



2026 HUD ACTION PLAN

City of Fargo, North Dakota



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

DRAFT



Plan Development

City Commission

PLANNING & LEADERSHIP

2026 HUD ACTION PLAN

Nicole Crutchfield, Planning Director

Kristi Sylskar, HUD Grant Administrator

Jasmine Markusen, HUD Program Manager

Catlyn Christie, Assistant Planner

Emily McCallister, HUD Project Assistant

Dr. Tim Mahoney, Mayor

Denise Kolpack, Deputy Mayor

Dave Piepkorn, Commissioner

John Strand, Commissioner

Michelle Turnberg, Commissioner

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

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

Submitted by:

City of Fargo
Planning & Development
225 4th Street N
Fargo, ND 58102

Prepared by:

Community Development Division
Planning & Development
City of Fargo

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Executive Summary

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

1. Introduction

As a recipient of federal funds (Community Development Block Grant or “CDBG” funds and HOME Investment Partnerships Program or “HOME” funds) through the U.S. Department of Housing and Urban Development (HUD), the City of Fargo is identified as a CDBG Entitlement community and a HOME Participating Jurisdiction (PJ). The City of Fargo administers these CDBG funds and HOME funds through its Planning & Development Department (specifically the Community Development Division, or “CD Division”) in accordance with the City’s Citizen Participation Plan. The Citizen Participation Plan guides the City of Fargo’s engagement with citizens, housing and service agencies, nonprofits, businesses, schools, and other stakeholders, as part of the planning and preparation of Fargo’s HUD-required plans and documents (which includes, but is not limited to: public comment periods, consultations, public meetings, and public hearings, with final approval by the Fargo City Commission).

Every five years, the City of Fargo is required to develop a HUD Five-Year Consolidated Plan (the current Five-Year Consolidated Plan covers the years of 2025-2029), which assesses priority community development needs, develops strategies for spending HUD funds, and sets targeted outcomes for the use of those funds. In order to detail what the City will do each year to meet the goals and objectives outlined in this 5-Year Consolidated Plan, an Annual Action Plan (“Action Plan”) is developed every year. This 2026 Action Plan is “Year 2” of the current 2025-2029 Five-Year Consolidated Plan.

The City of Fargo’s 2026 Action Plan program year is from May 1, 2026, to April 30, 2027. During the 2026 program year, the City will use HUD funds to provide and affirmatively further support for fair housing; support access to homelessness programs; improve public infrastructure in low-to moderate-income areas of Fargo; and support affordable housing initiatives, such as tenant-based rental assistance (TBRA).

This 2026 Action Plan addresses the following topics related to the use of HUD funds:

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan objectives met by 2026 activities
- Summary of 2026 budget and programmatic expenditure limits
- Description of projects included in 2026 budget
- Geographic distribution of the projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead-based 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
- Benefit to low- and moderate-income persons and/or households: all of the anticipated 2026 HOME

funds will benefit low-income households and an estimated 100 percent of 2026 Community Development Block Grant (CDBG) funds will benefit low- to moderate-income persons.

SUMMARY		
FY2026 Community Development Budget – proposed		
	CDBG	HOME
Planning, Administration and Fair Housing		
1. CDBG Planning and Administration	115,000	
2. HOME Planning and Administration		42,000
3. Fair Housing Services	45,000	
4. Contingency	5,387.54	6,299.22
Public Service Projects		
5. Public Service Homeless Outreach	120,000	
Capital/Neighborhood Improvements		
6. Public Infrastructure Improvements	550,000	
Housing		
7. Tenant Based Rental Assistance (TBRA)		390,000
8. CHDO Set-Aside Placeholder		70,000
Total Budgeted	\$835,387.54	\$508,299.22

2. Summarize the objectives and outcomes identified in the Plan

The City of Fargo intends to focus its 2026 Action Plan efforts on the following goals that are identified in the 2025-2029 Five-Year Consolidated Plan:

Goal: Affordable Housing

Assistance with rental housing expenses through a Tenant-Based Rental Assistance (TBRA) program for eligible, low-income households.

Goal: Ending and Preventing Homelessness

Operations for homeless and housing-related outreach services, focused in the downtown and adjacent neighborhoods, for people who are at-risk of homelessness, recently homeless, or who are currently homeless.

Goal: Public Infrastructure – Public Facility Improvements

Improvements to existing public infrastructure located in low- to moderate-income area neighborhoods.

3. Evaluation of past performance

The following is a summary of HUD-funded accomplishments realized or currently underway within the 2025-2029 Consolidated Plan. This includes both accomplishments from pre-2025 activities and accomplishments from CDBG-CV (one-time COVID funding) funded activities that were all realized during the 2025 Action Plan program year:

Affordable Housing – Create and maintain affordable housing options in the city of Fargo:

- Core Neighborhood Affordable Housing Development, acquisition complete, planning for future project development process underway
- Elliott Place senior multifamily rental project, leased up and complete
- Fair housing operational support through the High Plains Fair Housing Center, ongoing
- Habitat for Humanity single-family new construction, 1 build complete
- Tenant Based Rental Assistance (TBRA) program, program planning underway

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

- Homeless Health Mobile Clinic (CDBG-CV), complete
- Operational support for homeless and housing-related outreach services, focused in downtown and adjacent neighborhoods, ongoing
- YWCA Cass-Clay emergency shelter facility improvements, complete

Public Infrastructure – Public Facility Improvements – Ensure that all Fargo neighborhoods are neighborhoods of choice:

- Public infrastructure improvements to address hazardous/deteriorated conditions and make preventative improvements in support of neighborhood safety and improved livability in low-to moderate-income area neighborhoods, planning underway

4. Summary of Citizen Participation Process and consultation process

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

The City of Fargo provides the public with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. Information is distributed to persons and organizations with an interest in housing and community development through direct mail, social media, public meetings, newsletters, City's website, brochures, and news media. There is open access to all public meetings and Fargo City Hall, which is serviced by public transit, is fully accessible and can accommodate persons with disabilities. Alternative formats of information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of qualified sign language interpreters, documents in Braille, and interpretation and translation services are made upon request to ensure meaningful, equal access to participate in the City's programs, services, and activities. The Community Development Division maintains a database which is made up of over a hundred organizations representing these groups and individuals. 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.

City staff works extensively with public and private organizations in ongoing consultation and coordination efforts, including agencies such as broadband internet service providers, organizations narrowing the digital divide, agencies whose primary responsibilities include the management of flood prone areas, public land or water resources, and emergency management agencies. Specific to the HUD funding allocations, ongoing public input was solicited and community discussions were held on housing and community development needs to help continue guide plan preparations. Community and stakeholder outreach were completed through a mixed-method approach, which included phone calls, meetings, and e-mails. The City kept in

communication with past recipients and other community development agencies to continue coordinating lessons learned through past grant making to ensure conflict doesn't exist with goals and strategies. 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 and will continue utilizing their services throughout 2026. Through meetings and ongoing communication with peer agencies, along with the City's success and findings from past projects, the City determined it needed to focus on programs that can assist more people consistently. Stabilizing housing and keeping people housed continued to be a rising priority in order to keep the City's unhoused population counts as low as possible.

Following the Citizen Participation Plan, publicized through a notice in *The Forum* newspaper and published with news media releases and online announcements, a public input meeting open house was held on April 29, 2026. This meeting offered an opportunity for interested parties to learn about the City's evaluation of projects and provide input on confirming the community's priority needs related to poverty, housing stabilization and preservation, and neighborhood improvement needs.

Notification of the draft 2026 Action Plan was published on May 6, 2026 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). The notice explains the contents and purposes of the plan, locations of where it is available for review, and how to obtain a copy. The City also provides a reasonable number of free copies of the Action Plan to citizens or groups as requested. A 30-day comment period from May 7 through June 5, 2026 will give citizens, public agencies, and interested parties an opportunity to provide input on the proposed Plan. The Action Plan will be presented at a public hearing on May 26, 2026 to the Fargo City Commission, at which time the Commission will review and consider all comments received to-date during the public comment period and at the public hearing. Final consideration and approval will be completed at the June 8, 2026 City Commission meeting. See the next section for a summary of public comments received from the public input meeting, the 30-day public comment period, and the public hearing.

5. Summary of public comments

Prior to the development of the 2026 Action Plan, a public input meeting was held on April 29, 2026 to provide an opportunity for public input on Fargo's greatest community needs. The following is a summary from that meeting:

- Eviction Challenges and Tenant Protections
 - Evictions create long-term barriers to secure future housing
 - Lack of tenant protection laws is an ongoing issue
 - Limited legal defenses exist for "non-payment of rent" cases, reducing effectiveness of legal aid
 - Concerns about unfair practices (e.g., maintenance fees deducted from rent paid, leading to eviction)
- Legal Assistance and Prevention Efforts
 - Support for expanding eviction prevention resources and legal services

- Interest in alternative dispute resolution options within the court system
- North Dakota has received funding for legal services, but gaps remain
- Affordable Housing Priorities
 - Need for dedicating more funding toward long-term affordable housing development
 - Emphasis on setting clear production goals within funding decisions
 - Continued need for more senior/elderly affordable housing for low-income/fixed-income residents
- Fair Housing and Equity
 - Importance of centering fair housing in funding decisions and activities
 - Need for better tracking of housing access, disparities, and impacts on protected groups
 - Recommendation to expand education, outreach, and technical assistance for housing providers
- Program Oversight and Performance Accountability
 - Acknowledgement of the administrative complexity and rules associated with programs such as CDBG and HOME
 - Recommendation to incorporate clear, performance-based standards into funding agreements, including: measurable resident outcomes (e.g., housing stability, employment progress, health improvements); expectations for property maintenance and positive community engagement; and requirements for transparent, publicly accessible reporting on program results
 - Suggestion to establish accountability measures for underperformance, including corrective action plans or potential reallocation of funds
- Public Participation and Community Input
 - Encouragement of the adoption of a formalized citizen participation framework for housing-related planning and assessments
 - Recommendation of utilizing a range of engagement strategies, such as public hearings, community surveys, and stakeholder focus groups, to ensure inclusive and meaningful input
 - Desire for better neighborhood notice and involvement in housing decisions
- Regulation and Site Selection
 - Need for clearer rules on where transitional/supportive housing can be located
 - Concerns about effects on neighborhood character, safety, and property values
 - Discussion on mixed-income developments over concentrated low-income or transitional housing

Comments on the 2026 Action Plan that are received from the 30-day public comment period, which is from May 7, 2026 through June 5, 2026, 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 will be accepted and considered in the development of the 2026 Action Plan for Housing and Community Development.

