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**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

*Amended*

*May 3, 2021; May 17, 2021; and June 1, 2021*

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*City Commission Approval of Original Plan  
January 25, 2021*

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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](http://www.FargoND.gov)). The notice explains the contents and purposes of the plan, locations of where it is available for review, and how to obtain a copy. The City also provides a reasonable number of free copies of the Consolidated Plan to citizens or groups as requested. 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 Consolidated Plan, no comments were received.

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

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group
5	<b>Agency/Group/Organization</b>	FAMILY HEALTHCARE CENTER
	<b>Agency/Group/Organization Type</b>	Services – Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically homeless Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group; Phone and Email Outreach
6	<b>Agency/Group/Organization</b>	SOMALI COMMUNITY DEVELOPMENT
	<b>Agency/Group/Organization Type</b>	Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group
7	<b>Agency/Group/Organization</b>	YWCA CASS CLAY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone and Email Outreach
8	<b>Agency/Group/Organization</b>	CASS COUNTY SOCIAL SERVICES
	<b>Agency/Group/Organization Type</b>	Child Welfare Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group
9	<b>Agency/Group/Organization</b>	VALLEY SENIOR SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Housing Need Assessment Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interviews
10	<b>Agency/Group/Organization</b>	LUTHERAN SOCIAL SERVICES
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
11	<b>Agency/Group/Organization</b>	UNITED WAY OF CASS CLAY
	<b>Agency/Group/Organization Type</b>	Local Service Funder Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Community Focus Groups.
12	<b>Agency/Group/Organization</b>	DOWNTOWN COMMUNITY PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone and email outreach.



13	<b>Agency/Group/Organization</b>	FARGO MOORHEAD COALITION TO END HOMELESSNESS
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
14	<b>Agency/Group/Organization</b>	NORTH DAKOTA COALITION FOR HOMELESS PEOPLE
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email Outreach
15	<b>Agency/Group/Organization</b>	GLADYS RAY SHELTER CITY OF FARGO
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview.
16	<b>Agency/Group/Organization</b>	FARGO MOORHEAD METROPOLITAN COUNCIL OF GOVERNMENTS
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Economic Development Focus Group
17	<b>Agency/Group/Organization</b>	RAPE & ABUSE CRISIS CENTER
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Domestic Violence
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email Outreach
18	<b>Agency/Group/Organization</b>	BEYOND SHELTER, INC.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Housing Focus Group
19	<b>Agency/Group/Organization</b>	FIRSTLINK
	<b>Agency/Group/Organization Type</b>	Services – all
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone and email outreach
20	<b>Agency/Group/Organization</b>	SKILLS AND TECHNOLOGY TRAINING CENTER
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Services – Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone and email outreach

21	<b>Agency/Group/Organization</b>	NEW LIFE CENTER
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Phone and email outreach.
22	<b>Agency/Group/Organization</b>	SOUTHEASTERN NORTH DAKOTA COMMUNITY ACTION AGENCY
	<b>Agency/Group/Organization Type</b>	Services – Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interviews
23	<b>Agency/Group/Organization</b>	GREATER FARGO-MOORHEAD ECONOMIC DEVELOPMENT CORP.
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interviews
24	<b>Agency/Group/Organization</b>	SILVER LEAF PROPERTY MANAGEMENT
	<b>Agency/Group/Organization Type</b>	Nonprofit and for-profit developers
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email Outreach
	<b>Agency/Group/Organization</b>	BACHMAN CONSULTING

25	<b>Agency/Group/Organization Type</b>	Services – Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Community Focus Group
26	<b>Agency/Group/Organization</b>	GATE CITY BANK
	<b>Agency/Group/Organization Type</b>	Service – Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Community Focus Group
27	<b>Agency/Group/Organization</b>	ADMINISTRATION PLANNING & DEVELOPMENT CITY OF FARGO
	<b>Agency/Group/Organization Type</b>	Other Government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Housing, Public Services, Residential, and Economic Development Focus Groups
28	<b>Agency/Group/Organization</b>	FARGO PARK DISTRICT
	<b>Agency/Group/Organization Type</b>	Other Government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interviews
29	<b>Agency/Group/Organization</b>	CENTRE, INC.
	<b>Agency/Group/Organization Type</b>	Services-Housing Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
30	<b>Agency/Group/Organization</b>	FARGO MOORHEAD AREA FOUNDATION
	<b>Agency/Group/Organization Type</b>	Nonprofit community foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
31	<b>Agency/Group/Organization</b>	KILBOURNE GROUP
	<b>Agency/Group/Organization Type</b>	Nonprofit and for-profit developers
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
32	<b>Agency/Group/Organization</b>	BOYS AND GIRLS CLUB
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview.
33	<b>Agency/Group/Organization</b>	FREEDOM RESOURCE CENTER
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
34	<b>Agency/Group/Organization</b>	FARGO PUBLIC SCHOOLS
	<b>Agency/Group/Organization Type</b>	Services-Education Services - Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Stakeholder Interview
35	<b>Agency/Group/Organization</b>	DAKOTA MEDICAL FOUNDATION
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs- Chronically homeless Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Economic Development Focus Group
36	<b>Agency/Group/Organization</b>	FARGO JOB SERVICE
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Economic Development Focus Group
37	<b>Agency/Group/Organization</b>	LAKE AGASSIZ HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Housing Focus Group
38	<b>Agency/Group/Organization</b>	JEREMIAH PROGRAM
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Housing Focus Group
39	<b>Agency/Group/Organization</b>	HIGH PLAINS FAIR HOUSING CENTER
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Housing Focus Group
40	<b>Agency/Group/Organization</b>	EMERGENCY FOOD PANTRY
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Homeless Services – Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group
41	<b>Agency/Group/Organization</b>	SOUTHEAST HUMAN SERVICE CENTER
	<b>Agency/Group/Organization Type</b>	Other Government - State

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-Housing Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group
42	<b>Agency/Group/Organization</b>	CHISOM HOUSING GROUP
	<b>Agency/Group/Organization Type</b>	Services – Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Housing Focus Group
43	<b>Agency/Group/Organization</b>	CHARISM
	<b>Agency/Group/Organization Type</b>	Housing Services - Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attended Public Services Focus Group
44	<b>Agency/Group/Organization</b>	INSTITUTE FOR COMMUNITY ALLIANCES
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided HMIS data for Needs Assessment description of at-risk populations.

**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(I))**

The City works with various state agencies, including the North Dakota Department of Commerce and Housing Finance Agency, to support affordable housing and community development activities. These partnerships are intended to help invest in housing, enhance physical and social infrastructure, support quality-of-life, and encourage public-private housing partnerships. This coordination brings much needed capital to the local housing stock. Funding through the federal Low-Income Housing Tax Credits 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](http://www.FargoND.gov)) on January 13 and 20, 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. No comments were received on the proposed plan during the 12-day public comment period, which was 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.

The citizen participation outreach process for the May 3, 2021; May 17, 2021; and June 1, 2021 amendments to the 2020 Action Plan were added to the chart below.

**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 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 and 20, 2021, a notice was published in The Forum seeking comment on the 2020-2024 Consolidated Plan	N/A	N/A

			and the 2020 Action Plan during the expedited 12-day comment period, which started January 14, 2021.		
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.	No public comments received.	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.	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	The four barriers to good housing options in Fargo	All comments were considered in the

			perspectives of community residents and stakeholders. The survey was available in English and Spanish and made available for three months. Over 300 responses were received.	cited most frequently included: (1) cost of 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.	prioritization of needs process.
10	Newspaper Ad	Non-targeted/broad community	On April 21, 2021, a notice was published in The Fargo Forum seeking comment on the 2020 Action Plan amendments. This is a 12-day comment period, which started April 22, 2021.	N/A	N/A
11	Media Release	Non-targeted/broad community	On April 21, 2021, a media release was distributed to media contacts.	N/A	N/A

12	E-mail	Non-targeted/broad community	On April 26, 2021, the Community Development Committee members were e-mailed information for review and comment of the 2020 Action Plan amendments.	No comments received.	No comments received.
13	Public Hearing	Non-targeted/broad community	On May 3, 2021, the Fargo City Commission held a public hearing to review the amended draft 2020 Action Plan for the City of Fargo (on regular agenda). This is an open meeting and the public was notified.	No public comments received.	No public comments received.
14	Public Meeting	Non-targeted/broad community	On May 3, 2021, the Fargo City Commission met for final consideration and approval of the	No public comments received.	No public comments received.



			2020 Action Plan amendments.		
15	Newspaper Ad	Non-targeted/broad community	On May 12, 2021, a notice was published in The Fargo Forum seeking comment on the 2020 Action Plan amendments. This is a 5-day comment period, which started May 13, 2021.	N/A	N/A
16	Public Hearing	Non-targeted/broad community	On May 17, 2021, the Fargo City Commission held a public hearing to review the amended draft 2020 Action Plan for the City of Fargo (on regular agenda). This is an open meeting and the public was notified.	No public comments received.	No public comments received.
17	Public Meeting	Non-targeted/broad community	On May 17, 2021, the Fargo City Commission met for final consideration	No public comments received.	No public comments received.

			and approval of the 2020 Action Plan amendments.		
18	Newspaper Ad	Non-targeted/broad community	On May 26, 2021, a notice was published in The Fargo Forum seeking comment on the 2020 Action Plan amendments. This is a 6-day comment period, which started May 27, 2021.	N/A	N/A
19	Media Release	Non-targeted/broad community	On May 26, 2021, a media release was distributed to media contacts.	N/A	N/A
20	E-mail	Non-targeted/broad community	On June 1, 2021, the Community Development Committee members were e-mailed information for review and comment of the 2020 Action Plan amendments.	No comments received.	No comments received.

21	Public Hearing	Non-targeted/broad community	On June 1, 2021, the Fargo City Commission held a public hearing to review the amended draft 2020 Action Plan for the City of Fargo (on regular agenda). This is an open meeting and the public was notified.	No public comments received.	No public comments received.
22	Public Meeting	Non-targeted/broad community	On June 1, 2021, the Fargo City Commission met for final consideration and approval of the 2020 Action Plan amendments.	No public comments received.	No public comments received.

