 8 Vouchers, City General Social Service Funds, tax credits and incentives, and PILOT and Capital Bonds.

HOME Program regulations require a local match or contribution of nonfederal funds to be permanently committed to the program. Fargo complies with the annual 25% HOME match requirement for each dollar spent on affordable housing activities. The match is met through City contributions such as land, infrastructure, fees, and local payments in lieu of taxes.

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

The City will consider the use of publicly-owned land for the construction of affordable housing for low-to-moderate income households, public green or park space, and community/neighborhood centers. Additional properties may be acquired from tax liens or purchases as opportunities arise. As such land becomes available and is determined to be a viable option for addressing housing or community development needs, the City will issue an appropriate Request for Qualifications for development/redevelopment.

**Discussion**

CDBG and HOME allocations or program income received between 2025 and 2029 may be greater or less than projections; any significant fluctuations will be addressed through future plan amendments as outlined within the City's Citizen Participation Plan.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Fargo	Government	Homelessness CD: Public Facilities CD: Public Services Planning	Jurisdiction
Fargo Cass Public Health	Government	Homelessness	Jurisdiction
Fargo Housing and Redevelopment Authority	PHA	Public Housing	Jurisdiction
ND Continuum of Care (CoC)	Government	Homelessness	State
Southeastern North Dakota Community Action Agency	Subrecipient Non-profit organization	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

## Assess of Strengths and Gaps in the Institutional Delivery System

### System Strengths

The City of Fargo's institutional delivery system functions as an interconnected network of agencies dedicated to serving the needs of low- and moderate-income residents. This system is strengthened by effective inter-departmental coordination and long-standing partnerships with public agencies, nonprofit and for-profit organizations, housing developers, location action agency and service providers. These collaborative relationships, particularly in the areas of homeless service programs, access to affordable housing, community development programs, and public services, promote strategic alignment, resource sharing, and the efficient implementation of community goals. The City also actively participates in initiatives to strengthen the ND Continuum of Care (CoC) and expand access to supportive services.

### System Gaps

Despite these strengths, the delivery system faces several ongoing challenges. The most pressing being cohesive metro-wide strategies and lack of enough consistent funding to meet the increasing demand for housing and supportive services. While coordination exists, deeper metro and region wide

integration across housing, health, and employment programs is needed to improve outcomes for vulnerable populations.

### Strategies to Address Gaps

To strengthen the delivery system, the City is exploring ways to build capacity among local partners, enhance data integration efforts, and identify new funding streams. Continued investment in relationship-building and interagency planning is essential to closing these gaps and advancing the goals outlined in the Consolidated Plan.

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

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

**Table 52 - Homeless Prevention Services Summary**

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

Fargo's service delivery system, in partnership with state and regional providers, is designed to serve chronically homeless individuals, families with children, veterans, unaccompanied youth, and persons with HIV/AIDS. Services include prevention, outreach, housing, and supportive programming.

Prevention efforts (rental, mortgage, and utility assistance) are delivered through agencies like Presentation Partners in Housing and Southeastern ND Community Action Agency. Outreach services, via the Gladys Ray Shelter and Family HealthCare, provide mobile healthcare, shelter referrals, and harm reduction education. Supportive services include case management for individuals with HIV (Ryan White Program), life skills, mental health counseling, and employment readiness through private organizations that contract with the State. Specialized services for veterans and youth include educational support and counseling. Fargo and Cass County Housing Authorities offer long-term housing through rent subsidies. The Downtown Engagement Center provides centralized access to healthcare, hygiene services, meals, and access to case management. State CoC-funded programs (e.g., permanent supportive housing, transitional housing) help connect individuals to mainstream systems via coordinated entry.

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

Fargo's service delivery system benefits from a strong, interconnected network of public agencies, nonprofits, and housing provider offering services including prevention, outreach, healthcare, job training, and legal aid. Fargo and Cass County Housing Authorities provide crucial stability for families and individuals. Collaboration across City departments, Fargo Cass Public Health, Family HealthCare, and community partners enhances coordination, resource sharing, and service alignment. Specialized programs support veterans, unaccompanied youth, and individuals with HIV/AIDS. The Ryan White Program and organizations like Freedom Through Recovery offer critical recovery and health services. Additionally, the City's participation in the CoC has strengthened coordinated entry and service delivery.

Despite these strengths, key gaps remain. One of the primary gaps in Fargo's service delivery system is the lack of consistent, adequate funding for housing and supportive services. There remains a shortage of permanent, affordable housing with wraparound supports, particularly for chronically homeless and unsheltered individuals. Housing First and permanent supportive housing programs are limited. Access to behavioral health services is hindered by complex referrals and long waitlists for detox, treatment beds, and supportive living, often resulting in relapse or program exits. Additional mobile case management, peer support, and mentorship are needed to maintain housing stability.

Employment services remain difficult to access, and high staff turnover among disrupts service continuity. Smaller nonprofits often struggle with inconsistent funding, reducing their capacity to scale. While cross-agency coordination exists, deeper integration across housing, healthcare, and workforce systems is needed. Limited access to childcare prevents homeless families from engaging in employment or treatment services, hindering long-term stability.

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

The City of Fargo will leverage its network of public, private, and nonprofit partners to address gaps in the institutional structure and service delivery system. Key strategies include multi-agency coordination to build efficiencies, promoting expansion of rapid re-housing programs, improving coordination across housing, health, and employment sectors, and engaging with partners to assess and develop strategies to increase and stabilize housing. The City will also enhance data sharing to improve service alignment, monitor program performance, and promote collaboration to better serve low- and moderate-income and special needs populations.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	City Wide	Housing Needs	HOME: \$3,626,230	Homeowner Housing Rehabilitated: 8 Household Housing Units  Tenant-Based Rental Assistance/Rapid Rehousing: 150 Households Assisted
2	Ending and Preventing Homelessness	2025	2029	Homeless	City Wide	Homeless and Special Needs	CDBG: \$660,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
3	Public Infrastructure and Public Facilities Improvements	2025	2029	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$3,459,905	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted

Table 53 – 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 in the city of Fargo</p> <ul style="list-style-type: none"> <li>• Provide rental assistance through a tenant based rental assistance (TBRA) program funded by HOME Investment Partnerships Program funds</li> <li>• Work with local partners to maintain and preserve existing housing throughout the community, including but not limited to, rehabilitation of owner-occupied housing</li> <li>• Increase public awareness of affordability concerns and the needs of at-risk populations</li> <li>• Provide opportunities for housing education to potential and recent homeowners and tenants</li> <li>• Increase coordination and navigation to available services</li> <li>• Build understanding of the continuum of housing and the need for deeply subsidized units</li> <li>• Increase coordination of Housing First solutions, building capacity and understanding</li> <li>• Address barriers to housing including programs that address wraparound services and tenant support needs</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>• Promote and provide direct assistance in connecting individuals to resources related to housing, healthcare, substance use treatment, etc. by working with providers and City and County departments</li> <li>• Policy writing and planning for ending and preventing homelessness, including acuity assessments to assess the risk of housing instability and service needs</li> <li>• Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness or that are at risk of losing housing</li> <li>• Encourage the development of supportive housing partnerships</li> <li>• Provide funding for homelessness prevention and outreach, including responses to requests for crisis intervention and de-escalation</li> </ul>
3	<b>Goal Name</b>	Public Infrastructure and Public Facilities Improvements
	<b>Goal Description</b>	<p><b>Public Infrastructure and Public Facilities Improvements</b> – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> <li>• Assist homeowners living in low-to-moderate income area neighborhoods with infrastructure improvements to help sustain neighborhoods and the affordability of homeownership</li> <li>• Invest in infrastructure improvements that keep housing and neighborhoods safe and modern</li> <li>• Foster the establishment of strong neighborhoods through the implementation of revitalization efforts</li> <li>• Decrease property depreciation by keeping up with infrastructure maintenance</li> <li>• Support neighborhood improvements by implementing public improvements to increase safety and access</li> </ul>

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

Through the time period of this Consolidated Plan (2025-2029), the City estimates that it will serve the following from activities associated with the affordable housing goal:

Homeowner Housing Rehabilitated: 8 Household Housing Units

Tenant-Based Rental Assistance/Rapid Rehousing: 150 Households Assisted

	Rental Housing	Homeownership
Extremely low-income (less than 30% AMI)	70	0
Low-income (30% - 60% AMI)	70	2
Moderate-income (60% - 80% AMI)	10	6

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

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

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

#### **Activities to Increase Resident Involvements**

In order to encourage resident involvement, FHRA has two programs Resident Services-Residential Opportunity Self Sufficiency (ROSS) and Moving UP- Family Self Sufficiency (FSS) programs.

The Resident Services – ROSS program links residents of public housing to supportive services and activities, enabling them to make progress towards economic independence and housing self-sufficiency. FHRA Resident Services Coordinator recruit residents, conduct needs assessment, makes referrals to services and programs, provide case management and coaching, and establish and maintain partnership with local service provider.

The coordinator also acts as an advocate between housing employees and residents by stopping premature evictions, solving tenant related issues, enhancing quality of life by connecting to services and activities, enabling participants to age/remain in place by helping each participant advance towards their personal goals in ways that best fit their needs, personal priorities, and interests.

The Moving UP-FSS program links residents with training opportunities, job placement organizations, and local employers. Residents enter a contract of participation which outlines their responsibilities towards completion of training and employment objectives over a five-year period or less. The contract of participation also stipulates FHRA responsibilities towards helping residents achieve their goals. For each participating family that is a recipient of welfare assistance, the FHRA establishes an interim goal that the family become independent from welfare assistance and remain independent from welfare assistance at least one year prior to the expiration of the contract. During the period of participation, residents may earn an escrow credit, based on increased earned income, which they may use in a variety of ways upon successful graduation from the program.

In addition, for every 100 residents in a property, there is a resident advisory board member which serves to review annual plans, proposed changes, etc. Members receive a monetary stipend for participation and feedback.

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

No, FHRA is currently rated as a standard performance. Further, its overall management scores have been consistently increasing.

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

### Barriers to Affordable Housing

Barriers to affordable housing in Fargo include the following:

**Education:** Individuals often lack information on affordable housing and housing solutions. These barriers could be addressed by improved means of informing people and by building more cross training through points of entry into the service providers case management programs.

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

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

**Affordability:** While the cost of construction and/or the rising cost of housing rehab limits housing choice. Developers do not have enough capital to close the gap in typical market development multi-family development; much less with subsidized development. Most of the local developers do not have the knowledge or understanding on how to build a capital stack in multi-family development.

**Accessibility:** The economic feasibility of retrofitting existing apartment buildings for accessibility can be seen as a barrier to affordability, especially for properties that might have to overcome basic building codes and health and safety compliance. Consistent integration of accessibility enhancements in newly constructed rental housing is also an issue due to lack of knowledge by builders and lack of oversight.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Availability of both new and existing units of affordable housing continues to be a 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 Neighborhoods

Plan. The City's tax policies, zoning controls, building inspections and housing-related incentives, for the most part, do not act as a barrier to affordable housing creation/preservation.

### Tax Policies

The City has a TIF and PILOT programs to reduce capital cost outlays for developers. There is a prioritization ranking for developers to consider affordable and market rate housing. Also, for single family, there is a two-year property tax exemption for newly constructed owner-occupied housing. 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 and a Disabled Veteran's Tax Credit. The Homestead Tax Credit is designed to reduce the property tax burden on low income elderly and disabled homeowners by reducing their taxable value by either 100% or 50% depending on income. The Disabled Veteran's Tax Credit is designed to assist veterans of the United States Armed Forces who have a service-connected disability with lowering the taxable value of their home and its associated taxes due, the amount of value able to be reduced is based on disability status. At the State there is also property tax reduction legislation generally supported.

### Zoning and Land Use Controls

Due to flood management protections and increased costs, Fargo closely manages 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. Currently the City is in process of revising the Land Development Code and increasing the allowance of density and housing types to reduce barriers to allow for easier by-right development to accommodate smaller units and increased density for better conservation of land. Code revisions will potentially reduce the fear of change that often comes with rezoning considerations.

The City's current growth plan, Fargo Growth Plan 2024, supports creating a greater mix of different land uses and greater integration of different housing types. The City is also in the process of rewriting the Land Development Code (LDC). The Fargo LDC 2026 project will be made up of three different phases. In the first and current phase analysis and diagnostics of the existing LDC, policy review, and interactions with local stakeholders will be performed. It will also contain a small area testing component to aid the granular translation of Fargo Growth Plan 2024's place types into districts. The second phase will apply the learnings from the first phase toward the development of the new LDC, new zoning map, and recommendations to bring other development-related policies into alignment with the new LDC. In the final phase the draft regulations will be prepared, compiled, reviewed, and edited through an initial round of public feedback after which the project will proceed to the official public hearing and adoption process.

### **Barriers to Affordable Housing**

### Building Codes, Fees, or Charges

The Building Inspections Department adopted the International Residential Code (IRC) (2021 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.

The Fargo Rental Inspection Program works with and enforces the 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. 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.

At both the state and local levels, the City will continue to work closely with the Homebuilder Association and the Chamber of Commerce to navigate elements that will increase housing costs and to attempt to counter against these items.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

There is an increasing demand for street outreach efforts due to increasingly insufficient space to meet demand for shelter beds. In times of high demand, local emergency shelters do what they can to make room for everyone that needs housing, even when they are at capacity. In addition, there is an increasing population that is refusing shelter or service, or being turned away due to lack of capacity, or trespassed due to violent behavior and lack of triage support.

Data also shows that people are staying longer in emergency shelters in part because there is a lack of transitional housing for shelter occupants to transition into or a lack of permanent housing that is affordable to the homeless family. Transitional housing has consistently been identified as a gap, as has housing that is affordable to poverty-level households. The greater gap is the need for housing supports to keep people housed (i.e., housing navigators, case management, mental health services, etc.).

The key component for both transitional housing and for permanent supportive housing is the support needed to be provided by tenants. Fargo has a robust housing market, so the availability of suitable units is less of an issue than is the availability of services to support existing housing units. Data show that the City's greatest deficit in affordable housing is the lack of deeply subsidized units for low to no income people. There is an increasing number of units that are privately owned that are being removed off the HUD Multi-family system or that are being converted or sold. There continues to be a strong need for additional supportive housing for youth aging out, large families, single men and elderly. Stakeholders have noted there is a portion of clients that are becoming increasingly harder to house. For these, clients' factors include substance abuse, child abuse, sexual abuse, mental illness, disabilities, and poor backgrounds. Lack of relatable support networks for these vulnerable populations puts them more at risk for losing housing and becoming homeless again and being vulnerable to violence and crime.