7. Summary

This 2026 Action Plan identifies the funding for projects that address the City's needs in the following priority areas that were identified through public participation for the 2025-2029 Consolidated Plan: 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 – Public Facility Improvements

In conformity with applicable Administration priorities and executive orders, as may be amended from time-to-time, the City of Fargo:

1. Shall not use grant funds to promote “gender ideology”, as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government;
2. Agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code;
3. Certifies it does not and will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964;
4. Shall not use any grant funds to fund or promote elective abortions, as required by E.O. 14182, Enforcing the Hyde Amendment; and that
5. Notwithstanding anything in the grant or application, this Grant shall not be governed by Executive Orders revoked by E.O. 14154, including E.O. 14008, or requirements implementing Executive Orders that have been revoked;
6. Shall administer its grants in accordance with all applicable immigration restrictions and requirements, including the eligibility and verification requirements that apply under title IV of the Personal Responsibility and Work Opportunity Act of 1996, as amended (8 U.S.C. 1601-1646) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U.S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 14218 or other Executive Orders or immigration laws;
7. Will not use funding under this grant in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or abets policies that seek to shield illegal aliens from deportation;
8. Must use SAVE or an equivalent verification system approved by the Federal government to prevent any Federal public benefit from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States, unless excepted by PRWORA;
9. Agrees that faith-based organizations may be subrecipients for funds on the same basis as any other reorganization. In the selection of subrecipients, the City will not discriminate against an organization based on the organization’s religious character, affiliation, or exercise.

This City of Fargo will continue to use CPD funding in a manner that complies with applicable statutes, as may be amended from time-to-time, which include:

- Section 109 of the HCDA, 42 U.S.C. 5309;
- Title VI of the Civil Rights Act of 1964, 42 U.S.C. 2000d et seq.;
- Title VII of the Civil Rights Act of 1964, 42 U.S.C. 2000d et seq.;
- Title VIII of the Civil Rights Act of 1968 (The Fair Housing Act), 42 U.S.C. 3601 – 19;
- Section 504 and 508 of the Rehabilitation Act of 1973, 29 U.S.C. 794;
- The Americans with Disabilities Act of 1990, 42 U.S.C. 12131 et seq.; and
- Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Public Law 104-193) (PRWORA).

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

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

Action Plan Public Contact Information

City of Fargo
Department of Planning & Development
225 4th Street North
Fargo, ND 58102
701-241-1474 Phone
701-241-1526 Fax
Planning@FargoND.gov
www.FargoND.gov

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

1. Introduction

For the development of this 2026 Action Plan, the City of Fargo followed its Citizen Participation Plan. Information outlining the Action Plan development process was distributed throughout the community (as further detailed under the citizen participation process and consultation process in *Section AP-05 (Executive Summary)* of this Action 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 continued ongoing communication and coordination efforts with public and private organizations, including agencies such as broadband internet service providers; organizations narrowing the digital divide; agencies whose primary responsibilities include the management of flood prone areas, public land, or water resources; and emergency management agencies. Various 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), the Cass Clay Interagency Council on 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 assists with point-in-time surveys when conducted. The City also provides administrative and general fund support to supplement Continuum of Care initiatives in Fargo and the State of North Dakota.

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

A majority of the consultation with the CoC occurs through a joint effort between the City's Planning Department and the City's Public Health Department. City staff participate in various meetings with other area shelters, homeless and housing service providers, the CoC, and the local FM Coalition to End Homelessness (FMCEH). Discussions include how best to allocate and collaborate on using ESG funds as a community. City staff also participate in training offerings and other education efforts.

City staff also attend monthly FM Coalition to End Homelessness meetings, as well as other strategic coordination meetings as needed to support multi-agency needs and elected officials. Through participation in the CoC and FMCEH, there is a focus on the procedures for the operation and administration of HMIS, as well as other HUD-funded entities in the jurisdiction. City staff also participate in broader community planning and strategy efforts 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ADMINISTRATION PLANNING & DEVELOPMENT CITY OF FARGO
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or area for improved coordination:</u> to improve departmental relationships and knowledge of community development needs
2	Agency/Group/Organization	THE ARBORS AT MCCORMICK PARK – HOUSING MANAGEMENT
	Agency/Group/Organization Type	Services – Housing Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
3	Agency/Group/Organization	BEYOND SHELTER, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand housing needs; to develop complex housing solutions together for quality affordable housing for Fargo residents

4	Agency/Group/Organization	BOYS & GIRLS CLUB OF THE RED RIVER VALLEY
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to understand specific population needs
5	Agency/Group/Organization	CASS CLAY COMMUNITY LAND TRUST (CCCLT)
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
6	Agency/Group/Organization	CASS COUNTY EMERGENCY MANAGEMENT
	Agency/Group/Organization Type	Agency – Emergency Management Other Government – County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to identify threats to hazards; to plan and coordinate the operations and response needed during a disaster
7	Agency/Group/Organization	CASS COUNTY FLOODPLAIN MANAGEMENT
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Other Government - County

	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to strategize, plan, and coordinate operations to prevent problems and protect people and development from flooding. The reduced risk of flooding will result in a more resilient community
8	Agency/Group/Organization	CASS COUNTY HUMAN SERVICE ZONE
	Agency/Group/Organization Type	Child Welfare Agency Other Government – County State of North Dakota Region 5 Human Service Zone
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
9	Agency/Group/Organization	CULTURAL DIVERSITY RESOURCES
	Agency/Group/Organization Type	Services – Education Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to problem solve together where relevant
10	Agency/Group/Organization	DOWNTOWN COMMUNITY PARTNERSHIP
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and Email Outreach; Monthly coordination meetings with staff <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
11	Agency/Group/Organization	DOWNTOWN ENGAGEMENT CENTER
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
12	Agency/Group/Organization	EMERGENCY FOOD PANTRY
	Agency/Group/Organization Type	Services – Children Services – Elderly Persons Services – Homeless
	What section of the Plan was addressed by Consultation?	Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to problem solve together where relevant
13	Agency/Group/Organization	EMERGENCY MANAGEMENT – CITY OF FARGO
	Agency/Group/Organization Type	Agency – Emergency Management Other Government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to identify threats and hazards; to plan and coordinate the operations and response needed during a disaster
14	Agency/Group/Organization	ENGINEERING – CITY OF FARGO
	Agency/Group/Organization Type	Other Government – Local Agency – Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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, discuss public infrastructure needs for Fargo neighborhoods, and plan and coordinate flood response operations
15	Agency/Group/Organization	FAMILIES UNITED FOR SELF-EMPOWERMENT (FUSE)
	Agency/Group/Organization Type	Services - Housing Services – Children Services – Health Services - Education
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain and build relationship; to better understand the needs of the families, youth, and children that FUSE serves
16	Agency/Group/Organization	FAMILY HEALTHCARE CENTER
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless Non-Housing Community Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
17	Agency/Group/Organization	FARGO CASS PUBLIC HEALTH
	Agency/Group/Organization Type	Services – Health Other Government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Market Analysis Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting; 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
18	Agency/Group/Organization	FARGO HOUSING AND REDEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
	Agency/Group/Organization	FARGO MOORHEAD AREA FOUNDATION

19	Agency/Group/Organization Type	Nonprofit community foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
	Agency/Group/Organization	FARGO MOORHEAD COALITION TO END HOMELESSNESS
20	Agency/Group/Organization Type	Services - homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
	Agency/Group/Organization	FARGO PLANNING COMMISSION
21	Agency/Group/Organization Type	Other Government – Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
	Agency/Group/Organization	FARGO POLICE DEPARTMENT