**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%

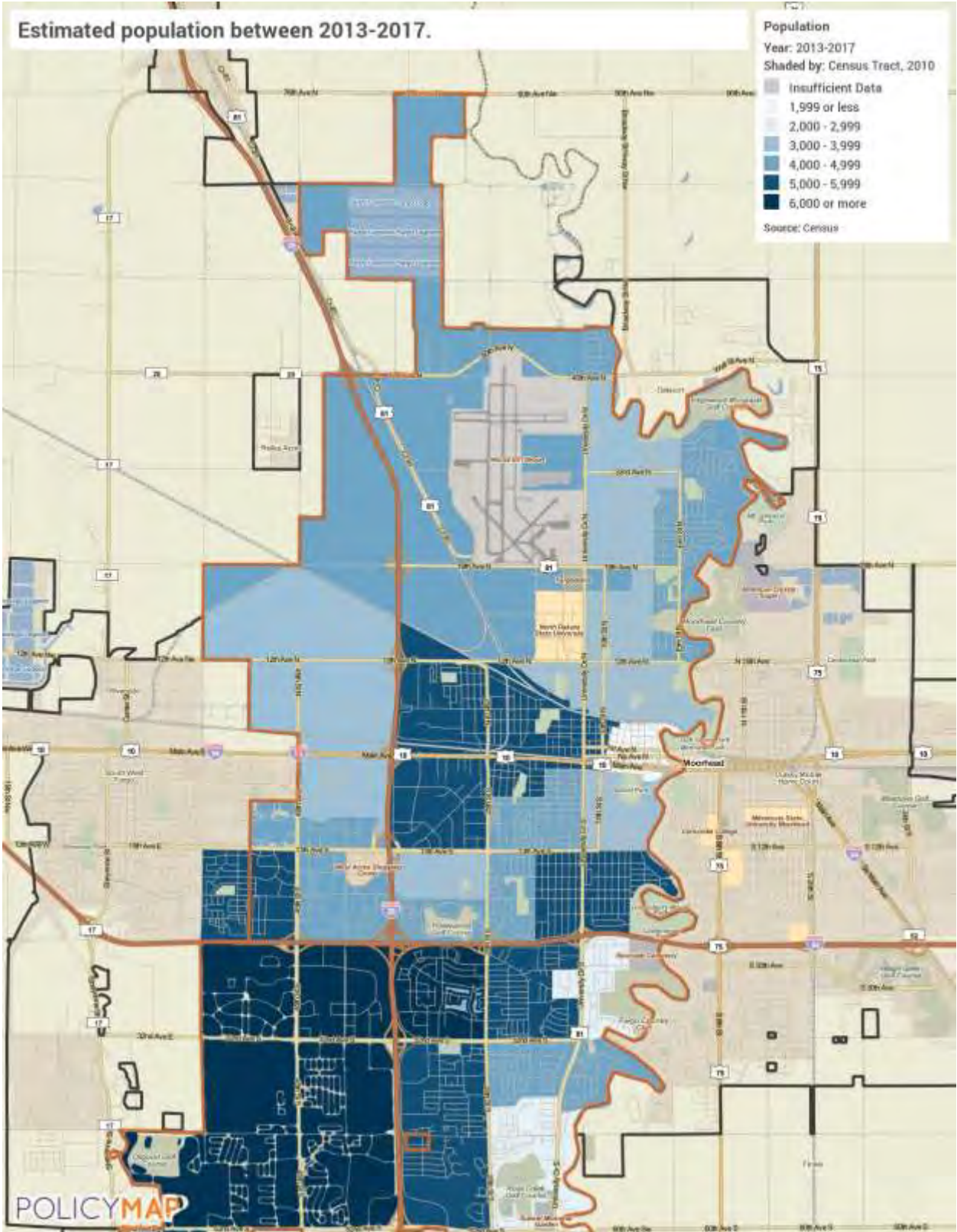
Table 5 - Housing Needs Assessment Demographics

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.