Stakeholders find that some of the families and individuals who move from homelessness into permanent housing will need to be supported with self-sufficiency training, case management, transportation and child care assistance. Some adults with mental illness and/or disabilities, or serious medical conditions, will require supportive services for an indefinite period of time if they are to successfully maintain a stable housing situation.

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

The homeless response system in Fargo is managed through the area's CARES system, a coordination system that which is overseen by the State CoC through a contract with the Fargo Moorhead Coalition to End Homelessness (FMCH). The system was brought in place early 2020. CARES is designed to create a



simplified and clear pathway to housing assistance, shelter, and other resources for those experiencing homelessness or a housing crisis, while prioritizing the most vulnerable first. The system is supposed to be used throughout the metro region, and it is required to relate to HMIS.

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

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

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

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

Since people living in poverty are the most susceptible to becoming homeless, reducing financial vulnerability is the key to preventing low-income families and individuals from becoming homeless in the first place. The areas that need to be addressed most include mental and physical healthcare, job pay, cost of childcare, medical expenses, housing and utilities, and transportation costs. Some strategies

to address these vulnerable areas include: enhancing life skill programs, increasing housing subsidies, developing more rapid re-housing programs, increasing minimum wage, and revising discharge planning protocols for criminal justice, hospitals, mental health, and foster care systems to prevent discharges into homelessness.

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

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

Lead-based paint poisoning is an environmental health problem that can pose serious health risks, particularly to pregnant women and young children. According to the CDC's website, different environmental sources of lead and other factors determine those who are at a higher risk of exposure to lead than others. These include, but are not limited to, people who live in houses built before 1978 and households at or below the poverty level as defined by HUD.

The City of Fargo works with community partners on efforts to increase awareness of the EPA Lead-Safe Rule and integrates lead-safe work practices into impacted City housing projects. These actions protect the public from lead-based paint hazards associated with renovation, repair and painting activities. These activities can create hazardous lead dust when surfaces with lead paint are disturbed. The rule requires workers to be certified and trained in the use of lead-safe work practices, and requires renovation, repair, and painting firms to be EPA-certified. Renovation is broadly defined as any activity that disturbs painted surfaces and includes most repair, remodeling, and maintenance activities, including window replacement.

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

A large percentage of housing units in Fargo have the potential for Lead Based Paint hazards. About 37% of Fargo's housing stock was constructed before 1978 (approximately 46% of owner-occupied homes and 33% of renter-occupied homes). Considering the enormity, the City of Fargo, even with its partners, does not have the current resources to address all lead-based paint conditions in the City due to a shortage of contractors. Yet, ongoing efforts are being made to address lead hazards in partnership with a number of community partners and agencies.

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

The City continues to provide educational information about the hazards of lead-based paint to residents and subrecipients of federal funds on projects involving lead-based paint.

The City also continues to require testing, by an accredited and licensed firm, for lead-based paint and leaded dust on all housing rehabilitation projects, including any other project types that are subject to lead-based paint regulations, on homes built prior to 1978. General contractors on rehabilitation projects are required to have, at a minimum, persons certified by the North Dakota State Department of Health (NDS DH) as Lead Abatement Supervisors. The contractors may also have workers certified by NDS DH as Lead Abatement Workers.

In addition, the City continues to have an accredited and licensed firm conduct lead-based paint clearance testing on all City-funded rehabilitation projects, and any other project types that are subject to lead-based paint regulations, including lead hazard reduction work. The City continues to require a staff member to hold a North Dakota State Department of Health certification as both a Lead Abatement Supervisor and Lead Risk Assessor in addition to training on the EPA's Renovation, Repair and Painting (RRP) Program. Lastly, there is a continued requirement that this staff member is an International Code Council Certified Residential Building Inspector.

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

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

The City of Fargo primarily uses CDBG and HOME funds to alleviate the effects of poverty by funding programs that assist with basic human needs. The activities in this plan will work toward reducing poverty and alleviating homelessness. CDBG public infrastructure improvements will assist homeowners living in low-to-moderate income area neighborhoods with infrastructure improvements to help sustain neighborhoods and the affordability of homeownership. CDBG and HOME funded affordable housing will work with local providers to maintain and preserve existing affordable housing throughout the community and provide rental assistance through a tenant based rental assistance (TBRA) program. CDBG funds will be provided to assist with homelessness prevention and outreach.

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

The City maintains close ties with community organizations, and regular communications ensure that ongoing and emerging needs can be recognized and addressed by the programs and policies outlined in this consolidated plan. Through collaborative efforts with area service providers, low-income residents are connected to supportive services focused on the promotion of health care, child care, food security, violence prevention, mental health and substance abuse treatment, and shelter/housing challenges.

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

## **SP-80 Monitoring – 91.230**

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

The City will continue to use various administrative mechanisms to monitor the progress of its HUD-funded projects. The primary monitoring goal of the City is to provide technical assistance, identify deficiencies and promote corrections in order to improve, and reinforce or augment the City's Consolidated Plan performance.

All CDBG-funded activities will be assigned a project manager who provides technical assistance and conducts remote "desk" monitoring on an ongoing basis. This includes ensuring that the subrecipients comply with the terms of their agreements, including adequate income and client eligibility verifications, procurement methods, and recordkeeping. This also includes reviewing beneficiary data and progress reports. For construction projects, the project manager is also responsible for reviewing all certified timesheets and conducting employee interviews and site visits as needed to ensure Davis Bacon and Section 3 compliance.

On-site monitoring visits are determined as necessary by risk assessment. High risk factors include minimal experience managing federal grants; financial audit findings; high staff turnover; historic compliance or performance issues; and/or highly complex activities. On-site monitoring visits utilize HUD's "Checklist for On-Site Monitoring of a Subrecipient."

All HOME-funded activities will be assigned a project manager who provides technical assistance and conducts remote "desk" monitoring, on-site monitoring, and inspections on an annual basis in accordance with federal requirements and the City's HOME Monitoring policy.

## Expected Resources

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

#### Introduction

The City of Fargo receives annual allocations from two HUD formula grant programs: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program. These grants support community development, affordable housing, and homelessness programs.

The City expects an allocation of \$874,861 in CDBG funds for Program Year 2025. This amount, combined with \$617,600.25 in prior year CDBG funding, totaling \$1,492,461.25, will be used to support access to homelessness programs and improve public infrastructure in low- to moderate-income areas of Fargo.

Similarly, the City anticipates receiving a HOME allocation of \$457,303.60. In addition, \$1,154,711.72 in prior year HOME funds—including \$51,005.25 in program income collected in PY2024—will be used to support affordable housing initiatives, such as Tenant-Based Rental Assistance (TBRA). Approximately \$105,000 in additional HOME program income is expected to be generated annually through the repayment of homebuyer and housing rehabilitation loans.

Based on previous HUD entitlement awards and local program income trends, Fargo anticipates receiving similar allocation amounts throughout the 2025–2029 Consolidated Plan period.

The prior year CDBG and HOME funds referenced above will be reprogrammed through the 2025 Action Plan. These uncommitted and unspent funds directly correspond with amendments to the City’s 2023 and 2024 Action Plans and are being strategically redirected to align with current

priorities.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning  Public Improvements  Public Services	\$874,861	\$0	\$617,600.25	\$1,492,461.25	\$3,499,444	The City anticipates receiving \$874,861 in CDBG funds for PY2025. In addition, prior year funds in the amount of \$617,600.25 are available for programming in the 2025 Action Plan. This carryover will supplement current-year resources to support eligible CDBG activities, including public improvements. No CDBG program income is expected. The funds expected for the remainder of the 2025-2029 Con Plan is calculated as the Annual Allocation and Program Income multiplied by 4 (years) to obtain the

Consolidated Plan

FARGO

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								Expected Amount Available Remainder of Con Plan. Funding estimates are based on the previous year's allocation and current program performance trends.
HOME	public - federal	Homeowner rehab  TBRA	\$457,303.60	\$0.00	\$1,154,711.72	\$1,612,015.32	\$2,249,214.40	Based on previous HOME allocations and historical collections from repayment of HOME-funded loans, the City anticipates receiving annual allocations of \$457,303.60 and generating \$105,000 annually in program income. As of PY2025, the jurisdiction is carrying forward \$1,154,711.72 in prior year HOME funds, which includes \$51,005.25 in program income collected during PY2024 that is planned for use in PY2025. This carryover will supplement current-year resources to support eligible HOME activities, including TBRA. The expected amount available for the remainder of Con

Consolidated Plan

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								Plan is calculated as the Annual Allocation and expected Program Income multiplied by 4 (years).
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**Table 54 - Expected Resources – Priority Table**

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

Federal funds will continue to be leveraged with local, state, and private resources to address priority needs and achieve the objectives of this plan. CDBG programs often depend on additional resources to support the particular activity. Though there is no requirement to leverage funds, the overall scope of activities requires additional funds or support to meet the performance measurement goals. Subrecipients are encouraged by the City to leverage CDBG funds with public and private sector funding sources such as other federal, state, and local grants and programs, private funding, and other sources to increase the amount of funds available to safeguard the ongoing success of their programs.

Additional funding that is expected to be available includes State and County funds, private funds, local special assessment funds, the public housing capital fund, Section 8 Vouchers, City General Social Service Funds, tax credits and incentives, PILOT and Capital Bonds.

HOME Program regulations require a local match or contribution of nonfederal funds to be permanently committed to the program. Fargo complies with the annual 25% HOME match requirement for each dollar spent on affordable housing activities. The match is met through City contributions such as land, infrastructure, fees, and local payments in lieu of taxes.

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

The City will consider the use of publicly-owned land for the construction of affordable housing for low-to-moderate income households, public green or park space, and community/neighborhood centers. Additional properties may be acquired from tax liens or purchases as opportunities arise. As such land becomes available and is determined to be a viable option for addressing housing or community development needs, the City will issue an appropriate Request for Qualifications for development/redevelopment.

**Discussion**

CDBG and HOME allocations or program income received between 2025 and 2029 may be greater or less than projections; any significant fluctuations will be addressed through future plan amendments as outlined within the City's Citizen Participation Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2027	Affordable Housing	City Wide	Housing Needs	HOME: \$1,565,000.00	Tenant-Based Rental Assistance/Rapid Rehousing: 50 Households Assisted
2	Ending and Preventing Homelessness	2025	2026	Homeless	City Wide	Homeless and Special Needs	CDBG: \$132,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
3	Public Infrastructure and Public Facilities Improvements	2025	2026	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$1,189,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 55 – 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 in the city of Fargo</p> <ul style="list-style-type: none"> <li>• Provide rental assistance through a tenant-based rental assistance (TBRA) program funded by HOME Investment Partnerships Program funds</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>• Promote and provide direct assistance in connecting individuals to resources related to housing, healthcare, substance use treatment, etc. by working with providers and City and County departments</li> <li>• Provide funding for homelessness prevention and outreach, including responses to requests for crisis intervention and de-escalation</li> <li>• Support a continuum of housing and emergency solutions for Fargo's population facing homelessness or that are at risk of losing housing</li> </ul>
3	<b>Goal Name</b>	Public Infrastructure and Public Facilities Improvements
	<b>Goal Description</b>	<p><b>Public Infrastructure and Public Facilities Improvements</b> – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> <li>• Assist homeowners living in low-to-moderate income area neighborhoods with infrastructure improvements to help sustain neighborhoods and the affordability of homeownership</li> <li>• Invest in infrastructure improvements that keep housing and neighborhoods safe and modern</li> <li>• Decrease property depreciation by keeping up with infrastructure maintenance</li> <li>• Support neighborhood improvements by implementing public improvements to increase safety and access</li> </ul>

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Fargo is a Community Development Block Grant (CDBG) entitlement community and a HOME participating jurisdiction. This plan will address the following topics related to the use of CDBG and HOME funds in the City of Fargo in the 2025 program year (May 1, 2025 to April 30, 2026).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2025 activities
- Summary of 2025 budget and programmatic expenditure limits
- Description of projects included in 2025 budget
- Geographic distribution of 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 2025 HOME funds will benefit low/mod households and an estimated 100 percent of 2025 Community Development Block Grant (CDBG) funds will provide a low/mod benefit. The majority of activities address the HUD objectives of providing decent housing and creating suitable living environments. The following table summarizes the distribution of Fargo's FY2025 projects by HUD Performance Measure System.

#### Projects

#	Project Name
1	Tenant Based Rental Assistance (TBRA)
2	Public Infrastructure Improvements
3	Public Service Homeless Outreach
4	CDBG Planning and Administration
5	HOME Planning and Administration
6	Contingency

Table 56 – Project Information

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

The 2025 Action Plan projects focus on housing, public infrastructure, and homelessness goals. CDBG

funding will be used for projects related to public services for homeless engagement operations; public infrastructure improvements in low- to moderate-income area neighborhoods; and fair housing. HOME-funded projects will include a tenant-based rental assistance program.

Allocation priorities are a result of the citizen participation and outreach as described in the Consultation and Participation sections of this plan, including the Needs Assessment and Market Analysis.

Obstacles to addressing underserved needs related to rental assistance will likely be staff capacity and providing translated materials to share with providers, coordinating with “211” community assistance calls, and coordinating with Fargo Moorhead Coalition to End Homelessness and High Plains Fair Housing. Another obstacle could be difficulty with certain landlords and tenants who have not worked with a HUD-funded rental assistance program before and ensuring they understand the HUD requirements that must be followed in order to receive the assistance.

Obstacles to address underserved needs related to public infrastructure improvements will likely be issues tied to the construction industry, such as supply and materials availability, contractor availability and interest in bidding on laborious, HUD-funded projects, labor availability, and cost increases. In addition, the length of Fargo’s construction season varies from year-to-year, depending on weather conditions, which can have the potential to delay timelines for public infrastructure improvement projects.

Obstacles to addressing underserved needs related to providing homeless services will likely be capacity issues related to worker shortage and/or burnout through staying coordinated with subrecipients and internal operation programs. It will be important to ensure administrative support is deliberate and aligned with the caseloads and that communications are provided to policy makers so as to recognize the needs. Also pertinent is ensuring that local funds and nonprofit funds are also aligned to the program work as part of a region-wide housing continuum response.