22	Agency/Group/Organization Type	Services – Victims Other Government – Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Market Analysis Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	FARGO PUBLIC SCHOOLS
	Agency/Group/Organization Type	Services – Children Services – Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication; Meetings <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
24	Agency/Group/Organization	FIRSTLINK
	Agency/Group/Organization Type	Services – all
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
25	Agency/Group/Organization	FRASER, LTD.
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Persons with Disabilities Services – Homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	GATE CITY BANK
	Agency/Group/Organization Type	Services – Economic Development
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
27	Agency/Group/Organization	GATEWAY FIBER
	Agency/Group/Organization Type	Services – Broadband Internet Services Providers Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to expand access to and provide various options for internet services for residents of Fargo
28	Agency/Group/Organization	GLADYS RAY SHELTER – CITY OF FARGO
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	HIGH PLAINS FAIR HOUSING CENTER
	Agency/Group/Organization Type	Services – Housing Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 fair housing needs
30	Agency/Group/Organization	JEREMIAH PROGRAM
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
31	Agency/Group/Organization	KILBOURNE GROUP
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship
32	Agency/Group/Organization	LAKE AGASSIZ HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
33	Agency/Group/Organization	LINCOLN NEIGHBORHOOD ASSOCIATION
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting; Email <u>Anticipated outcome/areas or areas for improved coordination:</u> to better understand the needs of the neighborhood and strengthen coordination and communication
34	Agency/Group/Organization	METRO FLOOD DIVERSION AUTHORITY
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Agency – Management of Public Land or Water Resources Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to identify threats and hazards; to plan and coordinate for the Fargo-Moorhead Area Diversion project; to plan and coordinate the operations and response needed during a disaster
35	Agency/Group/Organization	ND CONTINUUM OF CARE (CoC)
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
36	Agency/Group/Organization	NEW LIFE CENTER
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <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
37	Agency/Group/Organization	NORTH DAKOTA COALITION FOR HOMELESS PEOPLE
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
38	Agency/Group/Organization	NORTH DAKOTA DEPARTMENT OF WATER RESOURCES
	Agency/Group/Organization Type	Agency – Management of Public Land or Water Resources Other Government – State
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to support sustainable and resilient water development and management practices and improve efficiencies in water management
39	Agency/Group/Organization	NORTH DAKOTA HOUSING FINANCE AGENCY
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
40	Agency/Group/Organization	NORTH DAKOTA INFORMATION TECHNOLOGY (NDIT)
	Agency/Group/Organization Type	Other Government – State
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to align housing investments with broadband deployment and digital equity activities. NDIT serves as the State-level broadband planning coordinator and grant administrator; it does not sell or provide broadband connections to homes or businesses
41	Agency/Group/Organization	PRESENTATION PARTNERS IN HOUSING
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
42	Agency/Group/Organization	REBUILDING TOGETHER
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to better understand housing needs
43	Agency/Group/Organization	SKILLS AND TECHNOLOGY TRAINING CENTER
	Agency/Group/Organization Type	Services – Education Services – Employment Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination</u> : to better understand workforce needs
44	Agency/Group/Organization	SOLLERA
	Agency/Group/Organization Type	Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Domestic Violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <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
45	Agency/Group/Organization	SOUTHEAST BEHAVIORAL HEALTH CLINIC
	Agency/Group/Organization Type	Other Government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
46	Agency/Group/Organization	SOUTHEASTERN NORTH DAKOTA COMMUNITY ACTION AGENCY
	Agency/Group/Organization Type	Services – Housing Services – Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting; Email Outreach; Meetings; Ongoing Communication <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
47	Agency/Group/Organization	TRANSIT DEPARTMENT/METRO AREA TRANSIT/MATBUS – CITY OF FARGO
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
48	Agency/Group/Organization	UBIQUITY FIBER
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to expand access to and provide various options for internet services for residents of Fargo
49	Agency/Group/Organization	UNITED WAY OF CASS CLAY
	Agency/Group/Organization Type	Local Service Funder Foundation
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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
50	Agency/Group/Organization	U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT/STATE OF NORTH DAKOTA
	Agency/Group/Organization Type	Other Government – Federal Other Government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Input Meeting; Email Outreach; Ongoing Communication <u>Anticipated outcome/areas or areas for improved coordination:</u> to maintain relationship; to problem solve together where relevant
51	Agency/Group/Organization	YOUTHWORKS
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Communication <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
52	Agency/Group/Organization	YWCA CASS CLAY
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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
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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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

Narrative (optional)

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

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

AP-12 Participation – 91.105, 91.200(c)

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

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

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. 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. Many organizations that work with these groups received information on the development of the plan.

All of the methods and activities described include announcements and progress updates through presentations and at public meetings of various boards and commissions. In addition, a public input meeting was held to provide information about the City’s HUD CDBG and HOME programs and the City’s current Five-Year Consolidated Plan (including identified goals and priorities, timelines, and funding), as well as give an opportunity to gather public input on current community needs to help guide preparations for the 2026 Action Plan. All of the public meetings followed North Dakota “open meetings” laws and included legal notices, published press releases, website postings, and direct e-mail.

Notification of the proposed 2026 Action Plan was published as a public notice on May 6, 2026 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). 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 plan to citizens or groups as requested. Comments that are received on this proposed plan during the 30-day public comment period, which is from May 7 through June 5, 2026, will be summarized in the chart below that is within this *Section AP-12 (Participation)*. On May 26, 2026, the Fargo City Commission will hold a public hearing to review and consider all comments received up to that point in the public comment period, as well as any submitted during the public hearing. Final consideration and approval will be completed at the June 8, 2026 City Commission meeting.

The citizen participation outreach process for the 2026 Action Plan was added to the chart below in this *Section AP-12 (Participation)*.

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 April 16, 2026, a notice was published in <i>The Forum</i> newspaper 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 2026 Action Plan. A ten-day notice was provided.	N/A	N/A	

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	News Release	Non-targeted/broad community	On April 16, 2026, a news release was distributed to media contacts.	N/A	N/A	
3	Internet Outreach	Non-targeted/broad community	On April 16, 2026, a City of Fargo website posting announced the 2026 Action Plan public input meeting.	N/A	N/A	
4	E-mail	Non-targeted/broad community	On April 16, 2026, community development partners and interested parties were e-mailed information on the 2026 Action Plan public input meeting.	N/A	N/A	

5	Public Meeting	Non-targeted/broad community	<p>On April 29, 2026, 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.</p>	<ul style="list-style-type: none"> • Eviction Challenges and Tenant Protections <ul style="list-style-type: none"> ○ Evictions create long-term barriers to secure future housing ○ Lack of tenant protection laws is an ongoing issue ○ Limited legal defenses exist for “non-payment of rent” cases, reducing effectiveness of legal aid ○ Concerns about unfair practices (e.g., maintenance fees deducted from rent paid, leading to eviction) • Legal Assistance and Prevention Efforts <ul style="list-style-type: none"> ○ Support for expanding eviction prevention resources and legal services ○ Interest in alternative dispute resolution options within the court system 	All comments were considered.	
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				<ul style="list-style-type: none"> ○ North Dakota has received funding for legal services, but gaps remain ● Affordable Housing Priorities <ul style="list-style-type: none"> ○ Need for dedicating more funding toward long-term affordable housing development ○ Emphasis on setting clear production goals within funding decisions ○ Continued need for more senior/elderly affordable housing for low-income/fixed-income residents ● Fair Housing and Equity <ul style="list-style-type: none"> ○ Importance of centering fair housing in funding decisions and activities ○ Need for better tracking of housing access, disparities, and impacts on protected groups ○ Recommendation to expand education, outreach, and 		
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				<p>technical assistance for housing providers</p> <ul style="list-style-type: none"> • Program Oversight and Performance Accountability <ul style="list-style-type: none"> ○ Acknowledgement of the administrative complexity and rules associated with programs such as CDBG and HOME ○ Recommendation to incorporate clear, performance-based standards into funding agreements, including: measurable resident outcomes (e.g., housing stability, employment progress, health improvements); expectations for property maintenance and positive community engagement; and requirements for transparent, publicly accessible reporting on program results ○ Suggestion to establish accountability 		
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				<p>measures for underperformance, including corrective action plans or potential reallocation of funds</p> <ul style="list-style-type: none"> • Public Participation and Community Input <ul style="list-style-type: none"> ○ Encouragement of the adoption of a formalized citizen participation framework for housing-related planning and assessments ○ Recommendation of utilizing a range of engagement strategies, such as public hearings, community surveys, and stakeholder focus groups, to ensure inclusive and meaningful input ○ Desire for better neighborhood notice and involvement in housing decisions • Regulation and Site Selection 		
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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				<ul style="list-style-type: none"> ○ Need for clearer rules on where transitional/supportive housing can be located ○ Concerns about effects on neighborhood character, safety, and property values ○ Discussion on mixed-income developments over concentrated low-income or transitional housing 		

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Newspaper Ad	Non-targeted/broad community	On May 6, 2026, a notice was published in <i>The Forum</i> seeking comment on the 2026 Action Plan (in addition to 2025 Action Plan amendments and Citizen Participation Plan amendments) during the 30-day comment period, which started on May 7, 2026.	N/A	N/A	
7	News Release	Non-targeted/broad community	On May 6, 2026, a news release was distributed to media contacts.	N/A	N/A	

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Internet Outreach	Non-targeted/broad community	On May 6, 2026, a City of Fargo website posting announced the 2026 Action Plan (in addition to 2025 Action Plan amendments and Citizen Participation Plan amendments) public comment period.	N/A	N/A	

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
9	E-mail	Non-targeted/broad community	On May 6, 2026, community development partners and interested parties were e-mailed information for review and comment of the 2026 Action Plan (in addition to 2025 Action Plan amendments and Citizen Participation Plan amendments).	<<Placeholder for comments received>>		

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
10	Public Hearing	Non-targeted/broad community	<p>On May 26, 2026, the Fargo City Commission held a public hearing to review the draft 2026 Action Plan (in addition to 2025 Action Plan amendments and Citizen Participation Plan amendments) for the City of Fargo (on regular agenda). This is an open meeting and the public was notified.</p>	<<Placeholder for public comments received>>		

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)
11	Public Meeting	Non-targeted/broad community	On June 8, 2026, the City Commission met for final consideration and approval of the 2026 Action Plan (in addition to 2025 Action Plan amendments and Citizen Participation Plan amendments) (on consent agenda).	<<Placeholder for public comments received>>		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Fargo receives annual allocations from two federal 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 is receiving an allocation of \$828,465 in CDBG funds for Program Year 2026, the second year of Fargo's 2025-2029 Consolidated Plan. This amount, combined with \$6,922.54 in prior year CDBG resources, totaling \$835,387.54, will be used to support access to homelessness programs and improve public infrastructure in low- to moderate-income areas of Fargo. No CDBG program income is expected.

Similarly, the City is receiving a HOME allocation of \$447,443.90. In addition, \$60,855.32 in prior year HOME resources — including \$35,840 in program income and \$20,000 in recaptured funds collected in PY2025 — will be used to support affordable housing initiatives, such as Tenant-Based Rental Assistance (TBRA). Based on prior funding levels and historical program performance, approximately \$105,000 in additional HOME program income is expected to be generated annually through the repayment of homebuyer and housing rehabilitation loans.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	\$828,465	\$0	\$6,922.54	\$835,387.54	\$2,485,395	The expected amount available for the remainder of the 2025-2029 Consolidated Plan period is calculated by multiplying the current annual allocation and expected program income by the number of remaining program years (3). Similar annual allocation and program income amounts in future years are assumed.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	TBRA	\$447,443.90	\$0	\$60,855.32	\$508,299.22	\$1,657,331.70	The expected amount available for the remainder of the 2025-2029 Consolidated Plan period is calculated by multiplying the current annual allocation and expected program income by the number of remaining program years (3). Similar annual allocation and program income amounts in future years are assumed.