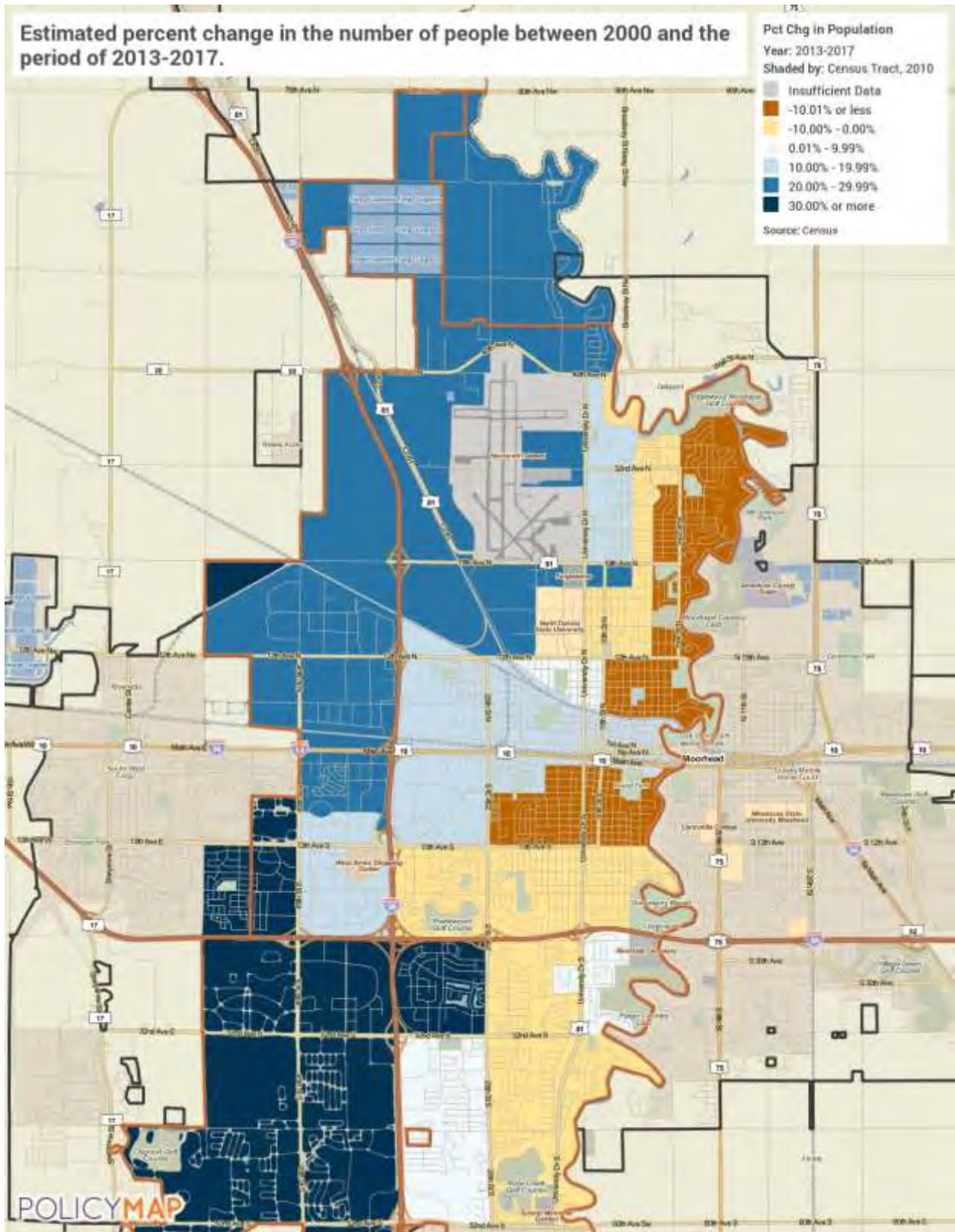
**Population**

## **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



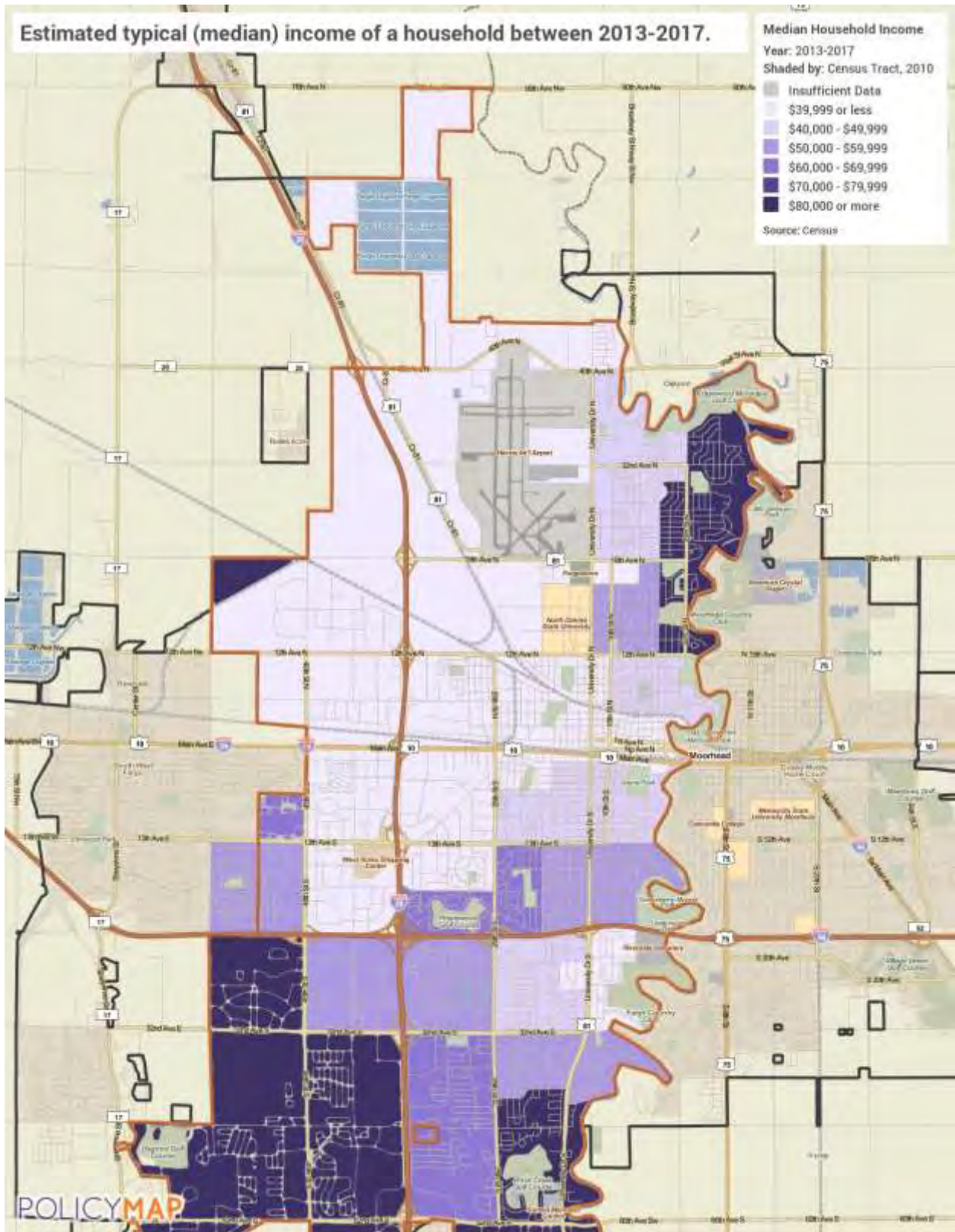


**Population Change**

## **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



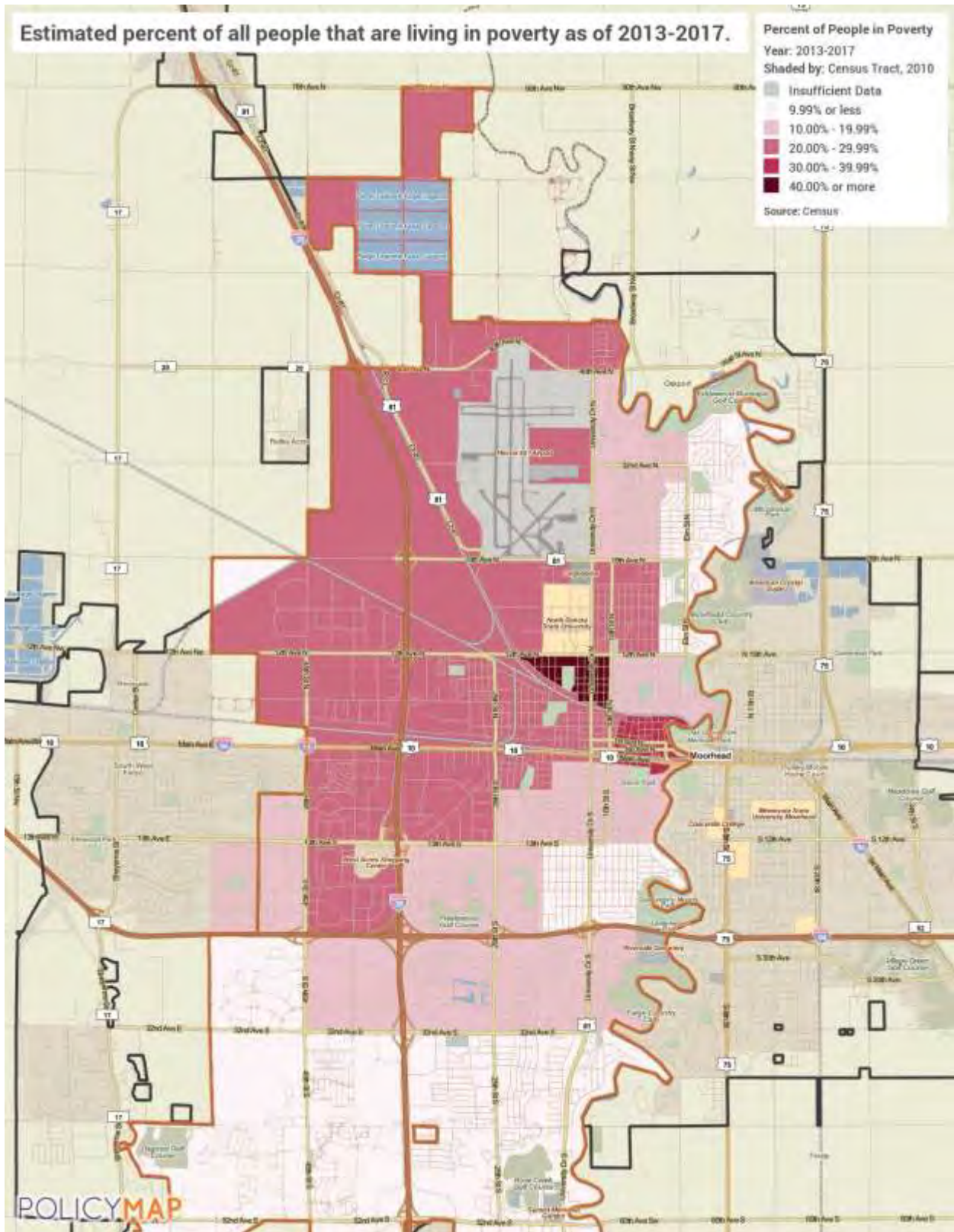
**Median Household Income**

## 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





**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
<b>NUMBER OF HOUSEHOLDS</b>										
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
<b>NUMBER OF HOUSEHOLDS</b>										
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:**

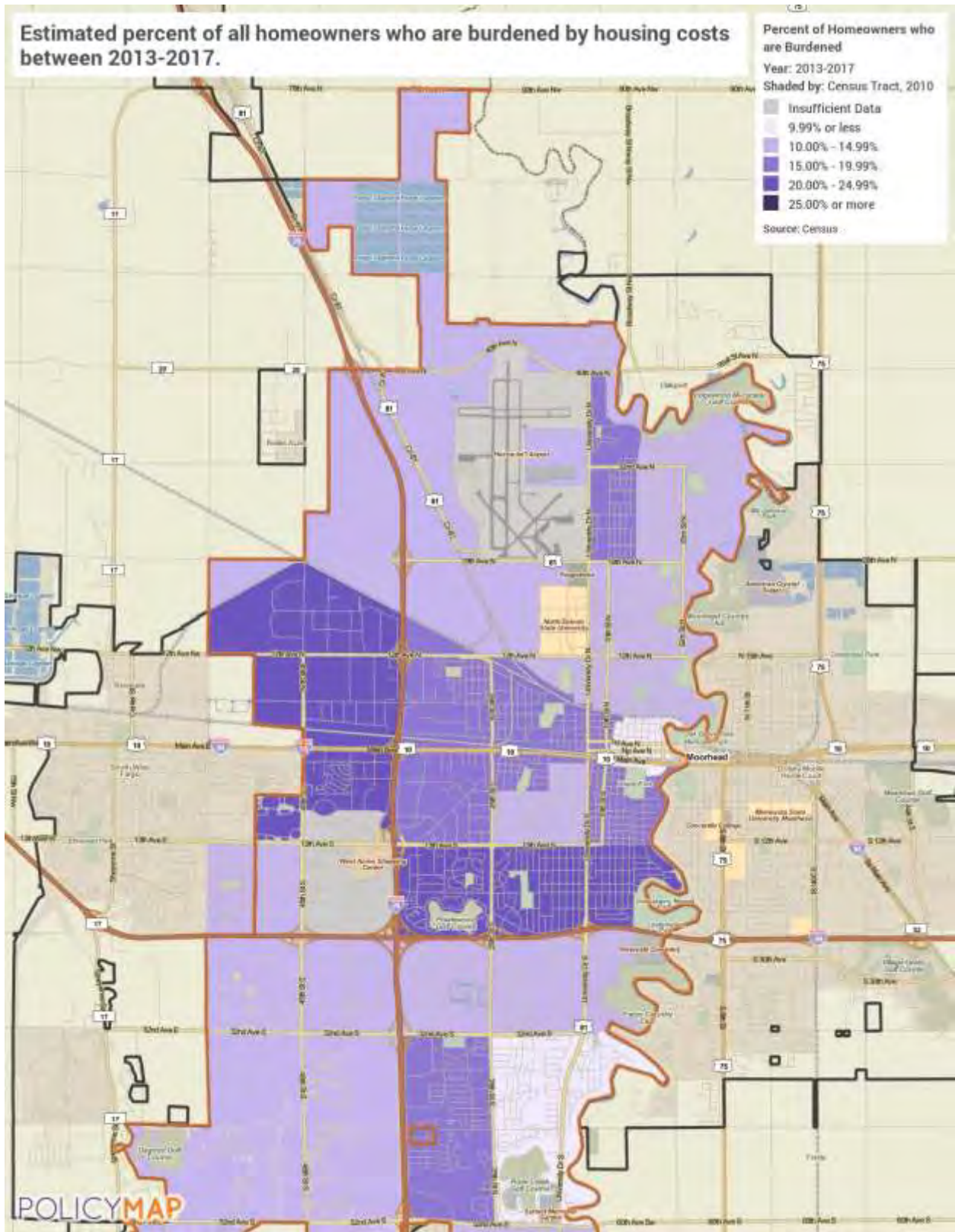
### Cost Burden

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.