Throughout the 2025-2029 Consolidated Plan program years, the City will carry on its work to support low and extremely-low-income households by focusing community development efforts on working comprehensively in neighborhoods that contain some of the City’s most vulnerable populations. By working comprehensively to revitalize entire neighborhoods, the City plans to use funding as effectively as possible. The Community Development Division will continue to work on increasing its capacity to effectively partner with local nonprofit, public, and for-profit organizations to identify emerging community needs and resources.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Tenant Based Rental Assistance (TBRA)
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$1,565,000.00
	<b>Description</b>	HOME funds will be utilized for a TBRA program to assist eligible households with their rental housing expenses. This program may provide rental subsidy assistance, security and utility deposit assistance, and case management services for up to 24 months. Activities will be carried out by a subrecipient. <i>HOME Eligible Activity under 24 CFR 92.205(a)(1).</i>
	<b>Target Date</b>	4/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated approximately 50 households will benefit from tenant based rental assistance.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Provide assistance with rental housing expenses.
2	<b>Project Name</b>	Public Infrastructure Improvements
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Infrastructure and Public Facilities Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$1,189,000.00



	<b>Description</b>	<p>CDBG funds will be used for improvements to existing public infrastructure located within low-to-moderate income area neighborhoods. This project will address hazardous/deteriorated conditions and make preventative improvements in support of neighborhood safety and improved livability. The locations of this project are not yet determined. A public comment period will occur at a later date when project locations are identified.</p> <p><i>National Objective: Low-Mod Area (LMA) Benefit [24 CFR Part 570.208(a)(1)].</i></p> <p><i>CDBG Matrix Code: 03K Street Improvements, 24 CFR Part 570.201(c).</i></p>
	<b>Target Date</b>	4/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based on this low-moderate area activity, it is estimated approximately 500 individuals will benefit from these infrastructure improvements.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	Provide infrastructure improvements.
	<b>3</b>	
	<b>Project Name</b>	Public Service Homeless Outreach
	<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: \$132,000.00
	<b>Description</b>	<p>CDBG funds will be utilized to provide operational support for homeless and housing-related services for people who are at-risk of homelessness, recently homeless, or who are currently homeless.</p> <p><i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)].</i></p> <p><i>CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs, Eligibility 24 CFR Part 570.201(e).</i></p>
	<b>Target Date</b>	4/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 at-risk of homelessness, recently homeless, and/or currently homeless persons will be assisted.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Provide operating funding.
4	<b>Project Name</b>	CDBG Planning and Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Ending and Preventing Homelessness Public Infrastructure and Public Facilities Improvements
	<b>Needs Addressed</b>	Homeless and Special Needs Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$167,000.00 (\$122,000 + \$45,000)
	<b>Description</b>	<p>Funds are used for the administration of the CDBG program. Expenses are related to the development of program plans, coordination, monitoring, evaluation, reports, 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). This includes support of a part-time Fair Housing Specialist who will provide ongoing outreach, test coordination, and technical assistance in Fargo, ND. Prior year planning and administration funding may be used for startup planning and administration costs in future years.</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(a).</i></p> <ul style="list-style-type: none"> <li>Fair Housing Specialist: \$45,000</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>	4/30/2026
	<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
5	<b>Project Name</b>	HOME Planning and Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$42,000.00
	<b>Description</b>	Funds are used for administration of the HOME program. Expenses are related to the development of program plans, coordination, monitoring, evaluation, reports, and studies. Prior year planning and administration funding may be used for startup planning and administration costs in future years.  <i>National Objective: Not applicable for administration.</i>
	<b>Target Date</b>	4/30/2026
	<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
6	<b>Project Name</b>	Contingency
	<b>Target Area</b>	n/a
	<b>Goals Supported</b>	n/a
	<b>Needs Addressed</b>	n/a
	<b>Funding</b>	HOME: \$5,015.32 CDBG: \$4,461.25
	<b>Description</b>	Unallocated funds to be used for cost-overruns and unanticipated expenses related to existing activities.
	<b>Target Date</b>	No Target Date

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	n/a – contingency only
	<b>Planned Activities</b>	n/a – contingency only

## **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 2025 Action Plan, the City of Fargo does prioritize its community development activities to neighborhoods that are predominately low-to-moderate income areas. There is also specific focus on core neighborhood areas within Fargo, including activities in recent and current Annual Action Plans. 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.

### **Geographic Distribution**

Target Area	Percentage of Funds
City Wide	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City’s strategy for prioritizing community development activities is towards neighborhoods city-wide that are low-to-moderate income, where affordable housing is available, and older (developed pre-1920).

### **Discussion**

## Affordable Housing

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

#### Introduction

In this section, the City of Fargo must specify one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. In addition, the City must also specify one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing.

In 2025, Fargo's affordable housing work involves utilizing HOME funds for tenant-based rental assistance (TBRA), which will strengthen and support housing stability for low-income renters. The City will work with a local non-profit to administer this TBRA program. The one-year goals for this affordable housing project are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	50

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	50

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

#### Discussion:

The one-year goals listed above are associated with 2025 activities. It is anticipated a total of 50 non-homeless households will benefit from HUD HOME funds being used to provide tenant-based rental assistance.

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

### **Introduction**

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

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

The Lashkowitz Riverfront is currently being constructed on the site of the demolished Lashkowitz Highrise. This property is being redeveloped into 110 units of LIHTC. Additionally, all units will have a Project Based Voucher attached limiting rent paid by qualified residents to 30% of their income. In September 2023, the HUD Special Applications Center (SAC) notified the Fargo Housing & Redevelopment Authority (FHRA) that FHRA's application to dispose of 14 duplexes in the 14-4 AMP was approved. This approval will allow for the redevelopment of the 3-acre site into a minimum of 42 affordable housing developments. FHRA has selected a co-developer and a project architect with plans to start construction of a 65-unit affordable housing building in the spring of 2026.

### **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. As mentioned, 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.

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

Not applicable.

### **Discussion**

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

### **Introduction**

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

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

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

The City Planning and Development Department continues to be involved in local and statewide Continuum of Care efforts and regularly provides CDBG funds to support the planning process. The City continues to be engaged in conversations with public and private partners from the metropolitan area to determine next steps in continued efforts to prevent and end homelessness in the community. Funds are set aside in the 2025 budget to provide operational support for homeless engagement, outreach, and harm reduction services (Project #3).

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

CDBG funds will be utilized to provide operating support for homeless and housing-related services for the Fargo homeless population. Generally, emergency shelter and transitional housing needs are met within the community through strong collaboration between shelters, housing agencies, and service providers.

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

The City of Fargo's primary response to helping homeless persons make the transition to permanent housing and independent living continues to be through its ongoing partnerships with area service providers and organizations. The City will work to prevent homelessness by working with local action agencies to supply rental assistance to enhance housing stability.



**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 work to prevent homelessness by working with local action agencies to supply rental assistance to enhance housing stability. The City's Public Health Department will continue to work with emergency health services to minimize those being discharged into homelessness. The City, County, and State continue to work collaboratively to develop a better system to accommodate those experiencing mental health crises.

## **Discussion**

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

### **Introduction:**

The 2025 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**

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

In the 2025 Action Plan, HOME funds will be used to create a Tenant-Based Rental Assistance (TBRA) Program. This will be in partnership with a local community partner (Project #1).

### **Discussion:**

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

### **Introduction:**

Through continued coordination and partnerships with housing and social service agencies, the City of Fargo will be able to monitor emerging needs in the community and better support those in need of affordable housing and related services.

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

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

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

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

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

As outlined in its Core Neighborhoods Master Plan, GO2030 Comprehensive Plan, Growth Plan, and FM Regional Housing Needs Analysis, the City will remain focused on preservation and/or creation of affordable housing. In the 2025 Action Plan, the City will support affordable housing through a tenant-based rental assistance program, in partnership with a local non-profit.

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

The City will work with homeowners and community partners to identify obstacles and opportunities for rehabilitation and preservation.

In addition, the City continues to partner with Gate City Bank on the Neighborhood Revitalization Initiative (NRI) Program to provide homeowners low-interest home improvement loans of \$10,000 to \$100,000 for owner-occupied properties that are at least 40 years old and have a total assessed value of \$300,000 or less. This program is not federally-funded, but it remains a tool to help preserve Fargo's

affordable housing stock in aging neighborhoods.

### **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, including any other project types that are subject to lead-based paint regulations, on homes built before 1978. Lead-based paint hazards will be identified through lead-based paint testing (by an accredited and licensed firm) 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 improving their quality of life.

In addition, much of the work to reduce the number of poverty-level families is done through partnerships with other area organizations such as, but not limited to: United Way of Cass-Clay, Presentation Partners in Housing, and the local community action agency (SouthEastern North Dakota Community Action Agency or "SENDCAA"). These organizations utilize various funding sources to provide support, education, and community-driven initiatives to lift families out of poverty, improve their quality of life, and achieve lasting self-sufficiency.

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 build institutional structure and improve collaboration between City departments, monitor the capacity of community housing and human service agencies to address community needs, and take part in annual training opportunities for staff.

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

The City will continue to support the efforts of housing and service agencies in the community, and will continue to expand its representation and presence with housing, social, and human service agencies.

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

City staff is also actively involved with local housing organizations and has promoted the utilization of non-profit development organizations to address housing needs of the community. The City provides technical assistance whenever possible with the intent of developing organizational capacity and linking agencies to potential partner area organizations. Staff will also continue to connect citizens to organizations such as FirstLink, the area's crisis and resource hotline, which assists in directing citizens to various other resources in the community.

The 2025 Action Plan includes working closely with community organizations and partner agencies to further advance new and existing affordable housing opportunities and community development efforts in Fargo. In addition, the Downtown Engagement Center offers a centralized location for agencies to operate and coordinate.

#### **Discussion:**

## 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. There are no HOME-funded homebuyer, home ownership, or owner-occupied housing rehabilitation projects in Fargo's 2025 Action Plan. The HOME-funded 2025 Action Plan project is for tenant-based rental assistance (TBRA). Although the only HOME-funded project in the 2025 Action Plan is for TBRA, the City of Fargo's Resale & Recapture Policy is attached and included in the Grantee Unique Appendices. Prior to the implementation of any future years' Action Plan projects that resale or recapture provisions apply to, the City will update its Resale & Recapture policy to incorporate related provisions for those projects.

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</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: 2023, 2024, 2025	90.00%

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

The jurisdiction must describe activities planned with HOME funds expected to be available during the year. All such activities should be included in the Projects screen. In addition, the following information should be supplied:

**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:**

There are no HOME-funded homebuyer, home ownership, or owner-occupied housing rehabilitation projects in Fargo's 2025 Action Plan. The HOME-funded 2025 Action Plan project is for tenant-based rental assistance (TBRA).

As part of its previous 2020-2024 Consolidated Plan and previous Action Plans, the City of Fargo 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, where resale or recapture provisions apply.

For projects using HOME funds for homebuyer assistance or for rehabilitation of owner-occupied single-family properties, the City uses the HOME affordable homeownership limits provided by HUD for newly-constructed housing and for existing housing (24 CFR 92.254(a)(2)(iii)). These limits are based on 95% of the median purchase price for the area.

The City does not plan to limit the beneficiaries or give preferences to a segment of the low-income population.

Prior to the implementation of housing rehabilitation projects in future years' Action Plans, the City will update its Resale & Recapture Policy to incorporate related provisions for those projects.

**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:**

There are no HOME-funded homebuyer, home ownership, or owner-occupied housing rehabilitation projects in Fargo's 2025 Action Plan. The HOME-funded 2025 Action Plan project is for tenant-based rental assistance (TBRA).

The City must use the resale method if no direct subsidy has been provided to the original buyer of a HOME-assisted unit. The City must use the recapture method if financial assistance was provided

directly to the buyer or the homeowner of a HOME-assisted unit.

The City typically enforces its resale and/or recapture provisions through the use of a Land Use Restrictive Agreement (LURA). The LURA provides details on the resale and/or recapture requirements, including the applicable Affordability Period for the project, and is recorded on the HOME-assisted property.

Prior to the implementation of housing rehabilitation projects in future years' Action Plans, the City will update its Resale & Recapture Policy to incorporate related provisions for those projects.

- 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)).

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

There are no HOME TBRA preferences for persons with special needs or disabilities.

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

There are no HOME TBRA preferences for individuals with disabilities.

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

Not applicable - Fargo does not have any HOME rental housing activities in its 2025 Action Plan.



## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> 2009-2013 ACS, 2019-2023 ACS
	<b>List the name of the organization or individual who originated the data set.</b> U.S. Census Bureau
	<b>Provide a brief summary of the data set.</b> The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the United States Census Bureau website, which provides data about the United States, Puerto Rico and the Island Areas.
	<b>What was the purpose for developing this data set?</b> Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> City of Fargo, ND
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2009-2013 ACS, 2019-2023 ACS
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete
2	<b>Data Source Name</b> 2017-2021 CHAS
	<b>List the name of the organization or individual who originated the data set.</b> U.S. Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)
	<b>Provide a brief summary of the data set.</b> Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.
	<b>What was the purpose for developing this data set?</b>

	<p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2017-2021 CHAS</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>2019-2023 ACS 5-Yr Estimates</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the United States Census Bureau website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2019-2023 ACS 5-Year Estimates</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>2018-2022 ACS (Workers), 2022 LEHD (Jobs)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>

	2018-2022 ACS and 2022 Longitudinal Employee-Household Dynamics: United States Census Bureau
	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the United States Census Bureau website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2018-2022ACS (Workers), 2022 LEHD (Jobs)</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
5	<p><b>Data Source Name</b></p> <p>HUD 2024 FMR and HOME Rents</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Department of Housing and Urban Development (HUD)</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p>

	HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.
	<p><b>What was the purpose for developing this data set?</b></p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2024</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
6	<p><b>Data Source Name</b></p> <p>Fargo Housing and Redevelopment Authority (FHRA)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Fargo Housing and Redevelopment Authority</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Data from the PHA comes from the most recent PHA Annual Plan. This plan describes the annual goals of the PHA and provides the current inventory of the PHA housing stock and participants of the HCV voucher program.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The PHA Annual Plan informs of the PHA's asset management of its housing stock and provides the updated number of units served through public housing and the HCV voucher program.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2024</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
7	<p><b>Data Source Name</b></p> <p>2023 State of Homelessness Report</p>

	<b>List the name of the organization or individual who originated the data set.</b> Fargo-Moorhead Coalition to End Homelessness
	<b>Provide a brief summary of the data set.</b> It reports on the number and demographics of homeless persons at any given time and helps to inform the Fargo-Moorhead Coalition to End Homelessness and its partners the needs of the homeless population. The main data in this report is from the Point-In-Time count from January of 2022, HMIS, United Census Bureau, Community Action Needs Assessment, Shelter Entry List, Coordinated Priority List, and West Central Minnesota CoC Equity review.
	<b>What was the purpose for developing this data set?</b> The purpose of the survey is to report on the number and demographics of homeless persons at any given time in the area. This data will help the Coalition and its partners to respond to the needs of the homeless.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> City of Fargo, ND
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2022
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete
8	<b>Data Source Name</b> Homeless Management Information System (HMIS)
	<b>List the name of the organization or individual who originated the data set.</b> North Dakota Continuum of Care
	<b>Provide a brief summary of the data set.</b> This data set provides client-level data and data on the provision of housing and services to individuals and families at risk of and experiencing homelessness.
	<b>What was the purpose for developing this data set?</b> The purpose of this dataset is to provide the number and demographics of those experiencing homelessness in North Dakota, Region 5, Fargo.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> City of Fargo, ND
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2024

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
9	<p><b>Data Source Name</b></p> <p>Point-In-Time (PIT) Count 2024</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>North Dakota Continuum of Care</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Annual survey to count persons experiencing homelessness on a single night. Count includes individuals in shelters and persons who are unsheltered.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To identify those experiencing homelessness and identify needs.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2024</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
10	<p><b>Data Source Name</b></p> <p>2017-2021 ACS (Total Units), 2017-2021 CHAS (Units with Children present)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>2017-2021 ACS and U.S. Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the United States Census Bureau website, which provides data about the United States, Puerto Rico and the Island Areas. This data set is for total units.</p> <p>CHAS (Comprehensive Housing Affordability Strategy) is a dataset provided each year by the U.S. Department of Housing and Urban Development (HUD) who receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. This dataset demonstrates the extent of housing problems and housing needs, particularly for low income households. This data set is for units with children present.</p>

	<p><b>What was the purpose for developing this data set?</b></p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>Information from CHAS is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2017-2021</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
11	<p><b>Data Source Name</b></p> <p>Affordable Housing Needs Analysis for Downtown Fargo, North Dakota</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Maxfield Research &amp; Consulting</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The study analyzed growth trends and demographic characteristics of the population and household base in Downtown Fargo and its Core Neighborhoods, current market conditions for rental housing in the area, completed an affordability assessment of existing rental housing, and conducted interviews with housing and support service providers regarding housing needs for those that are likely to require supportive services. The primary data set used was regarding housing inventory count for Fargo-Moorhead metro area.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the analysis was to identify existing inventory and gaps on the amount and types of housing that could be developed to meet the needs of low- and moderate-income workforce households and households that can substantially benefit from a supportive living environment.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Fargo-Moorhead Metro Area</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2021</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>

12

**Data Source Name**

HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

**List the name of the organization or individual who originated the data set.**

North Dakota Continuum of Care

**Provide a brief summary of the data set.**

Annual report with a tally of the number of beds and units available on the night designated for the count by program type, including beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing and other specific sub-populations of persons.

**What was the purpose for developing this data set?**

To identify the housing and shelter beds inventory of the region.

**How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?**

Region 5 of North Dakota

**What time period (provide the year, and optionally month, or month and day) is covered by this data set?**

2024

**What is the status of the data set (complete, in progress, or planned)?**

Complete



## Attachments

DRAFT

**City of Fargo**  
**2025-2029 Consolidated Plan and 2025 Annual Action Plan**  
**Citizen Participation Comments and Process**

DRAFT

## Citizen Participation Comments:

Comments that are received on the original, proposed 2025-2029 Consolidated Plan and 2025 Action Plan during the 30-day public comment period, which is from June 19 through July 18, 2025, will be included below and in Section *ES-05, Executive Summary*.

<<placeholder for public comments received during 30-day public comment period>>

For a summary of top observations/comments received from various outreach methods, including the public input meeting that was held in June 2025, please see Section *ES-05 Executive Summary*.

Documentation from the citizen participation process is included in the plan and its attachments.

**City of Fargo**  
**2025-2029 Consolidated Plan & 2025 Action Plan**  
**Public Input Meeting**

DRAFT

**Public Notice**  
**City of Fargo**  
**Notice of Public Input Meeting**  
**Community Development Block Grant (CDBG) & HOME Investment Partnerships (HOME)**  
**Programs**  
**2025-2029 HUD Consolidated Plan including 2025 HUD Action Plan**

The City of Fargo is gathering public input as part of the citizen participation process for preparing its 2025-2029 Consolidated Plan and the 2025 Annual Action Plan. These items are summarized in this notice as follows:

**2025-2029 HUD Consolidated Plan**

The Consolidated Plan is the City's five-year strategic plan to prioritize federal funding, received from the U.S. Department of Housing and Urban Development (HUD), for the City's HUD-funded programs: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program. The primary purpose of these funds is to benefit low and moderate income individuals and households.

**2025 HUD Action Plan**

The 2025 Annual Action Plan will outline how the City will allocate the 2025 annual allocations for CDBG and HOME, and prioritize which activities will be funded.

**Public Input Meeting**

As part of the citizen participation process, the City will hold a public input meeting to gather input on how Fargo should prioritize housing stability, housing preservation, services for individuals with extremely low incomes, and public infrastructure and facilities improvements in low- and moderate-income area neighborhoods. The existing plans are available online at [www.fargond.gov/plansandstudies](http://www.fargond.gov/plansandstudies) or by request through the Planning and Development Department at (701) 241-1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov).

**Comments, Accessibility, & Schedule**

Communities, organizations, and citizens are encouraged to comment, either in writing (including email), by telephone, or in-person during the public input meeting, to help the City identify and prioritize needs to create opportunities that are in the best interest of Fargo citizens. The comments received will be used in the development of both the Consolidated Plan and the Annual Action Plan. Contact information and schedule are provided below:

**PUBLIC INPUT MEETING:** June 10, 2025 from 12:00 – 1:00 p.m. (Central Daylight Time)  
Fargo City Commission Chambers  
225 4th Street North, Fargo, ND 58102

**CONTACT INFORMATION:** City of Fargo  
Planning and Development Department  
Attn: HUD Grant Administrator  
225 4th Street North, Fargo, ND 58102  
701.241.1474  
[Planning@FargoND.gov](mailto:Planning@FargoND.gov)

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

**Accessibility** – Fargo City Hall is serviced by public transit, fully accessible and can accommodate persons with disabilities. 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 City of Fargo's Section 504/ADA Coordinator Bekki Majerus at 701.298.6966 to arrange for services (a 48 hour notice may be needed). To access TTY/ND Relay service dial 800.366.6888 or 711.

**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. Contact the City of Fargo Planning and Development Department at 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov) if services are needed.

**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.



Forum Communications Company

ND Affidavit No. BHgSvOpE4KS13D9wtKEG

## AFFIDAVIT OF PUBLICATION

State of Florida, County of Orange, ss:

Ankit Sachdeva, being first duly sworn, deposes and says: That (s)he is a duly authorized signatory of Column Software, PBC and duly authorized agent of the The Forum of Fargo-Moorhead (ND), a newspaper printed and published in the City of Fargo, County of Cass, State of North Dakota.

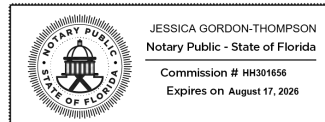
1. I am the designated agent of The The Forum of Fargo-Moorhead (ND), under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.

2. The newspaper listed on the exhibit published the advertisement of: **ND General Public Notice Notice; (1) time: Wednesday, May 28, 2025**, 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.

*Ankit Sachdeva*

(Signed) \_\_\_\_\_



### VERIFICATION

State of Florida  
County of Orange

Subscribed in my presence and sworn to before me on this: **05/30/2025**

*J. R.*

Notary Public

Notarized remotely online using communication technology via Proof.

**Public Notice**  
City of Fargo  
**Notice of Public Input Meeting**  
**Community Development Block**  
**Grant (CDBG) & HOME Invest-**  
**ment Partnerships (HOME)**  
**Programs**  
**2025-2029 HUD Consolidated**  
**Plan including 2025 HUD Action**  
**Plan**

The City of Fargo is gathering public input as part of the citizen participation process for preparing its 2025-2029 Consolidated Plan and the 2025 Annual Action Plan. These items are summarized in this notice as follows:

**2025-2029 HUD Consolidated Plan**  
The Consolidated Plan is the City's five-year strategic plan to prioritize federal funding, received from the U.S. Department of Housing and Urban Development (HUD), for the City's HUD-funded programs: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program. The primary purpose of these funds is to benefit low and moderate income individuals and households.

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The 2025 Annual Action Plan will outline how the City will allocate the 2025 annual allocations for CDBG and HOME, and prioritize which activities will be funded.

**Public Input Meeting**  
As part of the citizen participation process, the City will hold a public input meeting to gather input on how Fargo should prioritize housing stability, housing preservation, services for individuals with extremely low incomes, and public infrastructure and facilities improvements in low- and moderate-income area neighborhoods. The existing plans are available online at [www.fargond.gov/plansandstudies](http://www.fargond.gov/plansandstudies) or by request through the Planning and Development Department at (701) 241-1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov).

**Comments, Accessibility, & Schedule**  
Communities, organizations, and citizens are encouraged to comment, either in writing (including email), by telephone, or in-person during the public input meeting, to help the City identify and prioritize needs to create opportunities that are in the best interest of Fargo citizens. The comments received will be used in the development of both the Consolidated Plan and the Annual Action Plan. Contact information and schedule are provided below:

**PUBLIC INPUT MEETING:**  
June 10, 2025 from 12:00 – 1:00 p.m. (Central Daylight Time)  
Fargo City Commission Chambers  
225 4th Street North, Fargo, ND 58102

**CONTACT INFORMATION:**  
City of Fargo  
Planning and Development Department  
Attn: HUD Grant Administrator  
225 4th Street North, Fargo, ND 58102  
701.241.1474  
[Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**EXISTING PLANS AVAILABLE AT:**  
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(May 28, 2025)





# **Notice of Public Input Meeting for the Department of Housing and Urban Development (HUD) 2025-2029 Consolidated Plan and 2025 Action Plan**

## **Public input requested in preparation of Fargo's 2025-2029 Consolidated Plan and 2025 Action Plan for HUD Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program funds**

05/28/2025

The City of Fargo is gathering public input as part of the citizen participation process for preparing its 2025-2029 Consolidated Plan and 2025 Annual Action Plan. The Consolidated Plan is the City's five-year strategic plan to prioritize federal funding, received from the U.S. Department of Housing and Urban Development (HUD), for the City's HUD-funded programs: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Program. The primary purpose of these funds is to benefit low- and moderate-income individuals and households. The 2025 Annual Action Plan will outline how the City will allocate the 2025 annual allocations for CDBG and HOME, and prioritize which activities will be funded.

As part of the citizen participation process, The City of Fargo will hold a public input meeting to gather input on how Fargo should prioritize housing stability, housing preservation, services for individuals with extremely low incomes, and public infrastructure and facilities improvements in low- and moderate-income area neighborhoods.

For more information, view the [full public notice](#) published online and in The Forum newspaper on May 28, 2025. Existing plans are available on The City of Fargo website at [FargoND.gov/PlansandStudies](https://FargoND.gov/PlansandStudies) or by request through the Planning and Development Department at 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov).

Communities, organizations and citizens are encouraged to comment, either in writing (including email), by telephone or in-person during the public input meeting, to help the City identify and prioritize needs to create opportunities that are in the best interest of Fargo citizens. The comments received will be used in the development of both the Consolidated Plan and Annual Action Plan.

The public input meeting will be held on June 10, 2025, from 12 p.m. to 1 p.m. (Central Daylight Time). Comments and suggestions on the plans should be directed to either [Planning@FargoND.gov](mailto:Planning@FargoND.gov) or by calling 701.241.1474.

For translation services on the public notice and/or draft plans, contact The City of Fargo at 701.241.1474.