Table 5 - Expected Resources – Priority Table

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

Federal funds will continue to be leveraged with local, state, and private resources to address priority needs and achieve the objectives of this plan. The 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 of Fargo continuously evaluates publicly owned land and properties within its jurisdiction for potential use in addressing community needs identified in the Consolidated Plan. For example, these properties may be considered for redevelopment to create affordable housing for low-to-moderate income households. 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 adhere to the appropriate processes required 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 - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	City Wide	Housing Needs	HOME: \$460,000.00	Tenant-Based Rental Assistance/Rapid Rehousing: 25 Households Assisted
2	Ending and Preventing Homelessness	2025	2029	Homeless	City Wide	Homeless and Special Needs	CDBG: \$120,000.00	Public Service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
3	Public Infrastructure – Public Facility Improvements	2025	2029	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$550,000.00	Public Facility or Public Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Affordable Housing – Create and maintain affordable housing options and increase homeownership in Fargo</p> <ul style="list-style-type: none"> • Provide rental assistance through a tenant-based rental assistance (TBRA) program funded by HOME Investment Partnerships Program funds • Expand and/or produce more affordable housing options (a HOME-assisted housing unit identified in program year 2025 will utilize funding from multiple program years; the unit is reflected once in the goals to avoid double counting)
2	Goal Name	Ending and Preventing Homelessness
	Goal Description	<p>Ending and Preventing Homelessness – Participate in collaborative efforts to reduce and prevent homelessness in the community</p> <ul style="list-style-type: none"> • 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 • Provide funding for homelessness prevention and outreach, including responses to request for crisis intervention and de-escalation • Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness or that are at risk of losing housing
3	Goal Name	Public Infrastructure-Public Facility Improvements
	Goal Description	<p>Public Infrastructure-Public Facility Improvements – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> • Assist homeowners living in low-to-moderate income area neighborhoods with infrastructure improvements to help sustain neighborhoods and the affordability of homeownership • Invest in infrastructure improvements that keep housing and neighborhoods safe and modern • Decrease property depreciation by keeping up with infrastructure maintenance • Support neighborhood improvements by implementing public improvements to increase safety and access

Table 7 – Goal Descriptions

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

It is estimated that 25 low- to moderate-income households will be provided affordable housing through tenant-based rental assistance as defined by HOME 91.215(b).

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 2026 program year (May 1, 2026 to April 30, 2027).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan objectives met by 2026 activities
- Summary of 2026 budget and programmatic expenditure limits
- Description of projects included in 2026 budget
- Geographic distribution of the projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead-based 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
- Benefit to low- and moderate-income persons and/or households: all of the 2026 HOME funds will benefit low-income households and an estimated 100 percent of 2026 Community Development Block Grant (CDBG) funds will benefit low- to moderate-income persons. The majority of activities address the HUD objective of safe, affordable, and decent housing. The following table summarizes the distribution of Fargo’s FY2026 projects by HUD’s Performance Measure System.

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

Table 8 – Project Information

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

The City of Fargo will allocate federal entitlement funds through the CDBG and HOME programs to support projects that address the highest priority needs identified in the 2025-2029 Consolidated Plan. CDBG funding will be used for projects related to public services for operational support of homeless

and housing-related outreach services; public infrastructure improvements in low- to moderate-income area neighborhoods; and fair housing. HOME-funded projects will include a tenant-based rental assistance program.

The main obstacles to addressing the underserved needs in the community are the lack of funding and resources to address the affordable housing and supportive services needs of our residents. To address the lack of resources, the City will continue to engage with housing providers, housing developers, community development organizations, service providers, and other stakeholders to develop strategies for increasing impacts and meeting gaps in services.

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 Center. 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 for the tenant 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. 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.

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Tenant-Based Rental Assistance (TBRA)
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME: \$390,000.00
	Description	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, and security and utility deposit assistance. Assisted units must be located within Fargo city limits. Activities will be carried out by a subrecipient. An additional \$6,299.22 in HOME contingency funds is available for cost-overruns and unanticipated expenses related to this project.
	Target Date	4/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated approximately 25 households will benefit from tenant based rental assistance.
	Location Description	City Wide
	Planned Activities	HOME Eligible Activity under 24 CFR 92.205(a)(1).
2	Project Name	Public Infrastructure Improvements
	Target Area	City Wide
	Goals Supported	Public Infrastructure-Public Facility Improvements
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$550,000.00

	Description	CDBG funds will be used for improvements to existing public infrastructure located within areas that qualify as low-to-moderate income area neighborhoods, as determined by the most current HUD data available at the time of project implementation. Efforts will be focused on eligible block groups within the City’s core neighborhoods. This project will address hazardous/deteriorated conditions and make preventative improvements in support of neighborhood safety and improved livability such as but not limited to alley paving, water system improvements, sidewalks, curb and gutter improvements, and tree planting. An additional \$5,387.54 in CDBG contingency funds is available for cost overruns and unanticipated expenses related to this project.
	Target Date	4/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	Based on this low-moderate area activity, it is estimated approximately 500 individuals will benefit from these infrastructure improvements.
	Location Description	Proposed service area, subject to completion of environmental review requirements, includes the blocks between 7 Avenue North to 12 Avenue North and 25 Street North to 29 Street North (located in the Madison/Unicorn Park neighborhood).
	Planned Activities	Matrix Codes: Public facilities and improvements (03* matrix codes) including: 03I Flood Drainage Improvements, 03J Water/Sewer Improvements, 03K Street Improvements, 03L Sidewalks, 03N Tree Planting, 03Z Other Public Improvements, 24 CFR Part 570.201(c). National Objective: Low-Mod Area (LMA) Benefit [24 CFR 570.208(a)(1)].
3	Project Name	Public Service Homeless Outreach
	Target Area	City Wide
	Goals Supported	Ending and Preventing Homelessness
	Needs Addressed	Homeless and Special Needs
	Funding	CDBG: \$120,000.00
	Description	CDBG funds will be utilized to fund salaries and benefits to provide operational support for homeless and housing-related outreach services, focused in the downtown and adjacent neighborhoods, for people who are at-risk of homelessness, recently homeless, or who are currently homeless.

	Target Date	4/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 at risk of homelessness, recently homeless, and/or currently homeless persons will be assisted.
	Location Description	City Wide
	Planned Activities	Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs, 24 CFR 570.201(e). National Objective: Low-Mod Clientele (LMC) Benefit [24 CFR 570.208(a)(2)].
4	Project Name	CHDO Set-Aside Placeholder
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME: \$70,000
	Description	In accordance with HOME Program regulations, the City will set aside 15% of the annual HOME allocation for an eligible housing activity to be undertaken by a Community Housing Development Organization (CHDO). At this time, no CHDO projects have been identified.
	Target Date	4/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	0 HOME units, for PY2026, in Fargo for a low- to moderate-income household (see following note). Funding will be combined with prior year HOME CHDO set-aside funds to support completion of a unit identified in the PY2025 Action Plan and should not be counted again as an additional unit in PY2026.
	Location Description	Not identified.
	Planned Activities	HOME Eligible Activity under 24 CFR 92.205(a)(1).
5	Project Name	CDBG Planning and Administration
	Target Area	City Wide
	Goals Supported	Ending and Preventing Homelessness Public Infrastructure-Public Facility Improvements
	Needs Addressed	Homeless and Special Needs Non-Housing Community Development Needs
	Funding	CDBG: \$160,000.00 (\$115,000 + \$45,000)

	Description	Funds are used for the administration of the CDBG program. Expenses are related to the development of program plans, coordination, monitoring, evaluation, reports, and studies. Expenses related to fair housing services in Fargo may include fair housing education, outreach, test coordination, and technical assistance as part of the requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). Prior year planning and administration funding may be used for startup planning and administration costs in future years. <ul style="list-style-type: none"> • Planning and Administration: \$115,000 • Fair Housing Services: \$45,000
	Target Date	4/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	Matrix Code: 21A General Program Administration, 24 CFR 570.206(a). Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). 24 CFR 570.206(c). National Objective: Not applicable for administration.
6	Project Name	HOME Planning and Administration
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME: \$42,000.00
	Description	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.
	Target Date	4/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a

	Location Description	n/a
	Planned Activities	National objective: Not applicable for administration.

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 2026 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 10 - 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 2026, 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 subrecipient 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	25
Special-Needs	0
Total	25

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	25

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

Discussion:

The one-year goals listed above are associated with 2026 activities. It is anticipated a total of 25 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 the 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 (the 2026 program year between May 1, 2026 - April 30, 2027) to address the needs to public housing

FHRA is working to increase assisted housing choices by expanding the supply; and to preserve and improve existing choices by rehabilitating, modernizing, and improving the quality of assisted housing.

The Lashkowitz Riverfront was placed in service in April 2026 and is currently being leased up. This project was awarded Low Income Housing Tax Credits (LIHTC) and was redeveloped into 110 units of affordable housing with all units having project-based vouchers.

Redevelopment has begun on 14 aging duplexes as part of FHRA's 14-4 Asset Management Project. This project will convert the 3-acre site into 65 affordable housing units with project-based vouchers. FHRA has completed abatement and demolition and anticipates an August 2026 financial closing for construction to follow immediately. In early 2026, the North Dakota Housing Finance Agency (NDHFA) announced that this project has received funding commitments that include \$1.3 million in LIHTC, which will provide an estimated \$11 million in project equity, and \$1 million from the State of North Dakota's Housing Incentive Fund (HIF). FHRA is also committing project-based vouchers to the units to further affordability for tenants. The total project cost is \$17.3 million.

FHRA also completed demolition of its Colonial apartments following a May 2024 fire, and a re-use study is underway for the adjacent Burrel apartments to evaluate the best use for the site going forward.

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

FHRA works to engage, educate, and empower residents by providing opportunities for personal development, economic stability, education, health, and fostering family and community life. Public housing residents are encouraged to become more actively involved with management through the Resident Advisory Board (RAB), which is convened to review annual plans, proposed policy changes, etc.