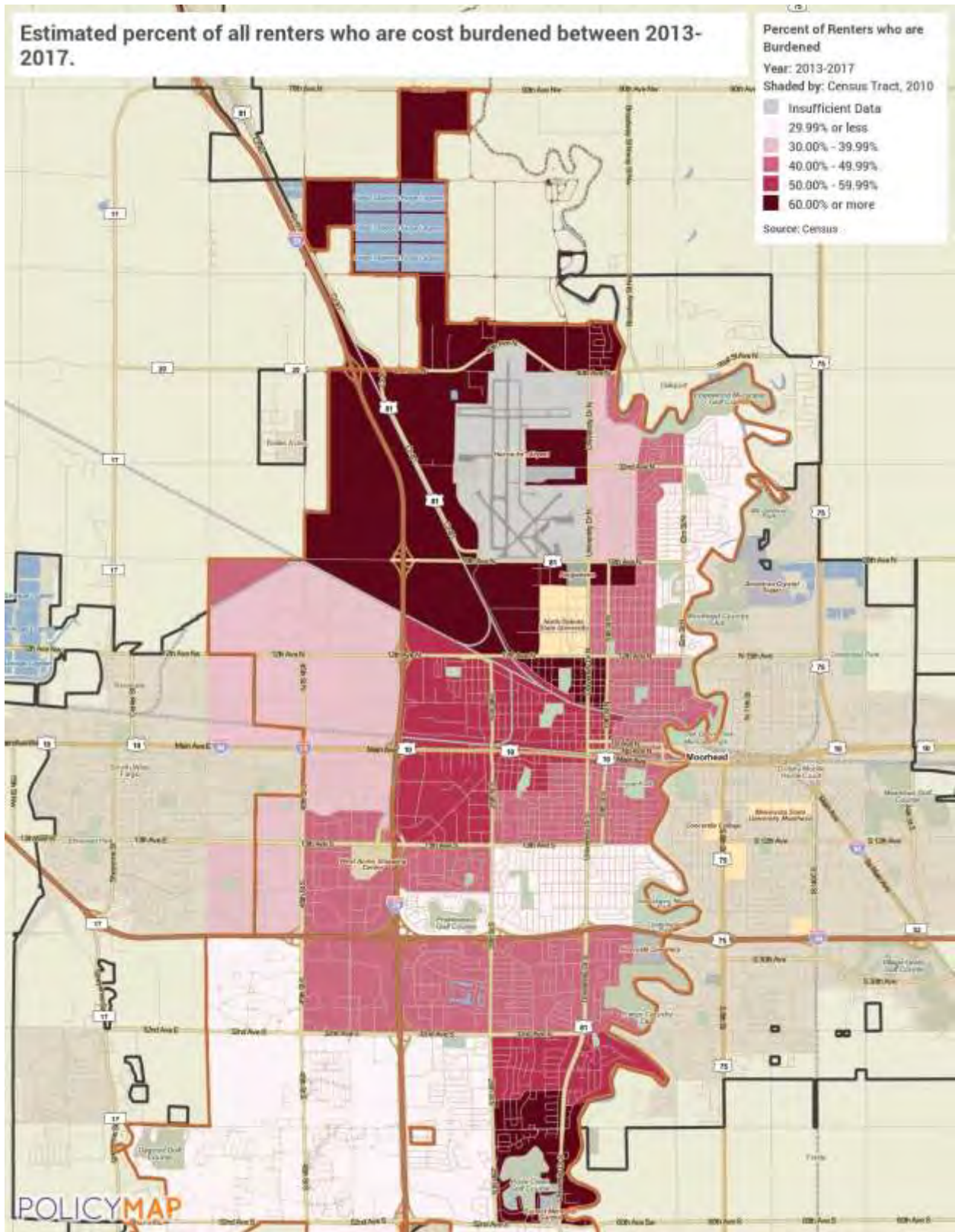
## **Housing Cost-Burdened**

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



**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 (RACC) has served over 2,500 people, including 523 children in 2019. About 60% of those served, or 1,200 individuals, were experiencing domestic violence. Of those, the RACC estimates that about 10%, or 100 individuals, were looking for permanent housing.

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 CHAS data provided in Housing Problems table 1 reports that there are 3,955 extremely low-income renter households (0-30%AMI) in Fargo that have severe cost burden (housing cost burden greater than 50% of income). The combination of extremely low-income and severe housing cost burden makes this group highly at-risk of becoming homeless, and has been identified by the City as high priority for affordable housing assistance. Over the 5-Year Consolidated Planning period, that would mean it would have to assist 790 households per year, however with current anticipated funding this would not be possible. With the threat of COVID-19 putting even more pressure on the community's highest need groups, the City has secured CDBG-CV funds towards emergency assistance and has created the new project Emergency Subsistence Payments/Homeless Prevention and Diversion Efforts, which has a year-

1 goal of assisting 740 households. While the City will not be able to maintain this level of assistance, it will continue to identify this group as a priority for affordable housing assistance.

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

For persons living with HIV/AIDS, data on this population is collected by the North Dakota Dept. of Health HIV-STD-TB Viral Hepatitis Program. The department reported 184 persons living with HIV/AIDS in the county in 2018. HIV Care through the state Ryan White Part B Program is provided to income eligible persons living with HIV. While the program didn't report the number of persons assisted with housing assistance, the majority of clients through the program reported to have stable housing.

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.

Those experiencing domestic violence are also at a greater risk of entering a shelter or becoming homeless. According to HUD's Homeless Management Information System (HMIS), in 2019 providers serving those experiencing homelessness or at risk of homelessness through 47 separate programs in Cass County/Region 5 reported that 237 individuals were fleeing domestic violence. In 2020, this number was 224 individuals. Stakeholders stated that society puts pressure on victims to leave abusive situations but that these individuals are most vulnerable and likely to struggle to find stability once they leave the home. The Rape and Abuse Crisis Center focuses on abuse prevention to proactively reduce the number of domestic violence victims that may end up in shelter and homelessness situations.

Individuals leaving nursing and other facilities also experience risks of housing instability. According to HMIS data, in 2019 providers serving those experiencing homelessness or at risk of homelessness through 47 separate programs in Cass County/Region 5 reported that 163 individuals were leaving institutional facilities. In 2020, this number was 180 individuals. These individuals are often in need of subsidized housing, however, wait lists for programs are either long or closed. Further, those with disabilities will need accessible units, which further narrows the available resources.

**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:**

Estimates of at-risk individuals were collected through stakeholder reports of populations served as well as HUD's Homeless Management Information System (HMIS). HMIS is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Each Continuum of Care (CoC) is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards. HUD has criteria for qualifying individuals as at-risk for homelessness. This criteria includes considering income, resources, and current and historic living

situation, Additionally, each service provider offering assistance or shelter to at-risk populations collect data on their clients. Various data is collected by each organization that may go beyond the parameters of HMIS.

### **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 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.

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

For those with disabilities, the lack of accessible units also creates housing instability. Those with disabilities need to safely enter and navigate a unit or that unit is not a feasible living option. The Freedom Resource Center, which assists those with disabilities to live independently, reported that the majority of the people they serve are either on a list for housing assistance or currently receiving housing assistance. For those on a list, the wait times are years and many lists are currently closed to new applicants.

### **Discussion**

## 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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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								Disabled*	
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher		
				Total	Project - based	Tenant - based	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	N/A	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	32		188	1091	169	785	56	18	63
Black/African American	4		80	182	16	141	5	11	9
Asian			13	29	17	0	1	1	1
American Indian/Alaska Native	14		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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	8	n/a	13	64	7	40	5	7	5
Not Hispanic	42	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 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.

Homelessness data has been collected from multiple sources that report on a variety of indicators, including from the FM Coalition to End Homelessness’s 2020 State of Homelessness Report, the 2018 Fargo Moorhead Homeless Survey, and downloaded reports from HUD’s Homeless Management Information System (HMIS). Due to the varied nature and methods of the data collected, to get a full picture of homelessness in Fargo, copies of the collected data sources are in the Grantee Administrative Appendices. The table below only shows data from the FM Coalition to End Homelessness’s 2020 State of Homelessness Report, and the City acknowledges that the data provided from this report is an estimate and as well, it does not completely inform the homeless needs assessment table, but it provides a picture of homelessness in Fargo.

## 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	531	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	393	98	0	0	0	0
Chronically Homeless Individuals	0	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:** FM Coalition to End Homelessness’s 2020 State of Homelessness Report. Data from the 2020 State of Homelessness Report does not completely inform the table above. It is reported that there is a total of 1,022 individuals experiencing homelessness in the FM Metro. There were 393 individuals reported as sheltered, however it was not differentiated by persons in households with only adults, or persons in households with adults and children. There were 113 individuals who were unsheltered, with 98 adults and 15 children. The homeless count also reports 516 homeless students doubled up and according to the HUD this group should not be counted as part of the sheltered population.

**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)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	1,620	
Black or African American	627	
Asian	9	
American Indian or Alaska Native	669	
Pacific Islander	25	
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	324	
Not Hispanic	2,918	

FM Coalition to End Homelessness’s 2020 State of Homelessness Report. The report also lists for race there were 277 multiple races, 26 did not know or refused, and 69 data not collected. For ethnicity there were also 10 did not know or refused, and 70 data not collected.