## समाचार विज्ञप्ति



# आवास तथा शहरी विकास विभाग (HUD) २०२५-२०२९ समेकित योजना र २०२५ कार्य योजनाको लागि सार्वजनिक सुझाव बैठकको सूचना

फार्गोको २०२५-२०२९ समेकित योजना र २०२५ कार्य योजनाको लागि HUD सामुदायिक विकास ब्लक अनुदान (CDBG) र गृह लगानी साझेदारी (HOME) कार्यक्रम कोषको तयारीमा सार्वजनिक राय अनुरोध गरिएको छ।

२८/०५/२०२५

फार्गो शहरले आफ्नो २०२५-२०२९ समेकित योजना र २०२५ वार्षिक कार्य योजना तयार गर्न नागरिक सहभागिता प्रक्रियाको एक भागको रूपमा सार्वजनिक इनपुट सङ्कलन गरिरहेको छ। समेकित योजना भनेको शहरको HUD-वित्त पोषित कार्यक्रमहरू: सामुदायिक विकास ब्लक अनुदान (CDBG) र गृह लगानी साझेदारी (HOME) कार्यक्रमको लागि अमेरिकी आवास तथा शहरी विकास विभाग (HUD) बाट प्राप्त संघीय कोषलाई प्राथमिकता दिने शहरको पाँच वर्षे रणनीतिक योजना हो। यी कोषहरूको प्राथमिक उद्देश्य कम र मध्यम आय भएका व्यक्ति र घरपरिवारलाई फाइदा पुर्याउनु हो। २०२५ वार्षिक कार्य योजनाले शहरले CDBG र गृहको लागि २०२५ वार्षिक विनियोजन कसरी विनियोजन गर्नेछ र कुन गतिविधिहरूलाई विनियोजन गरिनेछ भनेर प्राथमिकता दिनेछ भनेर रूपरेखा प्रस्तुत गर्नेछ।

नागरिक सहभागिता प्रक्रियाको एक भागको रूपमा, फार्गो शहरले फार्गोले आवास स्थिरता, आवास संरक्षण, अत्यन्त कम आय भएका व्यक्तिहरूको लागि सेवाहरू, र कम र मध्यम आय भएका क्षेत्रका छिमेकहरूमा सार्वजनिक पूर्वाधार र सुविधाहरूको सुधारलाई कसरी प्राथमिकता दिने भन्ने बारेमा सुझाव सङ्कलन गर्न सार्वजनिक सुझाव बैठक आयोजना गर्नेछ।

[थप जानकारीको लागि, मे २८, २०२५ मा अनलाइन र द फोरम पत्रिकामा प्रकाशित पूर्ण सार्वजनिक सूचना](#) हेर्नुहोस्। अवस्थित योजनाहरू फार्गो शहरको वेबसाइट [FargoND.gov/PlansandStudies](https://fargoND.gov/PlansandStudies) मा वा योजना तथा विकास विभाग मार्फत ७०१.२४१.१४७४ वा [Planning@FargoND.gov](mailto:Planning@FargoND.gov) मा अनुरोध गरेर उपलब्ध छन्।

फार्गोका नागरिकहरूको सर्वोत्तम हितमा रहेका अवसरहरू सिर्जना गर्न शहरलाई आवश्यकताहरू पहिचान गर्न र प्राथमिकीकरण गर्न मद्दत गर्न, समुदाय, संस्था र नागरिकहरूलाई सार्वजनिक इनपुट बैठकको क्रममा लिखित रूपमा (इमेल सहित), टेलिफोनद्वारा वा व्यक्तिगत रूपमा टिप्पणी गर्न प्रोत्साहित गरिन्छ। प्राप्त टिप्पणीहरू समेकित योजना र वार्षिक कार्य योजना दुवैको विकासमा प्रयोग गरिनेछ।

सार्वजनिक सुझाव बैठक जुन १०, २०२५ मा दिउँसो १२ बजेदेखि १ बजे (केन्द्रीय दिवा समय) सम्म आयोजना हुनेछ। योजनाहरूमा टिप्पणी र सुझावहरू [Planning@FargoND.gov](mailto:Planning@FargoND.gov) मा वा ७०१.२४१.१४७४ मा कल गरेर पठाउनु पर्छ।

सार्वजनिक सूचना र/वा मस्यौदा योजनाहरूमा अनुवाद सेवाहरूको लागि, फार्गो शहरलाई ७०१.२४१.१४७४ मा सम्पर्क गर्नुहोस्।

# E-mail Notification for 2025-2029 Consolidated Plan & 2025 Action Plan Public Input Meeting

## Community Development Partners

Page 1

**From:** [Planning E-mails](#)

**Bcc:** [Abdishakur Mohamed \(abdishakur@somaemployment.com\)](#); [Abdiwali Sharif \(absha4@gmail.com\)](#); [Adam Martin \(adam@f5project.org\)](#); [Adele Page \(apage@legalassist.org\)](#); [Adil Abdelnour \(adil.abdelnour@gmail.com\)](#); ["Afro American Development Association"](#); [Ahmed Makaraan \(info@eshara.org\)](#); [Aimee Livdahl \(office@blcfargo.org\)](#); [Alanna Zeller \(alzeller@nd.gov\)](#); ["Alli Fast"](#); [Amber Metz \(amber@lakeagassiz.com\)](#); [Amie Lahren \(alahren@thevillagefamily.org\)](#); [Anna Frissell \(afrissell@youthworksnd.org\)](#); [Anna Frissell \(annarrcac@yahoo.com\)](#); ["AnnMarie Campbell"](#); ["Arbors"](#); [Barry Nelson \(barry.n.nelson@gmail.com\)](#); [Barry Nelson \(humanrights@ndhrc.org\)](#); [Ben Griffith \(griffith@fmmetrocog.org\)](#); [Blake Strehlow \(info@casscountyhousing.org\)](#); [Brandon Baity \(brandon@indgns.org\)](#); [Brandon Kjelden \(brandonk@sendcaa.org\)](#); [Brenda Derrig](#); [Bryce Johnson \(brycea@hbafrm.com\)](#); 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[Prem Rei \(kcsnd2019@gmail.com\)](#); [Pride Collective and Community Center \(fmpcccpresident@gmail.com\)](#); [Rebuilding Together \(help@rebuildingtogetherfma.org\)](#); [Red River Children's Advocacy Center \(admin@rrcac.com\)](#); [Rhoda Elmi \(contactus@jasminchildcare.org\)](#); ["Rikki Roehrich"](#); [Rob Swiers \(rob.swiers@fargonic.org\)](#); ["Robert Grosz"](#); [Robert Wilson \(wilsonro@casscountynnd.gov\)](#); [Robin Nelson \(robin@bgcrrv.org\)](#); [Rocky Schneider \(executivedirector@downtownfargo.com\)](#); [Sandra Leyland \(sleyland@fraserltd.org\)](#); ["Sara Wiederholt"](#); [Sarah Bagley \(sbagley@chisomhousing.org\)](#); [Sarah Hasbargen \(sarahh@sendcaa.org\)](#); [Sarah Kennedy \(sarah@fmppih.org\)](#); [SENDCAA \(agency@sendcaa.org\)](#); [Shane Walk \(swalk@mpequity.com\)](#); [Sharon White Bear \(swhitebear2592@gmail.com\)](#); [Shawna Croaker \(scroaker@pathinc.org\)](#); ["Shawnel M. Willer"](#); [Siham Amedy \(Siham@creatingcommunityconsulting.com\)](#); [Stacey Penoncello \(penoncs@fargo.k12.nd.us\)](#); [Stacie Loegering \(Stacie@emergencyfoodpantry.com\)](#); [State Bar Association of ND \(info@sband.org\)](#); [Sue Koesterman \(pastorsue@churches-united.org\)](#); [Tania Blanich \(tania@theartspartnership.net\)](#); [Taylor Kaushagen \(kaushagent@casscountynnd.gov\)](#); [Taylor Syvertson \(tsyvertson@unitedwaycassclay.org\)](#); [Ted Goltzman \(t.goltzman@commonwealthco.net\)](#); [Temple Beth El \(office@tbefargo.org\)](#); [Thomas Hill \(Thomas.hill@essentiahealth.org\)](#); [Thomas Taban \(tabanthomas22@gmail.com\)](#); [Tim Mahoney](#); [Tim Mathern \(tmathern@ndlegis.gov\)](#); ["Tom Soucy"](#); [Tonna Horsley \(horsley.tonna@yahoo.com\)](#); ["Tonya Forderer"](#); [Tonya Sirleaf \(tonya@herofargo.org\)](#); [Trenton Gerads \(trenton.gerads@cassclayit.org\)](#); ["Tyler Kirchner"](#); [Victoria Johnson \(victoriaj895@gmail.com\)](#); [William Ahlfeldt \(Wahlfeldt@FargoND.gov\)](#); [Yoke-Sim Gunaratne \(ysg@culturaldiversityresources.org\)](#)

**Subject:** Notice of Public Input Meeting for City of Fargo 2025-2029 HUD Consolidated Plan including 2025 HUD Action Plan

# E-mail Notification for 2025-2029 Consolidated Plan & 2025 Action Plan Public Input Meeting

## Community Development Partners

Page 2

**Date:** Wednesday, May 28, 2025 4:27:00 PM

**Attachments:** [image003.png](#)  
[News Release - 25-29 Con Plan & 2025 Action Plan Public Input Mtg.pdf](#)  
[News Release - 25-29 Con Plan & 2025 Action Plan Public Input Mtg.docx](#)

Community Development Partners,

Attached, please see an announcement for a public input meeting as we develop the City of Fargo's 2025-2029 HUD Five Year Consolidated Plan and 2025 HUD Action Plan. This plan lays out goals on how the City will prioritize its federal funding for HUD CDBG and HUD HOME funds. The meeting is hosted by the City of Fargo Planning Department, which will include a brief meeting at NOON, following an opportunity for discussion. Staff will review accomplishments and updates about future spending related to HUD regulations and guidelines.

For your calendar planning, the tentative schedule for the 2025-2029 Consolidated Plan draft and 2025 Action Plan draft includes:

June 10 - Open House at City Commission Chambers at City Hall

June 18 - Press Release and Notification of 30-day public comment period (announcement forthcoming)

July 7 - City Commission Public Hearing

Along with the 2025 Appropriations of funding, the City of Fargo is considering re-allocation of unspent funds from previous years. More information will be provided at the June 10<sup>th</sup> Public Input Meeting and is forthcoming with the release of the draft plan in mid-June.

For more information, please watch the City of Fargo website and direct e-mail distributions. If you can't attend the public input meeting but have comments, please feel free to e-mail [Planning@FargoND.gov](mailto:Planning@FargoND.gov).

**THE CITY OF FARGO | PLANNING & DEVELOPMENT**

**Office:** 701.241.1474

[Planning@FargoND.gov](mailto:Planning@FargoND.gov)

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# E-mail Notification for 2025-2029 Consolidated Plan & 2025 Action Plan Public Input Meeting Fargo Libraries

**From:** [Planning E-mails](#)  
**Bcc:** [Beth Postema](#); "[AskReference@FargoLibrary.org](#)"  
**Subject:** Notice of Public Input Meeting for City of Fargo 2025-2029 HUD Consolidated Plan including 2025 HUD Action Plan  
**Date:** Wednesday, May 28, 2025 4:29:00 PM  
**Attachments:** [News Release - 25-29 Con Plan & 2025 Action Plan Public Input Mtg.pdf](#)  
[image001.png](#)  
[News Release - 25-29 Con Plan & 2025 Action Plan Public Input Mtg.docx](#)

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Greetings,

Please see the attached announcement of a public input meeting related to the development of the City of Fargo's 2025-2029 HUD Five Year Consolidated Plan and 2025 HUD Action Plan.

Comments are also encouraged through e-mail or telephone.

Please let the Planning & Development Department know if you have any questions at [Planning@FargoND.gov](mailto:Planning@FargoND.gov). Thank you!

**[THE CITY OF FARGO](#) | PLANNING & DEVELOPMENT**

**Office:** 701.241.1474

**[Planning@FargoND.gov](mailto:Planning@FargoND.gov)**

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# E-mail Notification [Re-Sent] for 2025-2029 Consolidated Plan & 2025 Action Plan Public Input Meeting Community Development Partners

**From:** [Planning E-mails](#)  
**Bcc:** [Brandon Baity \(brandon@nativefm.org\)](#); [Dan Hannaher \(dan.hannaher@globalrefuge.org\)](#); [George Anderson \(ganderson@cr-builders.com\)](#); [Melissa Hinkemeyer \(HinkemeyerM@casscountynnd.gov\)](#); [Indigenous Association; Mary Jean Dehne \(mj@legacychildrensfoundation.com\)](#); [Matuor Alier \(admin@CCChelps.com\)](#)  
**Subject:** Notice of Public Input Meeting for City of Fargo 2025-2029 HUD Consolidated Plan including 2025 HUD Action Plan  
**Date:** Monday, June 2, 2025 11:56:00 AM  
**Attachments:** [News Release - 25-29 Con Plan & 2025 Action Plan Public Input Mtg.pdf](#)  
[image001.png](#)  
[News Release - 25-29 Con Plan & 2025 Action Plan Public Input Mtg.docx](#)

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Community Development Partners,

Attached, please see an announcement for a public input meeting as we develop the City of Fargo's 2025-2029 HUD Five Year Consolidated Plan and 2025 HUD Action Plan. This plan lays out goals on how the City will prioritize its federal funding for HUD CDBG and HUD HOME funds. The meeting is hosted by the City of Fargo Planning Department, which will include a brief meeting at NOON, following an opportunity for discussion. Staff will review accomplishments and updates about future spending related to HUD regulations and guidelines.

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For more information, please watch the City of Fargo website and direct e-mail distributions. If you can't attend the public input meeting but have comments, please feel free to e-mail [Planning@FargoND.gov](mailto:Planning@FargoND.gov).

## **THE CITY OF FARGO | PLANNING & DEVELOPMENT**

**Office:** 701.241.1474

[Planning@FargoND.gov](mailto:Planning@FargoND.gov)

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# Sign-In Sheet

City of Fargo  
Public Input Meeting

2025-2029 HUD Consolidated Plan & 2025 HUD Action Plan  
Tuesday, June 10, 2025 at 12:00 p.m. in the Fargo City Commission  
Chambers

<u>Name (Please Print)</u>	<u>Organization (Please Print)</u>
1. DAN MADLER	Beyond Shelter, Inc.
2. Brandon Kjeldsen	SENDCAAT
3. Christopher Miller	Beyond Shelter, Inc.
4. Jacob Jones	Beyond Shelter, Inc.
5. Sarah Hasbargen	SEMOCAAT
6. Christopher Coen	(Fargo resident)
7. Chandler Esslinger	FMCEH
8. Sheryl McFarland	Fraser Ltd
9. Matthew Benson-moff	Youthworks
10. Rob Swiers	New Life Center
11. Nicole Cutchfield	City of Fargo
12. Kristi Sylskar	City of Fargo
13. Catlyn Christie	City of Fargo
14. Emily McCallister	City of Fargo
15. Chelsea Levorsen	City of Fargo
16. Jodi Miller	City of Fargo



## Administration Changes

- HUD Regional changes (Denver)
- Local changes
- Procedural changes
- Strategy changes
  - Succession planning
  - Organizational changes
  - Technical assistance
  - Risk analysis



## Purpose of This Meeting

1. Share information about the City's HUD programs, community development priorities, and 2025 funding
2. Hear input on current community needs/priorities/strengths



## Background on HUD Programs

There are two separate HUD programs that are funded:

### 1. Community Development Block Grant (CDBG)

Projects typically include activities to support housing or community programs and facilities, such as, but not limited to: public infrastructure/public facilities improvements, property acquisition, or homelessness services.

### 2. HOME Investment Partnerships Program (HOME)

Projects are solely focused on housing (i.e., single & multi-family, homeownership & rental). Specific activities typically include rehabilitation, tenant based rental assistance, construction, or demolition.