The Housing Authority has a goal outlined within the 2025-2029 PHA Consolidated Plan that includes promoting self-sufficiency within assisted housing programs by connecting households with various programs, support services, community partners, and assistance to serve, empower, and connect families with the resources they need to improve the quality of their lives and the prospects for their future, ensuring more housing stability and fostering self-sufficiency. FHRA will monitor the effects of resident service activities on participant income and their ability to assume a larger share of rent to

owner to increase availability of affordable housing by increasing availability of housing assistance payment funds and public housing operating funds.

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

The PHA has a federal designation of a standard performance organization.

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

Introduction

For the 2026 Action Plan and in accordance with the strategy outlined in *Section SP-60 (Homelessness Strategy)* of the City's 2025-2029 Consolidated Plan, the City continues to implement a coordinated approach to addressing homelessness. 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, the Cass Clay Interagency Council on 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 jurisdiction's one-year goals and actions (for the 2026 program year between May 1, 2026 – April 30, 2027) 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. 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 2026 budget to provide operational support for homeless and housing-related outreach services for people who are at-risk of homelessness, recently homeless, or who are currently homeless (Project #3 in *Section AP-38, Project Summary*).

Addressing the emergency shelter and transitional housing needs of homeless persons

CDBG funds will be utilized to provide operational 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 City of Fargo’s 2025-2029 Consolidated Plan identifies and describes barriers to affordable housing in *Section MA-40* (under the Housing Market Analysis) and *Section SP-55* (under the Strategic Plan). The 2026 Action Plan supports housing affordability and stability through tenant-based rental assistance, while also investing in public infrastructure improvements that enhance the overall living environment for low- and moderate-income residents.

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 affordable housing units remains a challenge in Fargo, for both renters and homeowners. 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 the creation or preservation of affordable housing.

In the 2026 Action Plan, HOME funds will be used for a Tenant-Based Rental Assistance (TBRA) Program (Project #1 in *Section AP-38, Project Summary*) in partnership with a local community organization. This program will improve housing affordability and stability for low-income households by helping to offset the effects of market constraints, including limited housing supply and rising rental costs, and by enabling eligible participants to access existing housing units within the community.

In addition, CDBG funds will be used for public infrastructure improvements (Project #2 in *Section AP-38, Project Summary*) that will support suitable living environments and help address barriers associated with aging or inadequate infrastructure. These investments enhance neighborhood conditions, support future residential development and reinvestment, and maintain the properties’ affordability.

The City will also continue to support fair housing activities that promote equal access to housing and reduce barriers related to discrimination.

Collectively, these actions reflect the City’s ongoing commitment to addressing barriers to affordable housing through a combination of regulatory review, targeted assistance, strategic infrastructure investments, and efforts to promote equitable access to housing.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Fargo will continue to coordinate with housing providers, social service agencies, and community stakeholders to identify and respond to emerging needs. Through these partnerships, the City supports a range of actions aimed at improving access to affordable housing, enhancing public services, and addressing the needs of vulnerable populations.

Actions planned to address obstacles to meeting underserved needs

The City will address obstacles to meeting underserved needs by focusing on program readiness, coordination, and capacity as 2026 activities move from planning to implementation. This includes coordinating with subrecipients and community partners for the delivery of tenant-based rental assistance and homeless outreach services, as well as working with internal departments to advance infrastructure projects. The City will provide guidance on program requirements, strengthen communication with landlords and service providers, and maintain flexibility in timelines to address potential challenges. The City will also continue to coordinate with funding agencies and support fair housing outreach efforts to promote equitable access to programs and services.

Actions planned to foster and maintain affordable housing

The City remains committed to fostering and maintaining affordable housing, as outlined in its Core Neighborhoods Master Plan, GO2030 Comprehensive Plan, Growth Plan, and FM Regional Housing Needs Analysis. These planning efforts emphasize the importance of preserving existing housing stock, supporting affordability, and responding to evolving community needs.

In the 2026 Action Plan, the City will support affordable housing through a HOME-funded Tenant-Based Rental Assistance (TBRA) Program, in partnership with a local community organization. This program will assist low-income households in accessing and maintaining affordable housing by reducing cost burdens and increasing housing stability within the existing rental market.

In addition, and as noted in the previous section (*Section AP-75, Barriers to Affordable Housing*), the 2026 Action Plan will include a project that will utilize CDBG funds for public infrastructure improvements. These infrastructure improvements will support suitable living environments, help address barriers associated with aging or inadequate infrastructure, and maintain properties' affordability.

A significant portion of the City's affordable housing inventory is owned and managed by non-profit housing providers. The City will continue to coordinate with these providers to support the long-term viability and preservation of affordable units and to monitor any potential risks to the existing inventory.

The City will continue to work with homeowners and community partners to identify opportunities for rehabilitation and preservation, as well as to address barriers that may impact the condition and affordability of the existing housing stock.

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

Following the discussion in *Section SP-65 (Lead Based Paint Hazards)* of the City of Fargo's 2025-2029 Consolidated Plan, 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's anti-poverty strategy, as outlined in *Section SP-70* of the City of Fargo's 2025-2029 Consolidated Plan, focuses on reducing the number of poverty-level families through investments in affordable housing, public infrastructure, and supportive services, in coordination with local and regional partners.

In the 2026 Action Plan, the City will use HOME funds to provide tenant-based rental assistance to help low-income households access and maintain affordable housing, reducing cost burdens and supporting financial stability. In addition, CDBG funds will be used to invest in public infrastructure improvements in low- and moderate-income neighborhoods, sustaining neighborhood conditions. Lastly, CDBG funds will be utilized for operational support for a public service activity that will provide homeless and housing-related outreach services, connecting individuals with housing resources and supportive services to promote stability.

The City will continue 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 including: United Way of Cass-Clay, Presentation Partners in Housing, and the local community action agency (SouthEastern North Dakota Community Action Agency or “SENDCAA”, among others). 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.

Through these combined efforts, the City will continue to implement a coordinated approach to reducing poverty by improving housing affordability, supporting stable living environments, and enhancing access to services.

Actions planned to develop institutional structure

In accordance with the strategy outlined in *Section SP-40 (Institutional Delivery Structure)* of the City of Fargo’s 2025-2029 Consolidated Plan, the City will continue to strengthen its institutional structure by coordinating with public agencies, nonprofit and for-profit partners, and service providers to improve collaboration, resource sharing, and program effectiveness. The City will monitor the capacity of community housing and human service agencies, support multi-agency planning, and promote strategies to expand access to affordable housing, supportive services, and employment resources. Staff will participate in training and planning initiatives to enhance service delivery, while the City and its partners work to integrate housing, health, and workforce systems and address gaps in services for low- and moderate-income residents and special needs populations. These efforts support a more effective, coordinated system to meet community housing and development goals.

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 the Housing Authority and 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. In addition, the Downtown Engagement Center offers a centralized location for agencies to operate and coordinate.

The 2026 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.

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. Per HUD requirements, there is a HOME CHDO Set-Aside Placeholder project in Fargo’s 2026 Action Plan, but at this time, no CHDO projects have been identified.

There are no identified, HOME-funded homebuyer, home ownership, or owner-occupied housing rehabilitation projects in Fargo’s 2026 Action Plan. The HOME-funded 2026 Action Plan project is for tenant-based rental assistance (TBRA). Although the only HOME-funded project in the 2026 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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
---	---

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan: **2026, 2027, 2028**

100.00%

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:

Per HUD requirements, there is a HOME CHDO Set-Aside Placeholder project in Fargo's 2026 Action Plan, but at this time, no CHDO projects have been identified. There are no identified, HOME-funded homebuyer, home ownership, or owner-occupied housing rehabilitation projects in Fargo's 2026 Action Plan. The HOME-funded 2026 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 any 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.

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:

Per HUD requirements, there is a HOME CHDO Set-Aside Placeholder project in Fargo's 2026 Action Plan, but at this time, no CHDO projects have been identified. There are no identified, HOME-funded homebuyer, home ownership, or owner-occupied housing rehabilitation projects in Fargo's 2026

Action Plan. The HOME-funded 2026 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 any 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.

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 24 CFR 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 2026 Action Plan.

Discussion

Attachments

City of Fargo
2026 Annual Action Plan
Citizen Participation Comments and Process

Citizen Participation Comments

Comments that are received on the original proposed 2026 Action Plan during the 30-day public comment period, which is from May 7 through June 5, 2026, will be included below and in *Section AP-05 Executive Summary*, Question #5.

<<placeholder for public comments received during 30-day public comment period>>

For a summary of comments received from the initial public input meeting, which was held on Wednesday, April 29, 2026 at 12:00 p.m., please see *Section AP-05 Executive Summary*, Question #5.

Documentation from the citizen participation process is included in the plan and its attachments.

**City of Fargo
2026 Action Plan
Public Input Meeting**

Public Notice for 2026 Action Plan Public Input Meeting

This was sent to the Fargo Forum for publication on Thursday, April 16, 2026.

**Public Notice
City of Fargo
Notice of Public Input Meeting
Community Development Block Grant (CDBG) & HOME Investment Partnerships (HOME)
Programs
2026 HUD Action Plan**

The City of Fargo is gathering public input as part of the citizen participation process for preparing its 2026 Annual Action Plan. This plan allocates the City's annual entitlement funds, 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. These items are summarized in this notice as follows:

2026 HUD Action Plan

The 2026 Annual Action Plan will outline how the City will allocate the 2026 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 and to prioritize Fargo's needs for housing stability, housing preservation, services for individuals with extremely low incomes, and public infrastructure and facilities improvements in low- and moderate-income area neighborhoods as outlined in the City's 5 -Year Consolidated Plan. The existing and past years' plans are available online at www.fargond.gov/plansandstudies or by request through the Planning and Development Department at (701) 241-1474 or 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 the 2026 Annual Action Plan. Contact information and schedule are provided below:

PUBLIC INPUT MEETING: April 29, 2026 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

EXISTING/PAST YEARS' PLANS AVAILABLE AT: 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 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.