**Data Source**  
**Comments:**

**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.

## 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%
<b>Total</b>	<b>56,719</b>	<b>100%</b>

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

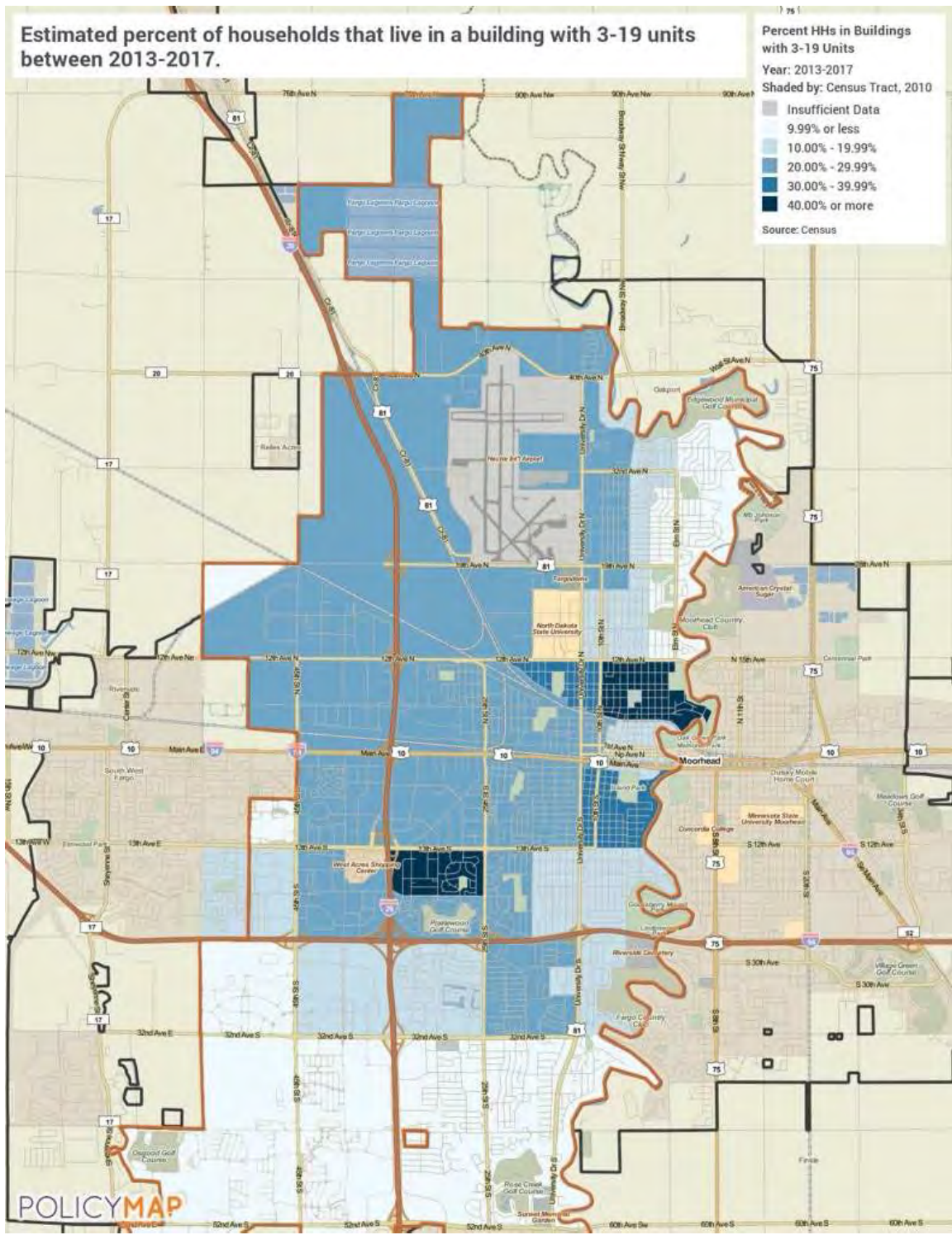
The table above breaks down the City’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 35% of all housing units. Multi-family developments (5 or more units) account for 49% of all housing units 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

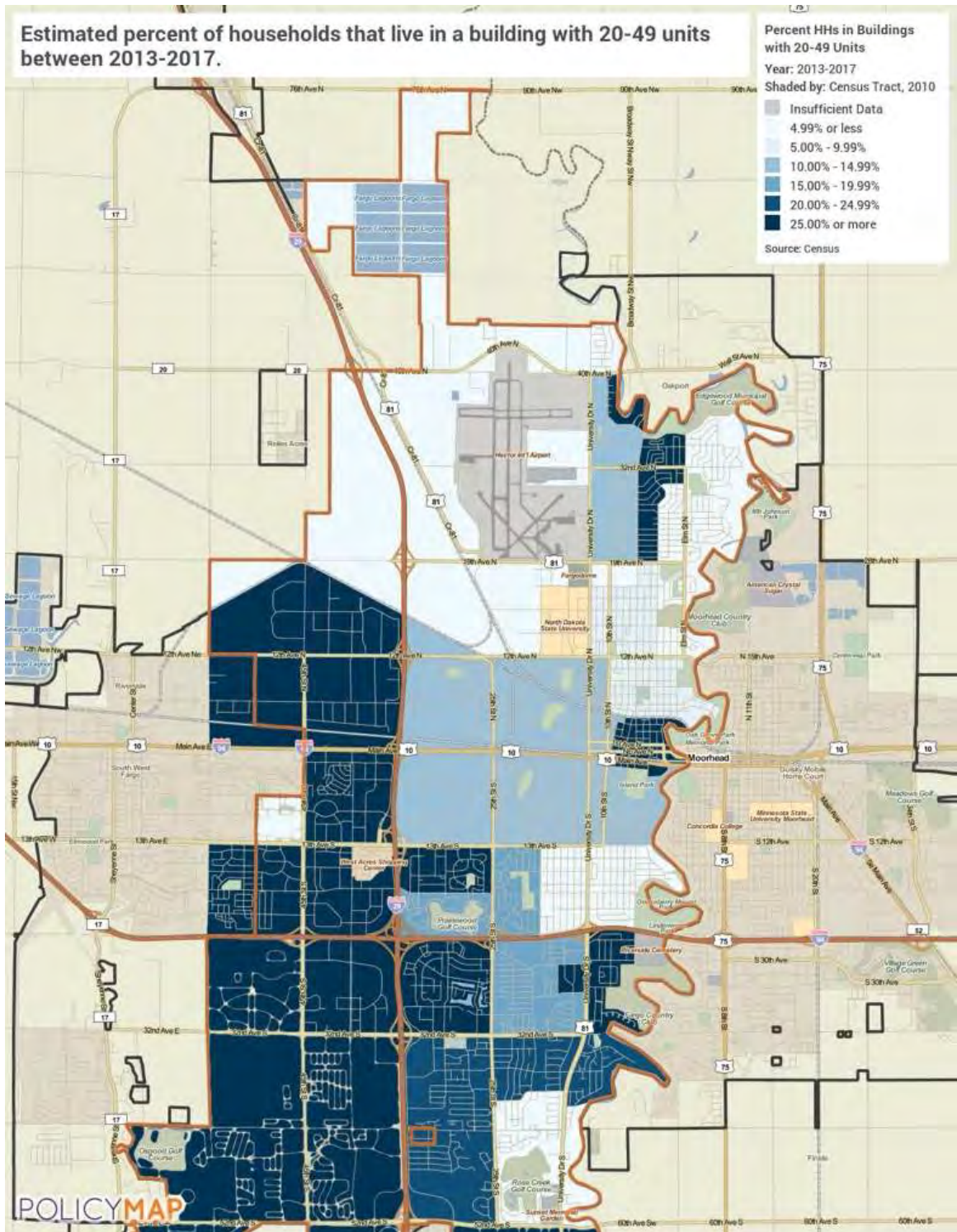
The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units. Large multifamily developments 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

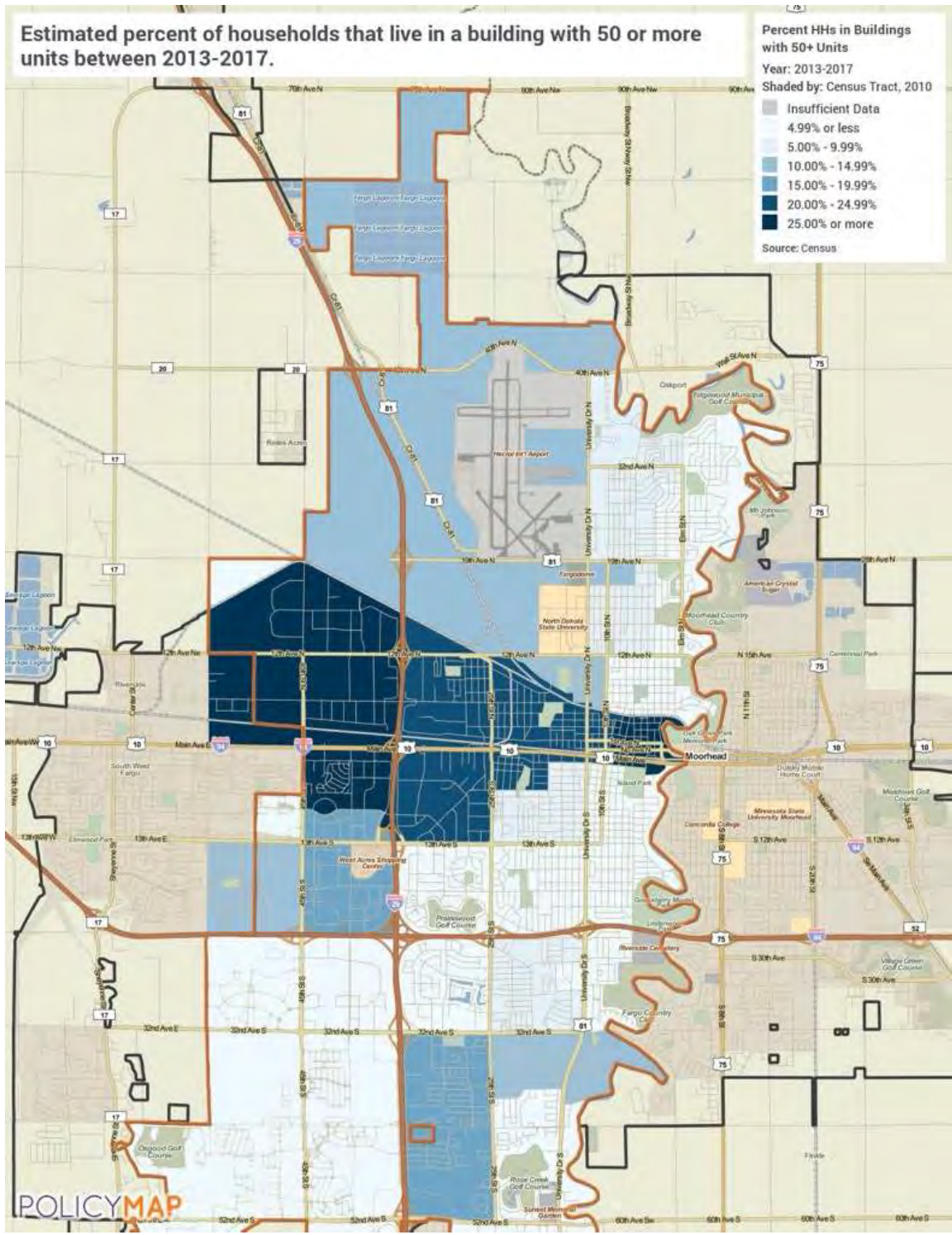


**Small Multifamily Developments**





**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%
<b>Total</b>	<b>22,868</b>	<b>100%</b>	<b>29,883</b>	<b>100%</b>

**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 (CCCLT) 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%
<b>Total</b>	<b>29,525</b>	<b>100%</b>

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.

