



Consolidated Plan

Strategic Plan for Years 2020-2024

and

2020 Annual Action Plan

Housing and Community Development

City of Fargo, North Dakota

Presented to

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

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Executive Summary

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

1. Introduction

As a recipient of federal funds through the U.S. Department of Housing and Urban Development (HUD) the City of Fargo is required to develop a 5-Year Consolidated Plan. The purpose of the Consolidated Plan is to assess priority community development needs, develop a strategy for spending HUD funds, and set target outcomes for the use of funds. The City uses HUD funds to provide decent housing, suitable living environments and economic opportunities for low-to-moderate income households. This plan was developed in consultation with citizens, housing and service agencies, businesses, schools and other funding partners through surveys, focus groups, interviews, and public comment periods. The following Consolidated Plan covers the time period from May 1, 2020 to April 30, 2025. In addition to the Consolidated Plan, the City must prepare an Annual Action Plan each year. The Annual Action Plan details what the City will do each year to make progress on the goals identified in the Consolidated Plan. This document also includes the City's 2020 Annual Action Plan.

Under the 2020-2025 Consolidated Plan, the City anticipates receiving Federal funds from the formula grant programs of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The amount received under CDBG and HOME varies each year based on Congressional appropriations and the factors involved in the formula calculations. Therefore, the proposed accomplishments and activities within the Consolidated Plan are subject to change depending on funding availability. In addition to these funds, the City of Fargo administers other State and local funds for community development purposes.

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

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

Findings

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

Affordability

Fargo and surrounding communities are fortunate to have a cost of living that is low compared to most other urbanized areas. However, housing costs are trending upward with substantial increases since 2010. Between 2010 and 2017 home prices increased by 30% and rents climbed by 29%.

Most rental households earning less than 30% of area median income face a severe cost burden. As of 2017, nearly half of the renting population was housing cost burdened with 42.7% of all renters being cost burdened. Homeowner cost burden is lower, though still a concern. About 18% of homeowners with a mortgage were housing cost burdened (paying at least 30% of their income on housing). Another 7.7% of homeowners without a mortgage were housing cost burdened. And, for homeownership to remain within reach for households earning less than 120% of area median income, new construction of affordable owner-occupied housing is needed.

Homeownership

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

Homelessness

Homelessness is also an issue that has a different scale in North Dakota and in Fargo than it does in larger, more urbanized areas. The Fargo-Moorhead Coalition to End Homelessness 2020 State of Homelessness Report found that about 1,022 residents experience homelessness in the Fargo-Moorhead Metro area on any given night. The vast majority of the population were in adults only households.

The City has a good emergency shelter system, some transitional housing and permanent supportive housing units. However, continuing the work to address crisis housing situations and to provide a robust continuum of housing options will allow people to move from homelessness to housing stability.

Diversity

Fargo is a more diverse community. Immigrants come from two distinct groups – a highly educated and relatively affluent group associated with the metro area's universities and medical institutions, and a relatively disadvantaged group of refugees that have been resettled to the United States to avoid persecution in their native lands. In addition, Native American people exhibit the most need (as

measured by poverty, education levels, and homeownership). Community systems and residents must continue to adjust to accommodate this diversity of language, culture, and need.

Infrastructure

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

Objectives and outcomes

Poverty

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

Housing Needs

- Affordability concerns for households earning less than 30% of the area median income. The majority of this group rents, so rental affordability is key. In addition, elderly households earning less than 30% of median income exhibit significant cost burden at high rates. A priority should also be made for young families with children because this group has the largest number of households showing a cost burden.
- Homeownership rate is low, with disproportionately low rates of minority homeownership.
- Owner-occupied housing costs are rising for all income ranges.
- The median age of Fargo has remained remarkably stable since 2010 and has stayed between 30 and 30.5 years of age every year. Fargo's median age is younger than the national median age of 37.8. Younger cities may prioritize encouraging larger housing that will encourage families to stay in the area, as well as infrastructure and services attractive to people under 30 years old.
- Education on fair housing issues is needed, especially for renters.
- Construction of new subsidized units (i.e., LIHTC) should target extremely low-income households (less than 30% median income) as well as seniors and families with children.
- Significant rehab and replacement needs in scattered site public housing must be addressed to maintain the community's inventory of subsidized units.

Homeless and Special Needs

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

3. Evaluation of past performance

The following is a summary of accomplishments identified in the 2015-2019 Consolidated Plan.

Affordable Housing – Create and maintain affordable housing options and increase homeownership in the City of Fargo

- Housing rehab (owner and rental), Neighborhood Revitalization Initiative, lead-based paint training
- Downtown projects, rental rehab
- Homebuyer and Tenant Education
- Affordable multifamily rental projects at HomeField 1 and HomeField 2. HomeField 3 began construction in September 2020.
- Habitat for Humanity, FM Homebuilders Care projects, Rebuilding Together
- Facility upgrades to Fraser, Ltd.'s Independent Living Program House and Intermediate Care Facility for adults with intellectual and developmental disabilities
- Special Assessment Assistance
- Supportive and Workforce Housing projects

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

- Homelessness policy and planning, Gladys Ray Shelter, Cooper House, YWCA, Family Healthcare Center, ShareHouse, Youthworks
- Fargo Housing and Redevelopment Authority, YWCA’s transitional housing units, New Life Center
- Wilder Research Surveys, Continuum of Care

Neighborhoods – Ensure that all Fargo neighborhoods are neighborhoods of choice

- Downtown projects, storefront rehab, rental rehab, accessibility improvements
- Neighborhood Revitalization Initiative
- Neighborhood planning, Neighborhood Resource Center, CHARISM Youth Center, Neighborhood Center in Jefferson neighborhood, Madison neighborhood Skate/Bike Park, Agassiz neighborhood playground, Golden Ridge Community Center renovations, Washington Elementary School playground improvements
- Removal of physical barriers at TNT Kid’s Fitness facility

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

- Skills and Technology project, CHARISM life skills training, Cultural Diversity Resources’ multi-ethnic leadership program and Immigrant Development Center’s entrepreneurial training, Nokomis support for the availability of affordable educational child care
- Metro Transportation Initiative - Head Start Program and Adult Education (English Language Learning or GED)
- Emergency Food Pantry relocation
- Snow Removal Assistance
- Trust Engagement

4. Summary of citizen participation process and consultation process

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

income neighborhoods, minority populations, non-English speaking persons, and persons with disabilities is especially encouraged.

The City of Fargo provides the public with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. Information is distributed to persons and organizations with an interest in housing and community development through direct mail to stakeholders, public meetings, newsletters, City's website, brochures, and news media. There is open access to all public meetings and the 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 interpretation and translation services are made upon request to ensure meaningful access to participation. All news releases and City of Fargo website announcement postings are made available to the public in 108 languages.

Throughout the process of developing the 2020-2024 Consolidated Plan for Housing and Community Development, announcements and progress updates were presented at public meetings of the Community Development Committee, Human Relations Commission, Native American Commission, Fargo Youth Initiative, Planning Commission, and City Commission. Public input was solicited and community discussions were held on housing and community development needs at these meetings to help guide plan preparations. Community and stakeholder outreach was completed through phone and in-person interviews, surveys, and focus groups. The four focus group meetings centered around the topics of Housing, Services, Residents, and Economic Development. The Community Development Division notified the public of the residential focus group meeting through publications in *The Forum*, a news release, flyers, word of mouth, and an online announcement. Notification of the Housing, Economic Development, and Service Provider focus group meetings were sent to area organizations and public agencies. Flyers and a news release announced the City was seeking additional public input through a survey. Participants were asked to identify community needs through the survey which was made available in paper and online formats, in both English and Spanish. Translation of any language was also offered. Paper copies of the survey were distributed to several public sites and nonprofit organizations for the utmost inclusion.

A publication in *The Forum*, news release, and website posting announced Fargo's Notice of Funding Availability (NOFA) Request for Proposals for program years 2020 and 2021 Community Development Block Grant (CDBG) and HOME programs. The NOFA process was presented at a public meeting of the Community Development Committee.

As publicized through news media contacts and online announcements, an additional public meeting was held with the Community Development Committee to provide further opportunity for public input on Fargo's greatest community needs. At this meeting, the Community Development Committee was presented an update on the draft Consolidated Plan.

Notification of the draft Consolidated Plan was published in *The Forum* newspaper, distributed to persons interested in housing and community development and the news media, and posted on the City's website (www.FargoND.gov). The notice explains the contents and purposes of the plan, locations of where it is available for review, and how to obtain a copy. The City also provides a reasonable number of free copies of the Consolidated Plan to citizens or groups as requested. As established by the CARES Act and set forth in Fargo's Citizen Participation Plan, expedited procedures were utilized to provide public notice and a reasonable opportunity to comment on the 2020 Annual Action Plan and 2020-2024 Consolidated Plan. A 12-day comment period gave citizens, public agencies, and interested parties an opportunity to provide input on the proposed Plan. The Consolidated Plan was presented at a public hearing to the Fargo City Commission, at which time the Commission reviewed and considered all comments received during the public comment period and at the public hearing before giving their final approval.

5. Summary of public comments

Prior to the development of the Consolidated Plan, four community and stakeholder focus groups were held in throughout the City of Fargo. They were held between November 4 and November 6, 2019 and were held at various community locations including City Hall, at North Dakota State University, and at the main branch of the Fargo Public Library. Participants in the meetings included but were not limited to community residents, and members of organizations covering a range of services including economic development and job training, social services, housing, elderly and vulnerable populations, the Continuum of Care, and fair housing. The focus groups covered a broad range of issues including housing, community development, and fair housing.

The focus group discussions were guided and facilitated, but it was made clear that participants should feel free to discuss the topics that were top of mind. Based on the focus groups and conversations, the following observations were raised:

- Transportation is an issue; access to jobs and access to health care for vulnerable populations and new Americans can be a challenge
- Access to affordable housing for vulnerable populations including the elderly, an increasing homeless youth population, and mentally ill is biggest fair housing concern
- Shortage of housing affordability especially since lower cost housing is competing with housing for university students; long waiting lists for affordable units
- Third party advocates for tenants are needed; very little tenant advocacy available after eviction when it is difficult for people to find their next housing situation
- More outreach to new American communities is needed, although it was noted that good efforts are underway for this already
- More housing opportunities for people that are at-risk of homelessness are needed

- People who were formerly incarcerated face housing challenges
- Habitat for Humanity is doing infill housing, but still not enough to cover the need
- Low vacancy rate for affordable units, but high vacancy for market rate apartments

The City also conducted a survey that asked participants to prioritize needs in three categories – housing and housing services, neighborhood improvements and community services, and economic development. For each category, the priority items that relate to access to fair housing include:

Housing and Housing Services

For housing needs, the priority items included providing decent, safe, affordable housing with 81% of respondents listing it as their highest priority, followed by providing **services** for people that are homeless (77%), and providing **housing opportunities** for homeless people (76%). Other possible choices included providing **services** for vulnerable populations (68%), providing **housing opportunities** for people with special needs (66%), and providing services for veteran (62%).

Neighborhood Improvements and Community Services

Stability and wellbeing of residents creates better opportunities for communities overall, and the priority items in this category reflects the desire of respondents to address critical needs. The top priorities for neighborhood improvements included providing afterschool programs for children and youth with 63% of respondents calling it their highest priority, followed by reduction in special needs assessments costs (47%) and programs to address discrimination and support diversity (44%).

Economic Development

While housing is not listed specifically in this category, the priorities reflect the need for community improvements that relate to better housing choice. The highest priority in this category was providing financing for job training programs, followed by financing projects that increase jobs.

During the public comment period for the draft Consolidate Plan, the following comments were provided:

[ADD ADDITIONAL COMMENTS AFTER COMMENT PERIOD ENDS]

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

All comments are accepted and considered in the development of the 2020-2024 Consolidated Plan for Housing and Community Development.

7. Summary

The purpose of the Plan is to guide funding decisions regarding the use of federal resources. The City of Fargo has prepared this Consolidated Plan to strategically implement federal programs that fund housing, community development and economic development activities within the City over the next five years, from May 1, 2020 to April 30, 2025. The City has also prepared an Annual Action Plan for FY 2020 (May 1, 2020 to April 30, 2021). This plan identifies the funding for projects that address the City's most critical needs in the following priority areas that were identified in through public participation: economic development, neighborhood revitalization, housing development, and public services for low-and-moderate income households and the homeless populations. The City will address these needs through four major goals:

- Affordable Housing
- Ending and Preventing Homelessness
- Neighborhood Improvements and Initiatives
- Assistance for Vulnerable Populations

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

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

Consolidated Plan Public Contact Information

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

1. Introduction

Involvement and participation of residents, business owners, public agencies, and stakeholders was actively sought through various forums to provide multiple opportunities for the input, collaboration, and strategic planning necessary to establish the framework of the City's priorities and goals related to housing and community development. As part of the planning process, the City consulted with and distributed information to residents and stakeholders to assess needs and market conditions in order to make data-driven, place-based investment decisions. 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 process, the local Coalition for Homeless Persons, and other supportive housing collaborations, the City maintains relationships with mental health providers, homeless shelter and service providers, and other governmental agencies with specific responsibilities to assist homeless individuals and families. In addition, the City participates in a variety of other informal coalitions that seek to address issues that relate to housing and service needs. In section PR-10, Consultation, most of the City's partners are listed. The City and many of the organizations listed are often involved in problem solving work together.

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

City staff works actively with the North Dakota Continuum of Care and local Homeless Coalition through the City's Department of Planning and Development, the City-operated Gladys Ray Emergency Shelter, and local nonprofit housing, shelter and support partners. Staff participates in regularly scheduled meetings with the CoC and local homeless coalition, and point-in-time surveys. The City also provides administrative and general fund support to supplement Continuum of Care initiatives in Fargo and the State of North Dakota.

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

Staff from the City participate in the development of the Continuum of Care, working with area service providers, to include City resources and HMIS reporting in the provision of service to homeless individuals and families in Fargo. In addition, the City is represented on and attends meetings of the ND Governor's Interagency Council on Homelessness, which works to address homelessness challenges and track and report progress toward addressing them.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW AMERICAN CONSORTIUM FOR WELLNESS & EMPOWERMENT
	Agency/Group/Organization Type	Services - Children Services - Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email outreach
2	Agency/Group/Organization	FARGO HOUSING AND REDEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	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?	Attended Housing Focus Group
3	Agency/Group/Organization	FARGO POLICE DEPARTMENT
	Agency/Group/Organization Type	Other government – Local Services - Victims
	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?	Attended Public Services Focus Group
4	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?	Non-Housing Community Needs Homeless Needs – Chronically Homeless

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Services Focus Group
5	Agency/Group/Organization	FAMILY HEALTHCARE CENTER
	Agency/Group/Organization Type	Services – Health
	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?	Attended Public Services Focus Group; Phone and Email Outreach
6	Agency/Group/Organization	FM CONVENTION AND VISITOR'S BUREAU
	Agency/Group/Organization Type	Service – Economic Development
	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?	Attended Economic Development Focus Group
7	Agency/Group/Organization	YWCA CASS CLAY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and Email Outreach
8	Agency/Group/Organization	CASS COUNTY SOCIAL SERVICES
	Agency/Group/Organization Type	Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Services Focus Group

9	Agency/Group/Organization	VALLEY SENIOR SERVICES
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Market Analysis Housing Needs 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?	Participated in Stakeholder Interviews
10	Agency/Group/Organization	LUTHERAN SOCIAL SERVICES
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Stakeholder Interview
11	Agency/Group/Organization	UNITED WAY OF CASS CLAY
	Agency/Group/Organization Type	Local Service Funder Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Community Focus Groups.
12	Agency/Group/Organization	DOWNTOWN COMMUNITY PARTNERSHIP
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Homelessness Strategy
	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.
13	Agency/Group/Organization	FARGO MOORHEAD COALITION TO END HOMELESSNESS
	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?	Participated in Stakeholder Interview
14	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?	Email Outreach
15	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?	Participated in Stakeholder Interview.
16	Agency/Group/Organization	FARGO MOORHEAD METROPOLITAN COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Planning organization
	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?	Attended Economic Development Focus Group

17	Agency/Group/Organization	RAPE & ABUSE CRISIS CENTER
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis domestic violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email Outreach
18	Agency/Group/Organization	BEYOND SHELTER, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs 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 Housing Focus Group
19	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?	Phone and email outreach
20	Agency/Group/Organization	SKILLS AND TECHNOLOGY TRAINING CENTER
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email outreach
21	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?	Phone and email outreach.
22	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?	Participated in Stakeholder Interviews
23	Agency/Group/Organization	GREATER FARGO-MOORHEAD ECONOMIC DEVELOPMENT CORP.
	Agency/Group/Organization Type	Services-Education Services-Employment
	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?	Participated in Stakeholder Interviews
24	Agency/Group/Organization	SILVER LEAF PROPERTY MANAGEMENT
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment 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
25	Agency/Group/Organization	CHISOM HOUSING GROUP
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing Focus Group

26	Agency/Group/Organization	BACHMAN CONSULTING
	Agency/Group/Organization Type	Services – Economic Development
	What section of the Plan was addressed by Consultation?	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?	Attended Community Focus Group
27	Agency/Group/Organization	GATE CITY BANK
	Agency/Group/Organization Type	Service – Economic Development
	What section of the Plan was addressed by Consultation?	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?	Attended Community Focus Group
28	Agency/Group/Organization	ADMINISTRATION PLANNING & DEVELOPMENT CITY OF FARGO
	Agency/Group/Organization Type	Government Agency
	What section of the Plan was addressed by Consultation?	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?	Attended Housing, Public Services, Residential, and Economic Development Focus Groups
29	Agency/Group/Organization	FARGO PARK DISTRICT
	Agency/Group/Organization Type	Government Agency
	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?	Participated in Stakeholder Interviews
30	Agency/Group/Organization	CENTRE, INC.
	Agency/Group/Organization Type	Services-Housing Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Stakeholder Interview
31	Agency/Group/Organization	FARGO MOORHEAD AREA FOUNDATION
	Agency/Group/Organization Type	Nonprofit community foundation
	What section of the Plan was addressed by Consultation?	Housing Needs 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?	Participated in Stakeholder Interview
32	Agency/Group/Organization	KILBOURNE GROUP
	Agency/Group/Organization Type	Nonprofit and for-profit developers
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Stakeholder Interview
33	Agency/Group/Organization	BOYS AND GIRLS CLUB
	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?	Participated in Stakeholder Interview.
34	Agency/Group/Organization	FREEDOM RESOURCE CENTER
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs 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?	Participated in Stakeholder Interview
35	Agency/Group/Organization	FARGO PUBLIC SCHOOLS
	Agency/Group/Organization Type	Services-Education Services - Children
	What section of the Plan was addressed by Consultation?	Housing Needs 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?	Participated in Stakeholder Interview
36	Agency/Group/Organization	DAKOTA MEDICAL FOUNDATION
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs- Chronically homeless Housing Needs Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Economic Development Focus Group
37	Agency/Group/Organization	FARGO JOB SERVICE
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Economic Development Focus Group
38	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?	Attended Housing Focus Group
39	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 Needs 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?	Attended Housing Focus Group
40	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 Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing Focus Group
41	Agency/Group/Organization	EMERGENCY FOOD PANTRY
	Agency/Group/Organization Type	Services – Children Services – Homeless Services – Elderly Persons
	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 Services Focus Group
42	Agency/Group/Organization	SOUTHEAST HUMAN SERVICE CENTER
	Agency/Group/Organization Type	Governmental Agency
	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 Services Focus Group
43	Agency/Group/Organization	FAMILY HEALTHCARE
	Agency/Group/Organization Type	Services - Health
	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 Services Focus Group
44	Agency/Group/Organization	CHARISM
	Agency/Group/Organization Type	Housing Services - Children
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Services Focus Group
45	Agency/Group/Organization	SOMALI COMMUNITY DEVELOPMENT
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Need
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Public Services Focus Group

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	North Dakota Coalition for Homeless People	Coordinate homeless housing and support programs in the State of North Dakota
GO2030 Comprehensive Plan	Fargo Dept of Planning & Development	Strengthen neighborhoods, improve efficiency, upgrade infrastructure, and provide more housing solutions
2020 State of Homelessness Report	Fargo Moorhead Coalition to End Homelessness	Assess conditions and determine needs of those experiencing homelessness
Current State of Housing in North Dakota	North Dakota Housing Finance Agency	Explore impacts of COVID-19 on housing situation in the state

Table 3 – Other local / regional / federal planning efforts

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

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

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

Narrative (optional):

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

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

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

It is important to use all available methods to determine community development needs, assess the effectiveness of existing programs, and develop community development plans. The City of Fargo obtains citizen input through conversations with people, consultation with housing and service providers, and adjacent units of local government, in an effort to better ascertain Fargo's community development needs.

Throughout the process outlined below, announcements and progress updates were presented at public meetings of the Community Development Committee, Human Relations Commission, Native American Commission, Fargo Youth Initiative, Planning Commission, and City Commission where public input was solicited on housing and community development needs to help guide preparations for the 2020-2024 Consolidated Plan for Housing and Community Development. Community and stakeholder outreach was completed through phone/in-person interviews, surveys, and focus groups. The four focus group meetings held between November 5th and 6th, 2019 centered around the topics of Housing, Services, Residents, and Economic Development. The Community Development Division notified the public of the residential focus group meeting through publications in *The Forum* on October 28 and November 4, 2019, a news release (available in 108 languages), flyers, word of mouth, and an online announcement. Notification of the Housing, Economic Development, and Service Provider focus group meetings were sent to area organizations. A local television news reporter covered the meeting and aired it that evening, providing detail on the City's process for seeking additional comments. Flyers and a November 26, 2019 news release announced the City was seeking additional public input through a survey. Participants were asked to identify community needs through the survey, which was made available in paper and online formats, in both English and Spanish (translation and interpreter services offered for any language). Paper copies of the survey were distributed to several public sites and non-profit organizations for the utmost inclusion.

A September 16, 2020 publication in *The Forum*, news release (available in 108 languages), and website posting announced Fargo's Notice of Funding Availability (NOFA) Request for Proposals for program years 2020 and 2021 Community Development Block Grant (CDBG) and HOME programs. Proposals were due on October 9, 2020, and the NOFA process was presented at the October 20, 2020 public meeting of the Community Development Committee.

As publicized through news media contacts and online announcements, an additional public meeting was held on December 15, 2020 with the Community Development Committee to provide further opportunity for public input on Fargo's greatest community needs. At this meeting, the Community Development Committee was presented an update on the proposed Consolidated and Annual Community Development Action Plan.

Notification of the proposed Consolidated Plan was published in *The Forum* newspaper, distributed to persons interested in housing and community development and the news media, and posted on the City's website (www.FargoND.gov) on January 13, 2021. The notice explains the contents and purposes of the plan, locations of where it is available for review, and how to obtain a copy. The City also provides a reasonable number of free copies of the Consolidated Plan to citizens or groups as requested. As established by the CARES Act and set forth in Fargo's Citizen Participation Plan, expedited procedures were utilized to provide public notice and a reasonable opportunity to comment on the 2020 Annual Action Plan and 2020-2024 Consolidated Plan. A 12-day period was given for public comment on the proposed Plan from January 14-25, 2021. On January 25, 2021, the City Commission held a public hearing and final consideration on the proposed Plan, at which time the Commission reviewed and considered all comments received during the public comment period and at the public hearing. The City Commission approved the Consolidated and Annual Community Development Action Plan and directed it to be submitted to HUD.

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
1	Public Meeting	Non-targeted/broad community	On November 5, 2019 a community focus group was held at Fargo City Hall with a focus on housing.	Decent, safe, affordable housing with an emphasis on housing for vulnerable populations and renters was highlighted as a high priority need.	All comments were considered in the prioritization of needs process.
2	Public Meeting	Non-targeted/broad community	On November 5, 2019 a residential focus group was held at North Dakota State University's Richard H. Barry Hall in downtown Fargo.	Affordable housing and transportation were expressed as priority needs.	All comments were considered in the prioritization of needs process.
3	Public Meeting	Non-targeted/broad community	On November 6, 2019 a public meeting focusing on community perspectives was	Transportation and Housing for vulnerable populations was among the highest ranked priorities.	All comments were considered in the prioritization of needs process.

			held at the Fargo Public Library.		
4	Public Meeting	Non-targeted/broad community	On November 6, 2019 a public meeting was held at the Fargo Public Library with a focus on Economic Development.	Providing financing for job training programs and financing projects that increase jobs were cited as high priority needs.	All comments were considered in the prioritization of needs process.
5	Public Meeting	Non-targeted/broad community	On December 15, 2020 the Community Development Committee met and was presented an update on the 2020-2024 Consolidated Plan and 2020 Action Plan. This is an open meeting and the public was notified.	No public comments received.	No comments received.
6	Newspaper Ad	Non-targeted/broad community	On January 13, 2021, a notice was published in The Forum seeking comment on the 2020-2024 Consolidated Plan	[UPDATE AFTER COMMENT PERIOD]	N/A

			and the 2020 Action Plan during the expedited 12-day comment period.		
7	Public Hearing and Final Consideration	Non-targeted/broad community	On January 25, 2021, the Fargo City Commission held a public hearing and final consideration on the Consolidated Plan and Action Plan. The general public was notified and attended the Hearing.	[UPDATE AFTER HEARING]	All comments were considered in the prioritization of needs process.
8	Interviews	Targeted Outreach	Ten interviews were conducted with community stakeholders to gain expertise and on-the-ground understanding of community needs.		All comments were considered in the prioritization of needs process.
9	Community Surveys	Non-targeted/broad community	An internet-based survey was conducted to gain perspectives of community residents	The four barriers to good housing options in Fargo cited most frequently included: (1) cost of	All comments were considered in the prioritization of needs process.

			and stakeholders. The survey was available in English and Spanish and made available for three months. Over 300 responses were received.	housing (2) concentration of affordable housing only in certain areas of the City, (3) transportation and access to public transportation, and (4) condition of housing units.	
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Table 4 – Citizen

Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

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

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

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

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

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

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs. One key factor is population change, as populations grow there is greater demand for homes, which drive up costs if new construction doesn't keep pace. Fargo experienced a population growth of 15% between 2010 and 2017 with the population increasing from 102,527 to 118,099. The number of households in Fargo also grew from 46,681 households to 52,751. Over the same time period the Median Household Income increased by 22% to \$50,561. However, when factoring in inflation the purchasing power of households with the median income decreased by 3.4%

The data indicate that the city is experiencing a slight to moderate growth. However, this growth exacerbates the housing barriers experienced by low income families throughout the region. While an increase in the median income is an overall positive indicator of economic growth, high median home values and rent continue to affect affordability negatively. In 2017, 18% of homeowners with a mortgage were housing cost burdened (paying at least 30% of their income on housing). Another 7.7% of homeowners without a mortgage were housing cost burdened. Finally, nearly half of the renting population was housing cost burdened with 42.7% of all renters being cost burdened.

The chart below highlights demographic changes in population, number of households, and income between 2010 and 2017 for the city.