AFFIDAVIT OF PUBLICATION

State of Florida, County of Broward, ss:

Anjana Bhadoriya, 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: Thursday, April 16, 2026**, 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.

Anjana Bhadoriya

(Signed) _____

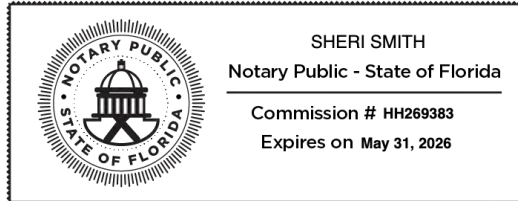
VERIFICATION

State of Florida
County of Broward

Subscribed in my presence and sworn to before me on this: 04/17/2026

S. Smith

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

2026 HUD Action Plan
The City of Fargo is gathering public input as part of the citizen participation process for preparing its 2026 Annual Action Plan. This plan allocates the City's annual entitlement funds, 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. These items are summarized in this notice as follows:

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The 2026 Annual Action Plan will outline how the City will allocate the 2026 annual allocations for CDBG and HOME, and prioritize which activities will be funded.

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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 the 2026 Annual Action Plan. Contact information and schedule are provided below:

PUBLIC INPUT MEETING:
April 29, 2026 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
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(Apr. 16, 2026)



Notice of Public Input Meeting for the Department of Housing and Urban Development (HUD) 2026 Action Plan

Public input is requested in preparation of Fargo's 2026 Action Plan for HUD Community Development Block Grant and HOME Investment Partnerships Program funds

04/16/2026

The City of Fargo is gathering public input as part of the citizen participation process for preparing its 2026 Annual Action Plan. This plan allocates the City's annual entitlement funds, 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 2026 Annual Action Plan will outline how the City will allocate the 2026 annual allocations for CDBG and HOME, and prioritize which activities will be funded.

As part of the citizen participation process, the City will hold a public input meeting to share updates on the City's 2025-2029 Consolidated Plan and to gather input on Fargo's needs for housing stability, housing preservation, services for individuals with extremely low incomes, and public infrastructure and facilities improvements in low- and moderate-income area neighborhoods as they relate to the goals in the City's 2025-2029 Consolidated Plan and development of the upcoming 2026 Action Plan.

For more information, view the [full public notice](#) published online and in The Forum newspaper on Thursday, April 16, 2026. Existing and past years' plans are available on the City of Fargo website at FargoND.gov/PlansandStudies or by request through the Planning and Development Department at 701.241.1474 or 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 the 2026 Annual Action Plan.

The public input meeting will be held on Wednesday, April 29, 2026, from 12 p.m. to 1 p.m. (Central Daylight Time). Comments and suggestions on the plan should be directed to either Planning@FargoND.gov or by calling 701.241.1474.

For translation services on the public notice and/or plans, contact the City of Fargo at 701.241.1474.

समाचार विज्ञप्ति



आवास तथा शहरी विकास विभाग (HUD) २०२६ कार्य योजनाको लागि सार्वजनिक सुझाव बैठकको सूचना

HUD सामुदायिक विकास ब्लक अनुदान र गृह लगानी साझेदारी कार्यक्रम कोषको लागि फार्गोको २०२६ कार्य योजनाको तयारीमा सार्वजनिक सुझाव अनुरोध गरिएको छ।

१६/०४/२०२६

फार्गो शहरले आफ्नो २०२६ को वार्षिक कार्य योजना तयार गर्न नागरिक सहभागिता प्रक्रियाको एक भागको रूपमा सार्वजनिक इनपुट सङ्कलन गरिरहेको छ। यो योजनाले अमेरिकी आवास तथा शहरी विकास विभाग (HUD) बाट प्राप्त शहरको वार्षिक हकदार कोषलाई शहरको HUD-वित्त पोषित कार्यक्रमहरू: सामुदायिक विकास ब्लक अनुदान (CDBG) र गृह लगानी साझेदारी (HOME) कार्यक्रमको लागि छुट्याउँछ। यी कोषहरूको प्राथमिक उद्देश्य कम र मध्यम आय भएका व्यक्ति र घरपरिवारलाई फाइदा पुऱ्याउनु हो। २०२६ को वार्षिक कार्य योजनाले शहरले CDBG र गृहको लागि २०२६ को वार्षिक विनियोजन कसरी विनियोजन गर्नेछ र कुन गतिविधिहरूलाई वित्त पोषित गरिनेछ भनेर प्राथमिकता दिनेछ भनेर रूपरेखा प्रस्तुत गर्नेछ।

नागरिक सहभागिता प्रक्रियाको एक भागको रूपमा, शहरले शहरको २०२५-२०२९ समेकित योजनाको बारेमा अद्यावधिकहरू साझा गर्न र आवास स्थिरता, आवास संरक्षण, अत्यन्त कम आय भएका व्यक्तिहरूको लागि सेवाहरू, र कम र मध्यम आय भएका क्षेत्रका छिमेकहरूमा सार्वजनिक पूर्वाधार र सुविधाहरू सुधारको लागि फार्गोको आवश्यकताहरूमा इनपुट सङ्कलन गर्न सार्वजनिक इनपुट बैठक आयोजना गर्नेछ किनकि तिनीहरू शहरको २०२५-२०२९ समेकित योजना र आगामी २०२६ कार्य योजनाको विकासका लक्ष्यहरूसँग सम्बन्धित छन्।

[थप जानकारीको लागि, बिहीबार, अप्रिल १६, २०२६ मा अनलाइन र द फोरम पत्रिकामा प्रकाशित पूर्ण सार्वजनिक सूचना हेर्नुहोस्](#) । अवस्थित र विगतका वर्षहरूका योजनाहरू फार्गो शहरको वेबसाइट FargoND.gov/PlansandStudies मा वा योजना तथा विकास विभाग मार्फत ७०१.२४१.१४७४ मा वा 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 सार्वजनिक इनपुट बैठकको क्रममा समुदाय, संस्था र नागरिकहरूलाई लिखित रूपमा (इमेल सहित), टेलिफोन वा व्यक्तिगत रूपमा टिप्पणी गर्न प्रोत्साहित गरिन्छ। प्राप्त टिप्पणीहरू २०२६ को वार्षिक कार्य योजनाको विकासमा प्रयोग गरिनेछ।

सार्वजनिक सुझाव बैठक बुधबार, अप्रिल २९, २०२६ मा दिउँसो १२ बजेदेखि १ बजे (केन्द्रीय दिवा समय) सम्म आयोजना हुनेछ। योजनामा टिप्पणी र सुझावहरू Planning@FargoND.gov मा वा ७०१.२४१.१४७४ मा कल गरेर पठाउनु पर्छ। सार्वजनिक सूचना र/वा योजनाहरूमा अनुवाद सेवाहरूको लागि, फार्गो शहरलाई ७०१.२४१.१४७४ मा सम्पर्क गर्नुहोस्।

E-mail Notification for 2026 Action Plan Public Input Meeting Community Development Partners