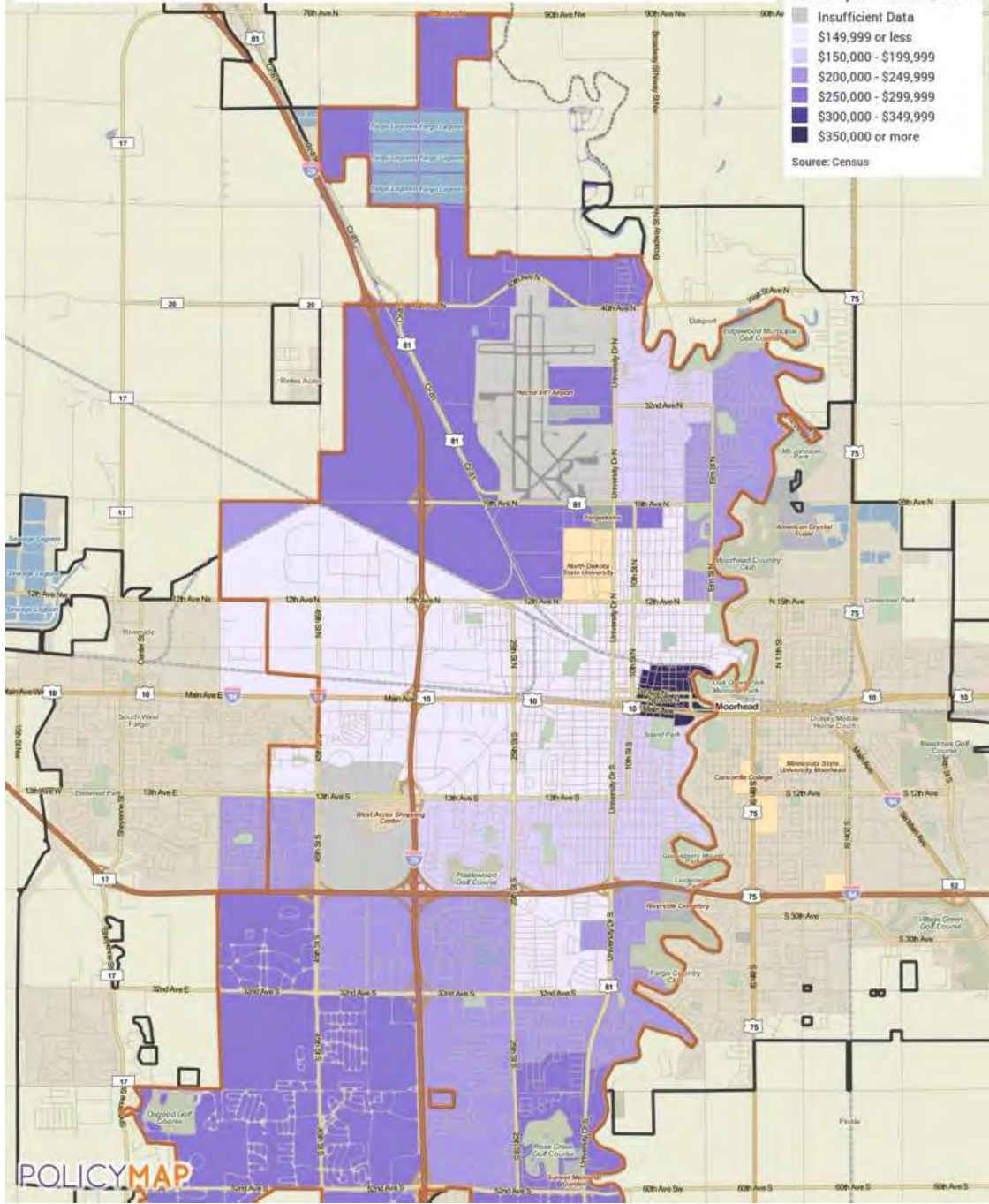
The table above breaks out the rent paid by price cohorts in the city. Approximately 70% of all renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is \$1,000-1,499 with 16% of renters falling in this range. Later in this section, the report examines rental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

**Estimated typical (median) value of an owner-occupied home between 2013-2017.**



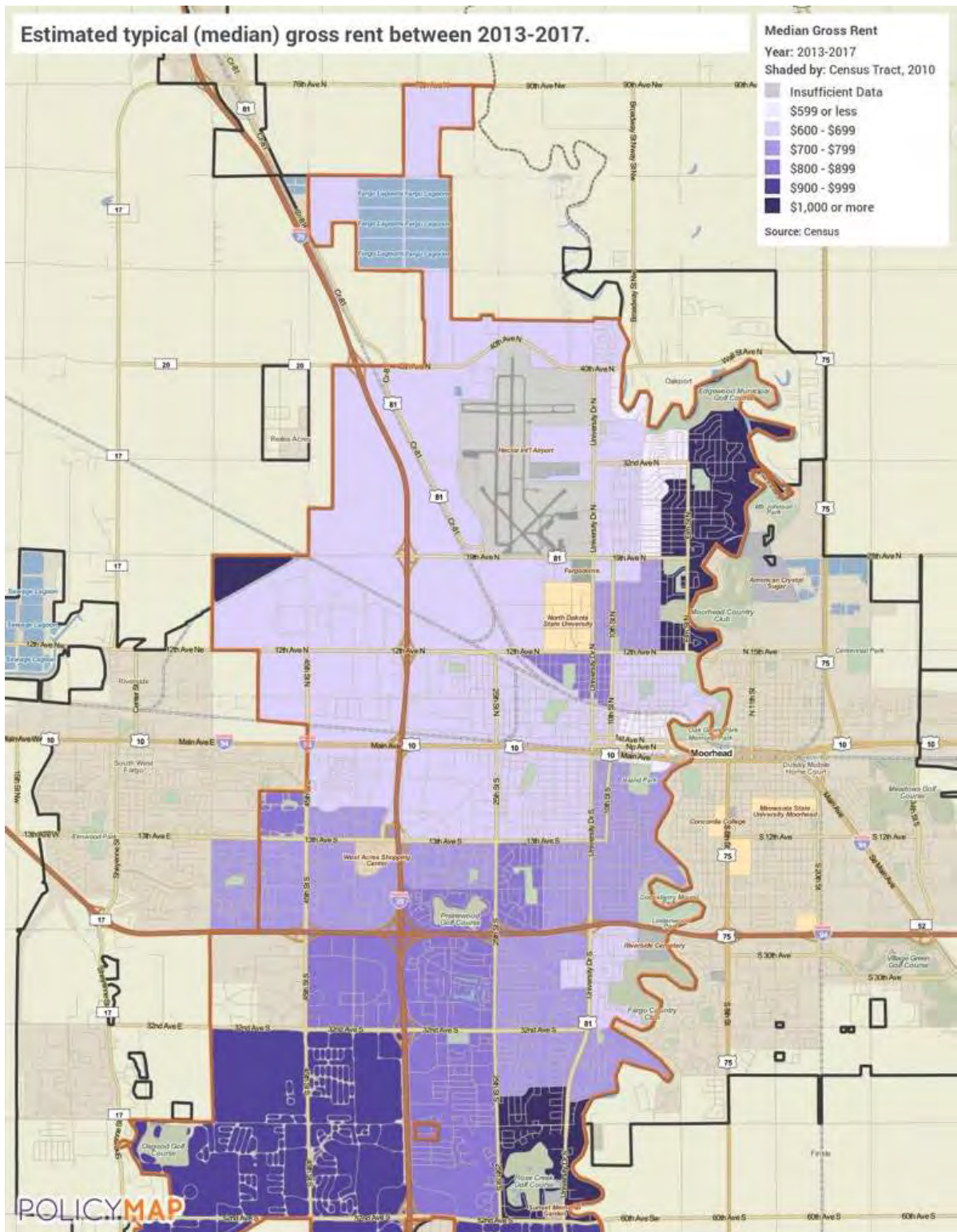
**Median Home Value**

## **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





**Median Rent**



## Housing Affordability

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

**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%
<b>Total</b>	<b>22,868</b>	<b>100%</b>	<b>29,883</b>	<b>100%</b>

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%
<b>Total</b>	<b>22,868</b>	<b>100%</b>	<b>29,883</b>	<b>100%</b>

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.