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	102,527	118,099	15%
Households	46,681	52,751	13%
Median Income	\$41,558.00	\$50,561.00	22%

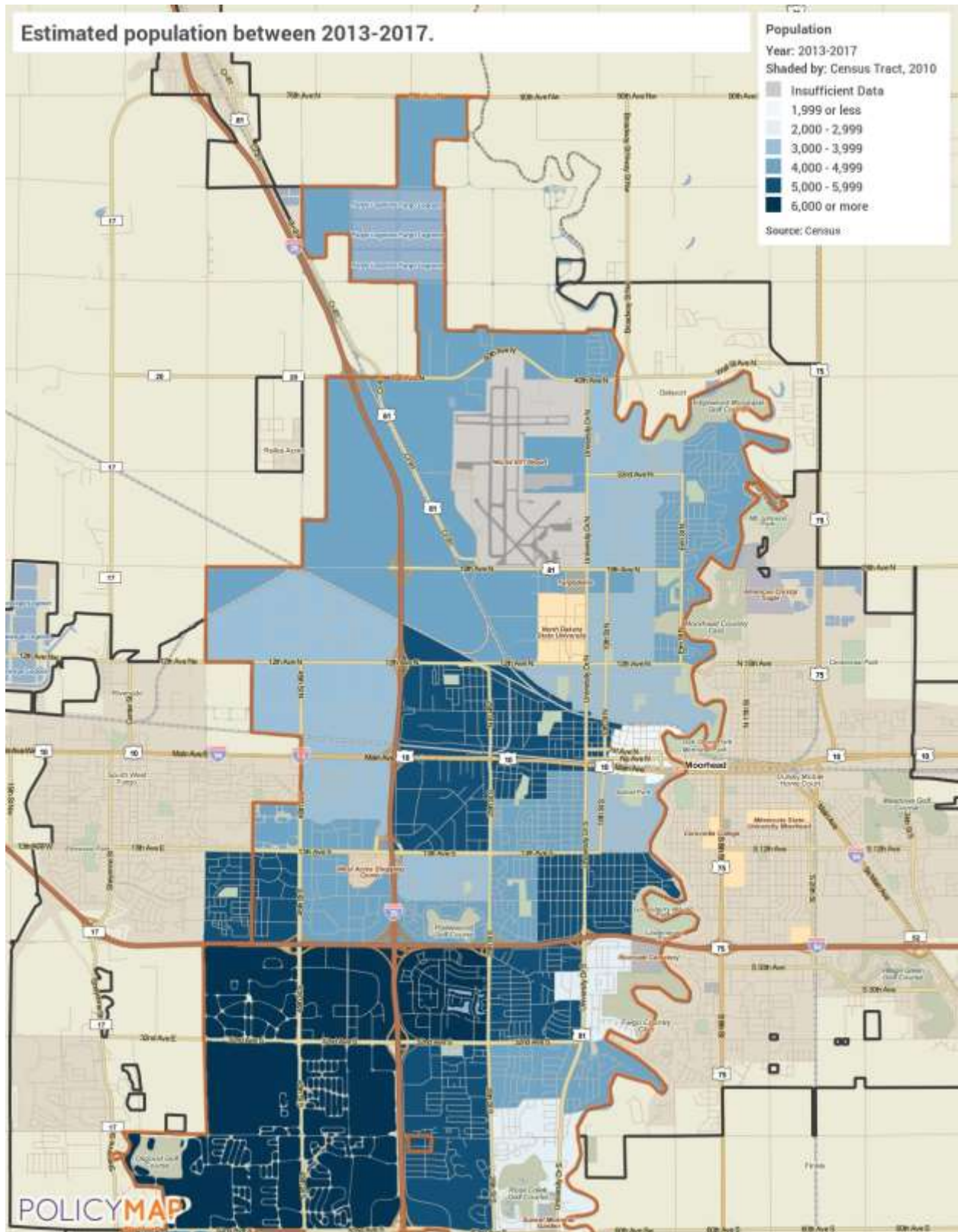
Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2006-2010 ACS, 2013-2017 ACS
Data Source Comments:

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

Population

The following map displays the population density throughout the City. Tracts on the southwestern side of the City appear to have a relatively large population, over 6,000 people. Various tracts on the northern side have estimated population totals between 2,000-4,000. Every ten years the US Census Bureau redraws the census tract boundaries with the intention of putting approximately 4,000 people in each tract. The high and low tracts may represent population shifts since 2000.



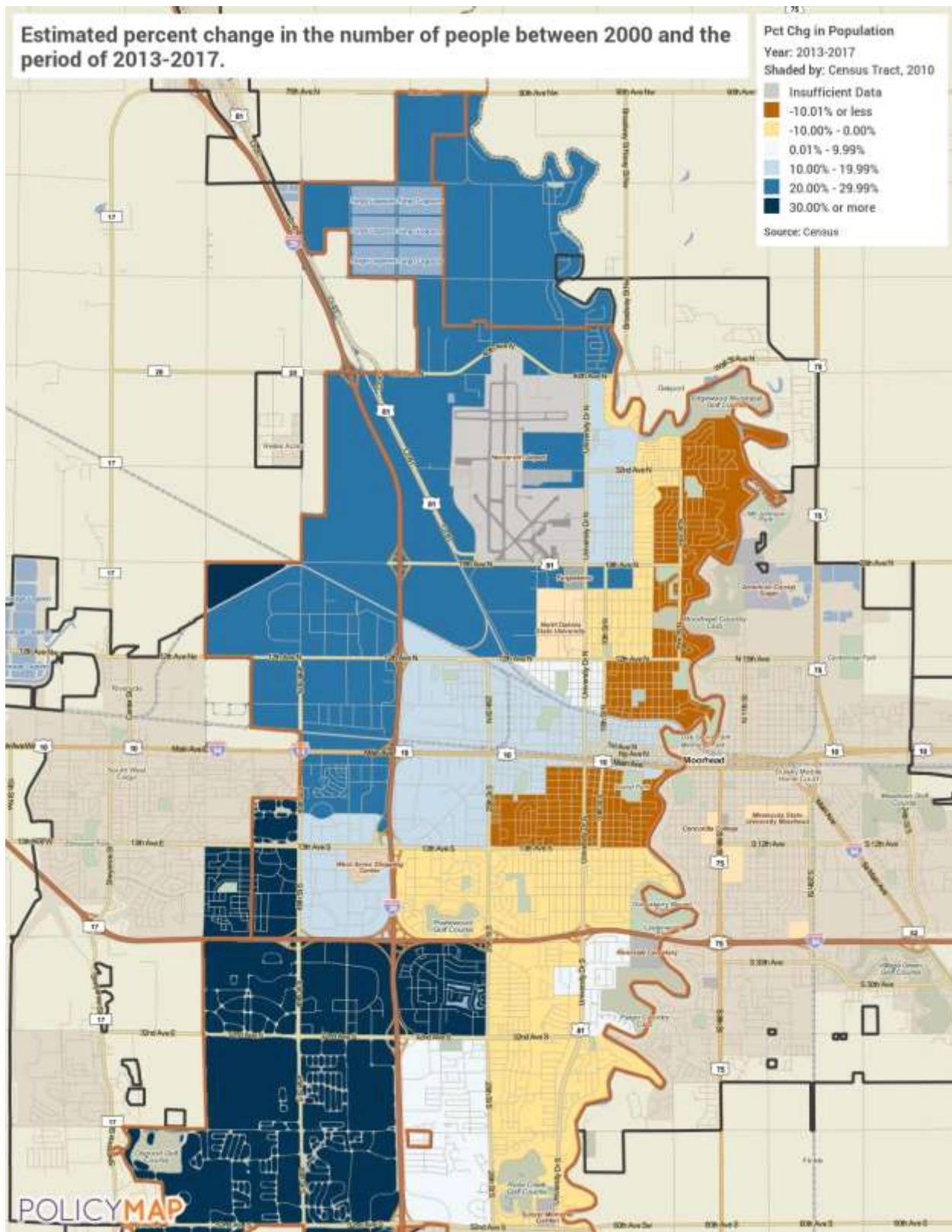
Population

Change in Population

The map below displays the population change throughout the jurisdiction since 2000. While the city has experienced general growth, that growth is not evenly distributed throughout the area. Areas in the east and northeast have actually experienced a slight reduction in population while the area to the southwest of the city has experienced growth rates above 30%.

Source: 2013-2017 American Community Survey 5-Year Estimates

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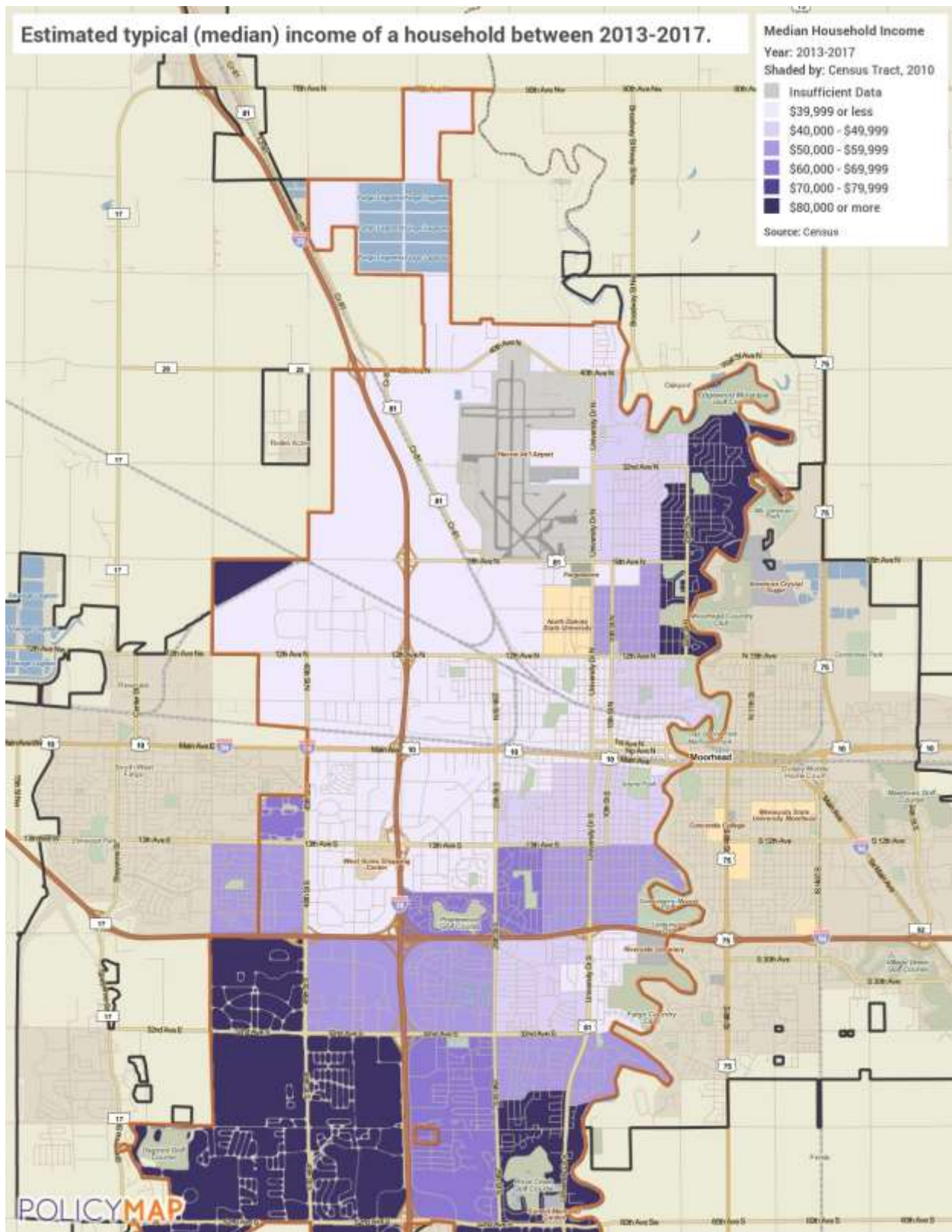


Population Change

Median Household Income

The map below displays the median household income (MHI) by census tract throughout the jurisdiction. In the City of Fargo, a household's income appears to be linked to where that household resides. In 2017, the median household income was \$50,561, but the income varied considerably throughout the city. Similar to the growth patterns in the previous map, higher incomes tend to be concentrated in the southwest part of the city. When income is concentrated in certain areas it can lead to concentrated areas of poverty, which become of concern if income and geography are closely related to race or ethnicity in the community.

Source: 2013-2017 American Community Survey 5-Year Estimates



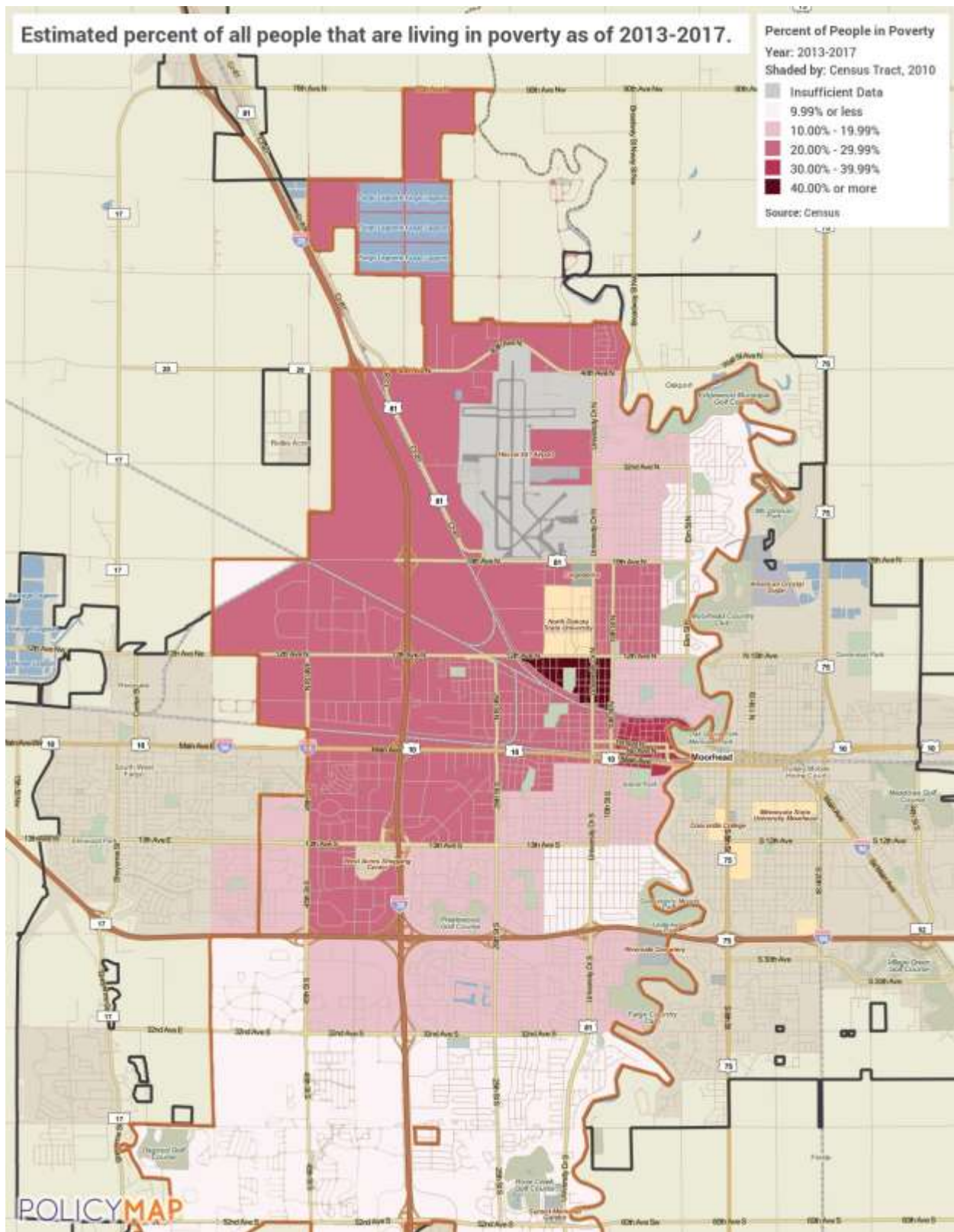
Median Household Income

Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, areas that have higher median income (MHI) tend to have lower levels of poverty, and areas with lower median income have higher levels of poverty. From the previous map, the north and northwest areas of the city have lower MHI than the balance of the city. These areas have census tracts with the highest poverty in the city (20% of the population or higher living in poverty).

Source: 2013-2017 American Community Survey 5-Year Estimates

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Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,990	7,595	11,460	5,610	18,705
Small Family Households	1,315	2,000	3,660	1,845	9,085
Large Family Households	155	350	295	320	1,355
Household contains at least one person 62-74 years of age	810	865	1,345	870	3,460
Household contains at least one person age 75 or older	1,045	1,005	1,385	305	750
Households with one or more children 6 years old or younger	1,013	1,389	1,345	825	3,138

Table 6 - Total Households Table

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Number of Households

The above table breaks down family dynamics and income in the jurisdiction using 2016 CHAS (Comprehensive Housing Affordability Strategy) data. Small families are by far more prevalent than large families.

When looking at total households in the city by income level, over 15% (7,990) of all households in the city are extremely low-income (0-30% HAMFI). Nearly a quarter (23%) of these homes have someone over the age of 62 (1,855).

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	355	85	80	10	530	0	80	0	10	90
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	55	55	30	225	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	180	115	30	490	0	10	10	10	30
Housing cost burden greater than 50% of income (and none of the above problems)	3,955	660	215	10	4,840	475	395	390	0	1,260
Housing cost burden greater than 30% of income (and none of the above problems)	1,660	3,065	980	30	5,735	155	465	940	255	1,815
Zero/negative Income (and none of the above problems)	285	0	0	0	285	30	0	0	0	30

Table 7 – Housing Problems Table

Alternate Data Source Name (for Table 7 above): 2012-2016 CHAS

Data Source Comments:

Housing Needs Summary

The table above gives an overview of housing problems in the city. Using 2016 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 355 renter households in the jurisdiction made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the city in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2016 CHAS data there were 5,735 renter households and 1,815 homeowner households in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,220	4,045	1,445	110	11,820	630	955	1,340	280	3,205
Having none of four housing problems	595	1,905	6,255	3,140	11,895	235	690	2,420	2,080	5,425
Household has negative income, but none of the other housing problems	285	0	0	0	285	30	0	0	0	30

Table 8 – Housing Problems 2

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Severe Housing Problems

The table above shows households with at least one severe housing problem broken out by income and occupancy. When analyzing rate of having an issue, the trend in the data shows there is a correlation between being low income and the higher tendency of having severe housing problems. As income increases, there is less severe housing problems. For renters having 1 or more of four housing problems, 6,220 with 0-30% AMI had problems while only 110 with >80-100% AMI had problems. Severe housing problems were more even across income categories for owners, but still fell from 1,340 with incomes between 50-80% AMI to 280 with >80-100% AMI.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,145	1,105	320	2,570	135	225	765	1,125
Large Related	145	80	35	260	0	65	30	95
Elderly	110	565	440	1,115	230	240	155	625
Other	4,065	2,105	275	6,445	190	225	300	715
Total need by income	5,465	3,855	1,070	10,390	555	755	1,250	2,560

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Cost Burden

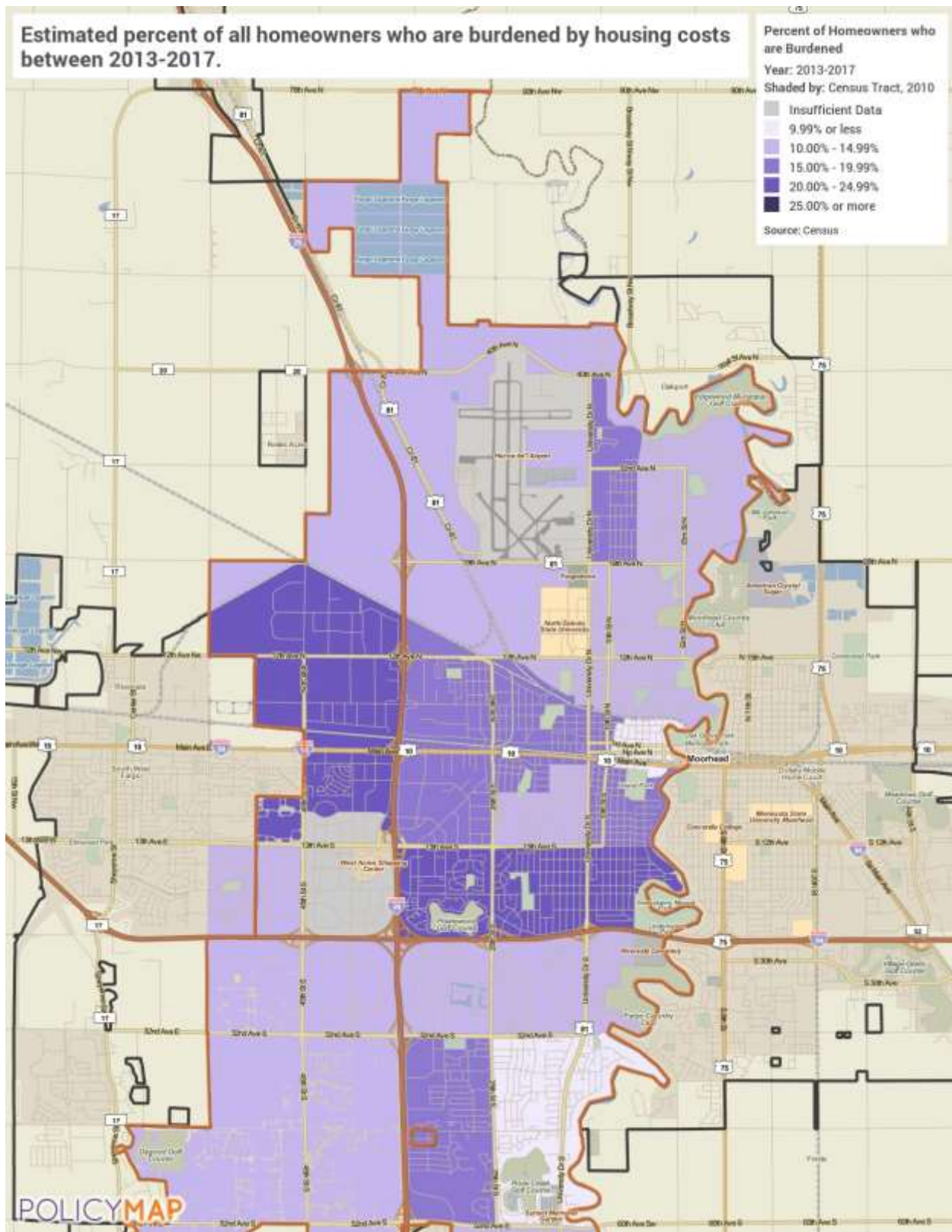
The table above displays 2016 CHAS data on cost-burdened households in the city for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs. In terms of total counts, renters experience cost burden much more than homeowners.

Housing Cost-Burdened

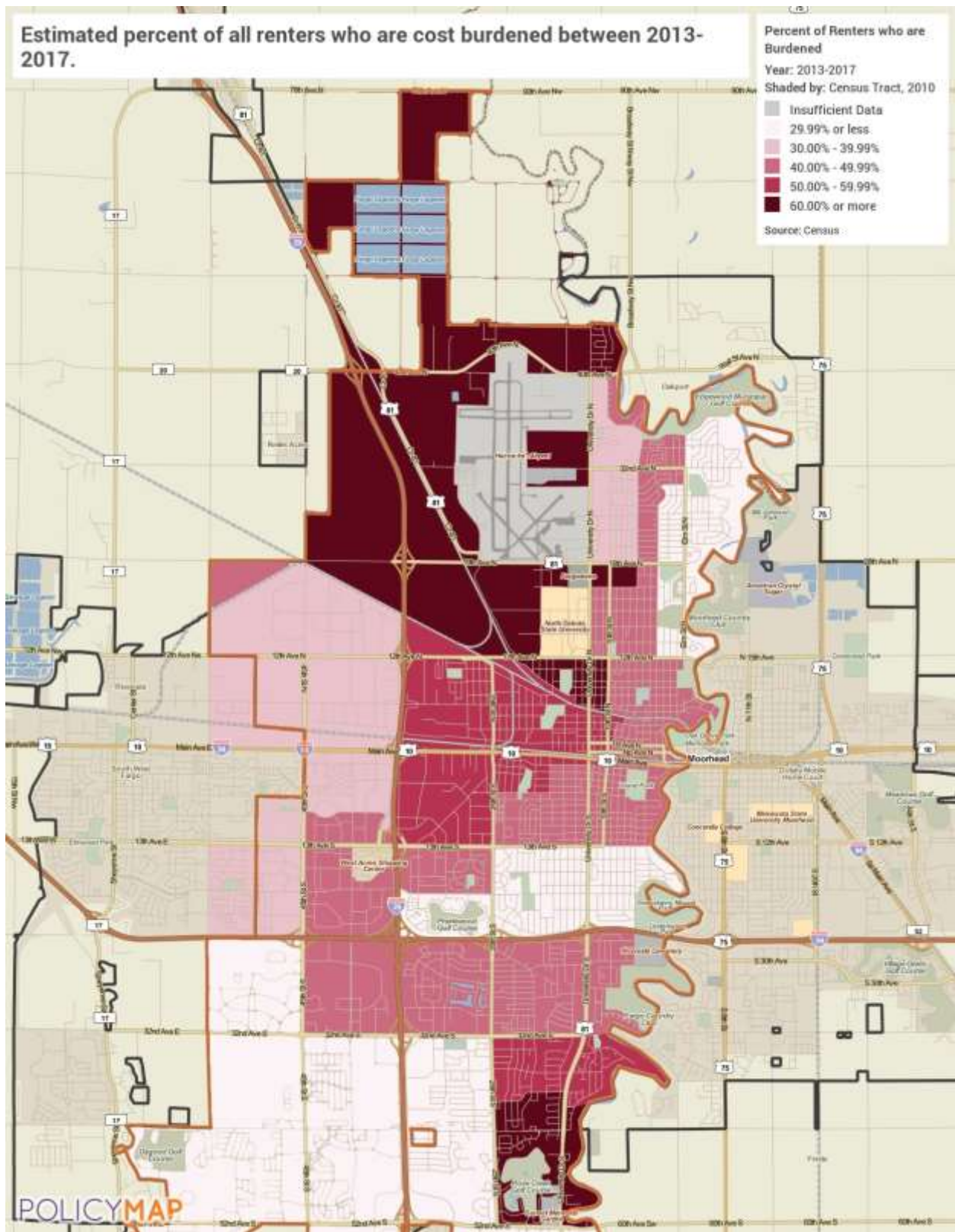
The following maps below display the percentage of the population who are cost-burdened by census tract using data from the 2013-2017 American Community Survey 5-Year Estimates. Despite higher median household incomes in the city over the past several years, there are still high rates of cost burden in some areas, sometimes over 25% for homeowners and 60% for renters.

Source: 2013-2017 American Community Survey 5-Year Estimates

DRAFT



Cost Burdened Homeowners



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	795	175	0	970	70	90	230	390
Large Related	125	25	4	154	0	35	0	35
Elderly	710	230	220	1,160	195	110	15	320
Other	2,750	225	0	2,975	165	90	135	390
Total need by income	4,380	655	224	5,259	430	325	380	1,135

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

Severe Cost Burden

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

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	145	215	60	40	460	0	10	10	10	30
Multiple, unrelated family households	90	25	40	15	170	0	0	0	0	0
Other, non-family households	20	35	65	0	120	0	0	0	0	0
Total need by income	255	275	165	55	750	0	10	10	10	30

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

Overcrowding

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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	995	1,154	945	3,094	18	235	400	653

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

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

According to the 2013-2017 American Community Survey 5-Year Estimates (S2501), 36.7% of all households within Fargo are single-person households living alone. Renters are more likely to live in a single-person household than homeowners. Approximately 46.5% of renter-occupied units are single-person households as compared to 23.9% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. In Fargo, 9.1% of elderly households are single-person households. That means over 4,800 households may need housing assistance relative to their housing situation and age. (Source: ACS 2013-2017, S0103)

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

Disability

According to the 2013-2017 American Community Survey estimates, there are approximately 12,138 people in Fargo with a disability. This group represents 10.4% of the total population. Unsurprisingly, age is closely related to the presence of a disability. Over 49.3% of residents over the age of 75 report dealing with a disability while only 12.9% of residents aged 35-64 years old do. It is likely that all or nearly all the approximately 4,500+ residents over the age of 65 with a disability need housing assistance.

While the population under the age of 18 who have a disability is small, it is a group that may be in need of housing assistance. Children with disabilities often require additional and special care. There are over 700 children with a disability in the city and their households may be in need of assistance, including housing assistance.

Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Reliable statistics at the city level for specific categories of violent crimes are often difficult to acquire. This is particularly true for crimes that are significantly underreported like domestic violence, dating violence, sexual assault, and stalking. It is highly likely that the need for housing assistance for survivors of these crimes is much higher than most estimates. The Fargo Police Department does not release reports of domestic violence in its Annual Crime Report.