From: [Planning E-mails](#)
Bcc: ["Abdishakur Mohamed"](#); ["Abdiwali Sharif"](#); ["Adam Martin"](#); ["Adil Abdelnour"](#); ["Afro American Development Association"](#); ["Ahmed Makaraan"](#); ["Aimee Livdahl"](#); ["Alanna Zeller"](#); ["Alli Fast"](#); ["Amber Metz"](#); ["Amie Lahren"](#); ["Anna Frissell"](#); ["Anna Frissell"](#); ["AnnMarie Campbell"](#); ["Arbors"](#); ["Barry Nelson"](#); ["Barry Nelson"](#); ["Ben Griffith"](#); ["Blake Strehlow"](#); ["Brady Scribner"](#); ["Brandon Baity"](#); ["Brandon Kjelden"](#); ["Brenda Derrig"](#); ["Bryce Johnson"](#); ["Cani Aden"](#); ["Cassie Skalicky"](#); ["Catholic Charities of North Dakota"](#); ["Catlyn Christie"](#); ["Chandler Esslinger"](#); ["Chase Gerer"](#); ["Chelsey Matter"](#); ["Chris Althoff"](#); ["Chris Brungardt"](#); ["Chris Johnson"](#); ["Christine Holland"](#); ["Churches United"](#); ["Cody Schuler"](#); ["Cody Severson"](#); ["Cole Hansen"](#); ["Community Living Services"](#); ["Cynthia Boston"](#); ["Dan Hannaher"](#); ["Dan Hodgson"](#); ["Dan Madler"](#); ["Dane Bloch"](#); ["Darci Asche"](#); ["Dave Piepkorn"](#); ["Dawn Morgan"](#); ["Deb Moeller"](#); ["Denise Kolpack"](#); ["Don Arvidson"](#); ["Donald Sterhan"](#); ["Dori Leslie - CHI Friendship"](#); ["Dralu Karlo"](#); ["Elizabeth Smith"](#); ["Emily McCallister"](#); ["Eric Wilkie"](#); ["Erin Prochnow"](#); ["Erinn Dosch"](#); ["Ezzat Haider"](#); ["Families United for Self-Empowerment"](#); ["Fargo Park District"](#); ["Fowzia Adde"](#); ["Fraser Ltd."](#); ["Freedom Resource Center"](#); ["Gadi Edward"](#); ["Gail Bollinger"](#); ["George Anderson"](#); ["Gibson Jerue"](#); ["Handi-Wheels Transportation, Inc."](#); ["Hospice of The Red River Valley"](#); ["Hukun Dabar"](#); ["Indigenous Association"](#); ["Jack Wood"](#); ["James Hand"](#); ["Jasmine Markusen"](#); ["Jason Benson"](#); ["Jeff Stenseth"](#); ["Jenn Faul"](#); ["Jen Sahr"](#); ["Jennifer Erickson"](#); ["Jennifer Frueh"](#); ["Jennifer Henderson"](#); ["Jennifer Illich"](#); ["Jessa C."](#); ["Jesse Jahner"](#); ["Jeseca Braewell"](#); ["Jessica Miller"](#); ["Jim Nelson"](#); ["Joe Raso"](#); ["John Strand"](#); ["Jordan McCormick - FMRRV"](#); ["Jordan Moe"](#); ["Josh Helmer"](#); ["Julie Haugen"](#); ["Julie Otto"](#); ["Julie Rivenes"](#); ["Julie Sorby Engen"](#); ["Kamaludiin Mustafa Mohamed"](#); ["Karen Pifer"](#); ["Kari Schmidt"](#); ["Katie Smith"](#); ["Kawar Farouk"](#); ["Kenneth Masungu"](#); ["Kim Ekart"](#); ["Kim Kramer"](#); ["Kim Seeb"](#); ["Krista Bergren"](#); ["Kristi Sylskar"](#); ["Kyle Litchy"](#); ["Laetitia Mizero Hellerud"](#); ["Lakes and Prairies Community Action Partnership"](#); ["Libby Skarin"](#); ["Linda Hogan"](#); ["Lindsey Olen"](#); ["Lisa Faul"](#); ["Lori Schwartz"](#); ["Lorraine Davis"](#); ["Maddy Mason"](#); ["Marcia Paulson"](#); ["Mary Jean Dehne"](#); ["Matt Niemeyer"](#); ["Matt Yetzer"](#); ["Matuor Alier"](#); ["Megan Even"](#); ["Megan Jenson"](#); ["Melanie Faure"](#); ["Melanie Heitkamp"](#); ["Melissa Hinkemeyer"](#); ["Metrocoq"](#); ["Michael Maddox"](#); ["Michael Redlinger"](#); ["Michelle Rydz"](#); ["Michelle Turnberg"](#); ["Mike Little"](#); ["Missy Eidsness"](#); ["Mohammed S"](#); ["Nathan Joseph"](#); ["Nicole Crutchfield"](#); ["Nicole Lehn"](#); ["Nidal Omar"](#); ["North Dakota Coalition for Homeless People"](#); ["Nyamal Dei"](#); ["Nyamal Dei"](#); ["One Family Christian Center"](#); ["Pat Traynor"](#); ["Paul Grindelund"](#); ["Paul Zondo"](#); ["Phyllis Briss"](#); ["Precious Dweh"](#); ["Prem Rei"](#); ["Pride Collective and Community Center"](#); ["Rebuilding Together"](#); ["Red River Children's Advocacy Center"](#); ["Rhoda Elmi"](#); ["Rikki Roehrich"](#); ["Rob Swiers"](#); ["Robert Grosz"](#); ["Robert Wilson"](#); ["Robin Nelson"](#); ["Rocky Schneider"](#); ["Sandra Leyland"](#); ["Sara Wiederholt"](#); ["Sarah Bagley"](#); ["Sarah Hasbargen"](#); ["Sarah Kennedy"](#); ["SENDCAA"](#); ["Shane Walk"](#); ["Sharon White Bear"](#); ["Shawna Croaker"](#); ["Shawnel M. Willer"](#); ["Siham Amedy"](#); ["Stacey Penoncello"](#); ["Stacie Loegering"](#); ["State Bar Association of ND"](#); ["Tania Blanich"](#); ["Taylor Kaushagen"](#); ["Taylor Syvertson"](#); ["Ted Goltzman"](#); ["Temple Beth El"](#); ["Thomas Hill"](#); ["Thomas Knakmuhs"](#); ["Thomas Taban"](#); ["Tim Mahoney"](#); ["Tim Mathern"](#); ["Tom Soucy"](#); ["Tonya Forderer"](#); ["Tonya Sirleaf"](#); ["Trenton Gerads"](#); ["Tyler Kirchner"](#); ["Victoria Johnson"](#); ["Yoke-Sim Gunaratne"](#)
Subject: Notice of Public Input Meeting for City of Fargo 2026 HUD Action Plan
Date: Thursday, April 16, 2026 8:26:00 AM
Attachments: [News Release - 2026 Action Plan Public Input Meeting.pdf](#)
[image001.png](#)
[News Release - 2026 Action Plan Public Input Meeting.docx](#)

Community Development Partners,

Attached, please see an announcement and invitation for an upcoming public input meeting as we gather input to inform the City of Fargo's 2026 HUD Action Plan. This plan will outline goals and how the City will prioritize its federal funding for HUD CDBG and HUD HOME funds as we implement the 2025-2029 Consolidated Plan. The meeting will be hosted by the City of Fargo Planning Department, and will include a brief meeting at Noon followed by an opportunity for discussion.

For more information, please watch the City of Fargo website and direct e-mail distributions. If you are unable to attend the public input meeting but would like to submit comments, please e-mail Planning@FargoND.gov.

THE CITY OF FARGO | PLANNING & DEVELOPMENT

Office: 701.241.1474

Planning@FargoND.gov

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At The City of Fargo, We Work for You.



E-mail Notification for 2026 Action Plan Public Input Meeting Fargo Libraries

From: [Planning E-mails](#)
Bcc: [Beth Postema; "AskReference@FargoLibrary.org"](mailto:Beth.Postema; AskReference@FargoLibrary.org)
Subject: Notice of Public Input Meeting for City of Fargo 2026 HUD Action Plan
Date: Thursday, April 16, 2026 8:26:00 AM
Attachments: [News Release - 2026 Action Plan Public Input Meeting.pdf](#)
[image001.png](#)
[News Release - 2026 Action Plan Public Input Meeting.docx](#)

Greetings,

Please see the attached announcement of a public input meeting related to the development of the City of Fargo's 2026 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. Thank you!

THE CITY OF FARGO | **PLANNING & DEVELOPMENT**

Office: 701.241.1474

Planning@FargoND.gov

Follow Team Fargo on Social Media

At The City of Fargo, We Work for You.



E-mail Notification [Re-Sent] for 2026 Action Plan Public Input Meeting Community Development Partners

From: [Planning E-mails](#)
Bcc: [Dori Leslie - CHI Friendship](#); [Greg Larson](#); [Krista Opstedal](#); [Mark Heinert](#)
Subject: Notice of Public Input Meeting for City of Fargo 2026 HUD Action Plan
Date: Friday, April 17, 2026 4:39:00 PM
Attachments: [News Release - 2026 Action Plan Public Input Meeting.pdf](#)
[News Release - 2026 Action Plan Public Input Meeting.docx](#)

Community Development Partners,

Attached, please see an announcement and invitation for an upcoming public input meeting as we gather input to inform the City of Fargo's 2026 HUD Action Plan. This plan will outline goals and how the City will prioritize its federal funding for HUD CDBG and HUD HOME funds as we implement the 2025-2029 Consolidated Plan. The meeting will be hosted by the City of Fargo Planning Department, and will include a brief meeting at Noon followed by an opportunity for discussion.

For more information, please watch the City of Fargo website and direct e-mail distributions. If you are unable to attend the public input meeting but would like to submit comments, please e-mail Planning@FargoND.gov.

Sign-In Sheet

City of Fargo

Public Input Meeting

2026 HUD Action Plan

Wednesday, April 29, 2026 at 12:00 p.m. in the Fargo City Commission Chambers

<u>Name (Please Print)</u>	<u>Organization (Please Print)</u>
1. Chandler Esslinger	FM Coalition to End Homelessness
2. Aaron Hill	City Commission Candidate
3. Jessica Alsop	Historic Union
4. Trisha Pearson	citizen
5. Stacy Heidenreich	D41 House Candidate
6. Betty Kulebably	Fraser, Ltd.
7. Sarah Hasbarger	SEMCCA A
8. Michelle Pydz	Wahpeton High Plains FHC
9. Kelly Gorz	High Plains FHC
10. Stacie Loegering	Emergency Food Pantry
11. DAN MADLER	Beyond Shelter, Inc.
12. Nikkie Gullickson	
13. Mary Christy	Office of the Governor
14. Jenn Faul	Fargo Cass Public Health
15. Victoria Johnson	FUSE
16. Nicole Crutchfield	City of Fargo

17.	Kristi Sylskar	City of Fargo
18.	Jasmine Markusen	City of Fargo
19.	Catlyn Christie	City of Fargo
20.	Emily McCallister	City of Fargo

21. _____

22. _____

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33. _____

34. _____

35. _____

36. _____



Purpose of This Meeting

1. Share information about the City's HUD programs, community development goals & priorities, and 2026 HUD funding
2. Hear input on current community needs/priorities/strengths



Agenda

Brief Presentation

- Background on HUD Programs
- Goals and Priority Needs
- 2026 Funding Amounts
- 2026 Timeline for Annual Action Plan
- Input on current community needs/priorities/strengths

Q&A and Discussion



Administration Changes

- HUD Regional changes (Denver)
- Local changes
- Procedural changes
- Strategy changes
 - Succession planning
 - Organizational changes
 - Technical assistance
- Risk analysis



Background on HUD Programs

- Fargo is an "Entitlement" community and a "Participating Jurisdiction (PJ)", meaning it receives annual federal funding from the U.S. Department of Housing & Urban Development (HUD).
- Funds must be used to address housing and community development needs for low-to-moderate income households.
- Fargo's total annual funding amount is approximately \$1.4 million.
- The timing that funds are awarded to the City varies from year-to-year, depending on the federal budget and appropriations process.
- All projects and funds go through a citizen participation process, including a 30-day public comment period and a public hearing at City Commission.



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.

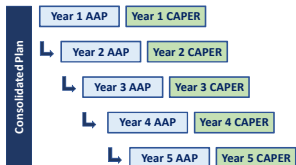
2. HOME Investment Partnerships Program (HOME)

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.



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 following the 2025-2029 Con Plan and will be starting our 2026 Annual Action Plan (which is "Year 2" of the Con Plan).