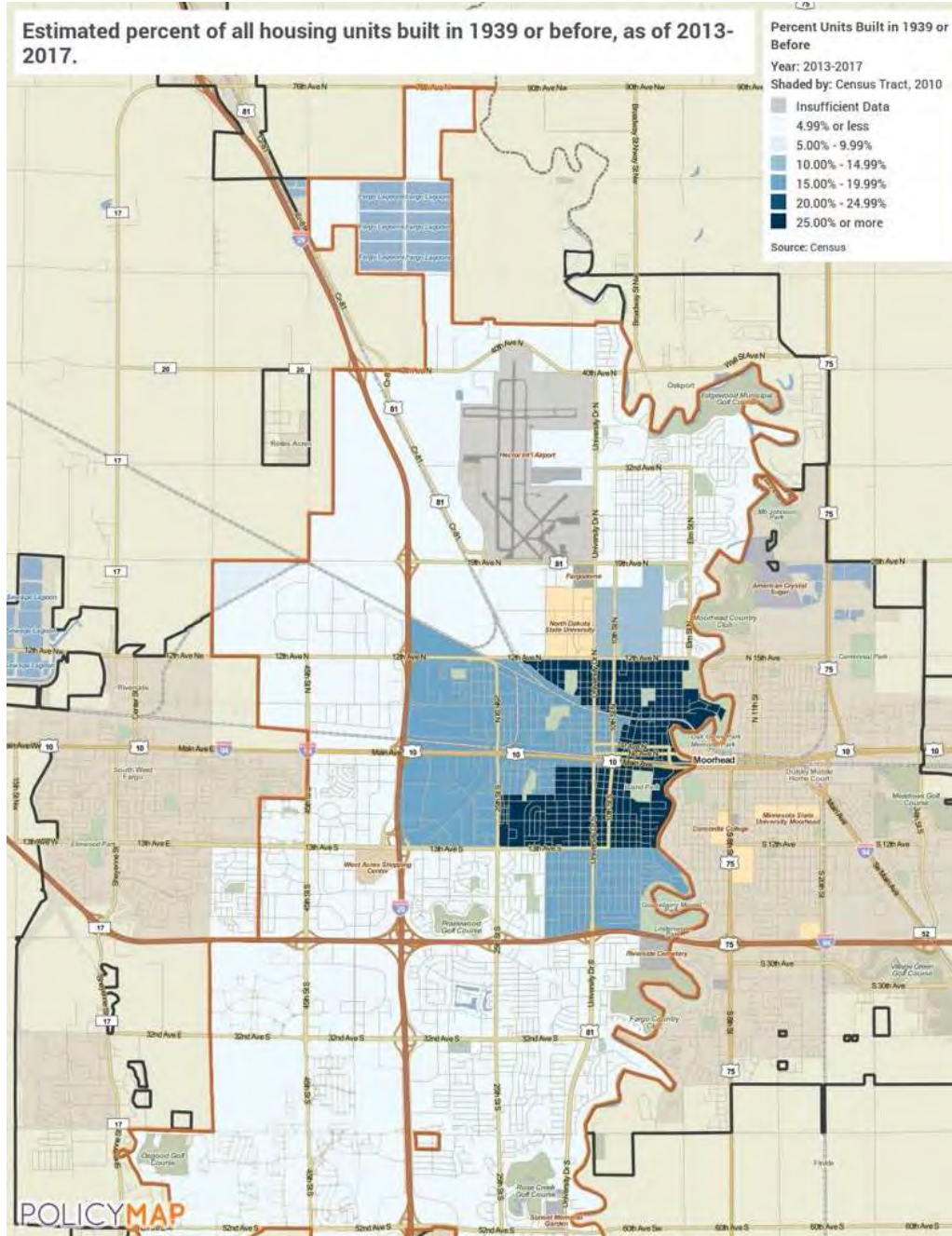
Source: 2013-2017 American Community Survey 5-Year Estimates

## Age of Housing

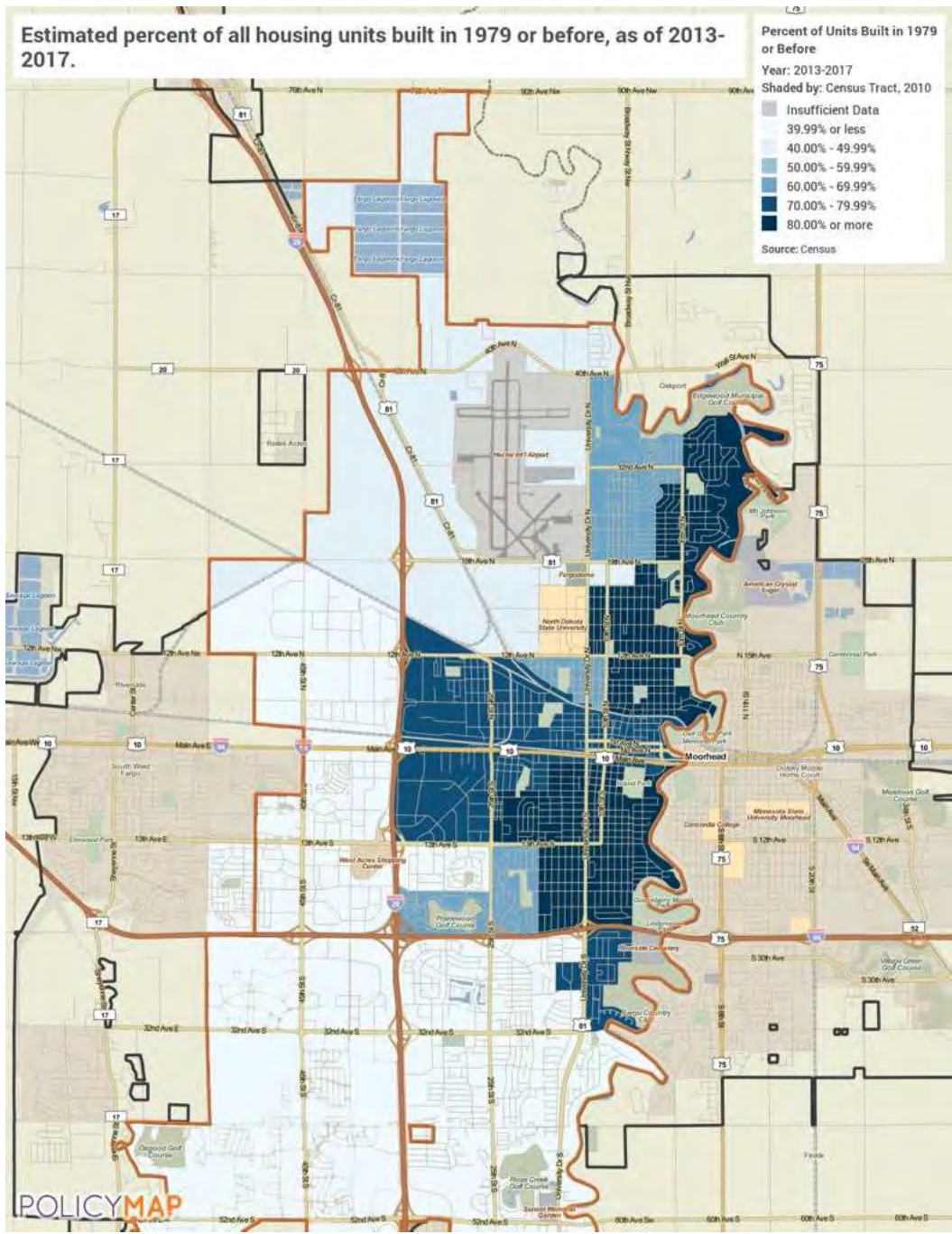
The maps below depict the prevalence of older housing units in the city. The first set of maps identifies the percentage of rental units built prior to 1940 while the second set of maps depicts rental units built

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	11,154	49%	10,135	34%
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.

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	5,091	0	5,091
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Data Source:** 2015-2019 ACS

**Data Source:** The City does not have data for vacant units in the City, and ACS data only reports on the total number of vacant units in

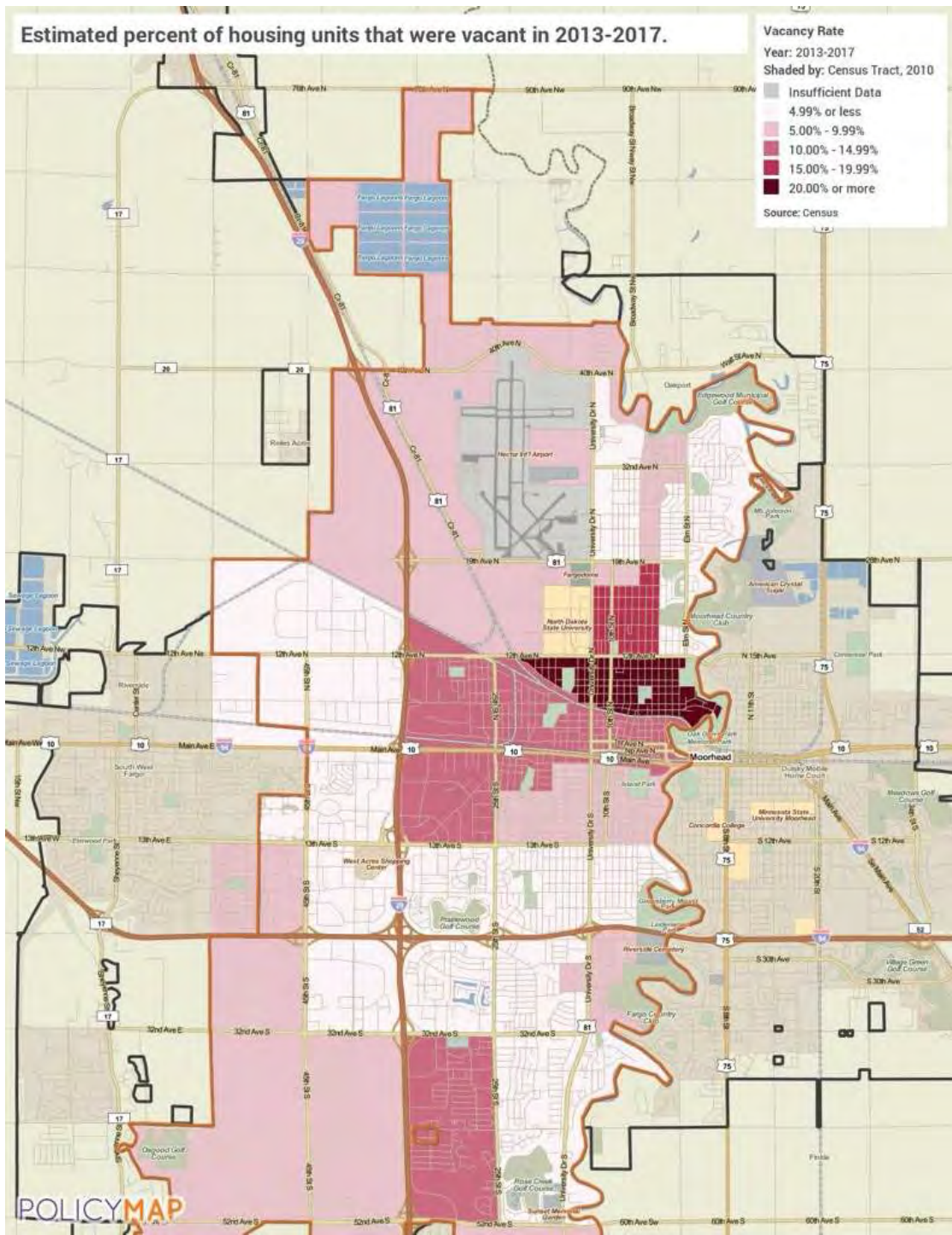
**Comments:** Fargo. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, REO properties or abandoned REO properties.