According to the statewide sexual and domestic violence coalition, CAWS North Dakota, the 2018 Domestic Violence report found that 6,203 incidents of domestic violence were reported to crisis intervention centers in the state of North Dakota, with 5,172 being reported as new victims. A total of 92% of the victims were women and 18% of new victims were people with disabilities. Of those, 19% were people with developmental disabilities, 31% had physical disabilities and 49% were people with mental health disabilities. The 2018 Sexual Assault report 1,277 primary victims with 64% of cases being male assailant/female victim. A total of 33% of adult victims contacted a sexual assault center about the crime within 2 days of the assault and only 16% of adult victims contacted a sexual assault center within 3-30

days after the assault. There are currently two domestic violence and abuse shelters and programs in Fargo, ND with two offering a hotline and two offering emergency shelter.

According to the YWCA of Cass Clay there were 683 women and 679 children that were provided safe shelter last year. Of these, approximately 80% were escaping domestic violence. Overall, there were over 21,000 nights of shelter provided at the emergency shelter. The Rape and Abuse Crisis Center has served over 2,500 people, including 523 children in 2019.

According to the 2020 State of Homelessness report, in 2019 56% of youth served answered that their lack of housing was because of an unhealthy relationship, either at home or elsewhere (emotional, physical, psychological, or sexual).

What are the most common housing problems?

Like many communities across the nation, affordability is by far the largest housing problem in Fargo. The most recent data available from the American Community Survey estimates that 42.7% of renters are housing cost burdened (paying more than 30% of their income on housing costs). Approximately 18% of homeowners with a mortgage and even 7.7% without a mortgage are cost burdened. In total, over 30% (15,800) of households within the city are financially overstretched due to housing costs.

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

The 2016 CHAS data, while yielding different totals than the recent data from the Census Bureau, provide a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

The relationship between race, ethnicity, and low-income households with housing problems is discussed later in this document in section MA-45.

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

HUD defines extremely low-income households as households that earn 0-30% AMI (area median income), and severe housing cost burden as housing expenses that are greater than 50% of income.

As indicated in 2016 CHAS data in Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are 430 homeowner households and 4,380 renter households that have severe housing cost burden greater than 50%. That means there are over 4,800 households in the city that are both extremely low income and have severe housing cost burden, which places them at imminent risk of becoming homeless. Furthermore, 1,013 extremely low-income households in the city are households with one or more children 6 years and younger. A more thorough analysis of this issue is discussed later in this document.

According to the Fargo-Moorhead (FM) Coalition to End Homelessness, in 2019, there were 468 persons experiencing homelessness on any given night in the FM metro area staying in shelters and 52 that are unsheltered. The Coalition also estimates 555 homeless persons that are doubled up with friends or family (living with them on a temporary basis because they have nowhere else to go). Information on homeless household types assisted was available through the Homeless Management Information System (HMIS). In 2018, there were 2,281 total households assisted and 322 (14%) were families with adults and children.

Stakeholders commented during interviews that lack of mentorship is a risk factor for losing housing among those who have recently transitioned from homelessness to being housed. Lack of reliable support networks for these vulnerable populations puts them more at risk for losing housing and becoming homeless again. Stakeholders noted that funding for programs that offer direct, in home support delivered by case managers with reliable personal experience would strengthen successes in keeping people housed.

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

No at-risk populations data available.

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

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

Other factors that contribute to an increased risk of homelessness and impact housing stability can be as varied as the populations served by the programs available to address them. Lack of sufficient income or the employment stability needed to generate adequate income is a key element. Health issues (both mental and physical) and the lack of education or having job skills that are not valued or needed by employers can heavily influence the amount of income available to pay for a family's housing. Substance abuse, criminal background, prior evictions, high levels of debt and the loss of benefits (such as housing

vouchers or Temporary Assistance for Needy Families (TANF)) can adversely impact the stability of a family's housing situation. Incidences of domestic violence or human trafficking can also greatly diminish one's ability to afford housing, especially when children are involved.

Discussion

DRAFT

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

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

Introduction

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

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,850	830	315
White	5,450	690	260
Black / African American	685	65	0
Asian	244	15	25
American Indian, Alaska Native	110	40	0
Pacific Islander	0	0	0
Hispanic	214	14	35
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,000	2,595	0
White	4,000	2,115	0
Black / African American	320	240	0
Asian	135	95	0
American Indian, Alaska Native	150	15	0
Pacific Islander	0	0	0
Hispanic	240	115	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,785	8,675	0
White	2,435	7,665	0
Black / African American	100	275	0
Asian	10	130	0
American Indian, Alaska Native	20	150	0
Pacific Islander	0	0	0
Hispanic	130	200	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	5,220	0
White	360	4,836	0
Black / African American	30	55	0
Asian	4	54	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	115	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

Discussion

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

Extremely Low-Income Households

Residents of the City of Fargo who earn 30% HAMFI or less are considered extremely low income. The jurisdiction-wide rate for housing problems is 85.7%. There are no racial or ethnic groups that are disproportionately affected in this income group or having housing problems at 10% more than the jurisdiction-wide rate.

Very Low-Income Households

A household that earns between 30% and 50% HAMFI is classified as very low income. For this income group 65.8% of all residents have a housing problem. There is one racial group that has housing

problems at a disproportionately high rate in this income category. Approximately 90.9% of American Indian/Alaska Native households have a housing problem.

Low Income Households

Housing problems are significantly less common in households that earn between 50% and 80% HAMFI. Citywide, 24.3% of households have a housing problem. There is one ethnic group that has housing problems at a disproportionately high rate in this income category. Approximately 39.4% of Hispanic households have a housing problem.

Moderate Income Households

Housing problem rates decline further for this group with only 7.0% of households who earn 80% to 100% HAMFI having a housing problem. There is one racial group that has housing problems at a disproportionately high rate in this income category. Approximately 36.3% of Black or African American households have a housing problem.

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

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

Introduction

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

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,035	2,640	315
White	4,135	2,000	260
Black / African American	435	310	0
Asian	180	79	25
American Indian, Alaska Native	110	40	0
Pacific Islander	0	0	0
Hispanic	49	180	35
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,465	6,130	0
White	1,240	4,875	0
Black / African American	120	440	0
Asian	45	185	0
American Indian, Alaska Native	25	145	0
Pacific Islander	0	0	0
Hispanic	40	315	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	865	10,595	0
White	675	9,425	0
Black / African American	100	275	0
Asian	40	130	0
American Indian, Alaska Native	0	170	0
Pacific Islander	0	0	0
Hispanic	20	315	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	5,505	0
White	70	5,120	0
Black / African American	30	55	0
Asian	4	54	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	115	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

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

Discussion

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

Extremely Low-Income Households

The jurisdiction-wide rate for severe housing problems is 63.0% for this income category. There is one racial group that has housing problems at a disproportionately high rate in this income category. Approximately 73.3% of American Indian/Alaska Native households have a housing problem.

Very Low-Income Households

For this income group 19.3% of all residents have a severe housing problem. There are no racial or ethnic groups that are disproportionately affected in this income group or having housing problems at 10% more than the jurisdiction-wide rate.

Low-Income Households

For this income group 7.5% of households have a severe housing problem. There are two racial groups that experience housing problems at a disproportionately high rate in this income category. Approximately 26.7% of Black or African American households have a housing problem as well as 23.5 for Asian households.

Moderate Income Households

The jurisdiction wide rate for severe housing problems for this income group is 1.9%. There is one racial group that has housing problems at a disproportionately high rate in this income category. Approximately 35.3% of Black or African American households have a housing problem.

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

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

Introduction:

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	36,435	8,019	6,569	335
White	33,070	6,460	5,625	265
Black / African American	860	545	450	0
Asian	980	179	170	35
American Indian, Alaska Native	300	145	110	0
Pacific Islander	0	0	0	0
Hispanic	515	480	100	35

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Discussion:

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

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

Jurisdiction-wide, 15.6% of households pay between 30% and 50% of monthly income on housing costs (cost burdened). There are three racial/ethnic groups that experience cost burden at a disproportionately high rate in this income category. Approximately 29.4% of Black or African American households experience cost burden as well as 26.1% for American Indian/Alaskan Native households and 42.5% for Hispanic households.

For extreme cost burden (paying over 50% of monthly income on housing costs), the jurisdiction-wide rate was 12.8% of households that pay over 50% of their monthly income on housing costs. There is one racial group with extreme cost burden at a disproportionately high rate in this income category. Approximately 24.3% of Black or African American households have extreme cost burden.

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

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

There are a few groups that reported a disproportionate impact across several income categories in the City. Of these groups, the two primary groups impacted were Black or African American and American Indian/Alaska Native households. Low-income Hispanic households also experienced disproportionate housing problems and low-income Asian households experienced disproportionate severe housing problems.

Disproportionate Housing Problems:

- Extremely Low Income: None
- Very Low Income: American Indian/Alaska Native
- Low Income: Hispanic
- Moderate Income: Black or African American

Disproportionate Severe Housing Problems:

- Extremely Low Income: American Indian/Alaska Native
- Very Low Income: None
- Low Income: Black or African American, Asian
- Moderate Income: Black or African American

Cost Burden: Black or African American, American Indian/Alaska Native

Extreme Cost Burden: Black or African American

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

Additional needs are discussed throughout this document.

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

Race and ethnicity are often linked to economic opportunities and the area of a jurisdiction where people live. This issue is discussed in detail in Section MA-45.

NA-35 Public Housing – 91.205(b)

Introduction

The Fargo Housing and Redevelopment Authority (FHRA) maintains an inventory of 310 public housing dwelling units and administers 1,406 Section 8 Housing Choice Vouchers and 50 Section 8 certificates, as shown below. The FHRA closed its tenant-based voucher waitlist in 2019 with 3,600 households and it is now down to 1,445 households; it will re-open when it reaches 600 households. Of the 1,445, 686 of applicants are listed as having at least 1 family member who is disabled, 276 are seniors, and 751 are families with dependent children. Its public housing waitlist has 753 households. The FHRA also manages three Continuum of Care Projects for the homeless, which serve as housing certificates for another 50 homeless households, as well as Cooper House, 42 units of Housing First permanent supportive housing for households exiting homelessness. In addition, Clay County Housing and Redevelopment Authority had 64 vouchers used in Fargo at the beginning of 2020, 10 of which were under the Veteran (HUD-VASH) program.

Public housing was established to provide decent and safe rental housing for eligible low-income families, elderly and persons with disabilities. Public housing comes in all types and sizes from scattered single-family homes to high-rise apartment developments for elderly families. The US Department of Housing and Urban Development (HUD) administered Federal aid to FHRA to manage public housing for low-income families at affordable rates.

The Housing Choice Voucher Program (HCV), also known as Section 8, provides "tenant-based" rental assistance for assisting low-income families, elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market. A Section 8 voucher assists eligible families pay the rent for apartments owned by private landlords. Participating families are responsible for finding an apartment and landlord that will accept the voucher. Families must meet income guidelines to qualify. Both parties enter into a lease agreement, with the tenant paying the security deposit in most cases. The FHRA inspects Section 8 properties prior to move-in and on a yearly basis to ensure that apartments comply with HUD standards for safety, size and accessibility.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	50	46	310	1406	206	997	68	41	94

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

Fargo Housing and Redevelopment Authority

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		Disabled*
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	N/A	N/A	18,221	12,803	11,810	13,708	11,096	8,044	8,698
Average length of stay			5	10	1	5	2	1	1
Average Household size			2	9	1	2	1	3	2
# Homeless at admission			50	193	13	?	66	20	94
# of Elderly Program Participants (>62)			79	417	33	356	28	0	0
# of Disabled Families			115	831	27	643	63	4	94
# of Families requesting accessibility features			10	89	10	0	64	0	15
# of HIV/AIDS program participants			0	0	0	0	0	0	0
# of DV victims			0	25	0	0	0	25	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: FHRA

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White			188	1091	169	785	56	18	63
Black/African American			80	182	16	141	5	11	9
Asian			13	29	17	0	1	1	1
American Indian/Alaska Native			29	105	21	50	4	9	21
Pacific Islander			0	1	0	1	0	0	0
Other			0	14	0	10	2	2	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: FHRA

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	n/a	n/a	13	64	7	40	5	7	5
Not Hispanic	n/a	n/a	197	1342	199	957	63	34	89
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: FHRA

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

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

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

The most immediate need of residents of public housing and HCV holders is additional affordable housing and incomes that can support self-sufficiency. According to HUD PIH Information Center data, provided by the housing authority, the average annual income of residents in publicly assisted housing in Fargo is approximately \$18,221 for public housing residents and \$12,803 for HCV voucher participants – both well below the median income in the city. Without the help of subsidized housing, they would not be able to afford housing at market rates. The need for affordability is indicated by the long waiting lists for the affordable housing programs. In addition, there is a mounting need for supportive senior services and transitional supportive services to help tenants build and maintain self-sufficiency.

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

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

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

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

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In Fargo, the needs of people and families facing homelessness are found through regular communication between shelters, support housing providers, a strong local health and service network, annual point-in-time counts, and needs surveys. The City also works to address the needs of the homeless in Fargo. The City is part of regular meetings of the Fargo-Moorhead Coalition to End Homelessness and the ND Coalition for Homeless People (which is ND’s Continuum of Care). The City of Fargo operates an emergency shelter (Gladys Ray Shelter) as well as a social detox unit through the Public Health Department. More recently, an Engagement Center is being piloted for the first time with the City’s assistance and through its Gladys Ray Shelter. This will be a place for people who are homeless or recently housed to seek services, support, and other resources in a central location.

The North Dakota Continuum of Care, West Central Minnesota Continuum of Care, and the member organizations of the FM Coalition to End Homelessness have developed a region-wide best practice project called CARES, which stands for Coordinated Access, Referral, Entry & Stabilization. It is described by the FM Coalition as “s the homeless response system and link to housing for people in housing crisis for all of North Dakota and the ten counties in West Central Minnesota. This system was designed to create simplified and clear pathways to housing assistance, shelter, and other resources for those experiencing homelessness or a housing crisis. CARES is an innovative, multi-jurisdictional approach to implementing evidence based best practices, including coordinated entry.” The most vulnerable are prioritized first.

The data below comes from the FM Coalition to End Homelessness, which operates in the Fargo-Moorhead Metro area, crossing city and state boundaries to include West Fargo, ND and Dilworth, MN. In the 2020 State of Homelessness Report there were approximately 1,022 residents experiencing homelessness in the FM Metro area. The vast majority of the population were in adults only households.

The totals in the following table are for Cass and Clay county.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)			0	0	0	0
Persons in Households with Only Children			0	0	0	0
Persons in Households with Only Adults			0	0	0	0
Chronically Homeless Individuals	720	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: The 2018 Fargo-Moorhead Homeless Survey, is a point-in-time survey conducted on October 25, 2018. The unsheltered count includes -doubled up- homeless with 11 persons and unsheltered with 52 persons.

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

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

Below is a summary of each surveyed homeless population category type. This data is from the 2018 Fargo-Moorhead Homeless Survey, which was taken on the night of October 25, 2018 and is the most recent point-in-time (PIT) count of this type, as well as from the 2020 State of Homelessness report, which relied on data from HMIS

Chronically Homeless Individuals and Families:

People who are chronically homeless have a history of homelessness (sheltered/unsheltered) and are more likely to be those experiencing a disability (physical and cognitive). According to the 2018 Fargo-Moorhead Homeless Survey, there were 38 total persons in Fargo that were reported as chronically homeless – almost a third of all people reporting as homeless in the area. More than half of the chronically homeless (55.3%) were 45 to 64 years old and over two-thirds (68.4%) of the chronically homeless were male. More than two thirds (68.4%) of the chronically homeless reported at least two health conditions (i.e., chronic health conditions, mental health conditions, or substance abuse disorders).

According to the 2020 State of Homelessness report, in HMIS, 22% (720) of individuals served in 2019 were considered chronically homeless, comprising 25% of all the households served (though 10% of individuals served throughout 2019 did not have data collected on this classification). Of the individuals who are considered chronically homeless, 68% are between the ages of 18 and 54, with only 14% under 18. Aging adults are classified as chronically homeless at a higher rate compared to the general homeless population, with 18% of the chronically homeless population age 55 and older (compared to 15% of the general homeless population).

Households with Adults and Children:

Working to get children out of homelessness will greatly improve the future success of the children in Fargo. Increased exposure to homelessness will cause harm to the development of children due to the lack of housing stability and the increased risk of living in poverty which include hunger and the lack of access to healthcare. According to the 2020 State of Homelessness report, 313 (13%) of the 2,325 separate households served in 2019 were adults with children.

Veterans and Their Families:

There were no veterans reported in the 2018 Fargo-Moorhead Homeless Survey, but data from the Gladys Ray Shelter Veteran's Drop In Center indicates over 110 veterans served in 2019.

Unaccompanied Youth:

Youth homelessness is often harder to track. According to data available in HMIS, in 2019, 324 youth received homeless services either in Cass County, ND, or Clay County, MN. These are young adults 24 years old or younger, living without parents or guardians and may be parenting themselves. Of these, 19% are age 12-17 while 81% are age 18-24. Of the 324 youth served in 2019, 31 youth are parents themselves and between the ages of 18 and 24 years old. They have a combined total of 49 children in their care.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	53	5
Black or African American	10	2
Asian	0	0
American Indian or Alaska Native	25	10
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	6	1
Not Hispanic	98	24

Data Source
Comments:

Race/Ethnicity data is from the 2018 Fargo-Moorhead Homeless Survey, a point-in-time survey conducted on October 25, 2018.

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

According to the 2020 FM Coalition to End Homelessness's State of Homelessness in Fargo-Moorhead Metro report released on June 23, 2020, there were a total of 313 families with children who received services. Households which were administered a needs survey called the VI-SPDAT provide some geographic breakdowns for some of these families. In Cass County (ND), 60 were adult families with children and 7 were youth families with children and in Clay County (MN), 118 were adult families with children and 19 were youth families with children.

Families with children need housing stability for the future success of children in Fargo. Therefore, there is a need for more permanent affordable housing in Fargo. Strong local membership in the FM Coalition to End Homelessness works to ensure that there is coordination and collaboration among the housing and support systems. The goal is to make certain that persons and families experiencing homelessness are able to access mainstream resources that will assist them in transitioning to and remaining stable in permanent housing.

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

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

Homelessness is disproportionately experienced by minority groups. The Native American Indian population makes up 1.1% of the city's population, however it makes up 27.2% of the homeless population in the area. Black/African Americans are 8.8% of the citywide population, however they make up 11.9% of the homeless. White/Caucasians 86.2% of the city's population, however they are only 44.9% of the homeless population. (Source: 2013-2017 ACS, 2018 Fargo-Moorhead Homeless Survey)

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The majority of persons experiencing homelessness in Fargo are sheltered. Sheltered homeless are those staying in a supervised homeless shelter or transitional housing program. Unsheltered homeless are those staying in a place that is not suitable for human habitation, such as the street, cars or abandoned buildings. Per estimations in the 2020 State of Homelessness report, 11% of Fargo's homeless population are unsheltered; 39% are in emergency shelter; and 50% are doubled up.

Discussion:

Fargo has a strong coalition of homeless service providers, and efforts are increasingly geared toward a unified Housing First philosophy.

One primary need identified is for in-home supports for those who have been recently re-housed, such as peer recovery mentors. There are several complications someone may face when transitioning into housing, logistically, emotionally, etc. These mentors could also be available to check in with clients at more unconventional hours of the week, which is often when troubles arise and there are not typical case managers available. In addition, a peer recovery mentor program would create well-paying jobs that leverage the knowledge and talent of those who have successfully exited homelessness, and that build social capital for both the mentees and mentors.

Another key challenge local homeless providers face is a direct service worker shortage and high turnover. Low wages, traumatic work environments, and lack of opportunity for advancement are all contributing factors. In addition to paying higher wages and creating opportunities for advancement, another solution would be to fund regular, in-house access to mental health resources for staff, such as weekly counseling.

Another persisting need is credit support for re-housing people; the top request received is often for a co-signer for a lease. This underscores the need for sustained support for programs such as the Landlord Risk Mitigation Fund.

Another key challenge is discrepancies in federal/state versus local definitions of homeless, namely with families – many do not qualify for funding due to “doubled up” status. While this is unlikely to change at

the federal level, strides could be made if state or local initiative is taken to address the gap in funding for families and children.

DRAFT

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

Introduction:

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the city is accommodating or should accommodate these needs.

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

Describe the characteristics of special needs populations in your community:

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

According to the most recent data available, there are approximately 19,139 residents over the age of 60 in the City, making up approximately 16% of the population. Approximately 29.7% of the residents over the age of 60 have a disability and 7% are below the poverty level. Elderly residents are less likely to live in renter-occupied residences than owner-occupied residences, 37.4% and 62.6%, respectively. However, many elderly residents are still cost burdened. Approximately 52.5% of elderly renters and 17.8% of owners are cost burdened.

Disability: According to the 2013-2017 American Community Survey estimates, there are approximately 12,138 people in Fargo with a disability. This group represents 10.4% of the total population. Unsurprisingly, age is closely related to the presence of a disability. Over 49.3% of residents over the age of 75 report dealing with a disability while only 12.9% of residents aged 35-64 years old do. It is likely that all or nearly all the approximately 4,500+ residents over the age of 65 with a disability need housing assistance. While the population under the age of 18 who have a disability is small, it is a group that may be in need of housing assistance. Children with disabilities often require additional and special care. There are over 700 children with a disability in the city and their households may be in need of assistance, including housing assistance.

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

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

Marijuana: One of the most commonly used recreational substances in the United States is marijuana. Many states are moving towards decriminalization and legalization to address abuse and underage use of this drug. Marijuana was legalized for medical purposes in 2016 in North Dakota but it remains illegal for recreational purposes. According to the 2018 Module Questions Data Report, out of 219 respondents 23% used marijuana for medical reasons, 35.4% for non-medicinal purposes, and 41.6% for both.

According to research published in Journal of Studies on Alcohol and Drugs there are a few socioeconomic indicators that are linked to reduced marijuana use. In particular, there are lower odds for marijuana use when a person is non-White, female, a high school graduate, and currently married. Marijuana use became more common as income increased and parental education levels increased.

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

According to the state 2018 Calculated Variable Report on alcohol consumption, out of a total 5,459 respondents 59.5% of adults reported having at least one drink of alcohol in the past 30 days. Binge drinking, where males have 5 or more drinks and females have 4 or more drinks on one occasion is also reported, with 22% of responding yes to binge drinking on at least one occasion. Males are more likely to binge drink than females. Finally, 7.5% of all respondents reported to be heavy drinkers (adult men having more than 14 drinks per week and adult women having more than 7 drinks per week). Males are also more likely to be heavy drinkers than females.

Heavy episodic drinking or binge drinking was linked most heavily to wealth. Additional indicators include race, age, and sex. White young adults and men had higher rates of binge drinking. Heavy drinking was lower for young adults who are in a cohabiting relationship or live with their parents.

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

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

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

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

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

Data on the HIV/AIDS population is collected by the North Dakota Department of Health HIV-STD-TB Viral Hepatitis Program. According to the health department's 2018 HIV, STD, TB & Viral Hepatitis Epidemiologic Profile report, there were 20 new diagnosed cases of HIV in Cass County bringing up the total of persons living with HIV/AIDS in the county to 184 persons.

HIV Care through the state Ryan White Part B Program is provided to income eligible persons living with HIV. This program funds case management and support services that enable individuals to get linked to and stay in medical care and treatment. The majority of clients through the program reported to have stable housing.

According to HIV.gov, the Federal government's information sharing site on HIV, HIV policies, programs and resources, stable housing is closely linked with successful HIV outcomes. Safe, decent, and affordable housing allow people with HIV to have better access to medical care, supportive services, HIV treatment, consistent medication, and see their healthcare provider on a regular basis. On the other hand, persons

with HIV without stable housing or who are homeless are more likely to have delayed care and access to treatment. Furthermore, persons with HIV are at risk of losing their homes or being denied housing due to factors such as discrimination (stigma of the HIV disease) and increased costs due to medical care, or limited income/reduced ability to keep working due to HIV related illness.

Discussion:

Other non-homeless special needs characteristics that have been linked with instability and an increased risk of homelessness are crime, Sexually Transmitted Diseases and Infections, and opioid use. The information below describes the community's characteristics in these areas.

Crime

Crime plays a major role in determining where a household will decide to reside. Overall, crime has increased in the city since 2010.

The FBI Uniform Crime Reports (UCR) reports on two types of crime in the city: violent crimes and property crimes. Violent crimes consist of aggravated assault, murder, rape and robbery. Property crimes consist of burglary and motor vehicle theft. For violent crimes, in 2010 the violent crime rate per 100,000 people was 302.9 and had since increased to 402.6 in 2017. Property crimes are more prevalent than violent crimes, and have also increased from 2010 to 2017. In 2010, the property crime rate per 100,000 people was 2,772 and increased to 3,135 in 2017. (Source: FBI UCR)

STDs

If left untreated, sexually transmitted diseases (STDs) and infections (STIs) can have serious health consequences and long-term negative effects on a person's quality of life. Three common types of sexually transmitted diseases are chlamydia, gonorrhea, and syphilis. Data on Sexually Transmitted Diseases is collected by the Centers for Disease Control and Prevention (CDC).

The number of STDs within the Fargo are difficult to assess. In North Dakota, the rate of primary and secondary syphilis (P & S) was 0.1 per 100,000 in 2011 and 1.5 per 100,000 in 2015. North Dakota now ranks 45th in rates of P&S syphilis among 50 states. There were 0 cases of congenital syphilis from 2011 through 2015.

Untreated STDs are a common cause of pelvic inflammatory disease, infertility and chronic pelvic pain. In addition, they can increase the spread of HIV, and cause cancer. Pregnant women and newborns are particularly vulnerable. In 2015, North Dakota ranked 29th among 50 states in chlamydial infections (427.2 per 100,000 persons) and ranked 30th among 50 states in gonorrheal infections (92.5 per 100,000 persons).

Persons with HIV is later discussed in NA-45 Non-Homeless Special Needs Assessment.

Opioid Use

In Fargo's Cass County, opioid-related deaths declined from 2016 to 2018, after a nearly fourfold increase in 2015. In 2016, 71 people experienced drug-related overdoses requiring emergency services; 15 died, including 11 from opioids. In 2017, 25% of the opioid overdose-related service calls Fargo police responded to resulted in a death. Statewide in 2017, there were 9.2 drug overdose deaths per 100,000 persons. Substance abuse can greatly diminish one's ability to afford housing through loss of jobs and time seeking assistance.

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

Describe the jurisdiction's need for Public Facilities:

The city's primary need for facilities is support systems and resources for vulnerable populations. People experiencing homelessness are in need of additional shelter resources. This need has been exacerbated by COVID-19. The city is actively working to address the impact of COVID-19 on the city's homeless population through the use of CARES Act funds. The former police station has been converted to a space where unhoused individuals can quarantine and isolate. Beyond COVID-19 pressures, however, the city's engagement center is in need of rehabilitation to accommodate the city's homeless individuals and to make the space safer and more effective.

General community center support is also needed for other populations in the city, including seniors and youth.

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

The City maintains a list of engineering projects that the city hopes to complete as funds are available. Often taxing residents is the only option for funding these special projects. Many of these projects are located in low-moderate income areas, and the burden of these special assessments weighs especially heavy on these residents. Some projects that may be considered for CDBG funding to alleviate the burden of special assessments in low -moderate income communities include parks, trails, and street lighting.