## Agenda

### Brief Presentation

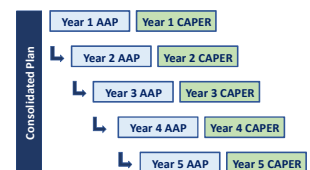
- Background on HUD Programs
- Priority Needs
- 2025 Funding Amounts
- 2025 Timeline for Consolidated Plan & Annual Action Plan
- Input on current community needs/priorities/strengths

### Q/A and Discussion



## Background on HUD Programs

1. Every five years, the City creates a 5-Year Consolidated Plan ("Con Plan") that identifies housing and community development priorities.
2. Each year, the City creates an Annual Action Plan ("AAP") on how it will use its CDBG & HOME funding to fulfill the goals of the Con Plan.
3. Every year, the City reports on its progress through its Consolidated Annual Performance and Evaluation Report ("CAPER").



We are currently developing the 2025-2029 Con Plan and 2025 Annual Action Plan.



## Priority Needs

### Needs Identified in Development of the 5-Year Plan

1. Affordable Housing (housing stability, housing preservation)
2. Ending & Preventing Homelessness (services for individuals with extremely low incomes)
3. Public Infrastructure Improvements (public infrastructure and facilities improvements in low- and moderate-income area neighborhoods)
4. Fair Housing (required)



## Maxfield Research Study

SUMMARY OF AFFORDABLE RENTAL DEMAND FARGO STUDY AREA - CORE NEIGHBORHOODS 2021 to 2030				
	New Households	Renter Turnover	Total Demand New/Existing HH	Excess Demand
Deep-Subsidy (30% AMI)	494	381 - 572	875 - 1,066	1,099 - 1,371
Shallow-Subsidy (30% to 60% AMI)	525	405 - 608	930 - 1,132	732 - 1,022
Moderate Income (60% to 80% AMI)	417	322 - 483	738 - 899	923 - 1,124

Source: Maxfield Research & Consulting LLC

## Community Needs Identified

1. Previous Consolidated Plan
2. 2024 Growth Plan
3. MetroCOG Regional Housing Study
4. Downtown Affordable Housing Study
5. Downtown InFocus

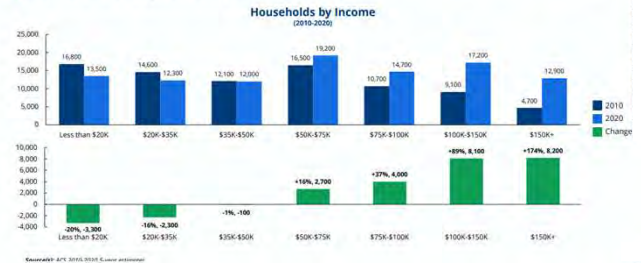
### Findings:

- Needed subsidies in housing
- Needed operational support in housing
- Emergency housing
- Eviction prevention
- Poverty/cost burden
- Capacity building



### Housing Needs Assessment | Demographics and Employment Trends

The number of households earning above \$100K has more than doubled in the past 10 years. The loss in both renters and owners for incomes under \$35K indicate either rising incomes and/or displacement outside of the MSA.



## Needs Overview

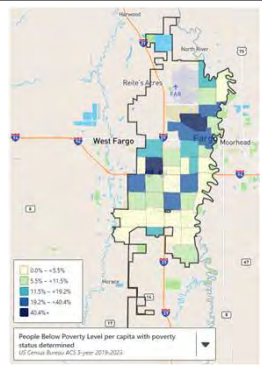
Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	108,373	123,064	13%
Households	48,044	58,629	22%
Median income	\$45,458	\$66,029	45%

Table 1: Housing Needs Assessment Demographics

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,670	7,405	13,135	8,405	22,100
Small Family Households	1,705	1,735	3,180	1,250	8,971
Large Family Households	180	154	325	282	1,330
Household contains at least one person 62-74 years of age	1,015	975	1,625	1,025	4,685
Household contains at least one person age 75 or older	880	720	1,000	485	1,210
Households with one or more children 6 years old or younger	1,030	1,019	1,680	765	3,065

Table 2: Total Households Table

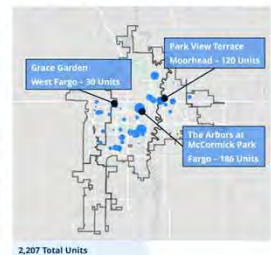


### Housing Needs Assessment | Housing Supply

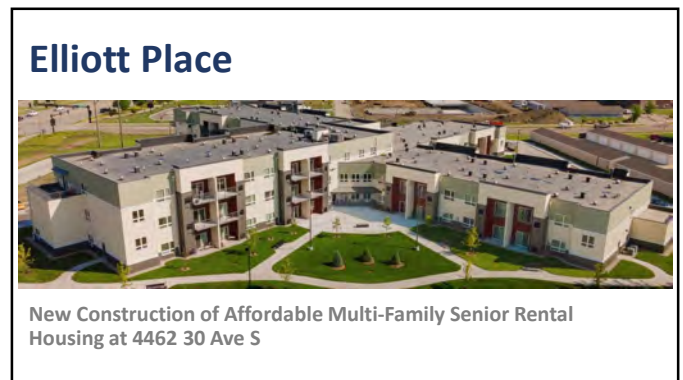
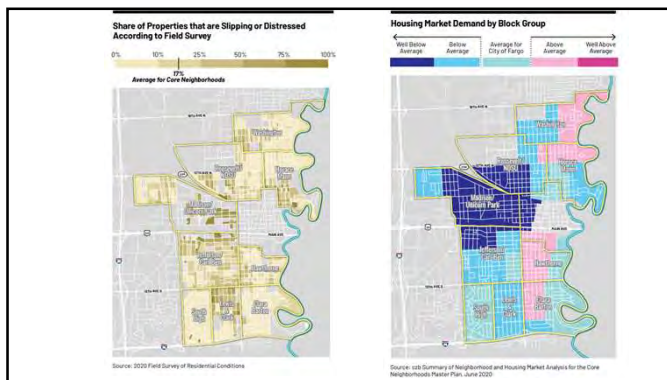
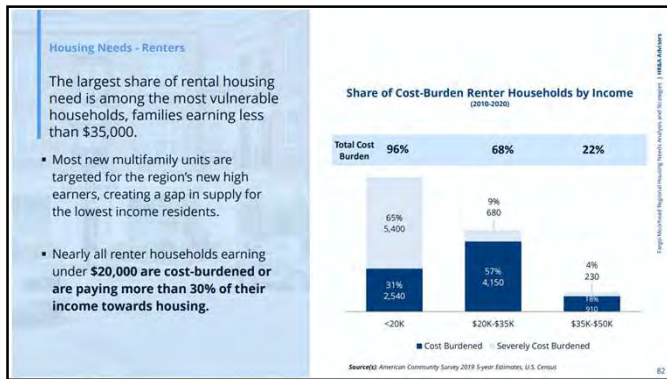
Most affordable units in the region come from LIHTC and some federal funding sources. On a typical project, multiple sources of federal and state funding in fund the project.

Most of the region's Low-Income Housing Tax Credit (LIHTC) development is in Fargo as the city is particularly competitive in the ND allocation process. Meanwhile, Moorhead has seen fewer LIHTC projects because it must compete with the Twin Cities for this funding.

Program Type	Units
<b>Total</b>	<b>2,207</b>
4% and 9% Low-Income Housing Tax Credits (LIHTC)	1,190
LIHTC 4% Tax Credit	243
LIHTC 9% Tax Credit	719
Home Investment Partnerships Program (HOME)	12
Tax Credit Exchange Program (TCEP)	43

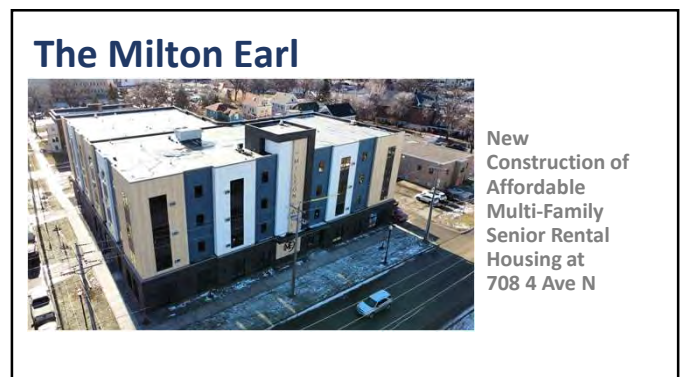


2,207 Total Units



### Accomplishments from 2020-2024 Con Plan

2020-2024 Con Plan Accomplishments				
	Affordable Housing	Ending & Preventing Homelessness	Neighborhood Improvements	Assistance for Vulnerable Populations
<b>Goal</b>	<ul style="list-style-type: none"> <li>6 rental units</li> <li>7 homeowner units</li> </ul>	<ul style="list-style-type: none"> <li>20 persons to be assisted by public service activity(s)</li> <li>5,000 persons to be assisted by overnight shelter</li> <li>1,450 persons to be assisted by homelessness prevention</li> <li>400 persons to be assisted by public facility/infrastructure activity</li> </ul>	<ul style="list-style-type: none"> <li>9,358 persons to be assisted by public facility/infrastructure activity(s)</li> <li>4 buildings to be demolished to reduce slum/blight</li> </ul>	<ul style="list-style-type: none"> <li>30,805 people to be assisted by public facility or infrastructure activity(s)</li> </ul>
<b>Complete</b>	<ul style="list-style-type: none"> <li>8 rental units</li> <li>4 homeowner units</li> </ul>	<ul style="list-style-type: none"> <li>27 persons assisted by eviction prevention</li> <li>430 persons assisted by housing navigation</li> <li>454 assisted by overnight shelter</li> <li>4,377 assisted by homelessness prevention</li> </ul>	<ul style="list-style-type: none"> <li>5,080 persons assisted by bike trails/sidewalks project</li> <li>4 buildings demolished</li> </ul>	<ul style="list-style-type: none"> <li>30,805 persons assisted (8 of persons assisted is obtained from Census data) by after school programming center</li> </ul>
<b>In Progress</b>	<ul style="list-style-type: none"> <li>1 homeowner unit</li> </ul>	<ul style="list-style-type: none"> <li>400 persons to be assisted by public facility improvements to a shelter</li> </ul>		





### Lake Agassiz Habitat for Humanity

New Construction of Affordable Single-Family Housing



### Madison Neighborhood Bike Trails/Sidewalks



### Lake Agassiz Habitat for Humanity

New Construction of Affordable Single-Family Housing



### HEART Street Outreach Team

Ending and Preventing Homelessness

Activity	# in Past Year
Targeted outreach	199 persons
Street outreach check-ins	7000+ persons
Business outreach	261 businesses



### Cass Clay Community Land Trust

New Construction of Affordable Single-Family Housing



### YWCA Cass-Clay HVAC Improvements

Capital/Neighborhood Improvements



### 2025 Allocation & Previous Years' Funds to be Re-Allocated

CDBG	
2025 HUD CDBG Allocation	\$874,861
Unused Contingency	\$21,460.25
Unused Slum & Blight/Demo funds	\$110,140
Canceled 2023 Project	\$150,000
Canceled 2024 Project	\$336,000
<b>Total CDBG Funds</b>	<b>\$1,492,461.25</b>

### Project Management and Risk Assessment

- Organizational structure
- Funding sources
- Project budgets
- Administration support
- Understanding of federal regulations



### 2025 Allocation & Previous Years' Funds to be Re-Allocated

HOME	
2025 HUD HOME Allocation	\$457,303.60
Unused Contingency	\$8,706.47
Canceled 2023 Projects	\$500,000
Canceled 2024 Projects	\$595,000
Program Income/Recaptured Funds	\$51,005.25
<b>Total HOME Funds</b>	<b>\$1,612,015.32</b>

### Application Procedural Changes

- Keep in touch with the Planning Department on your strategic plans
- Share community findings
- Submit letters, emails, and correspondence with your assessment
- When we open notice of funding opportunities, submit questions
- Participate in strategic planning opportunities
- Lean on key government agencies with your information on:
  - Housing, Food, Transportation
  - Social determinants of health



### Project Selection and Determination Procedures

- Administration of program changes
- Timing of NOFO
- Method of selection
- Analysis
- Minimum project scope
- Pre-identification



### Timeline on 2025-2029 Consolidated Plan & 2025 Annual Action Plan

Date	Item
May 28	Public Notice & News Release of "Public Input Meeting"
June 10	Public Input Meeting
June 19 – July 18	30-Day Public Comment Period for 2025-2029 HUD Con Plan & 2025 HUD Action Plan
July 7	Public Hearing at City Commission Meeting
July 21	Final Consideration at City Commission Meeting (on consent agenda)
August 2025	Submit 2025-2029 Consolidated Plan & 2025 Action Plan to HUD
Early 2026	2025 funding availability



### Input on Current Community Needs

1. What are some of the greatest needs you are encountering, organizational and/or community-wide?
2. What do you think is important for the City to know?
3. Do you have questions or concerns on federal funding requirements?
4. Ideas, thoughts, or comments about future projects?



### Contact Information

Fargo City Hall  
Planning & Development Department  
225 4th St. N., Fargo, ND 58102

Planning Department General Phone Number: (701) 241-1474  
E-mail: [planning@fargond.gov](mailto:planning@fargond.gov)

Existing plans and reports are available online at  
[www.FargoND.gov/PlansAndStudies](http://www.FargoND.gov/PlansAndStudies) or by request.

**City of Fargo**  
**2025-2029 Consolidated Plan and 2025 Annual Action Plan**  
**Notice of Public Hearing & Public Comment Period**

DRAFT



**Public Notice**  
**City of Fargo**  
**Notice of Public Hearing & 30-Day Public Comment Period**  
**Community Development Block Grant (CDBG) & HOME Investment Partnerships (HOME) Programs**  
**2025-2029 HUD Consolidated Plan Including 2025 HUD Action Plan & Budget**  
**Amendments to 2023 Action Plan and 2024 Action Plan**

The City of Fargo announces the opening of the 30-day public comment period for Fargo’s 2025-2029 Consolidated Plan and 2025 Action Plan, and amendments to Fargo’s 2023 Action Plan and 2024 Action Plan. The public comment period begins on June 19, 2025 and includes a public hearing on Monday, July 7, 2025 during the regular Fargo City Commission meeting. All items will be given final consideration at the July 21, 2025 City Commission meeting. Comments on these draft plans should be provided during the public comment period (June 19 through July 18, 2025). Each item is summarized in this notice.