Goals and Priority Needs

Needs Identified in 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-Public Facility Improvements (public infrastructure and facilities improvements in low- and moderate-income area neighborhoods)
4. Fair Housing (required)



Con Plan Goal #1: Affordable Housing

Housing Stability, Housing Preservation

1. Tenant-Based Rental Assistance (TBRA) – to assist eligible households with rental housing expenses....
2. Housing Rehabilitation



Con Plan Goal #2: Ending and Preventing Homelessness

Services for Individuals with Extremely Low Incomes

1. Public Service Homeless Outreach – provide operational support for homeless and housing-related outreach services, focused in the downtown and adjacent neighborhoods, for people who are at-risk of homelessness, recently homeless, or who are currently homeless.....



Con Plan Goal #3: Public Infrastructure-Public Facility Improvements

Public Infrastructure and Facilities Improvements in Low- and Moderate-Income Area Neighborhoods

1. Public infrastructure improvements – improvements to existing public infrastructure located within areas that qualify as low-to-moderate income area neighborhoods, addressing hazardous/deteriorated conditions and making preventative improvements in support of neighborhood safety and improved livability.....



Fair Housing

Education on Fair Housing in Fargo (required)

1. Outreach, test coordination, and assistance as part of the requirements to affirmatively further fair housing.....



Community Needs Identified

Findings:

- Needed subsidies in housing
- Needed operational support in housing
- Emergency housing
- Eviction prevention
- Poverty/cost burden
- Capacity building



2026 CDBG & HOME Allocations

CDBG	
2026 HUD CDBG Annual Allocation	\$828,465
Unused Contingency from 2025	\$6,922.54
Total CDBG Funds	\$835,387.54
HOME	
2026 HUD HOME Annual Allocation	\$447,443.90
Unused Contingency from 2025	\$5,015.32
Program Income/Recaptured Funds	\$55,840.00
Total HOME Funds	\$508,299.22

Community-Wide Work

- Keep in touch with the Planning Department on your strategic plans
- Share community findings
- Submit letters, emails, and correspondence with your assessment
- Participate in strategic planning opportunities
- Lean on key government agencies with your information on:
 - Housing, Food, Transportation
 - Social determinants of health



Timeline for 2026 Annual Action Plan

Date*	Item
April 16	Public Notice & News Release of "Public Input Meeting"
April 29	Public Input Meeting
May 7 – June 5	30-Day Public Comment Period for 2026 HUD Action Plan
May 26 (Tues)	Public Hearing at City Commission Meeting
June 8 (Mon)	Final Consideration at City Commission Meeting (on consent agenda)
Late June 2026	Submit 2026 Action Plan to HUD
Late 2026 / Early 2027 (estimate)	2026 funding availability

*The dates listed in this table are subject to change.



Input on Current Community Needs

1. What are the greatest housing needs?
2. Are there new factors influencing the housing issues?
3. Do you have questions or concerns on federal funding requirements or how allocation works?
4. Do you have comments on the programs the City is introducing?
5. Other considerations?



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

Existing plans and reports are available online at
www.FargoND.gov/PlansAndStudies or by request.

City of Fargo
2026 Action Plan
Notice of Public Hearing & Public Comment Period

Public Notice for 2026 Community Development Action Plan

This was sent to the Fargo Forum for publication on Wednesday, May 6, 2026.

Public Notice
City of Fargo
Notice of Public Hearing & 30-Day Public Comment Period
Community Development Block Grant (CDBG) & HOME Investment Partnerships (HOME) Programs
2026 HUD Action Plan & Budget
Amendments to 2025 Action Plan and Citizen Participation Plan

The City of Fargo announces the opening of the 30-day public comment period for Fargo’s 2026 Action Plan, which allocates the City’s annual federal funds received from the United States Department of Housing and Urban Development (HUD). The 30-day public comment period will also include amendments to Fargo’s 2025 Action Plan and Citizen Participation Plan. The public comment period begins on May 7, 2026 and includes a public hearing on Tuesday, May 26, 2026 during the regular Fargo City Commission meeting. All items will be given final consideration at the June 8, 2026 City Commission meeting. Comments on these draft plans should be provided during the public comment period (May 7 through June 5, 2026). Each item is summarized in this notice.

2026 HUD ACTION PLAN

The City of Fargo has prepared a draft version of the 2026 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 2025-2029 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 priorities established within the 2026 Action Plan resulted from community meetings and citizen participation in the development of the 5-Year Consolidated Plan, including a public input meeting held on April 29, 2026. The City of Fargo’s 5-Year goals include affordable housing, ending and preventing homelessness, and public infrastructure-public facility improvements. The 2026 Action Plan describes how funds from these HUD programs will be distributed during the 2026 program year, which begins on May 1, 2026. Funds are expected to be made available to the City by the end of 2026.

AVAILABLE RESOURCES FOR PROGRAM YEAR 2026

Community Development Block Grant (CDBG):

- **\$828,465.00** 2026 Community Development Block Grant (CDBG) allocation from HUD
- **\$ 6,922.54** Available for Reallocation at Prior Year-End (unused 2025 contingency dollars)

\$835,387.54 Total CDBG

HOME Investment Partnerships Program (HOME):

- **\$447,443.90** 2026 HOME PJ allocation from HUD
- **\$ 5,015.32** Available for Reallocation at Prior Year-End (unused 2025 contingency dollars)
- **\$ 55,840.00** 2025 HOME PJ Program Income/Recaptured Funds (actual)

\$508,299.22 Total HOME

Total = \$1,343,686.76 CDBG & HOME

PROPOSED ACTIVITIES FOR 2026

Planning, Administration & Fair Housing

1. **CDBG Planning and Administration** - \$115,000 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 Services** - \$45,000 in CDBG funds. Support of fair housing services in Fargo, which may include fair housing education, outreach, test coordination, and technical assistance 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** - \$550,000 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 proposed service area of this project, subject to completion of environmental review requirements, includes the blocks between 7 Avenue North to 12 Avenue North and 25 Street North to 29 Street North (located in the Madison/Unicorn Park neighborhood) in Fargo. *National Objective, Eligibility, & Regulation Citation: Low-Mod Area (LMA) Benefit [24 CFR Part 570.208(a)(1)]; 03* Public Facilities and Improvements matrix codes: 03I Flood Drainage Improvements, 03J Water/Sewer Improvements, 03K Street Improvements, 03L Sidewalks, 03N Tree Planting, 03Z Other Public Improvements, 24 CFR Part 570.201(c).*

Public Service

1. **Public Service Homeless Outreach** - \$120,000 in CDBG funds. Provide operational support for homeless and housing-related outreach services, focused in the downtown and adjacent neighborhoods of Fargo, for 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** - \$390,000 in HOME funds. Assist eligible households with their rental housing expenses. *HOME Eligible Activity under 24 CFR Part 92.205(a)(1).*
2. **CHDO Set-Aside Placeholder** - \$70,000 in HOME funds. In accordance with HOME Program regulations, fifteen percent (15%) of the annual HOME allocation must be set aside for an eligible housing activity, to be undertaken by a Community Housing Development Organization (CHDO). At this time, no CHDO projects have been identified. *HOME Eligible Activity under 24 CFR 92.205(a)(1).*

Contingency Funds

1. **Contingency** - Funds held in contingency for issues that may arise during the program year – \$5,387.54 CDBG funds and \$6,299.22 HOME funds.

CONTINGENCY PROVISIONS/POTENTIAL ADJUSTMENTS TO 2026 ACTIVITIES & BUDGET

- Budget adjustments transferring amounts from one eligible activity to another that are considered substantial amendments.
- Unanticipated program income may result in a substantial amendment to amend activities and budgets.

- Unused funds will be reallocated in an amendment or the following year’s action plan, either of which may require a 30-day public comment period.

PROPOSED AMENDMENTS TO 2025 HUD ACTION PLAN

1. **Project Sites/Service Area Identified for Public Infrastructure Improvements Project (CDBG)** - the proposed service area, subject to completion of environmental review requirements, for the public infrastructure improvements project has been identified. The proposed service area of this project includes the blocks between 7 Avenue North to 12 Avenue North and 25 Street North to 29 Street North (located in the Madison/Unicorn Park neighborhood) in Fargo. *National Objective, Eligibility, & Regulation Citation: Low-Mod Area (LMA) Benefit [24 CFR Part 570.208(a)(1)]; 03* Public Facilities and Improvements matrix codes: 03I Flood Drainage Improvements, 03J Water/Sewer Improvements, 03K Street Improvements, 03L Sidewalks, 03N Tree Planting, 03Z Other Public Improvements, 24 CFR Part 570.201(c).*

PROPOSED AMENDMENTS TO CITIZEN PARTICIPATION PLAN

1. HUD requires its Grantees to periodically update and adopt the jurisdiction’s Citizen Participation Plan, which sets forth the City’s policies and procedures for citizen participation related to its HUD HOME & CDBG programs. A draft copy of the amended plan may be reviewed at www.FargoND.gov or by request through the Planning & Development Department.

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 June 5, 2026. Contact information and schedule are provided below:

- 30-DAY PUBLIC COMMENT PERIOD:** May 7 through June 5, 2026
- PUBLIC HEARING:** Tuesday, May 26, 2026 - 5:05 pm
Fargo City Commission Chambers
225 4th Street North, Fargo, ND 58102
- CITY COMMISSION VOTE:** Monday, June 8, 2026 – 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

- DRAFT PLAN AVAILABLE AT:** 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 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.

<<placeholder for Affidavit of Publication>>

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<<placeholder #2 for News Release>>

**<<placeholder for E-mail to Community Development Distribution
E-mail List (includes Fargo Housing and Redevelopment Authority)>>**

<<placeholder for E-mail to Fargo Libraries>>

<<placeholder for May 26, 2026 City Commission meeting public hearing packet>>

**<<placeholder for June 8, 2026 City Commission meeting final
consideration packet>>**

City of Fargo
2026 Annual Action Plan
Grantee Unique Appendices

City of Fargo Resale/Recapture Policy



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.

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

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)	(-)	\$
Net proceeds		\$
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.

City of Fargo
Grantee SF-424's, HUD 424-B's, and (Non-State) Certifications

To be attached at end of public comment period and after final consideration and approval by City Commission on June 8, 2026.