Additional needs in the city around public improvements follow:

- Demolition of vacant, dilapidated, non-residential structure.
- Improvements for public playgrounds
- Development of pocket parks

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

Many public service needs exist across the community. Meeting these needs is important in supporting and protecting vulnerable population. Below are a list of needs gathered through community outreach:

Addressing hunger issues and food insecurities

Providing support for Homeless Outreach and Operations, Prevention and Diversion, Sheltering, and winter overflow

Protecting youth including those who are homeless, neglected, or abused

- Meeting childcare needs of low – moderate income residents
- Supporting those struggling with mental illness and/or substance abuse challenges
- Providing better access to transportation for low – moderate income individuals and families
- Enhancing resources for seniors

Providing ongoing COVID-19 support (i.e., rental, mortgage, utilities, housing-related fees, food, PPE, healthcare, mobile outreach)

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

Introduction

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,675	35%
1-unit, attached structure	5,063	9%
2-4 units	3,423	6%
5-19 units	8,533	15%
20 or more units	19,216	34%
Mobile Home, boat, RV, van, etc.	809	1%
Total	56,719	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Residential Properties by Number of Units

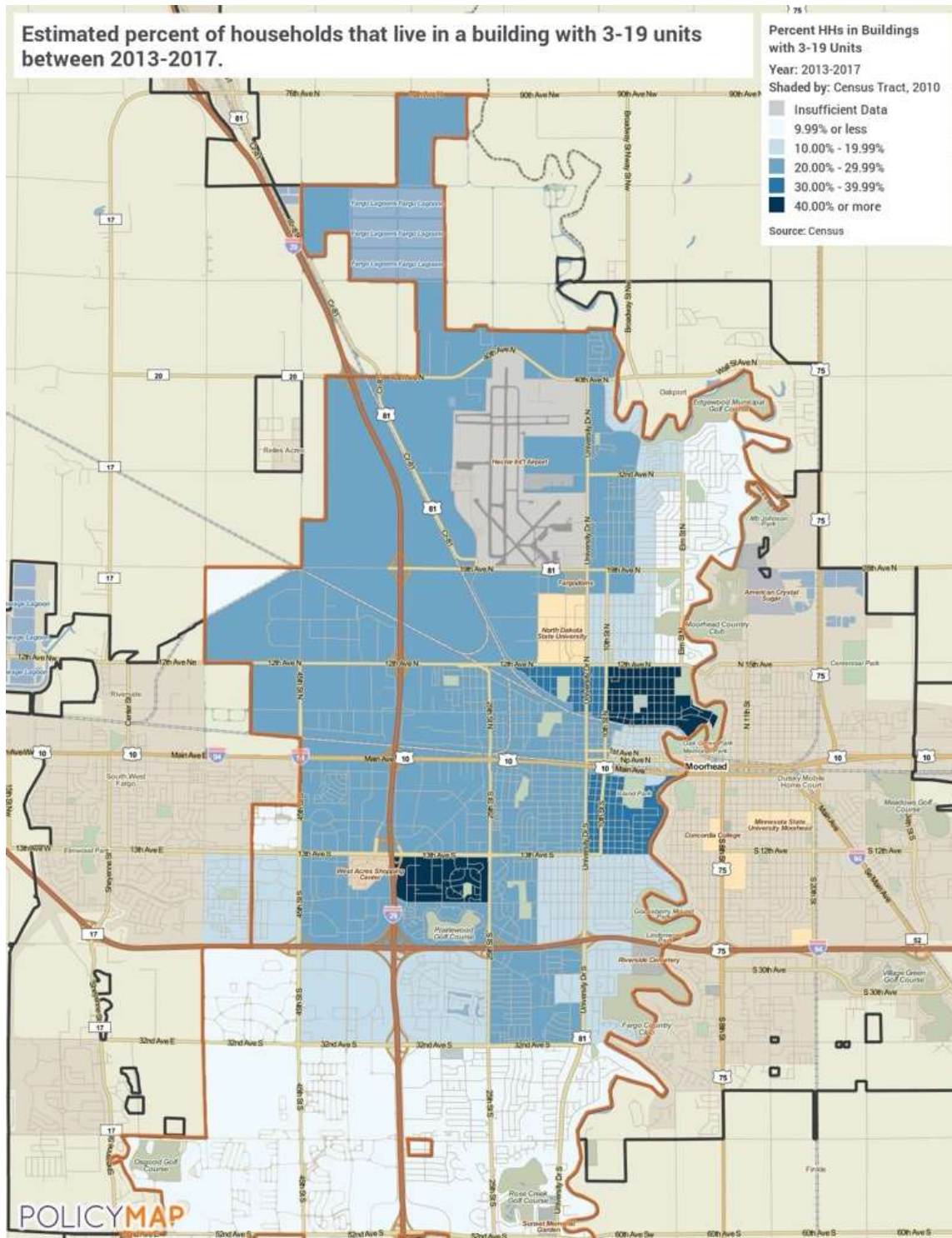
The table above breaks down the City's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 35% of all housing units. Multi-family developments (5 or more units) account for 49% of all housing units in the City. Finally, 1% of housing units are classified as mobile home, boat, RV, van, etc.

Source: 2013-2017 American Community Survey 5-Year Estimates

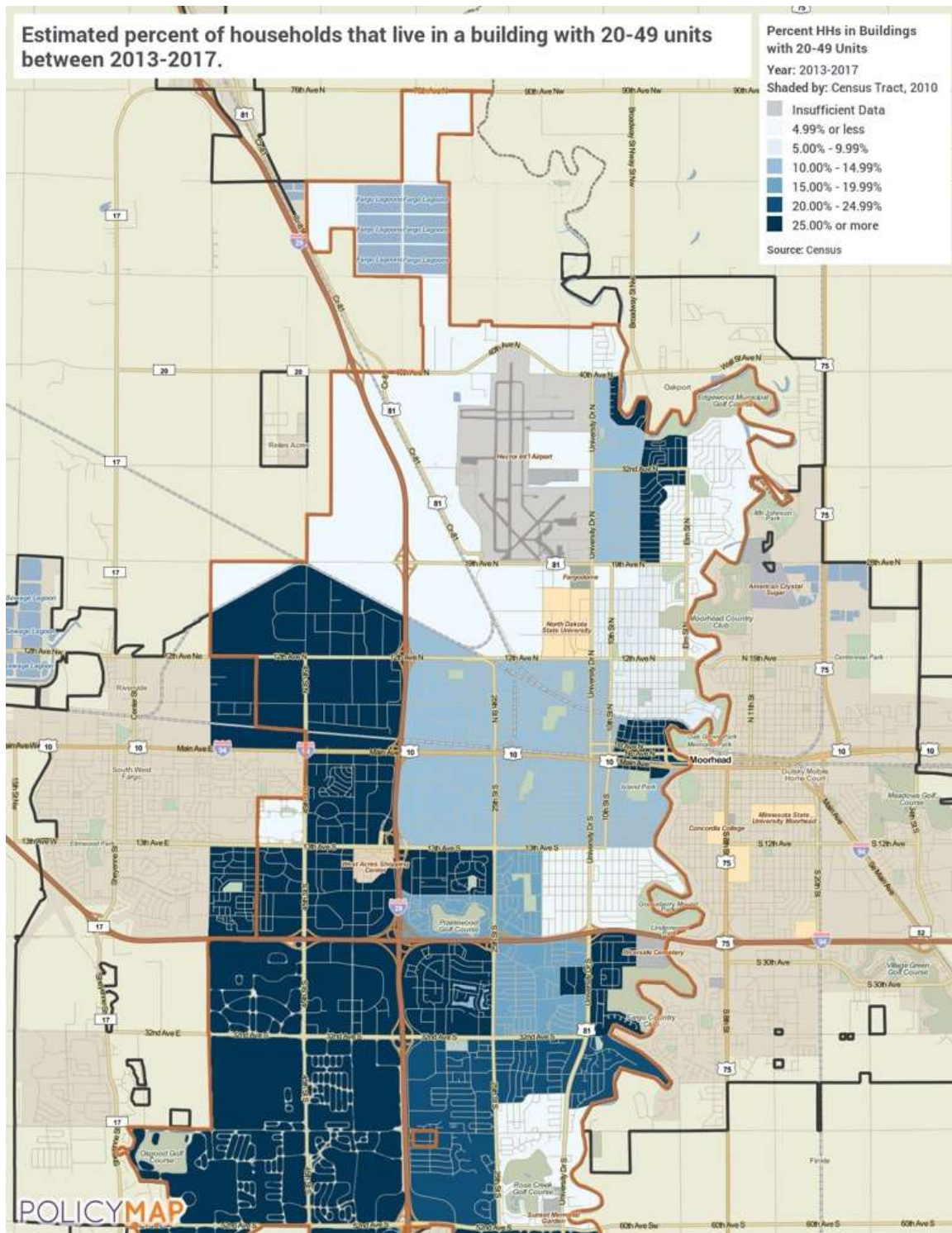
Multifamily Development Distribution

The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units. Large multifamily developments are primarily available in urban settings. Most rural census tracts have fewer than 10% of the available housing in large multifamily developments.

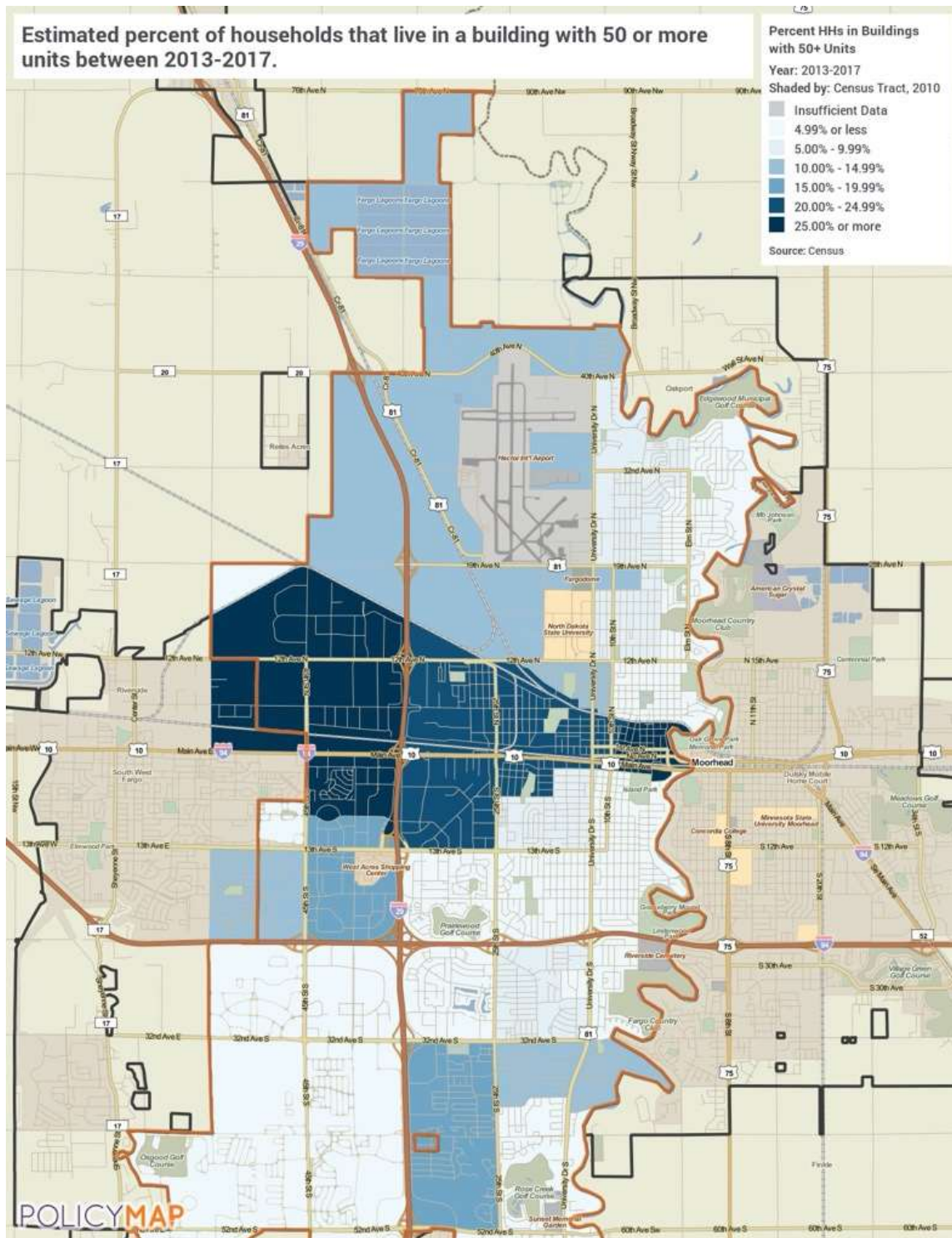
Source: 2013-2017 American Community Survey 5-Year Estimates



Small Multifamily Developments



Medium Multifamily Developments



Large Multifamily Developments

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	1,767	6%
1 bedroom	389	2%	8,438	28%
2 bedrooms	4,515	20%	14,602	49%
3 or more bedrooms	17,964	79%	5,076	17%
Total	22,868	100%	29,883	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Unit Size by Tenure

The size of available units in the City differs considerably for owners and renters. Renter occupied units are much more likely to be smaller, approximately 83% of the units have 2 bedrooms or less. Owner-occupied units, on the other hand, are considerably larger as 79% of the units have 3 or more bedrooms.

Source: 2013-2017 American Community Survey 5-Year Estimates

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

Per the Multifamily Assistance and Section 8 Contracts database, there are currently six properties with units assisted through Section 202 and Section 8 programs. In total, these make up 388 assisted units, of which 48% are below 80% FMR; 28% are between 80% and 100% FMR; 14% are between 101% and 120% FMR; and 9% are between 141%-1605 FMR. Two buildings are targeting those 62 years or older and/or with disabilities; one building targets homeless young adults; and one targets those with developmental disabilities.

As mentioned, the FHRA's Section 8 Housing Choice Voucher program currently assists approximately 1,406 households. In general, the FHRA prioritizes households in this order: victims of domestic violence; heads of household with minor children; head of household with a disability; head of household that is elderly; and head of household that is veteran. It also administers 203 special purpose vouchers, including 68 targeting veterans through VASH; 41 targeting families and youth aging out of foster care through FUP; and 94 targeting people with disabilities through Mainstream and non-elderly disabled vouchers. It also has 310 public housing units and 50 households assisted through certificates.

The Cass Clay Community Land Trust (CLT) anticipates adding 105 permanently affordable CLT homes within a 5-year period ending in 2024. It is estimated that the average subsidy will be \$50,000.

There are approximately 1,405 units assisted under North Dakota's Low Income Housing Tax Credit (LIHTC) program, primarily targeting households under 60% AMI. There are 12 properties that will reach the end of their 30-year affordability period between 2020 through 2025, totaling 347 affordable units at risk of being lost.

Nine properties are still under affordability periods with the City's HOME program, totaling 39 units for 60% AMI and 7 units for 50% AMI. While one property's affordability period will expire in 2024, Sister's Path, it will remain under FHRA's ownership and management and affordability is expected to be retained.

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

Four of the six properties in the HUD Multifamily and Section 8 contracts data have contracts expiring during the next five years: Bethany Towers II in 2021; The 400 in 2024; and Fraser #4 and University Drive Manor in 2025, University Drive Manor, and Northland Apartments all expire in the 2020 fiscal year and The 400 expires in the 2024 fiscal year. These properties include 177 affordable units that could be at risk of being lost.

The City and FHRA have been working together over the past several years to develop plans to rehabilitate the Lashkowitz High Rise (LHR). In March 2020, HUD granted FHRA's disposition application. As a condition of approval, subsequent redevelopment of the site must include 110 units that are affordable to households earning 80% area median income or less. As part of this process, FHRA has received tenant protection vouchers which will be used to relocate households currently living in the Lashkowitz High Rise (155 were received in 2020 and 92 will be received in 2021, for a total of 247). FHRA has also pledged an additional 110 project-based vouchers from its allocation of 1,600 project-based vouchers to support the high-rise disposition. The tenants will also receive additional staff assistance to help find a new home. In January 2021, FHRA selected a co-developer (Montana-based Blue Line Development) for the Lashkowitz High Rise redevelopment project.

As mentioned, there are 12 properties that will reach the end of their LIHTC 30-year affordability period between 2020 through 2025, totaling 347 affordable units at risk of being lost. Three new projects were recently approved for LIHTC financing – Elliott Place, City Flats, and Milton Earl, which will create an estimated 116 new affordable units in the next two years.

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

No, there is a lack of decent affordable units throughout the jurisdiction, especially with the necessary supportive services to help many households remain in housing. From a quantitative standpoint, there are ample units in to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population.

Describe the need for specific types of housing:

Currently, the City has a need for affordable housing options and housing variety within the owner-occupied and renter-occupied market. In particular, there is a lack of 0-1 bedroom rental units for residents, especially those with disabilities. There is also a lack of units with 4 or more bedrooms for large or multigenerational families. There is also a need for housing which provides senior living services and/or aging-in-place services. There is also a need for more supportive housing facilities for people with mental illness and/or substance abuse.

Discussion

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

Introduction:

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

Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	146,600	190,200	30%
Median Contract Rent	547	707	29%

Table 29 - Cost of Housing

Alternate Data Source Name:
2006-2010 ACS, 2013-2017 ACS
Data Source Comments:

Rent Paid	Number	%
Less than \$500	2,839	10%
\$500-999	20,553	70%
\$1,000-1,499	4,625	16%
\$1,500-1,999	1,051	4%
\$2,000 or more	457	2%
Total	29,525	100%

Table 30 - Rent Paid

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Housing Costs

Housing costs have increased substantially in the jurisdiction with home prices increasing by 30% and rents climbing by 29% since the 2006-2010 ACS.

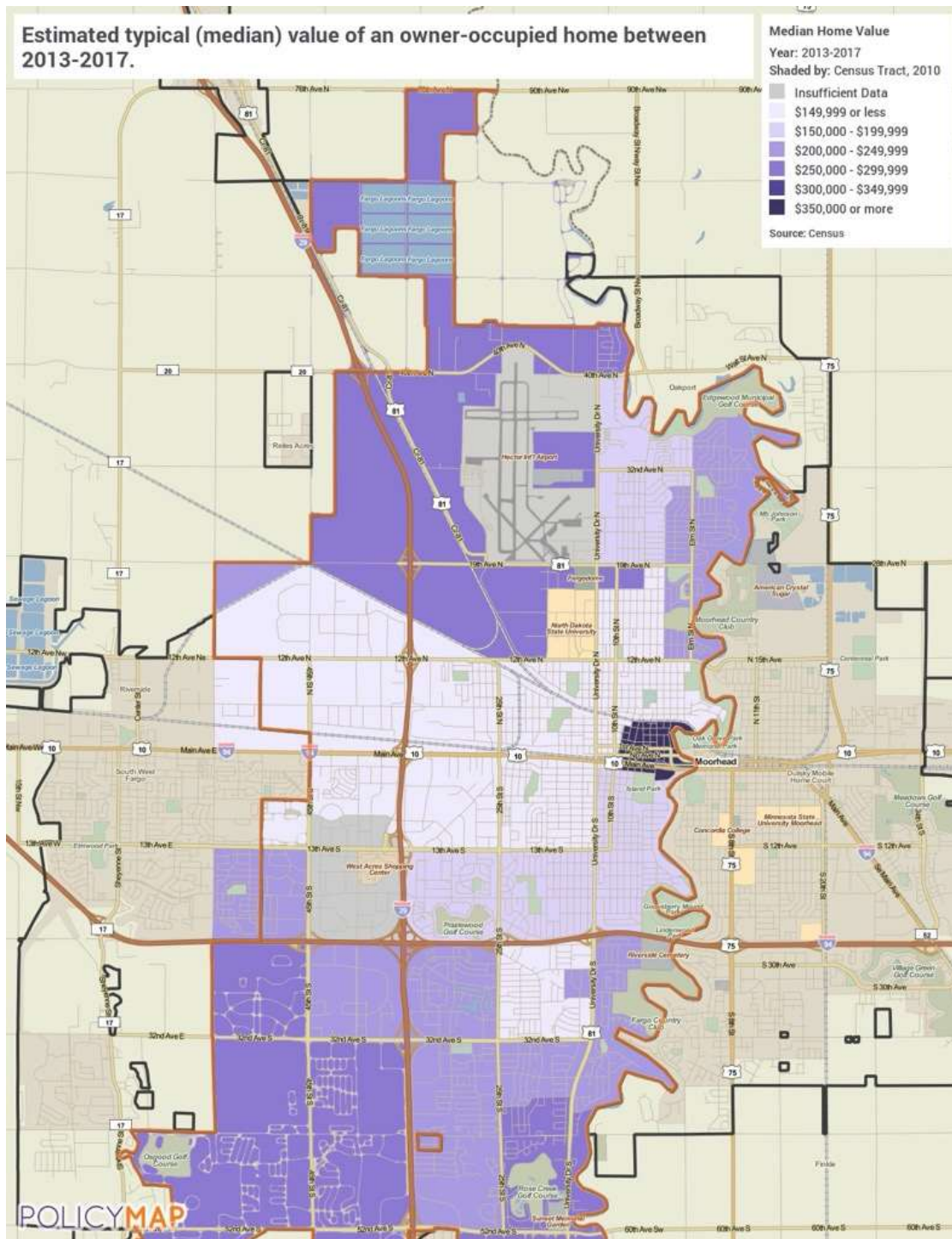
The table above breaks out the rent paid by price cohorts in the city. Approximately 70% of all renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is \$1,000-1,499 with 16% of renters falling in this range. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

Home Value

The map below shows the median home value by census tract throughout the jurisdiction. Tracts with the lowest median home values are generally found along Interstate 94. Census tract 38017000700 on the eastern border of the City has housing with the highest median home value with over \$350,000 or more.

Source: 2013-2017 American Community Survey 5-Year Estimates

DRAFT



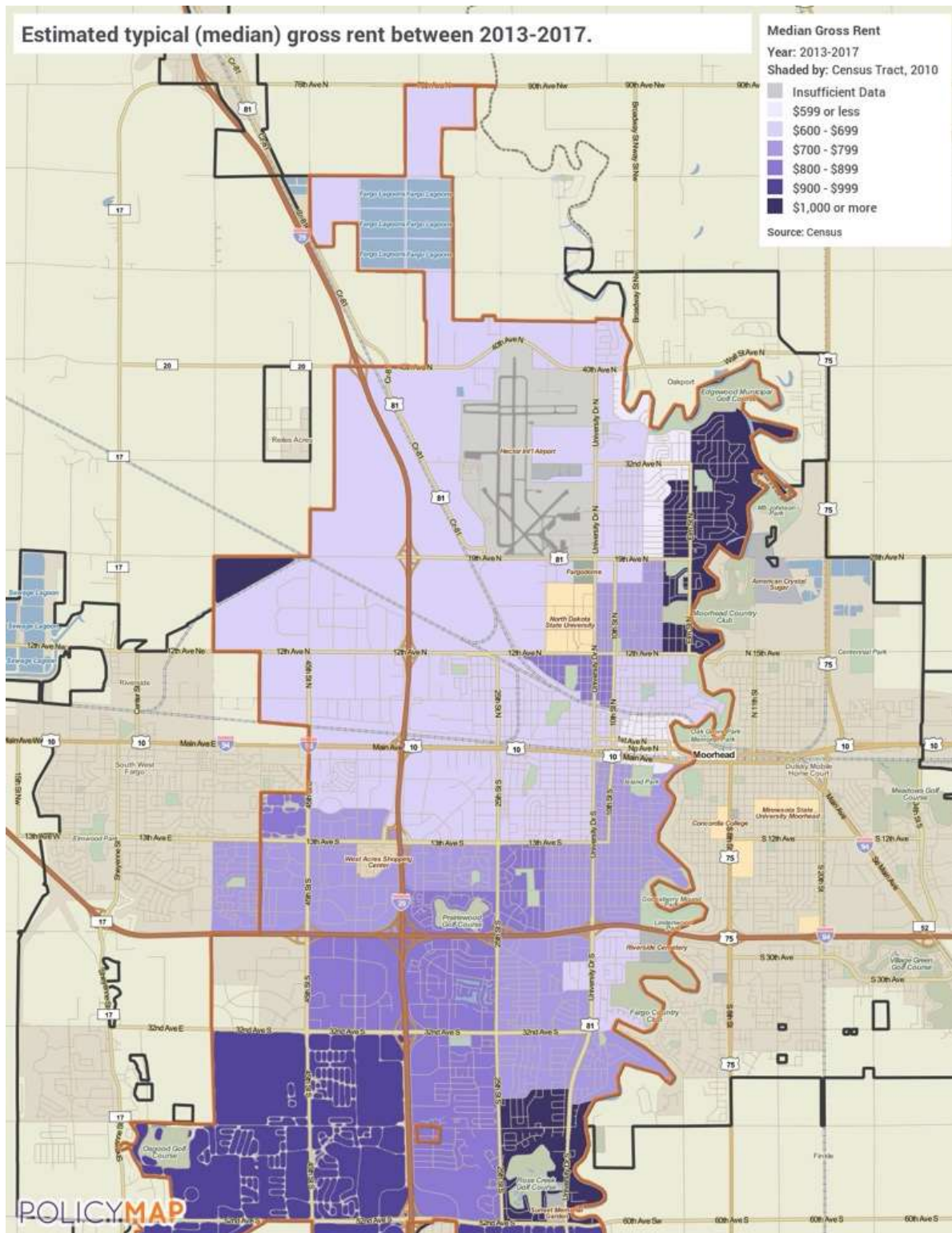
Median Home Value

Median Rent

The map below displays the median rent by census tract. Median rent is lowest in the north central parts of the city, and increases further into the southern tracts. There are also tracts with high median rents in the northwest and northeast corners of the city.

Source: 2013-2017 American Community Survey 5-Year Estimates

DRAFT



Median Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,680	No Data
50% HAMFI	10,640	1,315
80% HAMFI	20,065	5,130
100% HAMFI	No Data	7,824
Total	32,385	14,269

Table 31 - Housing Affordability

Data Source: 2011-2015 CHAS

Housing Affordability

Data Note: The latest data available for Housing Affordability above is the 2011-2015 CHAS. This data was not available in the more recent CHAS.

In general, there are fewer units available to lower income households than higher income households.

HAMFI (HUD Area Median Family Income) is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. According to the 2013-2017 ACS, the median family income for the City is \$50,561.00. That means at 50% of the median family income, just 10,640 rental units were affordable to renter households. For homeowners, accounting for “no data” for units 30% HAMFI or less, there were 1,315 homes affordable for homeowners with 50% median family income or less.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	561	691	859	1,242	1,509
High HOME Rent	561	691	859	1,242	1,509
Low HOME Rent	561	691	859	1,093	1,220

Table 32 – Monthly Rent

Alternate Data Source Name:

HUD 2019 FMR and HOME Rents

Data Source Comments:

Fair Market Rent and High Low HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

In Fargo, the FMR for a two-bedroom apartment is \$859. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn approximately \$2865 monthly or \$34,380 annually. Assuming a 40-hour work week, 52 weeks per year, this translates into a minimum “Affordable Housing Wage” of \$16.53/hour.

As of 2019, in North Dakota, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work approximately 90 hours per week. The monthly rent affordable at minimum wage in Fargo is \$348. With very few units priced at less than \$500/per month, there are not enough units priced at this level to supply lower-income households.

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

As noted in the above analysis, from 2010 to 2017, median home values and rents both increased substantially. The continued high price of both owner-occupied and rental housing reduces the ability of low-income households to find affordable housing. In addition, there are a high number of owner-occupied and renter-occupied households that are cost burdened with 18% and 42.7% respectively. Given

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

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

The median contract rent in Fargo is \$707, which falls in between a 1-bedroom and 2-bedroom unit for the Low and High HOME Rents as well as FMR, but closer to 1-bedrooms. This may be manageable for smaller families, but it is not amenable for larger families. This City will continue to work towards rehabilitating existing affordable housing throughout the City as well as work with local partners to create new affordable housing opportunities.

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

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the County by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

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

Standard condition could be defined as housing that meets all applicable building, health, fire and safety codes. Substandard condition would be housing that falls short of meeting code requirements but is both financially and structurally feasible for rehabilitation.

Substandard and not suitable for rehabilitation is a dwelling that is in very poor condition, such that repair costs would exceed 50% of the assessed values. Important variables to consider when evaluating the physical condition of a city's housing stock are whether a unit lacks complete plumbing facilities, lacks complete kitchen facilities, has more than one person per room, or has a cost burden that exceeds 30 % of household income. The Census Bureau considers the first three of these conditions to be indicators of substandard housing.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,220	14%	11,961	40%
With two selected Conditions	0	0%	827	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	19,648	86%	17,095	57%
Total	22,868	100%	29,883	100%

Table 33 - Condition of Units

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Housing Conditions

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

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

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,451	24%	8,296	28%
1980-1999	6,263	27%	11,452	38%
1950-1979	7,714	34%	7,505	25%
Before 1950	3,440	15%	2,630	9%
Total	22,868	100%	29,883	100%

Table 34 – Year Unit Built

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Year Unit Built

The table above provides details on the age of owner-occupied and renter-occupied housing units within the city. The majority of homes built in the city were before 2000. Furthermore, approximately 49% of owner-occupied homes were built before 1980 as well as 34% of renter-occupied homes. These homes will naturally have higher concentrations of deferred maintenance and deteriorating conditions. Additionally, older homes may have any number of code violations and a higher risk of lead-based paint hazards.