**2025 – 2029 HUD CONSOLIDATED PLAN**

The City of Fargo has available for public review and comment a draft Five-Year Consolidated Plan for the use of U.S. Housing and Urban Development (HUD) funds for Program Years 2025–2029 (May 1, 2025 to April 30, 2030). The Consolidated Plan includes the Program Year 2025 budget and allocation (May 1, 2025 to April 30, 2026). The exact amount of HUD funds each year is determined by Congress, but based on previous funding levels, the City estimates approximately \$4,374,305 in CDBG funds and \$2,286,518 in HOME funds over the course of the Five-Year Consolidated Plan.

The Consolidated Plan provides information about the housing and non-housing community development needs in the City and includes a five-year strategy to address those needs, emphasizing benefit to low- and moderate-income persons and households.

The City of Fargo encouraged residents and stakeholders to participate in developing the 2025-2029 Consolidated Plan and 2025 Action Plan through multiple outreach methods, including a public input meeting held on June 10, 2025. The following priority areas were identified through this public participation: rental assistance, affordable housing, public infrastructure and public facilities improvements, and public services for low-and moderate-income households and the homeless populations. The Consolidated Plan addresses these needs in three goals: (1) affordable housing, (2) ending and preventing homelessness, and (3) public infrastructure and public facilities improvements.

**2025 HUD ACTION PLAN**

The City of Fargo has prepared a draft version of the 2025 HUD Action Plan for Housing and Community Development for the Community Development Block Grant (CDBG) and HOME Programs. The Action Plan provides a summary of actions, activities, and specific federal and non-federal resources that will be used during the year to address priority needs and goals identified in the Consolidated Plan and plans for allocating the U.S. Department of Housing and Urban Development Office of Community Planning and Development (CPD) formula block grant programs: Community Development Block Grant and HOME Investment Partnerships Program. The Action Plan describes how the funds from these programs will be distributed during the 2025 program year, which begins on May 1, 2025. Funds are expected to be made available to the City by the end of 2025.

**AVAILABLE RESOURCES FOR PROGRAM YEAR 2025**

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

•	<b>\$874,861.00</b>	2025 Community Development Block Grant (CDBG) allocation from HUD
•	<b>\$617,600.25</b>	Available for Reallocation at Prior Year-End (unused/canceled 2023/2024 projects & contingency dollars)
	<b>\$1,492,461.25</b>	<b>Total CDBG</b>

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

•	<b>\$457,303.60</b>	2025 HOME PJ allocation from HUD
•	<b>\$1,103,706.47</b>	Available for Reallocation at Prior Year-End (unused/canceled 2023/2024 projects & contingency dollars)
•	<b>\$51,005.25</b>	2024 HOME PJ Program Income/Recaptured Funds (actual)
	<b>\$1,612,015.32</b>	<b>Total HOME</b>

**Total = \$3,104,476.57      CDBG & HOME**

## **PROPOSED ACTIVITIES FOR 2025**

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

1. **CDBG Planning and Administration** - \$125,000 in CDBG funds. Planning, implementation, reporting, and monitoring of CDBG resources. Prior year admin dollars may be used for startup planning and administration costs in future years. *National Objective: Not applicable for administration. Eligibility & Regulation Citation: 21A General Program Administration, 24 CFR Part 570.206(a).*
2. **HOME Planning and Administration** - \$42,000 in HOME funds. Planning, implementation, reporting, and monitoring of HOME resources. Prior year admin dollars may be used for startup planning and administration costs in future years. *National Objective: Not applicable for administration.*
3. **Fair Housing** - \$45,000 in CDBG funds. Support a part-time fair housing specialist who will provide ongoing outreach, test coordination, and technical assistance in Fargo, ND. This includes comprehensive outreach 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). *Eligibility & Regulation Citation: 21D Fair Housing Activities (subject to 20% Admin. Cap), 24 CFR Part 570.206(c).*

### **Capital/Neighborhood Improvements**

1. **Public Infrastructure Improvements** - \$1,186,000 in CDBG funds. CDBG funds will be used for improvements to existing public infrastructure located within low-to-moderate income area neighborhoods. This project will address hazardous/deteriorated conditions and make preventative improvements in support of neighborhood safety and improved livability. The locations of this project are not yet determined. A public comment period will occur at a later date when project locations are identified. *National Objective, Eligibility, & Regulation Citation: Low-Mod Area (LMA) Benefit [24 CFR Part 570.208(a)(1)], 03K Street Improvements, 24 CFR Part 570.201(c).*

### **Public Service**

1. **Downtown Engagement Center Operations** - \$132,000 in CDBG funds. Provide operational support for homeless and housing-related services at the Downtown Engagement Center (DEC) located in downtown Fargo, which serves people who are at-risk of homelessness, recently homeless, or who are currently homeless. *National Objective, Eligibility, & Regulation Citation: Low-Mod Clientele (LMC) 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. **Tenant Based Rental Assistance** - \$1,565,000 in HOME funds. Assist eligible households with their rental housing expenses. *HOME Eligible Activity under 24 CFR Part 92.205(a)(1).*

### **Contingency Funds**

1. **Contingency** - Funds held in contingency for issues that may arise during the program year – \$4,461.25 CDBG funds and \$5,015.32 HOME funds.

### **CONTINGENCY PROVISIONS/POTENTIAL ADJUSTMENTS TO 2025 ACTIVITIES & BUDGET**

- Budget adjustments transferring amounts greater than 10% of the amount allocated to the City's entitlement grant programs for program year 2025 are considered substantial amendments and will be implemented in accordance with Fargo's Citizen Participation Plan ([www.fargond.gov](http://www.fargond.gov)).
- Unanticipated program income may result in a substantial amendment to amend activities and budgets in accordance with Fargo's Citizen Participation Plan.
- Any unused funds will be reallocated in an amendment or the following year's action plan, either of which require a 30-day public comment period.

## **PROPOSED AMENDMENTS TO 2023 HUD ACTION PLAN**

- 1a. **Cancel Acquisition for Affordable Multi-Family Rental Housing Project (CDBG)** - \$150,000 in CDBG funds were allocated in the 2023 Action Plan for acquisition of land for new construction of an affordable multi-family rental housing complex in partnership with Beyond Shelter, Inc. The location of this project was yet to be determined. This activity's timeline has been delayed and therefore this 2023 Action Plan project is being canceled and funds reallocated to proposed projects in the 2025 Action Plan.

- 1b. **Cancel Community Housing Development Organization (CHDO) Project (HOME)** - \$100,000 in HOME ‘set-aside’ funds were to be used in partnership with a Community Housing Development Organization (CHDO) to create affordable housing in Fargo. The location of this project was yet to be determined. This activity’s timeline has been delayed and therefore this 2023 Action Plan project is being canceled and funds reallocated to proposed projects in the 2025 Action Plan.
2. **Revise Core Neighborhood Deteriorated Structure Removal Project (CDBG)** – Reduce project budget by \$110,140 in unexpended CDBG funds, to be reallocated to proposed projects within the 2025 Annual Action Plan.
3. **Cancel One Affordable Single-Family Housing for Ownership Project (HOME) and Reallocate Funds** - \$400,000 in HOME funds were to be used by Lake Agassiz Habitat for Humanity towards new construction of an affordable, single-family residential twinhome (resulting in two housing units) at two, adjacent sites in Fargo at 213 24 Street South and 221 24 Street South. Due to the various federal constraints tied to this larger-scale new construction build, contributing to delayed timelines and lack of available contractors, this proposed twinhome activity is being canceled and the funds reallocated to proposed projects in the 2025 Action Plan.

#### **PROPOSED AMENDMENTS TO 2024 HUD ACTION PLAN**

- 1a. **Cancel Acquisition for Affordable Multi-Family Rental Housing Project (CDBG)** - \$336,000 in CDBG funds were allocated in the 2024 Action Plan for acquisition of land for new construction of an affordable multi-family rental housing complex in partnership with Beyond Shelter, Inc. The location of this project was yet to be determined. This activity’s timeline has been delayed and therefore this 2024 Action Plan project is being canceled and funds reallocated to proposed projects in the 2025 Action Plan.
- 1b. **Cancel Affordable Multi-Family Rental Housing Project (HOME)** – \$500,000 in HOME funds were allocated in the 2024 Action Plan for new construction of affordable multi-family senior and elderly rental housing complex, in partnership with Beyond Shelter, Inc. The location of this project was yet to be determined. This activity’s timeline has been delayed and therefore this 2024 Action Plan project is being canceled and funds reallocated to proposed projects in the 2025 Action Plan.
- 1c. **Cancel Community Housing Development Organization (CHDO) Project (HOME)** – \$95,000 in HOME ‘set-aside’ funds were to be used in partnership with a Community Housing Development Organization (CHDO) to create affordable housing in Fargo. The location of this project was yet to be determined. This activity’s timeline has been delayed and therefore this 2024 Action Plan project is being canceled and funds reallocated to proposed projects in the 2025 Action Plan.

#### **COMMENTS, ACCESSIBILITY, & SCHEDULE**

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing. Comments (including written comments) must be received by 11:59 p.m. Central Daylight Time (CDT) on July 18, 2025. Contact information and schedule are provided below:

**30-DAY PUBLIC COMMENT PERIOD:** June 19 through July 18, 2025

**PUBLIC HEARING:** Monday, July 7, 2025 - 5:05 pm  
Fargo City Commission Chambers  
225 4th Street North, Fargo, ND 58102

**CITY COMMISSION VOTE:** Monday, July 21, 2025 – 5:00 pm

**CONTACT INFORMATION:** City of Fargo  
Planning and Development Department  
Attn: HUD Grant Administrator  
225 4th Street North, Fargo ND 58102  
701.241.1474  
[Planning@FargoND.gov](mailto:Planning@FargoND.gov)

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

**Accessibility** – Fargo City Hall is serviced by public transit, fully accessible and can accommodate persons with disabilities. 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 City of Fargo’s Section 504/ADA Coordinator Bekki Majerus at 701.298.6966 to arrange for services (a 48 hour notice may be needed). To access TTY/ND Relay service dial 800.366.6888 or 711.

**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. Contact the City of Fargo Planning and Development Department at 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov) if services are needed.

**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.

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E-mail List>>**

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hearing memo >>**

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consideration memo >>**

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(page 1)>>**

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**City of Fargo**  
**2025-2029 Consolidated Plan and 2025 Annual Action Plan**  
**Grantee Unique Appendices**

DRAFT

**Section NA-40 Homeless Needs Assessment  
2024 Homeless Management Information System (HMIS) Data Report  
for Region 5  
(provided by Institute for Community Alliances)**

**Homeless Needs Assessment (most recent available – please denote source)**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	<b>0</b> <i>PIT 2024</i>	<b>6</b> <i>PIT 2024</i>	<b>132</b> <i>ND Demographics Dashboard</i>	<b>91</b> <i>SPM 2024 &amp; ND Demographics Dashboard</i>	<b>59</b> <i>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</i>	<b>103 Days</b> <b>Please Note:</b> Stella P does not include DVIMS, Coordinated Entry, Street Outreach, or Supportive Services Only projects. This is the most approximate estimate <i>FY2024 LSA (Stella P)</i>
Persons in Households with Only Children	<b>0</b> <i>PIT 2024</i>	<b>0</b> <i>PIT 2024</i>	<b>43</b> <i>ND Demographics Dashboard</i>	<b>29</b> <i>SPM 2024 &amp; ND Demographics Dashboard</i>	<i>Children only numbers are all from DVIMS. No exit approximation is available for this household type.</i>	<i>Children only numbers are all from DVIMS. No exit approximation is available for this household type.</i>



Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	<b>170</b> <i>PIT 2024</i>	<b>94</b> <i>PIT 2024</i>	<b>1,475</b> <i>ND Demographics Dashboard</i>	<b>1,017</b> <i>SPM 2024 &amp; ND Demographics Dashboard</i>	<b>91</b> <i>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</i>	<b>70 Days</b> <b>Please Note:</b> Stella P does not include DVIMS, Coordinated Entry, Street Outreach, or Supportive Services Only projects. This is the most approximate estimate <i>FY2024 LSA (Stella P)</i>

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	<p><b>25</b></p> <p>PIT 2024</p>	<p><b>25</b></p> <p>PIT 2024</p>	<p><b>536</b></p> <p>ND Demographics Dashboard</p>	<p><i>These are mutually exclusive. One must experience homelessness for at least a year before becoming chronically homeless.</i></p>	<p><b>47</b></p> <p>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</p>	<p><i>This is not a population filter in Stella and this combination of data doesn't exist in any existing reports federal or custom. The majority of the Chronic population is in AO households. We expect this population to be harder to serve and house leading to a longer LOT than the average AO household. However, there is nothing available to estimate the LOT for this particular subpopulation.</i></p>

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	<p><b>0</b></p> <p>PIT 2024</p>	<p><b>0</b></p> <p>PIT 2024</p>	<p><b>7</b></p> <p>FY 2024 Annual Performance Report &amp; ND Demographics Dashboard</p>	<p><i>These are mutually exclusive. One must experience homelessness for at least a year before becoming chronically homeless.</i></p>	<p><b>2</b></p> <p>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</p>	<p><i>This is not a population filter in Stella and this combination of data doesn't exist in any existing reports federal or custom. The majority of the Chronic population is in AO households. We expect this population to be harder to serve and house leading to a longer LOT than the average AO household. However, there is nothing available to estimate the LOT for this particular subpopulation.</i></p>

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	<b>8</b> <i>PIT 2024</i>	<b>3</b> <i>PIT 2024</i>	<b>106</b> <i>ND Demographics Dashboard</i>	<b>73</b> <i>SPM 2024 &amp; ND Demographics Dashboard</i>	<b>12</b> <i>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</i>	<b>86 Days</b> <b>Please Note:</b> Stella P does not include DVIMS, Coordinated Entry, Street Outreach, or Supportive Services Only projects. This is the most approximate estimate <i>FY2024 LSA (Stella P)</i>

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	<b>12</b> <i>PIT 2024</i>	<b>7</b> <i>PIT 2024</i>	<b>246</b> <i>ND Demographics Dashboard</i>	<b>169</b> <i>SPM 2024 &amp; ND Demographics Dashboard</i>	<b>24</b> <i>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</i>	<b>50 Days</b> <b>Please Note:</b> Stella P does not include DVIMS, Coordinated Entry, Street Outreach, or Supportive Services Only projects. This is the most approximate estimate <i>FY2024 LSA (Stella P)</i>