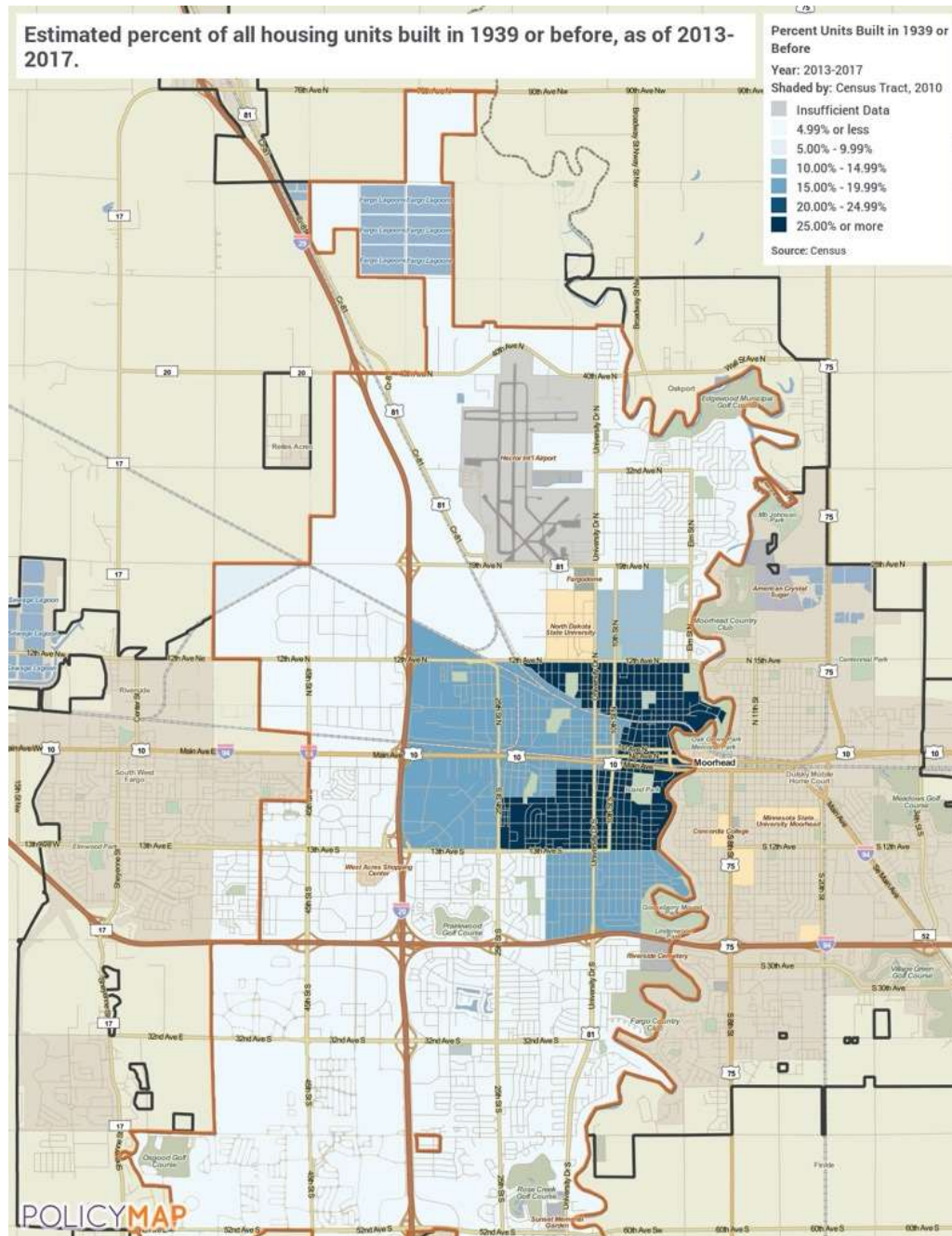
Source: 2013-2017 American Community Survey 5-Year Estimates

Age of Housing

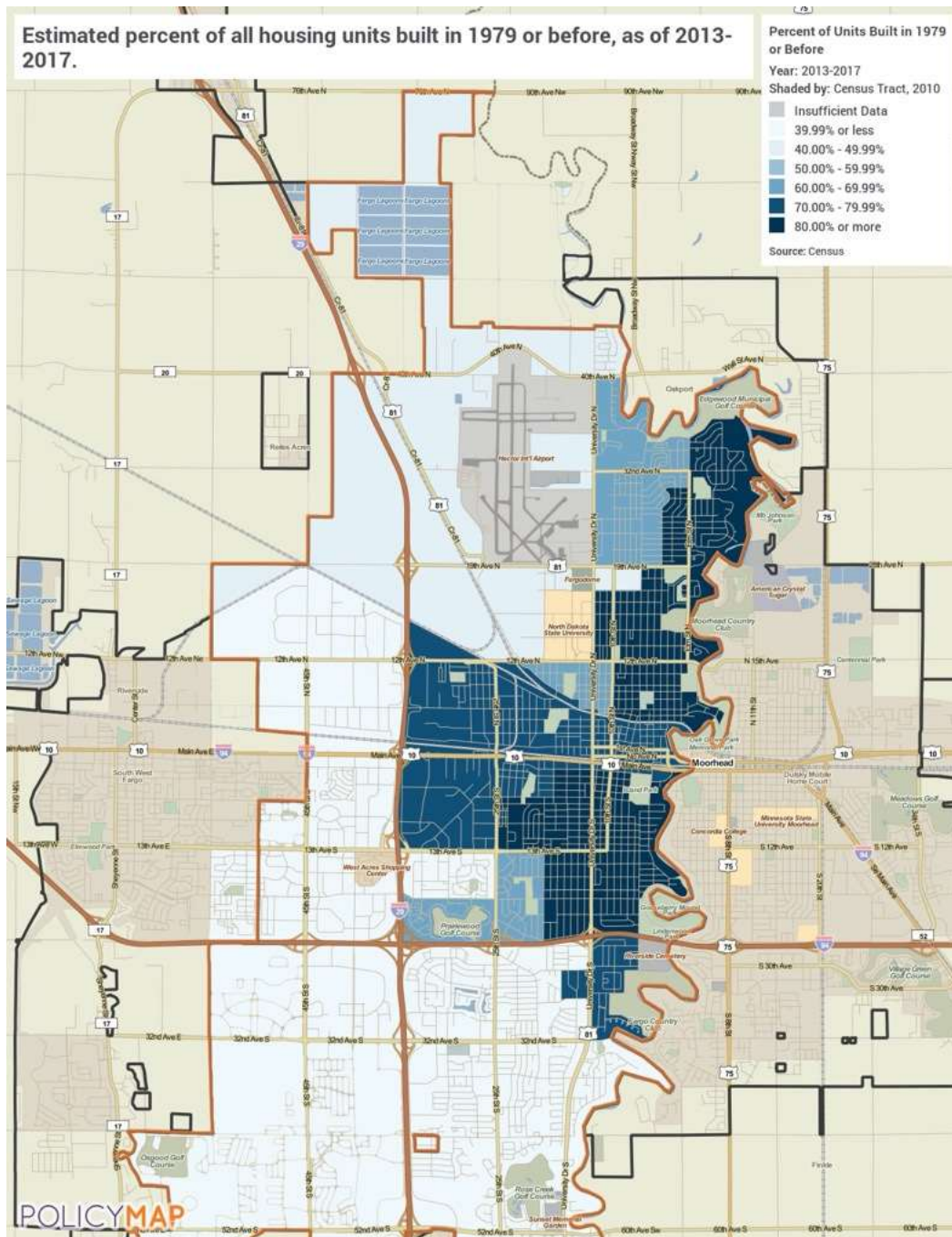
The maps below depict the prevalence of older housing units in the City. The first set of maps identifies the percentage of rental units built prior to 1940 while the second set of maps depicts rental units built

prior to 1980. The darker shaded areas have higher concentrations of the older housing stock. The oldest housing in the city is centered around the tracts on the eastern border where I-94 enters the city.

Source: 2013-2017 American Community Survey 5-Year Estimates



Housing Units Built Before 1940



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,055	48%	10,900	36%
Housing Units built before 1980 with children present	4,369	19%	2,134	7%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead Based Paint

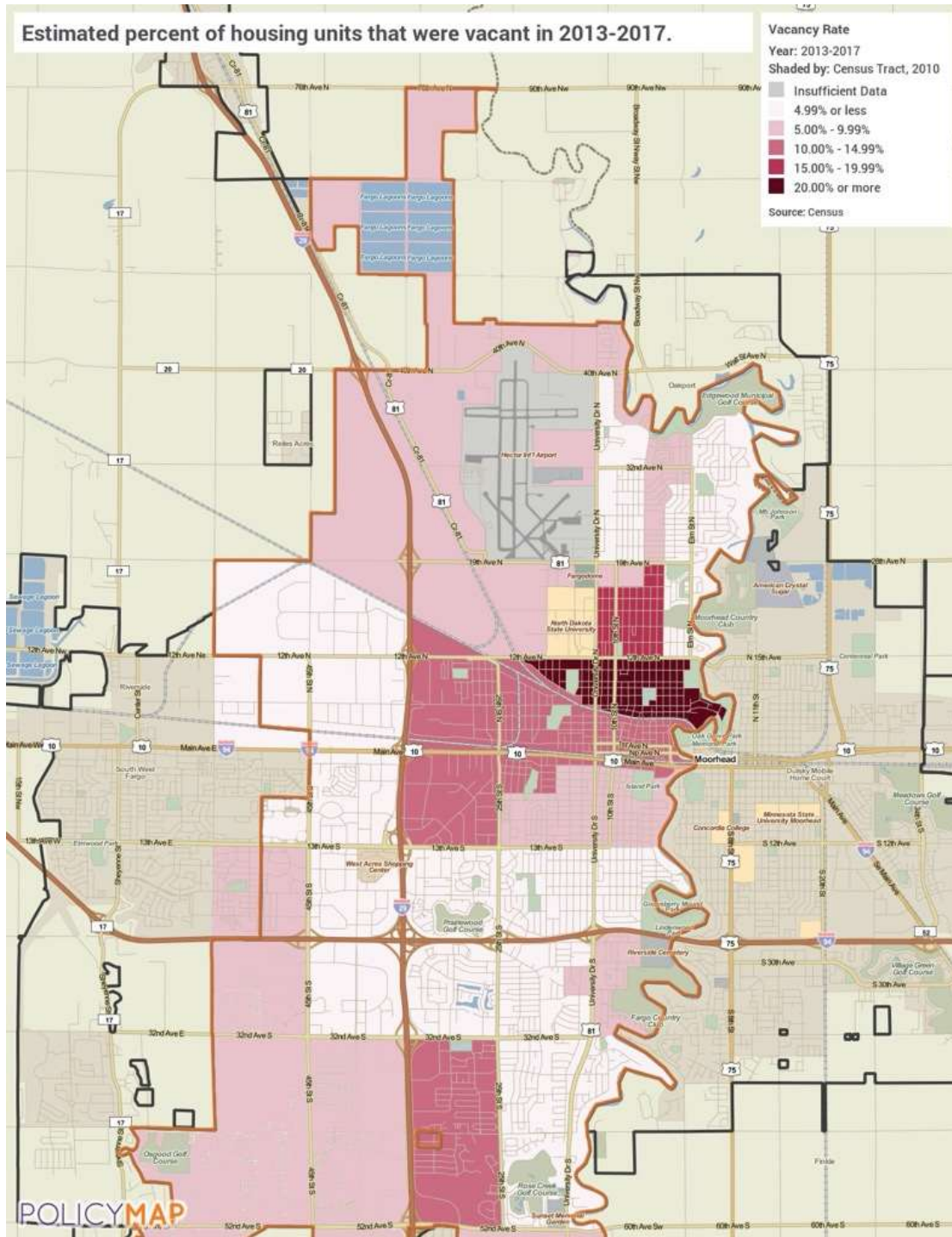
Any housing unit built prior to 1978 may contain lead-based paint in portions of the home. The most common locations are window and doorframes, siding/fascia/soffits, concrete, carpet, and perimeter soils. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards.

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

Vacancy Rate

The map below shows the average housing vacancy rates throughout the city. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the city vacancy rates are less than 10%; however, several tracts in the northeast part of the city have vacancy rates above 20%.

Source: 2013-2017 American Community Survey 5-Year Estimates



Vacancy Rate

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

Fargo has over 21,000 housing units that were built prior to 1980. It is safe to assume that the majority of these homes may have materials which contain lead-based paint. In addition, many of these homes may require major repairs to foundations, roofs, or other structural components. Other homes may need to be brought up-to-code with upgrades to plumbing, heating systems, or electrical service.

Housing and market data, as well as the existing waiting list for Fargo's Housing Rehabilitation Program, which assists homeowners at or below 80% AMI, demonstrate the need for the rehabilitation of existing units. While the City supports home repairs for owner-occupants to preserve the existing housing stock, the City's Core Neighborhood Plan will address this need in more detail, including non-federal funding opportunities as federal funding tends to raise barriers, particularly related to lead-based paint requirements and funding limits associated with federal funding.

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

The greatest potential for lead-based paint and other environmental and safety hazards to children and their families exists in the 21,000 plus housing units (both owner- and renter-occupied) built before 1980. Therefore, it is essential to identify and address these environmental hazards and safety issues present in these older homes. An estimated 4,369 of owner-occupied homes and 2,134 of renter-occupied homes, built prior to 1980, have children living in the home. Children are most at risk for experiencing lead-based paint related illnesses, and special attention should be given to homes built prior to 1978 where children are present.

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

Introduction:

This section describes the number and physical condition of public housing managed and operated by the Fargo Housing and Redevelopment Authority (FHRA). The FHRA has 310 public housing development units and 1,406 Section 8 housing vouchers, and 50 Section 8 certificates to support affordable housing needs in Fargo.

Totals Number of Units

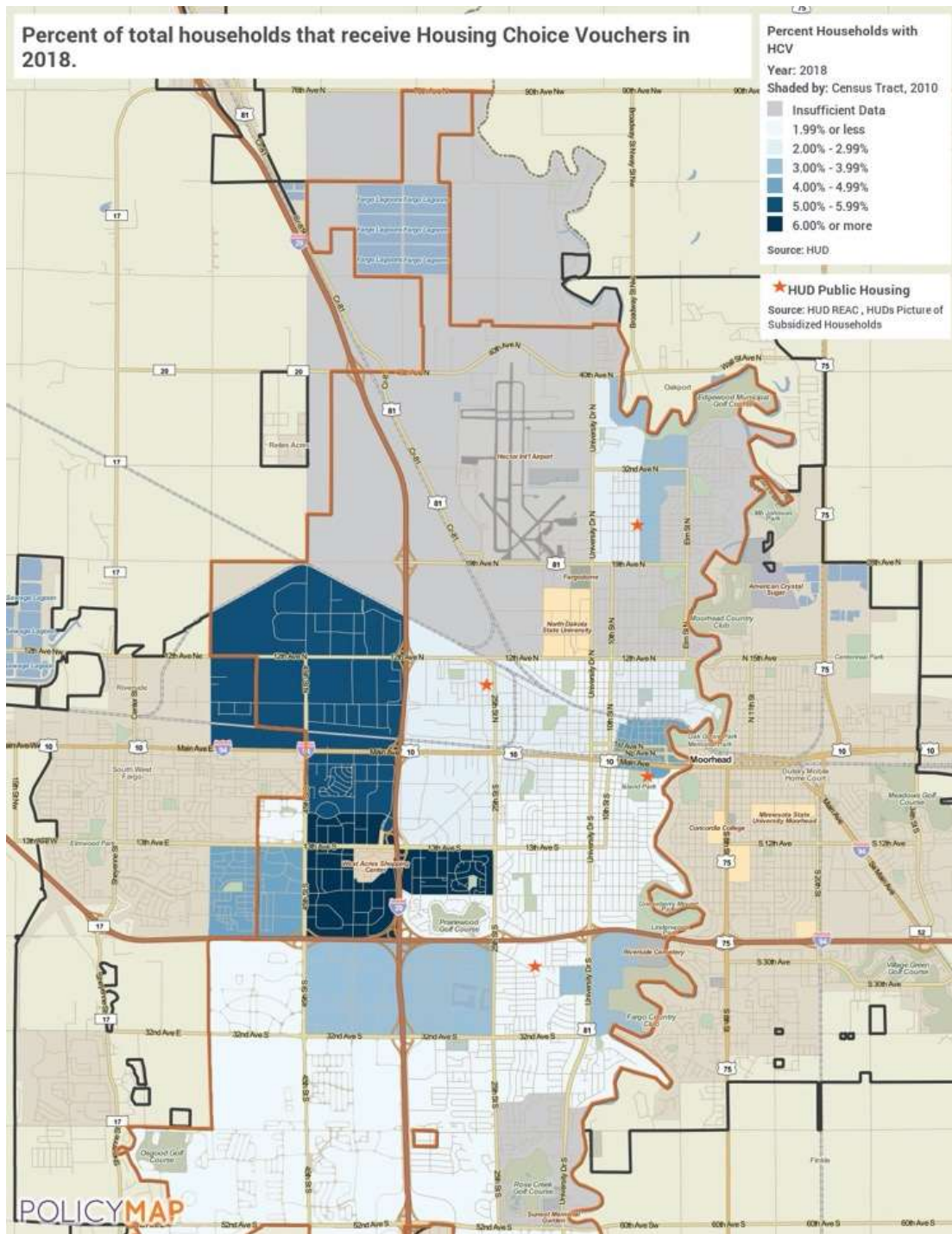
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	50	42	310	1406	206	997	68	41	94
# of accessible units			9		179				
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

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

Location of Public Housing and HCV

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



Public Housing and HCV Distribution

Describe the supply of public housing developments:

The FHRA currently manages a portfolio of 310 public housing units comprised of single-family homes, high rise, and low rise properties.

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

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

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

Public Housing Condition

Public Housing Development	Average Inspection Score
14-4 Fargo Scattered Site – 94 Single Family Homes	66 (March 2018)
14-3 Fargo Scattered Site – 88 Single Family Homes	56 (March 2018)
Lashkowitz High Rise - 248 Units	50
Pioneer Manor – 46 Units	80

Table 37 - Public Housing Condition

FHRA received a Physical score of 28 (of 40) based on the REAC inspection completed between March 7, 2019 and April 18, 2019. We believe FHRA has addressed and continues to address the factors that contributed to the deductions from the available 40 points, which centered mainly upon snow removal from basement window wells.

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

According to HUD's physical inspection scoring criteria, there is currently one development (Lashkowitz High Rise) that is in poor condition (a score of 55 or below means that the property is in poor condition; 90 means it is in excellent condition). However, Fargo Scattered Sites consist of 2 projects of a total of 182 single family homes. Their aggregate average scores of 66 and 56 show a wide range of conditions. Many of the homes in scattered sites will require significant rehab and restoration to remain useful.

The 249-unit Lashkowitz High Rise is in need of plumbing (water & sewer) system replacement and general modernization throughout. Due to the building's design, a 'gut' rehab is necessary to address the plumbing issue. Because of the presence of asbestos throughout, the building would need to be vacated during the rehab process. This property has been placed into disposition by FHRA and HUD to be rehabilitated or replaced with a minimum of 110 units of low rent housing. The FHRA has completed a Request for Proposals process to select a development partner. Negotiations are underway with a preferred respondent. It is anticipated construction will be complete in 2023. All current tenants are being relocated with tenant protection vouchers.

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

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

FHRA is currently operating under its 2018 to 2022 5-year Capital Fund Action Plan. The Capital Fund is

the mechanism used to access federal funding for Public Housing administration, operations, and improvements. FHRA has been performing annual updates to adjust costs and the changing needs of the properties and residents.

Its 2020 Capital Fund progress has included foundation stabilization, unit modernization, and resident relocation.

Its 2021 Capital Fund Action Plan includes redeveloping Lashkowitz High Rise and relocating residents; improvements to Pioneer Manor; and improvements to scattered site homes. Improvements include repairing fire service pumps, modernization of individual units, renovating common areas, landscaping, exterior improvements, and removing basement egress windows.

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

Introduction

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

Data is usually reported by HUD's Housing Inventory Count (HIC), however these numbers expand beyond the boundaries of the city as they are statewide totals. The FM Coalition to End Homelessness has a more accurate count for the number of shelter beds available, however, it was not broken down by homeless type. The data below is from the Coalition's 2018 State of Homelessness report. As households with adults only is the largest homeless group reported, the beds were added to the "Households with Only Adults" line.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	318	0	150	743	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Fargo-Moorhead Coalition to End Homelessness, 2018 State of Homelessness

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Introduction

There are five primary groups with non-homeless special needs in the city: the elderly and frail elderly, those with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addictions and victims of domestic violence. This section will explain who they are, what their needs are, and how the City and its community partners are accommodating or should accommodate these needs.

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

Elderly and Frail Elderly

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

Service providers that directly support elderly and frail elderly supportive housing needs include:

- Fargo Housing & Redevelopment Authority with the Section 8 Housing Choice Voucher program, which has a preference for elderly households, starting at 50 years of age or older. It will also offer comprehensive supportive senior services at its new Elliott Place development.
- The North Dakota Housing Finance Agency through its HomeAccess program, provides affordable mortgage loans to income eligible homebuyers who are elderly.
- The North Dakota Department of Human Service's Home and Community-Based Long Term Care Service Payments for the Elderly & Disabled (SPED) program provides services for people who are elderly or physically disabled and have difficulty completing tasks to enable them to live independently in their homes. Other programs include: 1) the Medicaid Waiver for Home and Community-Based Services which allows the state to use Medicaid funds to provide services enabling eligible individuals who would otherwise require nursing home services to remain in their homes and 2) the Older Americans Act Services which include health maintenance, home-delivered meals, transportation, and other services, enhance the ability of older individuals to maintain their independence and to remain in their own homes. In addition, the Program of All-Inclusive Care for the Elderly (PACE) offers a full range of health care and in-home services to people age 55 and older to stay healthy and independent as long as possible.

Persons with Disabilities

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

Service providers that directly support the supportive housing needs of persons with disabilities include but are not limited to:

- Fargo Housing & Redevelopment Authority with the Section 8 Housing Choice Voucher program, which has a preference for households with a disability. It also operates New Horizons, which provides 97 units of completely accessible apartments along with 24/7 assisted living services, including therapy rooms and a wheelchair van service.
- Freedom Resource Center for Independent Living provides resources and services that increase independence for people with disabilities.
- The North Dakota Housing Finance Agency through its HomeAccess program, provides affordable mortgage loans to income eligible homebuyers who have a disability or a household member who is disabled.
- Fraser Ltd. operates nine safe, clean, comfortable homes staffed by highly trained Direct Support Professionals, supporting 90 individuals with intellectual disabilities.
- CCRI operates housing which provides supportive living services to people of all ages with disabilities who need assistance 24 hours a day.

Persons with HIV/AIDS

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

Service providers that directly support the supportive housing needs of persons with HIV/AIDS in Fargo include:

- North Dakota Ryan White Part B Program is a federally funded program administered by the state health department. While it does not directly provide housing programs, it indirectly helps through case management, AIDS Drug Assistance Program, outpatient medical assistance, emergency assistance and medical transportation.
- The Tri-State Housing Environment for Living Positively (HELP) manages housing assistance and case management for people living with HIV/AIDS in North Dakota. This program is funded through HUD's Housing for People with AIDS (HOPWA) program.

Persons with Alcohol or Drug Addictions

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

Service providers that directly support the supportive housing needs of persons with alcohol or drug addictions include but are not limited to:

- The Southeast Human Service Center Alcohol and Drug Abuse Unit provides mental health and substance abuse services, substance abuse treatment, a halfway house, and outpatient/partial hospitalization/day treatment.
- ShareHouse provides mental health and substance abuse services, substance abuse treatment, a halfway house, and outpatient/partial hospitalization/day treatment.
- The F5 Project operates sober, supportive housing geared toward people exiting confinement, often including those with substance abuse disorders
- Fargo Cass Public Health, through the Gladys Ray Shelter, offers in-home supports with housing navigators, often for clients facing drug and alcohol addictions.

Victims of Domestic Violence

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

Service providers that directly support the supportive housing needs of victims of domestic violence include but are not limited to:

- Fargo Housing & Redevelopment Authority with the Section 8 Housing Choice Voucher program, which has a preference for local victims of domestic violence.
- The YWCA Cass Clay provides supportive housing for women and children to have a safe, secure and furnished apartment that costs up to 30% of their income.
- The Rape and Abuse Crisis Center offers confidential crisis intervention, advocacy, counseling, and education to all persons affected by sexual and domestic violence.

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

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

The YWCA Cass Clay provides supportive housing for women and children who are fleeing domestic violence. According to the YWCA, 88% of women improved their physical and mental health through the supportive housing program.

For persons returning from alcohol and drug abuse, the Southeast Human Service Center Alcohol and Drug Abuse Unit provides mental health and substance abuse services, substance abuse treatment, a halfway house, and outpatient/partial hospitalization/day treatment. ShareHouse offers 35 beds in its recovery living program for clients successfully discharging from its residential treatment.

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

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

CDBG – Public Services

Funding will be provided for operational support for homeless engagement, outreach, and harm reduction services at Fargo's Gladys Ray Shelter. In addition, funding will be used for emergency subsistence payments and operational support for homeless prevention and diversion efforts to help those impacted by the COVID-19 pandemic. As part of general program administration, funding for comprehensive outreach and fair housing education will assist persons with special needs with housing code violations, tax and mortgage foreclosures, and contractual issues.

HOME – Housing Development

The City will assist in the development of affordable housing to be occupied by low-to-moderate income households, which may include people who are elderly, living with a disability, and/or special needs populations.

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

The city will support the construction of affordable housing under the HOME program, which will increase the supply of affordable homeownership opportunities. Most of the city's Program Year 2020 funds are being used in support of housing stability in the wake of COVID-19. These funds will ensure individuals who are not homeless but may have other special needs are able to maintain their housing situation and that they have a safe place to quarantine and isolate to prevent COVID-19.

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

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

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

Tax Policies

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

Zoning and Land Use Controls

Fargo does not have an outer ring growth boundary but is trying to encourage smart growth to allow for more efficient use of existing infrastructure systems. The Fargo Land Development Code outlines several categories of residential zoning that allow for variation in lot sizes and densities. In 2003, the City of Fargo adopted a zoning category (SR-5) for the specific purpose of providing developers with an opportunity to build housing on smaller lots, with the end result often being an increase in affordability. The Code also allows for cluster housing development and other alternative development models, facilitating the efficient use of land for the development of housing.

The process of applying zoning to property is an area that can prove challenging to developers, particularly developers interested in building affordable housing. The community often displays fears of density, in general, and affordability, in particular. This can prompt changes in subdivision design that negatively affect project affordability.

Barriers to Affordable Housing

Building Codes, Fees, or Charges

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

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

Other Incentives

The City has an aggressive Housing Rehabilitation Loan Program as demonstrated by its waiting list. Homeowners can qualify for loans or grants, and must meet the program's preliminary conditions of eligibility, which include household income limit requirements. Rehab assistance is an important incentive to maintain because it is becoming more and more apparent that the city's existing housing stock is also its most affordable housing stock. While the City supports home repairs for owner-occupants to preserve the existing housing stock, the City's Core Neighborhood Plan will address this need in more detail, including non-federal funding opportunities as federal funding tends to raise barriers, particularly related to lead-based paint requirements associated with federal funding. The City uses both CDBG and HOME funds to rehabilitate and/or create affordable rental housing units, with rents and income targeting guaranteed by pre-determined "periods of affordability". Through other financial resources, the City also aids in housing affordability through snow removal and special assessment assistance to elderly, disabled and income-qualified individuals and families.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	952	86	1	0	-1
Arts, Entertainment, Accommodations	8,269	11,189	12	11	-1
Construction	4,664	5,286	7	5	-2
Education and Health Care Services	18,461	22,752	26	23	-3
Finance, Insurance, and Real Estate	5,670	9,474	8	10	2
Information	771	3,217	1	3	2
Manufacturing	6,302	6,805	9	7	-2
Other Services	2,902	3,262	4	3	-1
Professional, Scientific, Management Services	6,716	13,578	10	14	4
Public Administration	1,739	1,805	2	2	0
Retail Trade	8,433	11,984	12	12	0
Transportation and Warehousing	2,522	3,118	4	3	-1
Wholesale Trade	2,505	6,624	4	7	3
Total	69,906	99,180	--	--	--

Table 39 - Business Activity

Alternate Data Source Name: 2013-2017 ACS (Workers), 2017 LEHD (Jobs)

Data Source Comments: The most recent LEHD data for jobs was 2017. To maintain time period consistency, the 2013-2017 ACS was used for comparison.

Employment by Sector

The educational services, and health care business sector provides the highest percentage of all workers in the city with 26.4% of all workers coming from this sector (18,461). This is followed by the Retail Trade sector with 12.1% of all workers (8,433) then the Arts, entertainment, and accommodation services sector comprising 11.8% of the workers throughout the City (8,269).

Labor Force

Total Population in the Civilian Labor Force	69,726
Civilian Employed Population 16 years and over	68,487
Unemployment Rate	1.8
Unemployment Rate for Ages 16-24	4.3
Unemployment Rate for Ages 25-65	2.8

Table 40 - Labor Force

Alternate Data Source Name:

2013-2017 ACS 5-Yr Estimates

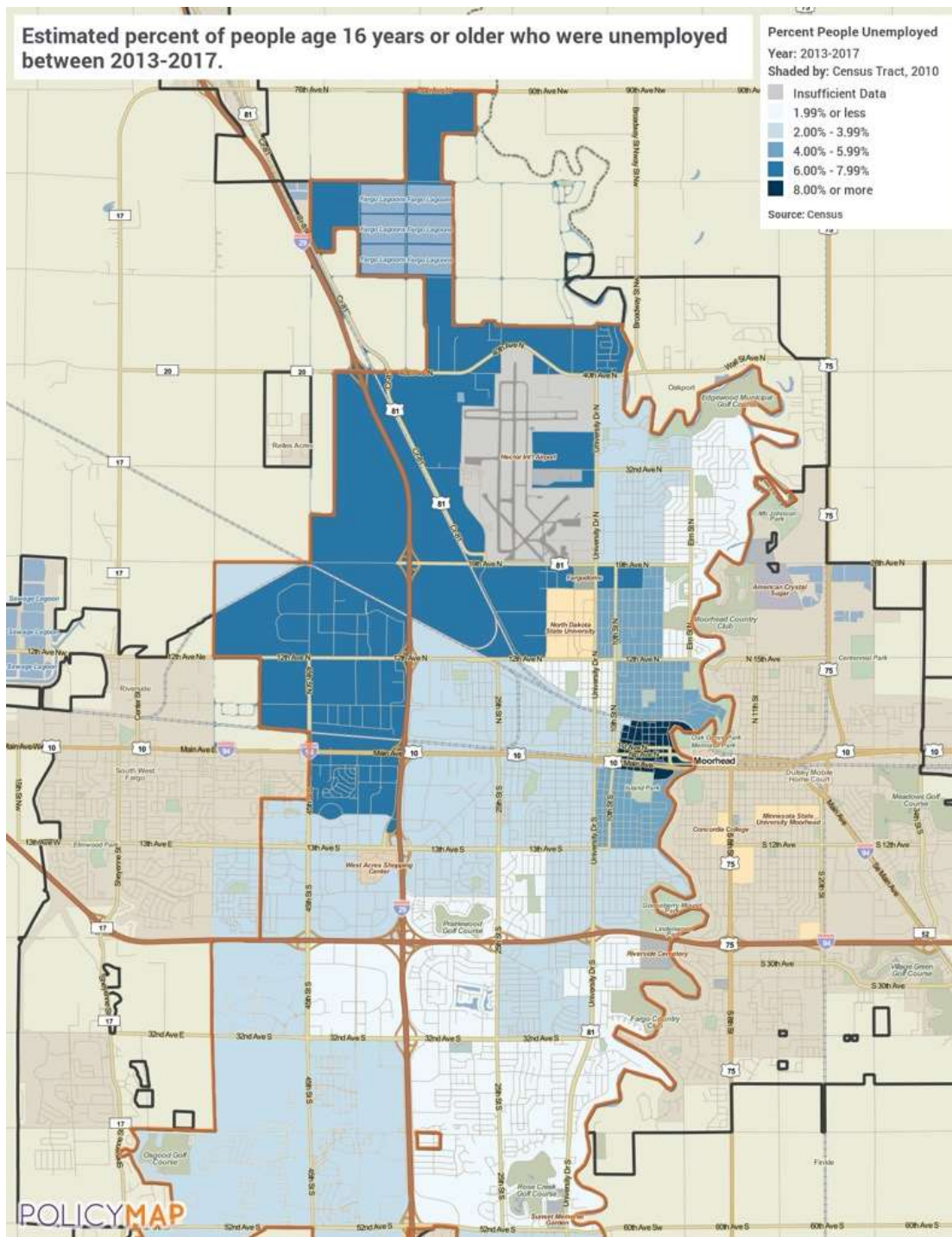
Data Source Comments:

For Total Population in the Civilian Labor Force, Civilian Employed and Unemployment Rate the data is from the US Department Bureau of Labor Statistics (November, 2019). Annual averages have been updated only up to 2018 (Not seasonally adjusted). For Unemployment Rate for Ages 16-24 & 25-65 the data is from the most up to date ACS 2013-2017 Estimates. The default data provided by HUD for the Consolidated Plan is from the 2011-2015 American Community Survey (ACS). This satisfies HUDs requirement for the data as its purpose is to provide a picture of the conditions and trends within the city, however where possible data was replaced with the most up to date 2013-2017 ACS.

Unemployment

While the ACS unemployment data is older than BLS unemployment data, the ACS data is tabulated down to the census block group level, allowing for unemployment to be mapped out throughout the city. During the 2013-2017 ACS reporting period, unemployment was generally higher in the northwest part of Fargo as compared to the eastern and southern areas of the city. One tract in particular had the highest unemployment in the whole city, Census tract 38017000700 with an unemployment rate over 8%.

Source: 2013-2017 American Community Survey 5-Year Estimates



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	26,293
Farming, fisheries and forestry occupations	364
Service	13,653
Sales and office	16,391
Construction, extraction, maintenance and repair	5,153
Production, transportation and material moving	8,052

Table 41 - Occupations by Sector

Alternate Data Source Name:

2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Occupations by Sector

The largest employment sector is the management, business and financial sector, employing 26,293 persons throughout the city. This sector is followed closely by the sales and office sector with 16,391 persons employed and the service sector with 13,653.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	62,817	93%
30-59 Minutes	3,023	4%
60 or More Minutes	1,344	2%
Total	67,184	100%

Table 42 - Travel Time

Alternate Data Source Name:

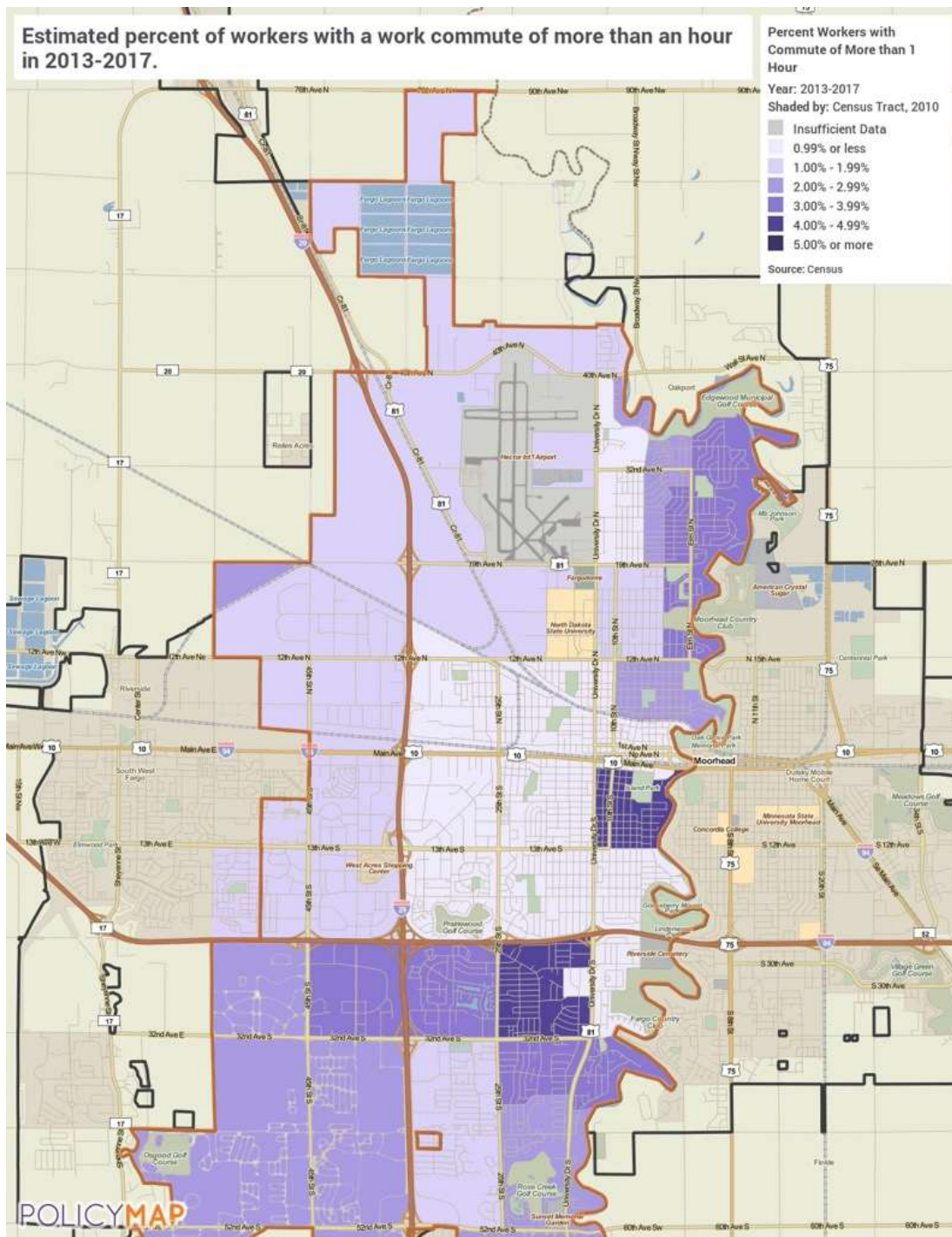
2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Commute Travel Time

Approximately 93% of all persons commuting to work have a commute of less than 30 minutes each way. Only 2% of all employed persons have a commute of 60 minutes or more to and from work each day. Higher average commute times are more likely in the southern tracts than anywhere else in the jurisdiction.

Source: 2013-2017 American Community Survey 5-Year Estimates



Commute Travel Time Greater Than One Hour

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,986	213	861
High school graduate (includes equivalency)	8,150	619	1,630
Some college or Associate's degree	17,943	470	2,973
Bachelor's degree or higher	21,705	410	2,438

Table 43 - Educational Attainment by Employment Status

Alternate Data Source Name: 2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	109	342	312	519	884
9th to 12th grade, no diploma	934	907	240	680	585
High school graduate, GED, or alternative	4,428	3,419	2,058	4,839	4,275
Some college, no degree	11,311	4,294	2,915	4,727	2,759
Associate's degree	1,527	3,359	1,992	4,099	839
Bachelor's degree	3,947	7,237	4,077	5,983	2,420
Graduate or professional degree	164	2,102	1,640	3,104	1,333

Table 44 - Educational Attainment by Age

Alternate Data Source Name: 2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,935
High school graduate (includes equivalency)	30,012
Some college or Associate's degree	35,126
Bachelor's degree	41,819
Graduate or professional degree	62,471

Table 45 – Median Earnings in the Past 12 Months

Alternate Data Source Name: 2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Median Earnings by Educational Attainment

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

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

Fargo has a diversified economy and a low unemployment rate (1.8%, BLS, November 2019). According to the Business Activity table, the top three employment sectors are Education and Healthcare Services, Retail Trade, and Arts, Entertainment and Accommodations. These three sectors are represented in the Greater FM Economic Development Corporation's list of the Fargo area's largest employers. This list includes the medical systems of Sanford, Essentia, and the VA (Veterans Affairs); and for the education sector North Dakota State University and Fargo Public School District #1.

The impact of COVID-19 related layoffs and job loss on sectors such as retail, food, entertainment, and accommodations was felt in Fargo. In 2020, the unemployment rate for the Fargo MSA, according to the BLS, peaked at 7.7% in April 2020. It decreased throughout the rest of 2020, with a preliminary November 2020 of 3.0%. The long-range economic impacts of COVID-19 remain to be seen and both low- to moderate- income households and employers will likely need continued support. The City anticipates to focus its 2020 and 2021 (at minimum) program year activities on direct response to COVID-19.

Describe the workforce and infrastructure needs of the business community:

Fargo continues to experience residential housing growth, although the pace of growth has varied throughout the last five years. According to an analysis of Fargo building permits published in the Home Builders Association of Fargo Moorhead's "Permit's Plus" from November 24, 2020, during 2016 through September 2020, the city averaged 299 housing starts per year. Residential and commercial remodels are also a source of economic activity, and the city averaged 832 residential and 302 commercial remodeling projects per year. In a report released by the City of Fargo Inspections Department on December 2, 2020, construction, plan reviews and inspections continue at a tremendous pace. Permit valuations are up 180 percent over 2019, dwelling units are up 300 percent for the year and there were 490 dwelling units built in 2019 compared to 1,476 units in 2020. Apartment building units are up 600 percent and single-family homes are up 142 percent over 2019.

During the City's public engagement process to update this consolidated plan, a focus group was held on economic development needs. Some needs expressed during this focus group include: a need for more

short-term workforce training programs, particularly programs that offer a wage during the training. Workforce programs in the community have found success with programs that provide ancillary services, such as assistance with transportation or child care.

Another concern raised was wages. Although Fargo may be less expensive than other areas of the country, the wages available across many industries in the city may be less competitive than other close-by markets. This means workers may choose a job somewhere else or move away from the area for higher wages. And while Fargo may be less expensive than other communities, as stated in other sections of this consolidated plan, housing affordability is a growing concern in Fargo. The gap between wages (particularly of low- and moderate- income workers) and the cost of housing is widening.

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

An economic boom has brought new jobs, new residents, and new homes. While in the wake of the 2008 financial crisis most of the country dealt with recession, Fargo experienced a brief slowdown before economic expansion which continued throughout the last five-year consolidated plan. COVID-19 had an economic impact on Fargo workers and businesses, with a peak unemployment rate of 7.7% in April 2020. However, this is compared to the nation-wide peak of 14.8% (also in April 2020), according to the Bureau of Labor Standards (BLS). The long-term economic impacts of COVID-19 and resulting recovery needs will no doubt affect Fargo job and business growth opportunities during the 2020-2024 Consolidated Plan.

Fargo is a health care hub for surrounding rural areas. Sanford Health built a hospital in Fargo in 2017, and two new clinics between Moorhead, MN and West Fargo, ND between 2017 and 2019. Fargo's economy has become more diverse with the growth of the region's medical, technology and manufacturing sectors.

An Amazon distribution center is currently being built in north Fargo and is expected to open in the Fall of 2021. The 1 million square foot facility will be the largest structure built in the city, providing 500 full-time jobs and opportunities for smaller local businesses to expand their reach virtually.

Other private business expansions expected to result in increased employment include fitness equipment manufacturer PRX Performance, which will build a new 170,000 square-foot warehouse, manufacturing, office, and fulfillment facility in North Fargo. This expansion is expected to result in 99 new jobs over the five years. Aldevron, which provides biological research development and manufacturing services, has added 309 new jobs during 2016-2019 and anticipates adding 50 new jobs by 2021.

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

The business environment is evolving rapidly as businesses benefit from exceptional education and research, strong industry-university partnerships, and hardworking, skilled and productive employees. A December 17, 2019 CNBC article listed Fargo as a Top 10 job market based on factors such as the growth rate of job postings and number of jobs postings per job seeker.

Fargo has high educational attainment, with 40% of Fargo residents 25 years or older having a Bachelor's degree or higher (compared to the national 32.1%), according to the 2019 ACS 5-Year Estimates. During economic development focus groups and interviews, attendees noted that in the Fargo area, college-educated workers can be under-employed. There is also a lack of living-wage jobs that are available for less educated workers. According to the same ACS estimates, 20.9% of Fargo residents' highest educational attainment is a high school diploma or equivalent (for those 25 years or older).

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

A variety of private and public entities have pledged financial support towards construction of the Cass County Career Workforce Academy. According to a July 6, 2020 article in the Fargo Forum newspaper, the academy would cost approximately \$25 million.

Fargo Public Schools operates the Adult Learning Center, which has an average annual enrollment of 950. Programs available for adults include English as a Second Language (ESL) and obtaining a GED. The Adult Learning Center also provides Driver's Literacy classes for ESL students and computer literacy classes for GED students. Fargo Public Schools also has Career and Technical Education programs and courses in middle and high school, offering over 65 CTE classes, according to the Fargo Public Schools' website.

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

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

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

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

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

The Lake Agassiz Regional Council (North Dakota Region 5) updated the Comprehensive Economic Development Strategy (CEDS) in 2018.

The 2018-2022 CEDS has three goals that can be categorized under three themes: community revitalization, economic diversification, and fiscally sustainable infrastructure.

1. Community revitalization: Population decline is addressed by implementing new and strengthening existing programs within the next five years, all aimed at attracting and retaining businesses and residents.
2. Economic diversification: Diversify the region's economic base building off of already strong clusters. In doing so, the region can increase its resiliency against declines in any one sector.
3. Fiscally sustainable infrastructure: Assist communities with funding infrastructure repairs and improvements. Infrastructure, in the CEDS, shall include potable water, wastewater, sewer, roads, utilities, and similar systems traditionally conceived as infrastructure, but also housing, day care, senior services, emergency response, public transit, and so forth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute “housing problems:” cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Fargo housing problems are rare except for being cost burdened. According to the 2013-2017 ACS 5-Year Estimates, the citywide rate of each is:

- Cost Burden: 30.4%
- Overcrowding: 2.0%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 1.1%

In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. For this analysis, HUD’s definition of “disproportionate” will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole. In Fargo that translates to cost burden greater than 30.4%, overcrowding greater than 12.0%, lack of plumbing facilities greater than 10.3%, and lack of kitchen facilities greater than 11.1%.

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

- Tract 0502 – 58.8%
- Tract 0600 – 42.7%
- Tract 0700 – 44.2%
- Tract 0106 – 46.3%

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

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2013-2017 American Community Survey 5-Year estimates the racial and ethnic breakdown of Fargo’s population is:

- White, non-Hispanic: 84.5%
- Black, non-Hispanic: 5.4%
- American Indian and Alaska Native, non-Hispanic: 1.1%
- Asian, non-Hispanic: 3.5%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: <0.1%

- Other Race, non-Hispanic: 0.1%
- Two or More Races, non-Hispanic: 2.5%
- Hispanic or Latino: 2.8%

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

- Tract 0700: Black or African American, non-Hispanic – 17.9%
- Tract 0106:
 - Black or African American, non-Hispanic – 16.1%
 - Asian, non-Hispanic – 14.1%
- Tract 0107: Black or African American, non-Hispanic – 18.4%

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Fargo. According to the 2013-2017 American Community Survey 5-Year Estimates, the Median Household Income in Fargo is \$50,561. A tract is considered to have a low-income concentration if the MHI is \$40,449 or less.

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

- Tract 0300 - \$39,091
- Tract 0502 - \$26,976
- Tract 0600 - \$30,929
- Tract 0700 - \$16,862
- Tract 0903 - \$34,421
- Tract 1002 - \$36,424
- Tract 0106 - \$31,143
- Tract 0107 - \$35,130

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

With the exception of Tract 1002, the tracts with racial, ethnic, and/or low-income concentrations are located in a group from downtown towards the northwest. These tracts tend to have lower rents and lower home values. Most of these tracts have a lower than average percentage of single-family homes

Are there any community assets in these areas/neighborhoods?

These tracts include a significant portion of the city, including the downtown area and the Hector International Airport. Assets include an economic center, access to Highway 10, and a number of public parks, churches, and is near North Dakota State University.

Are there other strategic opportunities in any of these areas?

Much of this area is highly developed but there is room for both economic and residential expansion. The housing stock in the area is available for improvements and modification to increase density and lower prices. The university provides an opportunity for job training partnerships.

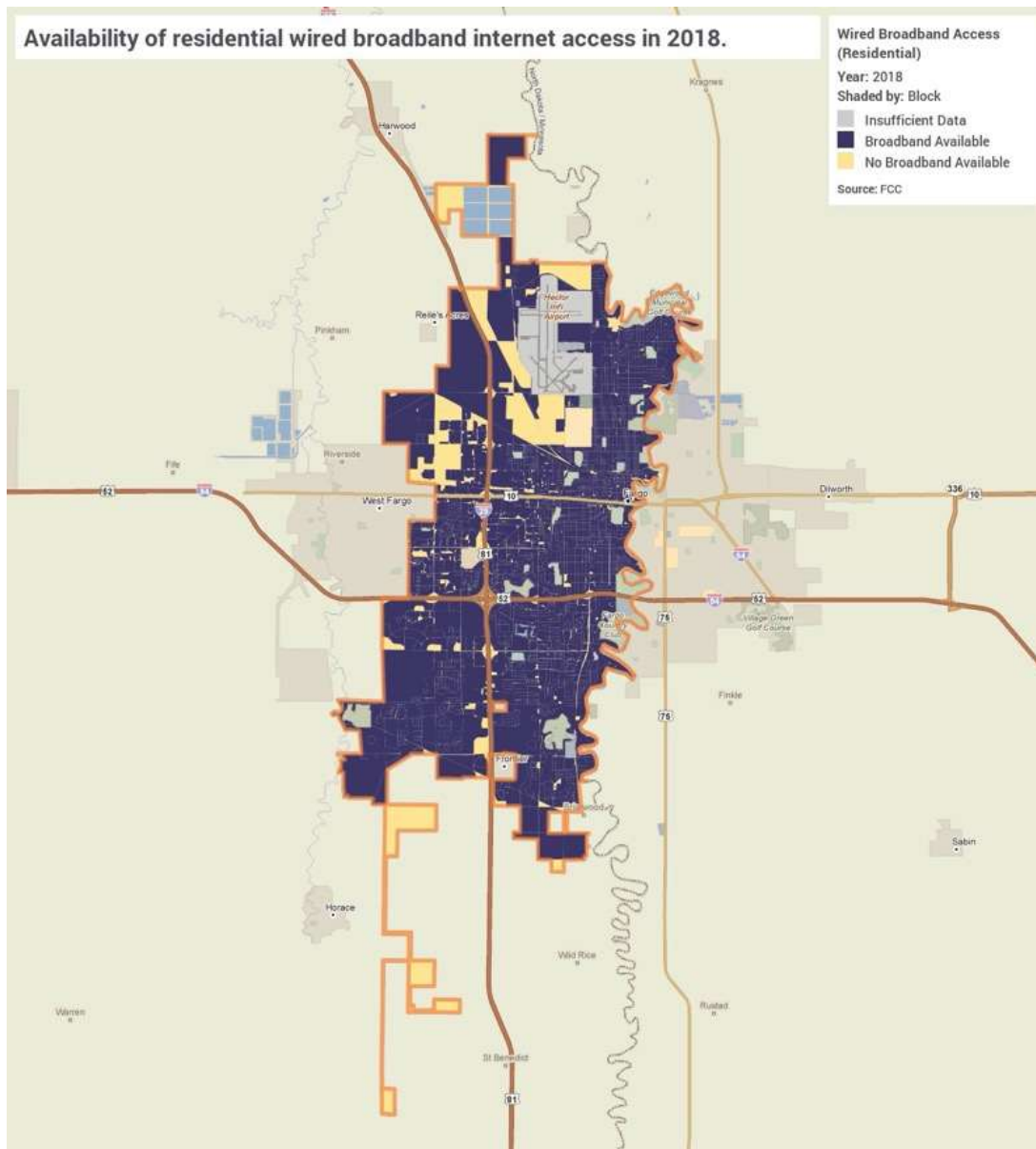
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment, and even more now during the COVID-19 pandemic for remote working, distance learning, online applications for assistance, and online contactless shopping or deliveries. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Fargo does not have significant gaps in broadband coverage. Most of the city has multiple options of internet providers, to include LMI areas. The average Fargo household has three (3) options for broadband-quality Internet service; however, an estimated two percent (2%) of locals still don't have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the city. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows four major infrastructure options within Fargo: cable, DSL, fixed wireless and fiber.



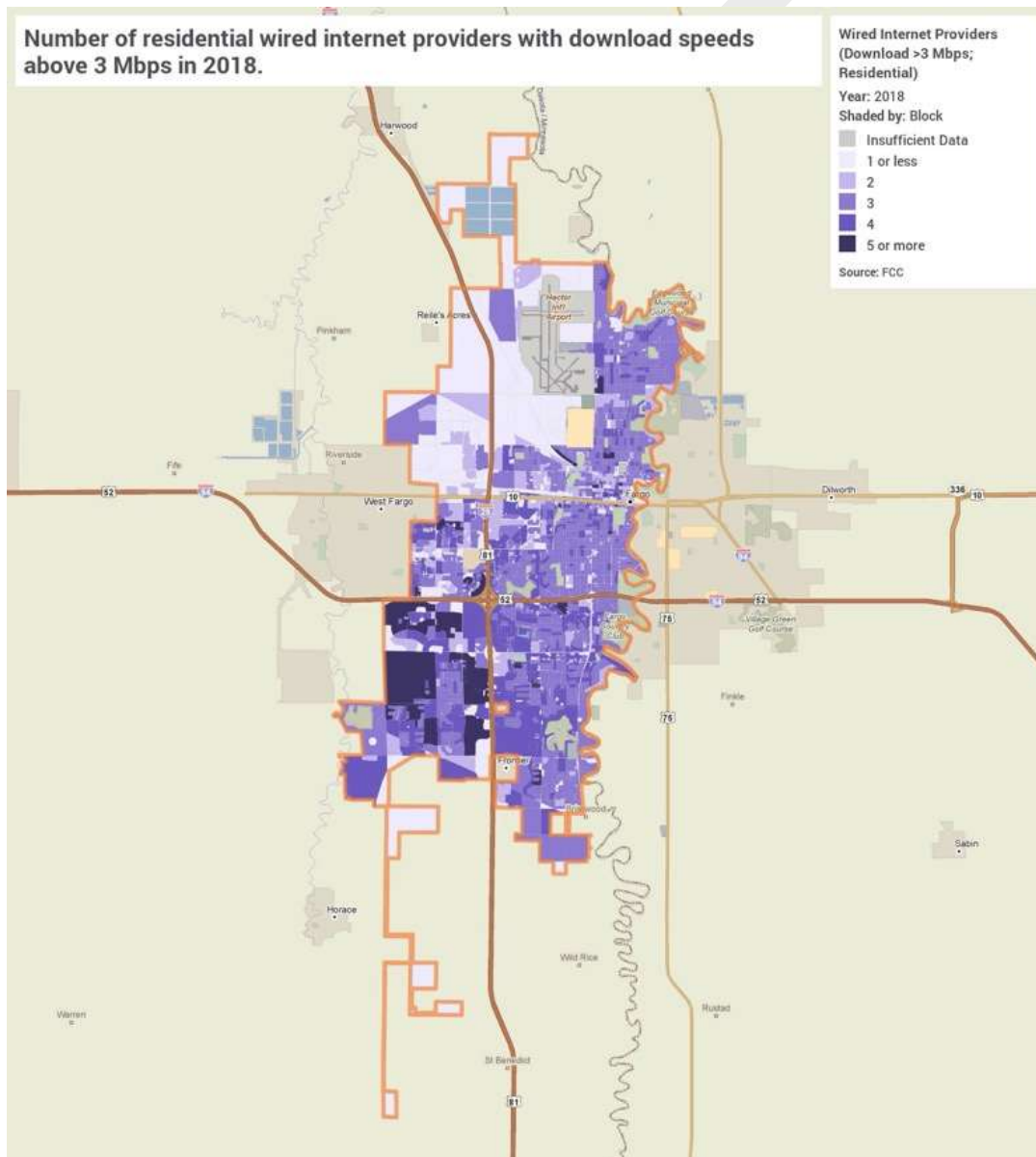
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Fargo has a total of seven (7) Internet providers offering residential service. The average Fargo household has three (3) options for broadband-quality Internet service. These providers frequently overlap around the city:

- CenturyLink (DSL and Fiber)

- Sparklight (Cable)
- Midco (Cable)
- 702 Communications (Fiber, DSL, and Fixed Wireless)
- Consolidated Communications (DSL)
- Midnight Solutions Technologies (Fixed Wireless)
- Viasat Internet (formerly Exede)(Satellite)
- HughesNet (Satellite)

The following map shows the number of Residential wired internet providers with download speeds above 3 Mbps in 2018.