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	<p>0</p> <p>PIT 2024</p>	<p>0</p> <p>PIT 2024</p>	<p>0</p> <p>PIT 2024 &amp; ND Demographics Dashboard</p>	<p>0</p> <p>SPM 2024 &amp; ND Demographics Dashboard</p>	<p>0</p> <p>ND Demographics Dashboard &amp; FY2024 LSA (Stella P)</p>	<p><i>This is not a population filter in Stella and this combination of data doesn't exist in any existing reports federal or custom. Client's disclosing HIV is not a statistically significant population in our CoC. Due to the extremely low numbers its impossible to estimate the LOT for this population.</i></p>

**Section MA-30 Homeless Facilities and Services**  
**2024 Continuum of Care (CoC) Housing Inventory Count Report for**  
**North Dakota (referenced as “Region 5 CoC Report” in Consolidated**  
**Plan)**



## HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

*Important Notes About This Data: This report is based on information provided to HUD by Continuums of Care in the 2024 Continuum of Care application and has not been independently verified by HUD. CoCs were instructed to collect data for a point-in-time during the last week of January 2024. The data presented in this report are limited to beds available for occupancy on the night of the count (beds under development are excluded). For inquiries about data reported by a specific Continuum of Care, please contact that jurisdiction directly. CoC contact information can be found on the HUD Exchange web site (<https://www.hudexchange.info/grantees/>). In some cases, a community may have listed a program in the Housing Inventory Count but did not provide sufficient information/detail for HUD to understand the number of beds/units available and the target population served. Those programs have been removed for the purposes of this report.*

### **State: North Dakota**

#### **Summary of all available beds reported, aggregated to the state level:**

	Family Units <sup>1</sup>	Family Beds <sup>1</sup>	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Subset of Total Bed Inventory		
								Chronic Beds <sup>2</sup>	Veteran Beds <sup>3</sup>	Youth Beds <sup>3</sup>
<b>Emergency, Safe Haven and Transitional Housing</b>	<b>104</b>	<b>335</b>	<b>562</b>	<b>20</b>	<b>917</b>	<b>0</b>	<b>16</b>	<b>n/a</b>	<b>12</b>	<b>59</b>
Emergency Shelter	64	240	507	10	757	0	16	n/a	0	20
Transitional Housing	40	95	55	10	160	n/a	n/a	n/a	12	39
<b>Permanent Housing</b>	<b>72</b>	<b>243</b>	<b>455</b>	<b>0</b>	<b>698</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>273</b>	<b>33</b>
Permanent Supportive Housing*	42	143	401	0	544	n/a	n/a	276	248	33
Rapid Re-Housing	11	31	20	0	51	n/a	n/a	n/a	25	0
Other Permanent Housing**	19	69	34	0	103	n/a	n/a	n/a	0	0
<b>Grand Total</b>	<b>176</b>	<b>578</b>	<b>1,017</b>	<b>20</b>	<b>1,615</b>	<b>0</b>	<b>16</b>	<b>276</b>	<b>285</b>	<b>92</b>

#### **Summary of all available beds reported by Continuum of Care:**

**CoC Number: ND-500**

**CoC Name: North Dakota Statewide CoC**

	Family Units <sup>1</sup>	Family Beds <sup>1</sup>	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Subset of Total Bed Inventory		
								Chronic Beds <sup>2</sup>	Veteran Beds <sup>3</sup>	Youth Beds <sup>3</sup>
<b>Emergency, Safe Haven and Transitional Housing</b>	<b>104</b>	<b>335</b>	<b>562</b>	<b>20</b>	<b>917</b>	<b>0</b>	<b>16</b>	<b>n/a</b>	<b>12</b>	<b>59</b>
Emergency Shelter	64	240	507	10	757	0	16	n/a	0	20
Transitional Housing	40	95	55	10	160	n/a	n/a	n/a	12	39
<b>Permanent Housing</b>	<b>72</b>	<b>243</b>	<b>455</b>	<b>0</b>	<b>698</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>273</b>	<b>33</b>
Permanent Supportive Housing*	42	143	401	0	544	n/a	n/a	276	248	33
Rapid Re-Housing	11	31	20	0	51	n/a	n/a	n/a	25	0
Other Permanent Housing**	19	69	34	0	103	n/a	n/a	n/a	0	0
<b>Grand Total</b>	<b>176</b>	<b>578</b>	<b>1,017</b>	<b>20</b>	<b>1,615</b>	<b>0</b>	<b>16</b>	<b>276</b>	<b>285</b>	<b>92</b>

\*HUD's point-in-time count does not include persons or beds in Permanent Supportive Housing as currently homeless.

\*\*Other Permanent Housing (OPH) - consists of PH - Housing with Services (no disability required for entry) and PH - Housing Only, as identified in the 2024 HMIS Data Standards.

<sup>1</sup>Family Units and Family Beds categories include units and beds for households with one adult and at least one child under age 18.

<sup>2</sup>Chronic Beds include beds in Permanent Supportive Housing dedicated to serve chronically homeless persons.

<sup>3</sup>Veteran Beds and Youth Beds, respectively, include beds dedicated to serve homeless veterans and their families, and include beds dedicated to housing homeless youth age 24 and younger.



**Section MA-30 Homeless Facilities and Services**  
**Affordable Housing Needs Analysis for Downtown Fargo**  
**(conducted by Maxfield Research & Consulting, October 2021)**

(PDF of above-referenced Analysis can be found and accessed at  
[https://download.fargond.gov/0/fargo\\_affordable\\_housing\\_study\\_final\\_04\\_04\\_22.pdf](https://download.fargond.gov/0/fargo_affordable_housing_study_final_04_04_22.pdf) or by request  
through the City of Fargo Planning & Development Department)

**List of Other Sources utilized in development of  
2025-2029 City of Fargo Consolidated Plan**

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1. American Community Survey <https://www.census.gov/programs-surveys/acs>
2. 2023 ND Domestic and Sexual Violence Coalition <https://nddsvc.org/get-information/statistics>
3. 2024 YWCA Annual Report  
[https://issuu.com/ywacassclay/docs/2024\\_ywca\\_cass\\_clay\\_annual\\_report](https://issuu.com/ywacassclay/docs/2024_ywca_cass_clay_annual_report)
4. Rape and Abuse Crisis Center Impact Statistics: <https://www.raccfm.com/about-us/our-impact/>
5. 2023 State of Homelessness Report  
<https://static1.squarespace.com/static/5e0e71dd5d1deb07d3e2e96c/t/65660fa7f2ae6122501d9284/1701187495916/2023+State+of+Homelessness+Report.pdf>
6. 2024 FirstLink Annual Report: <https://myfirstlink.org/wp-content/uploads/2025/02/FirstLink-Annual-Impact-Report-2024.pdf>
7. Fargo-Moorhead Regional Housing Needs Analysis and Strategies  
[https://download.fargond.gov/1/hra\\_fm\\_housing\\_needs\\_analysis\\_and\\_strategies\\_report\\_july\\_2023.pdf](https://download.fargond.gov/1/hra_fm_housing_needs_analysis_and_strategies_report_july_2023.pdf)
8. United Way “The Local Landscape” -  
<https://unitedwaycassclay.org/spotlights/unitedtoendhomelessnessupdate/>
9. 2022 ND Module Questions Data Report  
<https://www.hhs.nd.gov/sites/www/files/documents/Files/MSS/BRFSS/Reports/2022/2022%20Module%20Report.pdf>
10. 2022 Calculated Variables Report  
<https://www.hhs.nd.gov/sites/www/files/documents/DOH%20Legacy/BRFSS/2022%20Calculate%20Variables%20Report.pdf>
11. 2022 ND HIF, STI, TB and Viral Hepatitis Epidemiologic Profile Study  
<https://www.hhs.nd.gov/sites/www/files/documents/DOH%20Legacy/EpiProfile.pdf>
12. City of Fargo Engineering Alley Maintenance FAQ:  
[https://download.fargond.gov/0/allemaintenancefaq\\_2019-07-31.pdf](https://download.fargond.gov/0/allemaintenancefaq_2019-07-31.pdf)
13. Multifamily Assistance and Section 8 Contracts Database - <https://www.hud.gov/hud-partners/multifamily-assist-section8-database>
14. LIHTC Database <https://lihtc.huduser.gov/>
15. Core Neighborhoods Plan <https://fargond.gov/city-government/departments/planning-development/plans-studies/core-neighborhoods-plan>
16. Maxfield Affordable Housing Needs Analysis for Downtown Fargo, ND  
[https://download.fargond.gov/0/fargo\\_affordable\\_housing\\_study\\_final\\_04\\_04\\_22.pdf](https://download.fargond.gov/0/fargo_affordable_housing_study_final_04_04_22.pdf)
17. 2024 Community Survey (Zencity) [https://download.fargond.gov/0/survey\\_results.pdf](https://download.fargond.gov/0/survey_results.pdf)
18. Bureau of Labor Statistics <https://www.bls.gov/>
19. Comprehensive Economic Development Strategy, Region 5 ND, 2024-2028:  
[https://lakeagassiz.com/wp-content/uploads/2024/01/CEDS\\_LARC-Final-Version.pdf](https://lakeagassiz.com/wp-content/uploads/2024/01/CEDS_LARC-Final-Version.pdf)
20. US Global Change Research Program 2023 Report <https://www.globalchange.gov/reports/our-changing-planet-us-global-change-research-program-fiscal-year-2023>
21. Legal Services Corporation Civil Court Data <https://civilcourtdata.lsc.gov/data/eviction/north-dakota>
22. Legal Services Corporation – Trends in Eviction Filings (Cass, ND):  
<https://civilcourtdata.lsc.gov/data/eviction/north-dakota/cass/>
23. Home Mortgage Disclosure Act data: <https://www.consumerfinance.gov/data-research/hmda/>

24. Building Industry Association of the Red River Valley – Permits Plus (December 2024):  
[https://indd.adobe.com/view/publication/387d8ded-2948-406c-babe-1298bdd0cccd/1/publication-web-resources/pdf/Permits\\_Plus\\_Issue\\_6\\_2024\\_online.pdf](https://indd.adobe.com/view/publication/387d8ded-2948-406c-babe-1298bdd0cccd/1/publication-web-resources/pdf/Permits_Plus_Issue_6_2024_online.pdf)
25. Federal Communications Commission (FCC): <https://www.fcc.gov/>

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## **City of Fargo Resale and Recapture Policy**

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## **Resale & Recapture Policy**

Updated May 2025

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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.

Prior to 2025, the City of Fargo used HOME funds to assist developers of new ownership housing. For its 2025-2029 Consolidated Plan, the City of Fargo has included HOME-funded tenant based rental assistance. In addition, the City of Fargo has included HOME-funded housing rehabilitation, to be implemented and outlined in future years. Prior to the implementation of housing rehabilitation projects, 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).

The subsequent sales price 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. If the subsequent sales price 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 (e.g., down payment assistance, etc.). This is to ensure that the original buyer receives a fair return and the unit is affordable to the defined range of buyers.

## Approval of Sales Price and Eligible Buyer

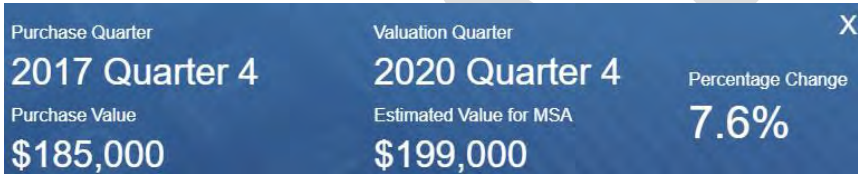
If an owner wants to sell the property, the owner or real estate agent must contact the City of Fargo Planning and Development Department, in writing, at least fourteen **(14) days prior to listing** the property and receive approval for a proposed listing price in accordance with the affordability restrictions.

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 amount of Principal, Interest, Taxes, and Insurance (PITI) of the purchase price shall not exceed 38% of the subsequent Buyer's maximum gross annual income.
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> (purchased in October 2017)	<b>\$185,000</b>
<b>Down Payment</b> (included as part of Original Purchase Price noted above)	<b>\$1,000</b>
<b>Documented Homeowner Improvements</b>	<b>\$10,000</b>
<b>Total Homeowner Investment</b> (Down Payment + Improvements)	<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)  (selling in December 2020)	<b>+7.6%</b>
<b>Fair Return on Initial and Capital Investments (Gain/Loss)</b> (Total Homeowner Investment x Housing Price Index Change)	<b>\$836</b>
<b>Total Fair Return on Investment</b> (Total Homeowner Investment + Fair Return)	<b>\$11,836</b>
<b>Subsequent Sales Price</b> (Original Purchase Price + Total Fair Return) (\$185,000 + \$11,836)	<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>		<b>\$</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 \$25,000	5
\$25,000 to \$50,000	10
Over \$50,000	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 the amount of Principal, Interest, Taxes, and Insurance (PITI) of the subsequent sales price does not exceed 38% of the targeted Buyer's maximum gross annual income. If the subsequent sales price 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 (e.g., down payment assistance, etc.). This is to ensure that the original buyer receives a fair return and the unit is affordable to the defined range of buyers.

**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;
- 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.

**Net proceeds:** are defined at 24 CFR 92.254(a)(5)(ii)(B) 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.

**Resale:** 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.

\_\_\_\_\_ The sales price must be set so that the monthly principal, interest, taxes and insurance to be paid by the subsequent buyer **will not exceed 38% of that subsequent buyer's maximum gross annual income**, adjusted to a monthly household income.

\_\_\_\_\_ I will notify the City of Fargo Planning and Development Department, in writing, at least **fourteen (14) days prior to listing** the property to ensure compliance of the above federal regulations.

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**PROSPECTIVE BUYER(S)**

I acknowledge having received this information about the federal requirements involved if I/we decide to purchase this home.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address

\_\_\_\_\_  
Address (if different)

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
E-mail Address

**RETURN THIS COMPLETED NOTIFICATION TO:**

City of Fargo Department of Planning and Development  
225 4th Street North  
Fargo, ND 58102  
E-mail Address: [Planning@FargoND.gov](mailto:Planning@FargoND.gov)

## **Grantee SF424's, SF424B's, and Certifications**

*To be attached at end of public comment period and after final consideration and approval by City Commission on July 21, 2025.*