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

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

Fargo has historically been prone to various natural hazard events including tornadoes, flooding, hail, thunderstorm winds, extreme cold, winter storms, and others. The potential impacts of climate change for our area include an increase in prolonged periods of excessively more heavy precipitation and more severe storms. A fact sheet published by the U.S. Environmental Protection Agency (EPA) in August 2016 (EPA 430-F-16-036) describes potential impacts of climate change in North Dakota as increased rainfall, increased flooding, intensive rainstorms, and more extreme heat and cold. These impact human wellbeing with health impacts (due to extreme temperatures) and economic impacts (increased energy costs). Climate change is also likely to impact the state's economy, particularly agriculture.

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

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at risk of homelessness or living in substandard conditions. According to 2013-2017 CHAS data (Table 12), 66.2% of low- to moderate- income owner-occupied households in Fargo (defined in CHAS as earning less than or equal to 80% of the HUD Adjusted Median Family Income) and 36.8% of low- to moderate- income renter households live in housing built before 1980. This may mean their housing has older and/or less efficient mechanical systems or building construction. The issue of cost burden, particularly for low- and moderate-income households, has also been a concern noted throughout this plan. Households which are already experiencing a cost burden will continue to see that burden rise with increased heating and cooling costs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

Provide Decent Housing

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

Encourage a Suitable Living Environment

- Improving the safety and livability of neighborhoods
- Increasing access to quality public and private facilities and services
- Reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods

Expand Economic Opportunities

- Job creation and retention
- Provision of public services concerned with employment
- Provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan
- Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices

- Access to capital and credit for development activities that promote the long term economic and social viability of the community
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally-assisted housing and public housing

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

The goal of the City of Fargo is to enhance, maintain and sustain a livable community that includes a vibrant downtown integrated with surrounding neighborhoods that offer a wide range of housing choices and mixed uses. The 2020-2024 strategic plan outlines Fargo's priorities, the way we will measure progress, and the strategies the City will pursue to make it happen.

Overview

An examination of community characteristics helped identify priority needs that should be addressed with community development funds. The needs described below include data summarized from the Needs Assessment and Market Analysis of this consolidated plan.

Affordability

Fargo and surrounding communities are fortunate to have a cost-of-living that is low compared to most other urbanized areas. However, a more in-depth examination of the personal economic picture of area households would reveal affordability concerns for the lower income portion of the population. Certain segments of the population do face significant affordability issues. Renters are most likely to experience housing cost burden. Over 42% of Fargo renter households are cost burdened. Further, a clear geographic pattern exists with regards to cost burdened renters that coincides with low income tracts on the northern side, with some tracts having over 60% of renters cost burdened. For those seeking homeownership opportunities, home values increased 30% between 2010 and 2017. In the most recently available information from the 2011-2015 CHAS data, 1,315 homes were affordable for homeowners with 50% median family income or less. Given rising home values, this number would be less today. For homeownership to remain within reach for households earning less than 120% of area median income, new construction of affordable owner-occupied housing is needed.

Homeownership

Homeownership rates in Fargo are low. The city is likely to have a low homeownership rate relative to the state and national rates due to certain characteristics of the population (high percentage of student

and elderly households, small household size), but the fact remains that the rate could be increased. Efforts to encourage homeownership among members of minority populations and homeownership for low-income households (50-80% of median income) are key initiatives in Fargo, however, the rising home values discussed above make it necessary for new affordable homebuyer opportunities to be provided.

In previous Consolidated Plans, the City has worked with local organizations such as Lake Agassiz Habitat for Humanity to develop affordable homeownership opportunities. The area also has a recently new organization called the Cass Clay Community Land Trust (CLT). A community land trust provides affordable homeownership opportunities by maintaining ownership of the underlying land and selling the improvements (the house) to a low- to moderate- income buyer. The land trust leases the land to the homeowner. Additionally, working to ensure a variety of homeownership options throughout the community (such as attached housing like twinhomes or rowhomes, or buildings with multiple owners on one lot such as duplexes, triplexes, or quadplexes; or more availability of ownership opportunities in multifamily buildings) will encourage increases in homeownership across all income and age groups.

Homelessness

Homelessness is also an issue that has a different scale in ND and in Fargo than it does in larger, more urbanized areas. In the 2018 Fargo-Moorhead Homeless Survey, a point-in-time survey conducted on October 25, 2018, it was reported that there were 243 individuals experiencing homelessness at any given time, with 136 in Fargo and 107 in Moorhead. The vast majority of the homeless were adults only, and nearly 30% of the individuals experiencing homelessness in Fargo were considered chronically homeless. Homelessness in Fargo is disproportionately experienced by members of minority populations. The Native American population makes up 1.1% of the city's population, however, it makes up 27.2% of the homeless population in the area. Black/African Americans are 8.8% of the citywide population, however, they make up 11.9% of the homeless population. In contrast, White/Caucasians are 86.2% of the city's population and only 44.9% of the homeless population.

Even though Fargo is home to approximately 16% of the state's population, it is home to nearly one quarter of the state's homeless population. The city has a good emergency shelter system and some transitional housing and permanent supportive housing units. However, continuing the work to address crisis housing situations and to provide a robust continuum of housing options, including housing supports and mental health will allow people to move from homelessness to housing stability.

Diversity

Fargo is a more diverse community than other regions of North Dakota. Immigrants come from two distinct groups – a highly educated and relatively affluent group associated with the metro area's universities and medical institutions, and a relatively disadvantaged group of refugees that have been resettled to the United States to avoid persecution in their native lands. In addition, Native American

people exhibit the most need (as measured by poverty, education levels, homeownership). Community systems and residents must continue to adjust to accommodate this diversity of language, culture, and need.

Infrastructure

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

Overview 2

Poverty

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

Goals and Objectives

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

1. Affordable Housing – Create and maintain affordable housing options and increase homeownership in the City of Fargo

- Work with local partners to create new housing and rehabilitate existing affordable housing throughout the community, including the preservation of the existing subsidized housing
- Increase public awareness of affordability concerns and the needs of at-risk populations
- Increase homeownership rates for minority populations
- Provide downpayment assistance to address difficulty in accessing homeownership opportunities due to rising home values
- Provide CDBG rental assistance to renters experiencing emergency situations as well as through a tenant based rental assistance program funded by the HOME program

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

- Policy writing and planning for ending and preventing homelessness
- Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness
- Encourage the development of supportive housing partnerships
- Provide funding for homelessness prevention, diversion and outreach, including emergency housing assistance
- Support public facilities improvement projects for homelessness shelters

3. Neighborhood Improvements and Initiatives – Ensure that all Fargo neighborhoods are neighborhoods of choice

- Eliminate blighted conditions and deteriorated property from Fargo’s central residential areas
- Foster the establishment of strong neighborhoods through the implementation of revitalization efforts
- Coordinate investments and resources with the City’s recent neighborhood planning efforts, including but not limited to the Go2030 Comprehensive Plan, the Downtown InFocus Plan, and the Core Neighborhoods Plan

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

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

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

Geographic Area

Table 46 - Geographic Priority Areas

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

General Allocation Priorities

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

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

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Housing Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	CDBG and HOME funds will be used throughout the city
	Associated Goals	Affordable Housing

	Description	<ul style="list-style-type: none"> Significant rehab needs in public housing must be addressed to maintain, preserve and replace the community's inventory of subsidized units Affordability concerns for households earning less than 30% of the area median income. The majority of this group rents so rental affordability is key. In addition, elderly households earning less than 30% of median income exhibit significant cost burden at high rates. A priority should also be made for young families with children because this group has the largest number of households showing a cost burden. Further, about 60% of those living in low income neighborhoods are housing cost burdened. Crisis situations, especially in the midst of response to the COVID-19 pandemic, have increased and there is a greater need for emergency rental and utility assistance to prevent increased homelessness Homeownership rate is low, with disproportionately low rates of homeownership by members of minority populations Owner-occupied housing costs are rising for all income ranges with home values increases of 30% between 2010 - 2017 Education on fair housing issues Construction of new subsidized units (i.e., LIHTC) should target extremely low-income households (less than 30% median income) as well as families with children and seniors
	Basis for Relative Priority	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.
	2 Priority Need Name	Homeless and Special Needs
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Mentally Ill Chronic Substance Abuse Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions

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

	Population	Low Moderate Families with Children Seniors People experiencing substance abuse and/or mental health issues
	Geographic Areas Affected	CDBG and HOME funds will be used throughout the city
	Associated Goals	Neighborhood Improvements and Initiatives; Assistance for Vulnerable Populations
	Description	<ul style="list-style-type: none"> • Self-sufficiency enhancement, particularly for extremely low-income households (e.g., English language education, transportation, job skills, entrepreneurship, microenterprise support) • Leadership development within local ethnic communities (i.e., Native and New Americans) to facilitate self-determined activity and successful settlement • Support for mental health and substance abuse issues within the community • Neighborhood-based youth/family facilities in low-income and/or “fragile” neighborhoods • Elimination of deteriorated property and blighted conditions in residential neighborhoods • Support for law enforcement street outreach programs • Support for programs that assist with transportation for vulnerable populations and neighborhoods • Investment in economic development activities to support small business development
	Basis for Relative Priority	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The data in Section NA-10 indicate that cost burden is the major housing problem facing renters in virtually all low-to-moderate income categories and family types. This clearly demonstrates a need for tenant-based rental assistance. A tenant-based rental assistance program is planned for the fourth and fifth years of this consolidated plan. Prior to launching the program in those years, the city will prepare and design the program to best meet the needs of the community.
TBRA for Non-Homeless Special Needs	Human services agencies and advocacy groups identified a need for rental assistance for many non-homeless special needs populations. A tenant-based rental assistance program is planned for the fourth and fifth years of this consolidated plan. Prior to launching the program in those years, the city will prepare and design the program to best meet the needs of the community.
New Unit Production	The data shows a need for upgrading existing affordable housing stock and new affordable construction particularly given rising rent prices and home values.
Rehabilitation	Housing and market data, as well as the existing home rehabilitation waiting list, demonstrate the need for the rehabilitation of existing units. Housing providers also cited the overwhelming need for rehabilitation and replacement, including assistance for seniors. Financial constraints limit many low-to-moderate income households to units that are old and likely to have health and safety code concerns. While the City supports home repairs for owner-occupants to preserve the existing housing stock, the City's Core Neighborhood Plan will address this need in more detail, including non-federal funding opportunities as federal funding tends to raise barriers, particularly related to lead based paint requirements associated with federal funding.
Acquisition, including preservation	The City will continue efforts to identify housing units that are appropriate for acquisition through foreclosure and evaluate suitability for rehabilitation.

Table 48 – Influence of Market Conditions

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

Introduction

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

Anticipated Resources (see table on next 2 pages)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Services	789,067	141,818	155,840	1,086,725	\$3,171,268	The City of Fargo will strive to meet the CDBG goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding. The expected amount available for the remainder of the Con Plan includes program income estimations. Program income for 2020 is based on actual amounts received to date as the City is already 8 months into its 2020 program year. Program income for 2020 is larger than future estimates due to the sale of a property and a larger repayment, which is not expected in the remaining years of the Con Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition						The City of Fargo will strive to meet the HOME goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding. The expected amount available for the remainder of the Con Plan includes program income estimations. As the City is already 8 months into its 2020 program year, program income for year one is zero as all has all been allocated to current projects. Program income is required to be spent first, before Entitlement dollars can be drawn.
		Homebuyer assistance						
		Homeowner rehab						
		Multifamily rental new construction						
		Multifamily rental rehab						
		New construction for ownership						
		TBRA	495,115	0	0	495,115	\$2,730,460	

Table 49 - Anticipated Resources

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

The City combines its federal entitlement allocations with funding from other public and private sector sources to address its priority needs. The City anticipates the following resources (entitlement grants and program income) to be available over the next five years:

- Community Development Block Grant —\$4,257,993
- HOME Investment Partnerships – \$3,225,575

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

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

The City regularly applies for competitive federal, state, and foundation grants when it meets the application criteria, as do many non-profit and for-profit organizations. However, the nature and amount of such funding is unknown at this time.

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

The City will consider the use of publicly-owned land for the construction of affordable housing for low-to-moderate income households, public green or park space, and potentially community/neighborhood centers

Discussion

CDBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. CDBG expenditures for public services activities are limited to 15% of the CDBG grant plus 15% of the prior year program income. This public service cap does not apply to FY20 CDBG funds used for public service activities to prevent, prepare for, and respond to coronavirus as authorized through the CARES Act. The CDBG Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. The HOME Program Administration limit is 10% of the grant plus current year program income with the exception of years in which HUD has allowed grantees to request a waiver. Waiver requests are noted in AP-38 of the annual plans. . Fargo will utilize the suspension and waiver made available through the CARES Act allowing up to 25 percent of FY 20 allocation and program income received to be utilized for planning and administrative costs. CDBG and HOME awards between 2020 and 2024 may be greater or less than what is projected; significant fluctuations would be addressed in future plan amendments.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF FARGO	GRANTEE	Program Administrator	Citywide
FARGO HOUSING AUTHORITY	PHA	Public Housing	Citywide
NORTH DAKOTA COALITION FOR HOMELESS PERSONS	COC	Homelessness	Statewide
BEYOND SHELTER	CHDO	Rental	Citywide
SOUTHEASTERN NORTH DAKOTA COMMUNITY ACTION AGENCY	SUBRECIPIENT	Homelessness Diversion and prevention	Citywide
PRESENTATION PARTNERS IN HOUSING	SUBRECIPIENT	Homelessness Diversion and prevention – Emergency Subsistence Payments	Citywide

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Spending funds in a timely manner is a high priority for the City, so an effective and efficient program delivery system is critical. For the past two years, the City has re-evaluated and ultimately rebuilt the system delivering HUD program funds.

The City has revised its application process for organizations seeking CDBG or HOME funds. Changes allow for faster spending of funds to ensure the timely expenditure of federal funds.

The impacts of COVID-19 and the City's response have strengthened and expanded its network of nonprofits. However, in engaging in this response to COVID-19, the City has noted a need for increased coordination among groups doing similar work. A focus in the next few years will be to more comprehensively understand the support network in our community, how it is interconnected, and how to streamline service delivery.

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

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

Table 51 - Homeless Prevention Services Summary

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

One of the primary goals of the Continuum of Care (CoC) is to ensure that persons experiencing homelessness are linked to mainstream resources, rather than create another service system. In order for persons to successfully exit the system, they have to have access to stable housing and that most often means the need for a stable source of income and consistent housing supports (e.g., housing navigators, case managers, etc.). It is therefore crucial that housing and wrap around services are available to assist people in navigating public benefit systems such as Social Services and Social Security.

The CoC-funded programs in the community (e.g., permanent supportive housing, transitional housing, and support services programs) are successful at making these linkages. Of the participants exiting CoC-funded programs, a majority are linked with mainstream benefits. These linkages are more difficult to make in the emergency shelter system where the length of stay can be short. The CoC has developed common performance measures through the Coordinated Access, Referral, Entry, and Stabilization (CARES) system that sets baseline measures for emergency shelters and outreach programs. The development of rapid re-housing programs will provide resources to quickly link persons in emergency shelters with housing and services and provide short-term follow up so that they remain stable in permanent housing. Additionally, the City will be partnering with area providers on establishing an engagement center, which is a day center serving people who are or were recently homeless. They will be able to access services (e.g., mental and physical healthcare, housing services, case management, laundry, showers, food, friendship, etc.) all within one place.

It is more of a challenge for homeless persons to access services such as mental health and substance abuse. There is a complex referral process and often significant waiting lists for detox services, licensed beds, and supportive living programs. If persons that are homeless are engaged and agree to services, the waiting lists can lead to relapse and further decompensation, which can lead to behaviors that result in their being asked to leave programs. Additional mobile case managers and outreach resources are needed to provide the follow-up support and advocacy to make sure treatment services are accessed. In addition, housing-first programs that place persons in housing and then work to connect people to treatment and support services are needed. Mentorship for those newly housed would also assist in the success of those transitioning out of homelessness. Employment services are also a challenge for persons experiencing homelessness. With respect to service delivery, better compensation for service providers and a clear career path would likely lessen turnover and allow providers to offer more consistent, effective services.

Funding made available through the CARES Act during the Coronavirus pandemic is being utilized for the Mobile Homeless Health Services Outreach Program through Family HealthCare to fully equip and operationalize a medical/dental mobile unit. This unit will provide services to persons who are socio and economically marginalized, uninsured, underserved and/or otherwise vulnerable. The Gladys Ray Shelter is also using these funds to purchase a mobile unit for homeless outreach.

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

The lack of permanent, affordable housing with wrap around supports is the largest gap faced by persons experiencing homelessness, as well as the low-income community in general. All planning bodies (i.e., local and state governments, homeless coalitions, CoCs, shelters, housing and service

providers, and developers) need to advocate for and support the development of affordable housing units and services to keep people housed.

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

While quality education programs for financial literacy and fair housing exist, and this is a strength, it is often difficult to reach the people who would most benefit from the programs and enable them to participate. A gap in the delivery of these programs is outreach to make the best use of education opportunities.

With respect to strengths, stakeholders have noted considerable success and growth in the coordinated entry system. Working together under one system with the North Dakota COC has resulted in better services for those in need and more efficient use of resources.

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

The City relies on a network of public sector, private sector, and non-profit organizations to implement the strategic plan. Over the next five years, the City expects to overcome gaps in the delivery system by encouraging collaboration among agencies to eliminate duplicative services and better serve residents, especially low-and-moderate income households and special needs populations. As a result of the coronavirus, the City's relationships with area agencies and partners have strengthened and developed even further. Undoubtedly, this is improving and will continue to improve delivery systems for the City of Fargo and its partners.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City Wide	Housing Needs	<p>CDBG: \$133,868.00</p> <p>HOME: \$3,225,575.00</p>	<p>Rental units constructed: 14 Household Housing Units</p> <p>Homeowner Housing Added: 7 Household Housing Units</p> <p>Direct Financial Assistance to Homebuyers: 40 Households Assisted</p> <p>Tenant-based rental assistance/Rapid Rehousing: 460 Households Assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Ending and Preventing Homelessness	2020	2024	Homeless	City Wide	Homeless and Special Needs	CDBG: \$2,213,795.00 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Homeless Person Overnight Shelter: 5,000 Persons Assisted Homelessness Prevention: 1,480 Persons Assisted
3	Neighborhood Improvements and Initiatives	2022	2024	Non-Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$1,498,594.00 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9,258 Persons Assisted
4	Assistance for Vulnerable Populations	2021	2024	Non- Housing Community Development	City Wide	Non-Housing Community Development Needs	CDBG: \$411,736.00	Public service activities other than Low/Moderate Income Housing Benefit: 8,000 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Affordable Housing – Create and maintain affordable housing options and increase homeownership in the city of Fargo</p> <ul style="list-style-type: none"> • Work with local partners to create new housing and/or rehabilitate existing affordable housing throughout the community, including the preservation and replacement of the existing subsidized housing (i.e. activities may include acquisition, rehabilitation, and/or new construction) • Rehabilitate older owner-occupied housing • Assist low-income homeowners with infrastructure assessments to help maintain the affordability of homeownership • Increase public awareness of affordability concerns and the needs of at-risk populations • Provide opportunities for housing education to potential and recent homeowners and tenants • Increase homeownership rates for minority populations • Provide downpayment assistance to address difficulty in accessing homeownership opportunities due to rising home values • Provide CDBG rental assistance to renters experiencing emergency situations as well as through a tenant based rental assistance program funded by the HOME program

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"> • Policy writing and planning for ending and preventing homelessness • Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness • Encourage the development of supportive housing partnerships • Provide funding for homelessness prevention and outreach, including emergency housing assistance • Support public facilities improvement projects for homelessness shelters
3	Goal Name	Neighborhood Improvements and Initiatives
	Goal Description	<p>Neighborhood Improvements and Initiatives – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> • Eliminate blighted/hazardous structures and properties in deteriorated condition, including those under the City’s abatement/code enforcement authority when the owner has not complied • Foster the establishment of strong neighborhoods through the implementation of revitalization efforts • Support law enforcement street outreach programs

4	Goal Name	Assistance for Vulnerable Populations
	Goal Description	<p>Assistance for Vulnerable Populations – Reduce poverty by supporting efforts to increase the self-sufficiency/self determination of low-to-moderate income households and individuals in the community</p> <ul style="list-style-type: none"> • Support skill-building and other opportunities designed to improve self-sufficiency and personal success (i.e., access to healthcare, job training, financial literacy, English language learning, driving skills, pre-GED, community gardening, entrepreneurship, leadership training) • Support metropolitan efforts to address the transportation and other barriers to work that affect low-income individuals (i.e., child care, education, etc.) • Alleviate cost burden of impoverished households (e.g., food assistance, snow removal assistance) • Support programs to assist people experiencing substance abuse and/or mental health issues • Provide assistance for transportation for vulnerable populations and neighborhoods.

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

The City estimates that it will serve the following number of households by providing affordable housing opportunities:

Rental units constructed: 14 Household Housing Units

Homeowner Housing Added: 7 Household Housing Units

Direct Financial Assistance to Homebuyers: 40 Households Assisted

Tenant-based rental assistance/Rapid Rehousing: 460 Households Assisted

	Rental Housing	Homeownership
Extremely low-income (less than 30% AMI)	7	2
Low-income (30% - 60% AMI)	7	24
Moderate-income (60% - 80% AMI)	0	20

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

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

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

Activities to Increase Resident Involvements

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

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

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

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

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

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

Yes

Plan to remove the 'troubled' designation

On February 3, 2020, the U.S. Department of Housing and Urban Development designated the Fargo Housing and Redevelopment Authority (FHRA) as Troubled based upon a failing Public Housing Assessment System (PHAS) score for the fiscal year ending December 31, 2018.

As part of the PHA's score for year ending 2018, FHRA received a Financial score of 0 (of 25) due to the Late Presumptive Failure that automatically triggered the "zero" score when FHRA failed to timely submit its 2018 audited financial statements to HUD. In its appeal of the Late Presumptive Failure Score, FHRA explained that the Late Presumptive Failure was due to many extenuating circumstances, including changes in internal staffing, the selection of a new auditing firm, and other factors. The 2019 audit is anticipated to be completed December 31, 2020. FHRA claimed the later date of January 15, 2021 due to COVID.

FHRA received a Physical score of 28 (of 40) based on the REAC inspection completed between March 7, 2019 and April 18, 2019. We believe FHRA has addressed and continues to address the factors that contributed to the deductions from the available 40 points, which centered mainly upon snow removal from basement window wells.

FHRA received a Management score of 5 (of 25) and a Capital Fund score of 5 (of 10) due to low occupancy rates and a high tenant accounts receivable. Following a review of FHRA's vacancy data, we acknowledge that most of the vacancies were for New Horizons Manor, a public housing property repositioned in 2018 through the Rental Assistance Demonstration, and Lashkowitz High Rise, which has been repositioned via Section 18. Taking out those units from the calculation, the occupancy rate for FHRA's Management score rise from 80.5% to 94.7%. This would add 8 points to the Management score for a total of 13 (of 25) points and would make FHRA a substandard but not troubled Management agency.

Tenant Accounts Receivable (TARS) is also a component of FHRA's overall Management score. To improve future TARS scores, we identified factors such as zero minimum rent that would assist tenants. COVID and the Eviction Moratorium has increased TARS from April - December. They are working through this with each household.

FHRA timely filed its Recovery Plan and significant progress has been by FHRA to remove the Troubled designation on March 18, 2020. FHRA was notified of its successful application to the HUD Special Application Center (SAC) to reposition the Lashkowitz High Rise public housing building through ins Section 18 application. Since vacancies at the Lashkowitz High Rise largely contribute to FHRA's PHAS score, we look forward to FHRA's continued efforts to successfully reposition these units. Relocation of High Rise residents is underway following the award of new Tenant Protection Vouchers to address the needs of the current residents.

In November of 2020, the FHRA staff met with HUD officials to review progress on their recovery plan. We believe FHRA is on track to meet or exceed these objectives.

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

Barriers to Affordable Housing

Barriers to affordable housing in Fargo include the following:

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

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

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

Tax Policies

The City has a two-year property tax exemption for newly constructed owner-occupied housing that is weighted more heavily toward affordable units. Fargo also has a property tax exemption for home remodeling projects that freezes the pre-rehab value for a period of 3-5 years, depending on the age of the home. In addition, the State of North Dakota has a Homestead Tax Credit that is designed to reduce the property tax burden on low-income elderly and disabled homeowners. The reduction in taxable value is determined by a household's income.

Zoning and Land Use Controls

Fargo does not have an outer ring growth boundary but is trying to encourage smart growth to allow for more efficient use of existing infrastructure systems. The Fargo Land Development Code outlines several categories of residential zoning that allow for variation in lot sizes and densities. In 2003, the City of Fargo adopted a zoning category (SR-5) for the specific purpose of providing developers with an opportunity to build housing on smaller lots, with the end result often being an increase in affordability. The Code also allows for cluster housing development and other alternative development models, facilitating the efficient use of land for the development of housing.

The process of applying zoning to property is an area that can prove challenging to developers, particularly developers interested in building affordable housing. The community often displays fears of density, in general, and affordability, in particular. This can prompt changes in subdivision design that negatively affect project affordability.

Barriers to Affordable Housing

Building Codes, Fees, or Charges

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

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

the expense of safety. Within the Core Neighborhood Plan, a Rental Registration program is being promoted and suggested.

Other Incentives

The City has an aggressive Housing Rehabilitation Loan Program as demonstrated by its waiting list. Homeowners can qualify for loans or grants, and must meet the program's preliminary conditions of eligibility which include household income limit requirements. Rehab assistance is an important incentive to maintain because it is becoming more and more apparent that the city's existing housing stock is also its most affordable housing stock. While the City supports home repairs for owner-occupants to preserve the existing housing stock, the City's Core Neighborhood Plan will address this need in more detail, including non-federal funding opportunities as federal funding tends to raise barriers, particularly related to lead-based paint requirements associated with federal funding. The City uses both CDBG and HOME funds to rehabilitate and/or create affordable rental housing units, with rents and income targeting guaranteed by pre-determined "periods of affordability." Through other financial resources, the City also aids in housing affordability through snow removal and special assessment assistance to elderly, disabled and income-qualified individuals and families.

SP-60 Homelessness Strategy – 91.215(d)

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

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

The key component for both transitional housing and for permanent supportive housing is the support. As previously mentioned, housing that is tied to support services is the true gap in the Fargo-Moorhead community. Fargo has a robust housing market, so the availability of suitable units is less of an issue than is the availability of services to support existing housing units. However, units that are affordable to extremely low-income households almost always require subsidy of some kind which justifies the priority placed on maintaining existing subsidized units and creating additional units to serve households earning less than 30% of median income. Further, with respect to support, stakeholders commented during interviews that lack of mentorship is a risk factor for losing housing among those who have recently transitioned from homelessness to being housed. Lack of relatable support networks for these vulnerable populations puts them more at risk for losing housing and becoming homeless again. Stakeholders noted that funding for programs that offer direct, in home support delivered by case managers with relatable personal experience would strengthen successes in keeping people housed.

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

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

In addition, there are many in our community who are “hard-to-house”. They may not be formally “diagnosed” with a condition (SMI or DD) which would gain them access to the case management system. This lack of a diagnosis increases their chance of falling through the cracks when it comes to finding a supported housing environment that will help them achieve long-term success. Additionally, people with poor credit/rental histories, criminal backgrounds and behavioral issues (i.e., chronic substance abuse) will have difficulty accessing housing even if affordability is not an issue, further exacerbating the risk of prolonged homelessness. This highlights the need for Landlord Risk Mitigation Fund, which offers to make payments related to apartment or home damages done by the renter or payment of rent if not provided. It essentially reducing a landlord’s risk if they know they’ll get rent or damages covered should they occur.

Addressing the emergency and transitional housing needs of homeless persons

Generally, the strategy promoted by the FM Coalition to End Homelessness and local support agencies and advocates is to simplify and broaden outreach efforts. The desired result is that more people facing homelessness will receive benefits and services for which they are eligible. To achieve this desired result, there are a number of methods that need to be implemented. They include dedication to quality communication, improved outreach and assessment (particularly for the unsheltered populations), making processes easier to understand for the people who are homeless, and cultural knowledge of, sensitivity to, and appropriateness toward populations including Native Americans, New Americans, Lesbian/Gay/Bi-Sexual/Transsexual/Transgender/non-binary/non-gender/Two Spirit/others (LGBTQ2S+) non-English speakers, people with sex offenses, and those with criminal histories.

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

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

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

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

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

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

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

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

Lead-based paint poisoning is an environmental health problem that can pose serious health risks, particularly to pregnant women and young children. Blood lead levels (BLL) as low as 10 µg/dL are associated with harmful effects on children's learning and behavior. Very high BLLs (≥ 70 µg/dL) cause devastating health consequences, including seizures, coma, and death. According to information provided by the CDC, roughly 500,000 American children between the ages of 1 and 5 years old have blood lead levels greater than or equal to the level of blood lead reference value, the level at which CDC recommends public health actions.

A recent CDC report on Childhood Lead Poisoning Prevention noted that approximately 40% of all U.S. housing units (about 38 million homes) have some lead-based paint, and 25% of all U.S. housing units (about 24 million homes) have significant lead-based paint hazards. Of units built before 1940, 68% have significant lead-based paint hazards, as do 43% of units built from 1940 to 1959. About 3.6 million households in the U.S. have children under 6 years of age who live in homes with lead exposure hazards. According to the CDC's website, different environmental sources of lead and other factors determine those who are at a higher risk of exposure to lead than others. These include, but are not limited to, people who live in houses built before 1978 and households at or below the poverty level as defined by HUD.

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

About 40% of Fargo's housing stock was constructed before 1978 (approximately 49% of owner-occupied homes and 34% of renter-occupied homes.) Meaning, a large percentage of housing units in Fargo have the potential for Lead Based Paint hazards. Considering the enormity, the City of Fargo, even with its partners, does not have the current resources to address all lead-based paint conditions in the City. Yet, ongoing efforts are being made to address lead hazards in partnership with a number of community partners and agencies.

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

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

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

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

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

The City of Fargo primarily uses CDBG and HOME funds to alleviate the effects of poverty by funding programs that assist with basic human needs such as food and housing. While this meets immediate survival needs, it only resolves a symptom and not the problem. In addition, the need for these services far outpaces the available funding and the public service caps that are usually in place on CDBG funds.

One of our plan goals is Assistance for Vulnerable Populations:

- Reduce poverty by supporting efforts to increase the self-sufficiency/self determination of low-to-moderate income households and individuals in the community
- Support skill-building and other opportunities designed to improve self-sufficiency and personal success
- Support metropolitan efforts to address the transportation and other barriers to work that affect low-income individuals
- Alleviate cost burden of impoverished households
- Support programs to assist people experiencing substance abuse and/or mental health issues

The impacts of COVID-19 on economically vulnerable households have highlighted the need for projects and programs that address root causes of poverty (e.g., low minimum wage, mental health and substance abuse, access to healthcare, education, childcare, and healthy food, domestic violence, family dynamics and history, systemic racism, etc.). Many of the issues that impact vulnerable populations and low-income households have been exacerbated by the pandemic. Responding to this and ameliorating the effects will be a priority for the City of Fargo during the next five years. For a review of the impact of COVID-19 in housing, see the “Current State of Housing in North Dakota” report published by the North Dakota Housing Finance Agency.

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

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

The City also works to increase the supply of affordable housing through its programs by utilizing grant funds to assist in the development of low-income housing projects, to rehabilitate and preserve existing affordable housing stock, and to make homeownership opportunities more affordable by providing downpayment assistance.

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

SP-80 Monitoring – 91.230

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

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

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

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

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

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition						The City of Fargo will strive to meet the CDBG goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding. The expected amount available for the remainder of the Con Plan includes program income estimations. Program income for 2020 is based on actual amounts received to date as the City is already 8 months into its 2020 program year. Program income for 2020 is larger than future estimates due to the sale of a property and a larger repayment,
		Admin and Planning						
		Economic Development						
		Housing						
		Public Improvements						
		Public Services						
			\$789,067	\$141,818	\$155,840	\$1,086,725	\$3,171,268	

Consolidated Plan

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								which is not expected in the remaining years of the Con Plan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$495,115	0	0	\$495,115	\$2,730,460	The City of Fargo will strive to meet the HOME goals and objectives over the next 5 years. The goals are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, the projected accomplishments and planned activities are subject to change with availability of funding. The expected amount available for the remainder of the Con Plan includes program income estimations. As the City is already 8 months into its 2020 program year, program income for year 1 is zero as all has been allocated to current projects. Program income is required to be spent first, before entitlement funds can be drawn.

Table 53 - Expected Resources – Priority Table

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

The City combines its federal entitlement allocations with funding from other public and private sector sources to address its priority needs. The City anticipates the following resources (entitlement grants and program income) to be available over the next five years, which includes the funds listed in the chart above for 2020-2021:

- Community Development Block Grant – \$4,257,993
- HOME Investment Partnerships – \$3,225,575

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

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

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

The City will consider the use of publicly-owned land for the construction of affordable housing for low-to-moderate income households.

Discussion

CDBG Program Administration and activities designated as “Public Services” are subject to statutory expenditure limits. The Public Services limit is 15% of the grant plus prior year program income. The Program Administration limit is 20% of the grant plus current year program income. Annual activity budgets will be within these limits. CDBG awards between 2020 and 2024 may be greater or less than what is projected; significant fluctuations would be addressed in future plan amendments.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City Wide	Housing Needs	HOME: \$495,115	Homeowner Housing Added: 4 Household Housing Units
2	Ending and Preventing Homelessness	2020	2024	Homeless	City Wide	Homeless and Special Needs	CDBG: \$1,086,725	Homeless Person Overnight Shelter: 1000 Persons Assisted Homelessness Prevention: 740 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Affordable Housing – Create and maintain affordable housing options and increase homeownership in the city of Fargo</p> <ul style="list-style-type: none"> • Work with local partners to create new housing and/or rehabilitate existing affordable housing throughout the community, including the preservation and replacement of the existing subsidized housing (i.e., activities may include acquisition, rehabilitation, and/or new construction) • Increase public awareness of affordability concerns and the needs of at-risk populations • Increase homeownership rates for minority populations
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"> • Provide funding for homelessness prevention and outreach, including emergency housing assistance • Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness and encourage supportive housing partnerships

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 2020 program year (May 1, 2020 to April 30, 2021).

- Source of Funds, including expected grant and program income receipts
- Specific Consolidated Plan Objectives met by 2020 activities
- Summary of 2020 budget and programmatic expenditure limits
- Description of projects included in 2020 budget
- Geographic distribution of projects
- A summary of special considerations, including discussion on the topics of homeless and other special populations, public housing, poverty reduction strategies, lead paint hazards, minority concentrations, underserved needs, removal of barriers to affordable housing, partnerships, and efforts to further fair housing.
- Local plans for monitoring sub-recipients and HUD-funded activities in general
- All of the anticipated HOME funds will benefit low/mod households and, an estimated 100 percent of Community Development Block Grant (CDBG) funds will provide a low/mod benefit. The majority of activities address the HUD objective of decent housing. The following table summarizes the distribution of Fargo's FY2020 projects by HUD Performance Measure System.

Given challenges presented in meeting community needs as a result of the COVID-19 crisis, the City has requested and received authority to implement waivers for the HOME program that will provide greater flexibility in the use of HOME funds. A description of the waivers follows:

1. 10% Administration and Planning Cap

Specific Condition justifying use of waiver of Section 212(c) of NAHA and 24 CFR 92.207:

This waiver allows an increase in administrative expenditures up to 25% of its annual HOME allocation, plus program income, for FY 2019 and FY 2020 allocations. This waiver will provide the City with adequate funds to pay for the increased cost of administering HOME-related activities to address the effects of COVID-19, including attempts to prevent the spread of the virus. It will also help to relieve the burden of identifying other general funds to pay HOME administrative and planning costs at a time when local tax revenues that provide general operating revenue are decreasing.

2. CHDO Set-aside Requirement

Specific Condition justifying use of waiver of Section 231 of NAHA and 24 CFR 92.300(a)(1)

This waiver lifts the requirement that a PJ use 15 percent of each annual allocation of HOME funds only for housing owned, developed, or sponsored by CHDOs for the 2017, 2018, 2019, and 2020 allocation years. The suspension and waiver of this requirement reduces the set-aside requirement to zero and allows the City to expeditiously assist families affected by the COVID-19 pandemic by immediately making additional HOME funds available for activities for which CHDO set-aside funds cannot be used.

Projects

#	Project Name
1	Emergency Subsistence Payments/Homeless Prevention and Diversion Efforts
2	Affordable Single-Family Housing for Ownership
3	Homeless Engagement, Outreach, and Harm Reduction
4	High Plains Fair Housing Center
5	Planning and Administration

Table 55 – Project Information

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

The 2020 Action Plan focuses on addressing goals related to affordable housing, as well as ending and preventing homelessness. CDBG funding will be used for public service projects related to emergency housing assistance payments; homeless engagement, outreach, and harm reduction; and fair housing. HOME-funded projects will include the addition of affordable, single-family housing. Allocation priorities are a result of the citizen participation and plan development process, including the impacts of COVID-19.

Over the next five years, the City will work to support low and extremely-low-income households by

focusing community development efforts on working comprehensively in neighborhoods that contain some of the City's most vulnerable populations. By working comprehensively to revitalize entire neighborhoods, the City plans to use funding as effectively as possible. The Community Development Division will continue to work on increasing its capacity to effectively partner with local nonprofit, public, and for-profit organizations to identify emerging community needs and resources.

DRAFT

AP-38 Project Summary

Project Summary Information

1	Project Name	Emergency Subsistence Payments/Homeless Prevention and Diversion Efforts
	Target Area	City Wide
	Goals Supported	Ending and Preventing Homelessness
	Needs Addressed	Homeless and Special Needs
	Funding	CDBG: \$880,000
	Description	<p>CDBG COVID (CDBG CV) funds will be utilized for rent assistance, mortgage payments, non-City utilities, security deposits, and other homeless or eviction prevention-type assistance as approved by the City of Fargo, for an allowable time period designated by HUD. Emergency payments will be made directly to the provider of items or services on behalf of an individual or household. Additionally, a portion of the funds may be used for operational support to administer these funds promptly and closely screen beneficiaries to prevent a duplication of benefits, which is prohibited with HUD CDBG-CV funds. Project partners and budgets are identified as:</p> <ul style="list-style-type: none"> • SouthEastern North Dakota Community Action Agency (SENDCAA) - \$210,000 • Presentation Partners in Housing - \$210,000 <p><i>CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs. Eligibility 24 CFR Part 570.201(e).</i></p> <ul style="list-style-type: none"> • Direct Housing Assistance - \$460,000 <p><i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 05Q Subsistence Payments. Eligibility 24 CFR 570.207(b)(4).</i></p> <p>Several people have been impacted by the COVID-19 pandemic, particularly those who have low income. Many jobs were lost and, in some cases, housing was lost. Keeping people housed, rapidly re-housing, or housing people who are currently homeless instantly provides a safe place for quarantine isolation and social distancing. Ultimately, this response reduces the spread of COVID-19 and keeps the community's hospitals from being inundated.</p>

	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 740 individuals who are considered to be homeless or are at risk of becoming homeless will benefit from the proposed activity.
	Location Description	City Wide
	Planned Activities	Prevent, prepare for, and respond to the coronavirus by assisting approximately 740 Fargo residents, who are considered to be homeless or are at risk of becoming homeless, by offering rent assistance, mortgage payments, utilities, security deposits, and other homeless or eviction prevention-type assistance.
2	Project Name	Affordable Single-Family Housing for Ownership
	Target Area	City Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing Needs
	Funding	HOME: \$400,000
	Description	<p>Add four units of affordable single-family housing for ownership, to be occupied by low-to-moderate income households. Activities may include acquisition, rehabilitation, and/or new construction.</p> <ul style="list-style-type: none"> • Lake Agassiz Habitat for Humanity \$200,000 • Cass Clay Community Land Trust \$200,000 <p><i>National Objective: Low-Mod Housing Benefit, HOME Eligible Activity under 92.205(a)(1).</i></p>
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Provide 4 affordable, single-family household housing units to be occupied by low-to-moderate income households.
	Location Description	To be determined.
	Planned Activities	Activities may include acquisition, rehabilitation, and/or new construction.
3	Project Name	Homeless Engagement, Outreach, and Harm Reduction
	Target Area	City Wide

	Goals Supported	Ending and Preventing Homelessness
	Needs Addressed	Homeless and Special Needs
	Funding	CDBG: \$32,000
	Description	Operational support at Fargo's Gladys Ray Shelter for homeless engagement, outreach, and harm reduction services. <i>National Objective: Low-Mod Clientele Benefit [24 CFR Part 570.208(a)(2)]. CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs. Eligibility 24 CFR Part 570.201(e).</i>
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 homeless persons will be assisted.
	Location Description	City Wide
	Planned Activities	Provide operating funding for the emergency shelter.
4	Project Name	High Plains Fair Housing Center
	Target Area	City Wide
	Goals Supported	n/a
	Needs Addressed	Program Administration – Fair Housing
	Funding	CDBG: \$5,000
	Description	CDBG funds will be used for comprehensive outreach and fair housing education in the region. Part of requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). <i>CDBG Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). Eligibility 24 CFR Part 570.206(c).</i>
	Target Date	10/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated approximately 150 individuals will benefit from Fair Housing education and outreach.
	Location Description	City Wide
	Planned Activities	Comprehensive outreach and education on fair housing laws.

5	Project Name	Planning and Administration
	Target Area	n/a
	Goals Supported	n/a
	Needs Addressed	Program Administration
	Funding	CDBG: \$152,813 HOME: \$90,916
	Description	<p>Funds are used for the administration of community development programs and general planning activities. The waiver authorized through the CARES Act to increase the HOME Administration cap up to 25% of the 2020 HOME allocation will be utilized. CDBG funds pay for administrative costs of the personnel that work on the planning and delivery of these community development programs, in addition to special plans, studies, and fair housing education.</p> <p><i>National Objective: Not applicable for administration. CDBG Matrix Code - 21A General Program Administration. Eligibility 24 CFR Part 570.206.</i></p>
	Target Date	4/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	n/a

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 2020 Action Plan, the City of Fargo does prioritize its community development activities to neighborhoods that are predominately low-to-moderate income areas. In Fargo, most of the low-to-moderate areas are concentrated in the core of the city, which are also some of Fargo’s oldest neighborhoods. The City of Fargo Planning and Development Department has been working with a consultant on a Core Neighborhoods Plan, 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 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City’s strategy for prioritizing community development activities is to target neighborhoods city-wide that are low/mod, where affordable housing is available, and older (developed pre-1920).

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In 2020, Fargo's affordable housing work involves creating and maintaining housing options and solutions. To do this, the City will work with local partners to create affordable, single-family housing, increase public awareness of affordability concerns, and work to increase homeownership rates for minority populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special Needs	0
Total	4

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	4

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion:

One Year Goals for the Number of Households to be Supported:

4 homeowner housing added = 4 units total

One Year Goals for the Number of Households Supported Through:

4 homeowner housing added = 4 units total

AP-60 Public Housing – 91.220(h)

Introduction

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

Actions planned during the next year to address the needs to public housing

On March 18, 2020, the HUD Special Applications Center (SAC) notified the Fargo Housing & Redevelopment Authority (FHRA) that FHRA's application to dispose of the Lashkowitz High Rise, North Dakota's largest public housing structure, was approved. This approval also outlined the process for requesting 247 tenant protection vouchers (TPVs) to address the need to relocate Lashkowitz residents. Finally, the approval letter outlined the milestones and conditions for rehabilitation and renovation or removal and redevelopment of the Lashkowitz property. Following the award of the first set of TPVs - with the remainder anticipated in 2021 - resident relocation began in June and is expected to continue until September 2021.

In August, FHRA issued its request for proposals seeking a partner for the future development of the Lashkowitz property. Three proposals were received and reviewed, including interviews of each group, by an ad hoc committee comprising FHRA staff and commissioner representatives, City of Fargo staff, a member of the City Commission, as well as counsel and consulting experts. A determination by the FHRA Board of Commissioners regarding these proposals is anticipated before the end of 2020.

Following the successful RFP process in late 2019 seeking a co-development partner to build Elliott Place, an 84-unit affordable new construction project to be built on a vacant lot acquired by FHRA in early 2017, FHRA staff along with Blueline Development group further sought a design, engineering, and architectural firm, a general contractor, and a tax-credit syndicator, all through three distinct competitive processes in the first half of 2020. Elliott Place is scheduled for a construction loan closing toward the end of the first quarter of 2021 and, following a 12- month construction schedule, will open its doors to its first tenants in March 2022. Lease-up will continue through that year.

Finally, the Fargo New Horizons rehabilitation through HUD's Rental Assistance Demonstration (RAO) and Low-Income Housing Tax Credits (LIHTC) converted to permanent financing by payment of the construction loan by refinancing and a closing at the end of March 2020.

These many accomplishments and milestones were reached in 2020 despite the COVID-19 global pandemic, to go along with continued improvements on FHRA's financial accounting practices and ongoing high-performer status in voucher administration, all while also creating and implementing the necessary protocols to ensure the highest-possible level of safety for residents and staff.

In 2021, FHRA is committed to continuing all of these efforts, while also moving forward with urgency to plan for the future of the Lashkowitz property, to continue the development of Elliott Place, and to

expand the portfolio of vouchers through the various targeted specialty programs available to address the ever-present and growing needs of special populations. Finally, FHRA is deeply committed to the process of strengthening the collaborative relationship with the City of Fargo to create an increasingly greater partnership with the City to meet this community's needs to maintain and increase affordable housing opportunities.

New activities within the FHRA's 2021 Action Plan include:

- RFP published for post 14-1 Disposition (Laschkowitz) and reviewed December of 2020.
- Received award of 155 Tenant Protection Vouchers for 2020 and 92 for 2021. Allocate 110 Project Based
- Vouchers to supplement the 14-1 Disposition and Relocation Progress.
- Approved 84 Project Based Vouchers for Elliott Place Senior Living. Anticipated construction date of April 2021.
- Approved 6 VASH Project Based Vouchers for Silver Lining Senior Property. Anticipated opening December 2022.
- Utilized Covid-19 funds for additional Security for 14.1.

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

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

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

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

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

In light of the clerical nature of its troubled designated, additional financial assistance is not necessary.

Discussion

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

Introduction

Homelessness encompasses a population that is elusive, hidden, highly mobile, and characterized by diverse and complex circumstances. In order to identify the needs of persons who are homeless in Fargo, the City works closely with local homeless coalition, service and housing providers, as well as the ND Coalition for Homeless People, which manages the Continuum of Care and Homeless Management Information System (HMIS) for North Dakota.

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

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

The City Planning Department continues to be involved in local and statewide Continuum of Care efforts and regularly provides CDBG funds to support the planning process. Although the City's "10-Year Plan to End Long-Term Homelessness" has ended, 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 2020 budget to provide operational support at Fargo's Gladys Ray Shelter for homeless engagement, outreach, and harm reduction services (Project #3).

Addressing the emergency shelter and transitional housing needs of homeless persons

CDBG funds will be utilized to provide operating support at Fargo's Gladys Ray Shelter, which serves 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.

As part of its response to COVID-19, the City of Fargo will utilize its CDBG COVID (CDBG-CV) funding for operational support for homeless prevention, diversion, and emergency housing assistance. This assistance will fund Housing Navigators for the Gladys Ray Shelter, which will be staffed in coordination with Presentation Partners in Housing. Although this is a 2019 Action Plan project, this project will not be underway until the Program Year for the 2020 Action Plan.

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

Approximately one-third of the persons experiencing homelessness were identified as chronically homeless in the 2018 Everyone Counts point-in-time study. The City operates the Gladys Ray Shelter and Veterans Drop-In Center. These efforts, in addition to general fund and human resource support to local shelters, service and housing providers are key to addressing the needs of individuals entering and exiting the criminal justice system, working to incorporate housing into the discharge planning being done by healthcare facilities, and identifying solutions to address concerns youth homelessness and kids aging out of foster care. This work is critical toward insuring that the issue of homelessness is addressed along a community-wide continuum of prevention and intervention strategies.

In response to the impacts of COVID-19, including the loss of jobs and housing, CDBG funds will be used for emergency subsistence payments as well as operational support for homeless prevention and diversion efforts (Project #1). This emergency assistance and operational support will be carried out by two local agencies, which are SouthEastern North Dakota Community Action Agency (SENDCAA) and Presentation Partners in Housing. Keeping people housed, rapidly re-housing, or housing people who are currently homeless instantly provides a safe place for quarantine isolation and social distancing. Ultimately, this response reduces the spread of COVID-19 and keeps the community's hospitals from being inundated.

Discussion

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

Introduction:

The 2020 Action Plan demonstrates support for the creation of affordable housing in the community.

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

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

In the 2020 Action Plan, HOME funds will be used to create affordable, single-family housing to be occupied by low-to-moderate income households. This will be in partnership with local housing organizations including Lake Agassiz Habitat for Humanity and Cass Clay Community Land Trust (Project #2).

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

A challenge in addressing underserved needs in the coming years will be meeting an increased demand for program activities with significant decreases in funding. To overcome this challenge, the Community Development Division will work more efficiently and collaboratively than ever before. Therefore, in order to effectively use limited funding and make the greatest impact, the Community Development Division took efforts to identify the most at-risk populations. Consequently, because of historically strong partnerships and collaborative efforts in the community, the 2020 Action Plan will be able to support special needs and homeless populations in a comprehensive and targeted way.

Actions planned to address obstacles to meeting underserved needs

The City will work with funding agencies, including Cass County, United Way of Cass-Clay, FM Area Foundation, Dakota Medical Foundation, and the Impact Foundation to coordinate and meet the needs of the community.

The City will seek opportunities to increase funding available for affordable housing.

The City will work to inform lenders and households regarding Fair Housing laws, and in particular, to encourage greater participation by minorities and ethnic groups disproportionately represented in homeownership.

Actions planned to foster and maintain affordable housing

Most of the City's affordable housing inventory is owned and managed by non-profit housing providers. There is little risk that projects will be lost from the affordable housing inventory. Regardless, the city will work with these providers when time comes to ensure continued viability of the housing.

The City will work with homeowners and owners of private multifamily rental units to identify obstacles and opportunities for rehabilitation and preservation.

In the 2020 Action Plan, the City will partner with local housing organizations to provide affordable, single-family housing for low-to-moderate income households (Project #2).

Actions planned to reduce lead-based paint hazards

The City will continue to address lead-based paint hazards for all HUD-funded housing rehabilitation projects on homes built before 1978. Lead-based paint hazards will be identified through lead-based paint testing and hazard evaluations. All hazards found from the lead-based paint testing will be

addressed by a lead-certified contractor, either through interim controls or abatement.

In addition, the City will continue to provide educational information about the hazards of lead-based paint to residents and subrecipients of federal funds on projects involving lead-based paint.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

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

The City 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.

Staff has been involved with two important community initiatives focusing on youth needs as well as the desire to increase accessibility to locally-produced foods. As a result of recommendations provided by local residents and groups of local funders focusing on empowering youth, the City created the Fargo Youth Initiative (FYI). The majority of FYI's members are youth who serve as a small number of adult advisors/mentors. The goal is to facilitate youth involvement in important youth-driven, City-related

initiatives. In addition, the Cass Clay Food Partners (formerly known as the Cass Clay Food Systems Initiative) aims to increase utilization of local food systems, as well as increase access to healthy, locally-produced foods to families regardless of income.

City staff is also actively involved with local housing organizations and has promoted the utilization of non-profit development organizations to address housing needs of the community. The City provides technical assistance whenever possible with the intent of developing organizational capacity, and staff sees itself as a link and partner with area organizations. The 2020 Action Plan includes a number of critical partnerships with community organizations to further advance new and existing affordable housing opportunities and community development efforts in Fargo.

Discussion:

Program Specific Requirements

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

Introduction:

The City has prepared specific requirements for the use of CDBG and HOME program income, as well as HOME resale and recapture provisions. All HOME funded projects in Fargo's 2020 Action Plan are subject to the recapture provision, as opposed to the resale provision.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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	141,818-
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:	141,818-

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 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. 2020, 2021, 2022	100.00%

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

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

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

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

As the 2020-2024 Consolidated Plan includes more HOME-funded single-family homebuyer activities than in past plans, the City of Fargo is currently revising its resale and recapture policies to better reflect HUD guidance and best practices. HUD approval of a HOME resale/recapture policy is a requirement of a change to these policies. When the policy is revised and approved, the City will make this policy available to the public on the City of Fargo website. The City also incorporates these policies into any HOME written agreement it would enter into with subrecipients and homeowners.

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

As stated in the previous section, the City of Fargo is revising its resale and recapture policies since it will be using HOME funds on homebuyer activities. The previous policy is in need of updating based on HUD guidance and best practices.

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

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

Appendix - Alternate/Local Data Sources

1	Data Source Name 2006-2010 ACS, 2013-2017 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Fargo, ND
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2006-2010 ACS, 2013-2017 ACS
	What is the status of the data set (complete, in progress, or planned)? Complete
	2
Data Source Name 2012-2016 CHAS	
List the name of the organization or individual who originated the data set. US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)	
Provide a brief summary of the data set. Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.	

	What was the purpose for developing this data set? The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Fargo, ND
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2012-2016 CHAS
	What is the status of the data set (complete, in progress, or planned)? Complete
3	Data Source Name 2013-2017 ACS 5-Yr Estimates
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Fargo, ND
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2013-2017 ACS 5-Year Estimates
	What is the status of the data set (complete, in progress, or planned)? Complete
4	Data Source Name 2013-2017 ACS (Workers), 2017 LEHD (Jobs)

	<p>List the name of the organization or individual who originated the data set.</p> <p>2013-2017 ACS and 2017 Longitudinal Employee-Household Dynamics: United States Census Bureau</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Fargo, ND</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>HUD 2019 FMR and HOME Rents</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p> <p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Fargo, ND</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>Fargo Housing and Redevelopment Authority</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Fargo Housing and Redevelopment Authority</p> <p>Provide a brief summary of the data set.</p> <p>Data from the PHA comes from the most recent PHA Annual Plan. This plan describes the annual goals of the PHA and provides the current inventory of the PHA housing stock and participants of the HCV voucher program.</p> <p>What was the purpose for developing this data set?</p> <p>The PHA Annual Plan informs of the PHA's asset management of its housing stock and provides the updated number of units served through public housing and the HCV voucher program.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Fargo, ND</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>2018 Fargo-Moorhead Homeless Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Fargo-Moorhead Coalition to End Homelessness</p>
	<p>Provide a brief summary of the data set.</p> <p>The 2018 Fargo-Moorhead Homeless Survey, is a point-in-time survey conducted on October 25, 2018. It reports on the number and demographics of homeless persons at any given time and helps to inform the Fargo-Moorhead Coalition to End Homelessness and its partners the needs of the homeless population.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of the survey is to report on the number and demographics of homeless persons at any given time in the area. This data will help the Coalition and its partners to respond to the needs of the homeless.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Fargo, ND</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>Quarterly Multi-Family Vacancy and Construction – Fargo-Moorhead Metropolitan Area; September 2020 Vacancy Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Appraisal Services, Inc.</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set reports on new units that have been built and are ready for occupancy. It also reports on the number of units under construction. The data includes metro-wide vacancy rates.</p>

	What was the purpose for developing this data set?
	The purpose of this survey is to report on the conditions of the rental market.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	City of Fargo, ND
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2020 (through September)
	What is the status of the data set (complete, in progress, or planned)?
	Complete