## 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





**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

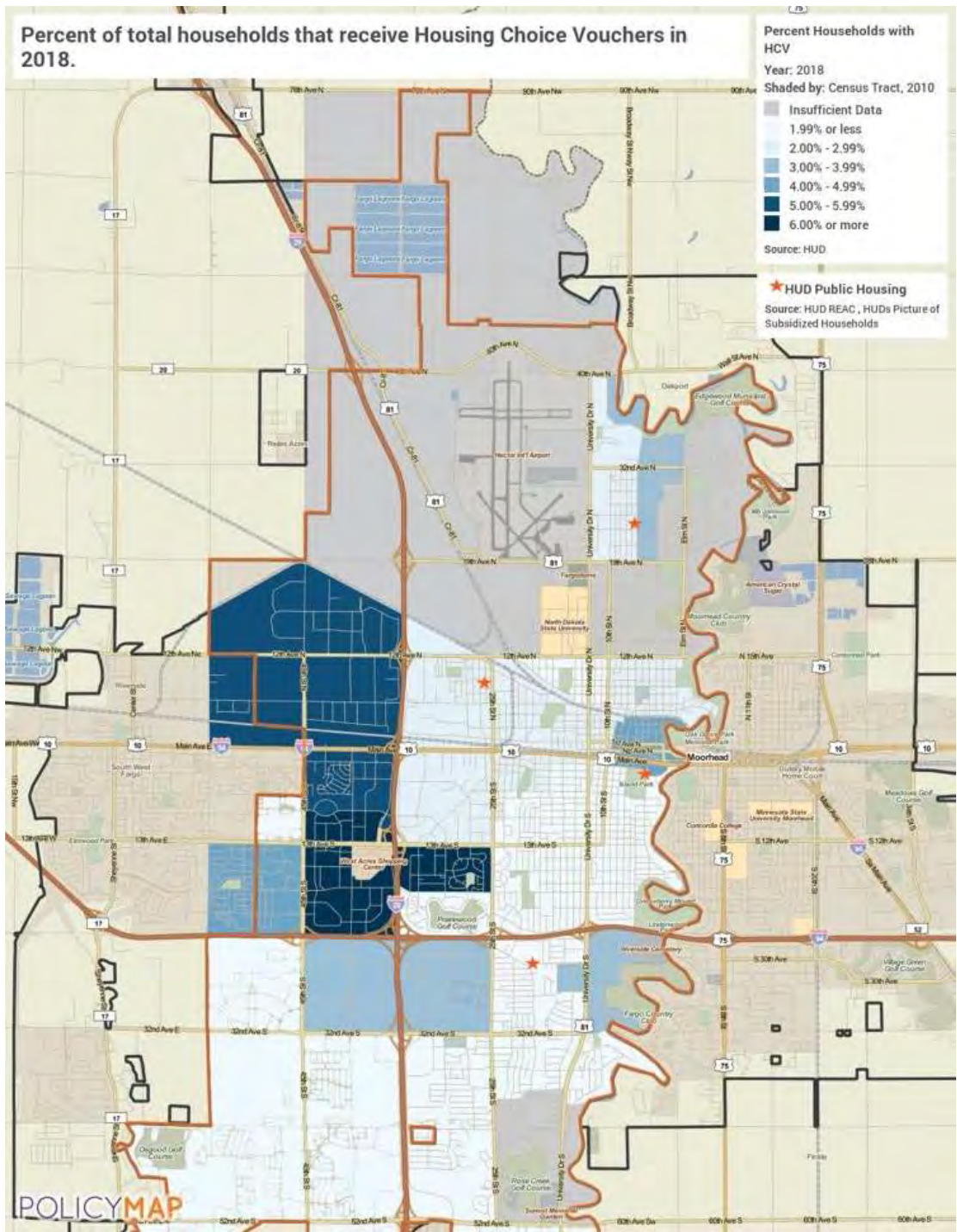
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	50	42	310	1406	206	997	68	41	94
# of accessible units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

Table 37 – Total Number of Units by Program Type

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

### Location of Public Housing and HCV

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



**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**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
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 38 - 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 2020 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)	93	23	26	69	
Households with Only Adults	199	33	16	207	
Chronically Homeless Households	22	0	0	168	
Veterans	0	0	3	144	
Unaccompanied Youth	5	0	13	0	

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

Data Source Comments: Fargo-Moorhead Coalition to End Homelessness, 2020 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

**Permanent Supportive Housing** – FHRA's Cooper House (42 units); Fraser (units for 21 single youth and 4 families); Churches United for the Homeless's Bright Sky in Moorhead (43 units); Clay County Housing

and Redevelopment Authority's Gateway Gardens in Moorhead (24 units); YWCA's Grace Gardens in West Fargo (30 units)

**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 40 - 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 41 - Labor Force**

**Alternate Data Source Name:**

2013-2017 ACS 5-Yr Estimates

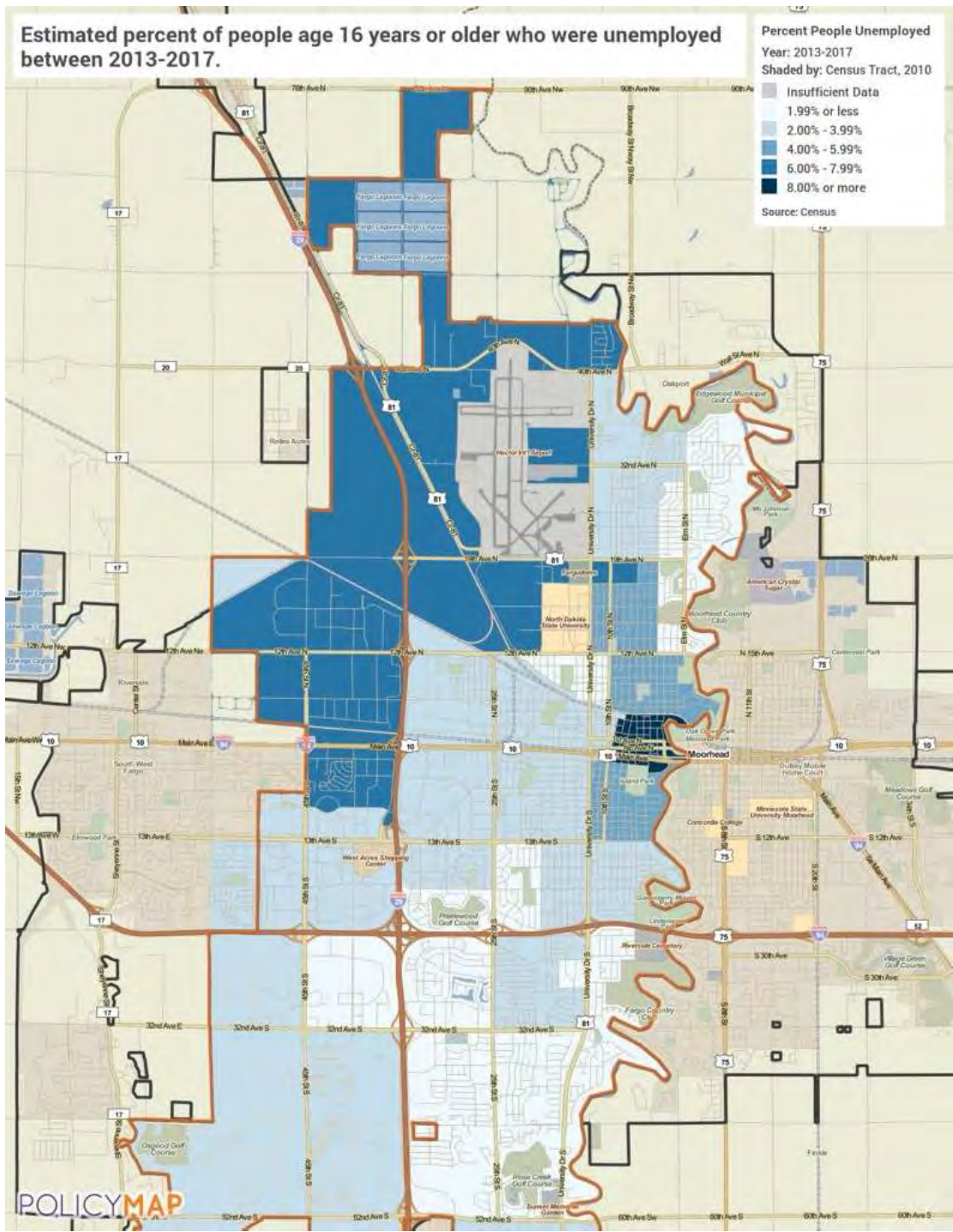
**Data Source Comments:**

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 42 - 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%
<b>Total</b>	<b>67,184</b>	<b>100%</b>

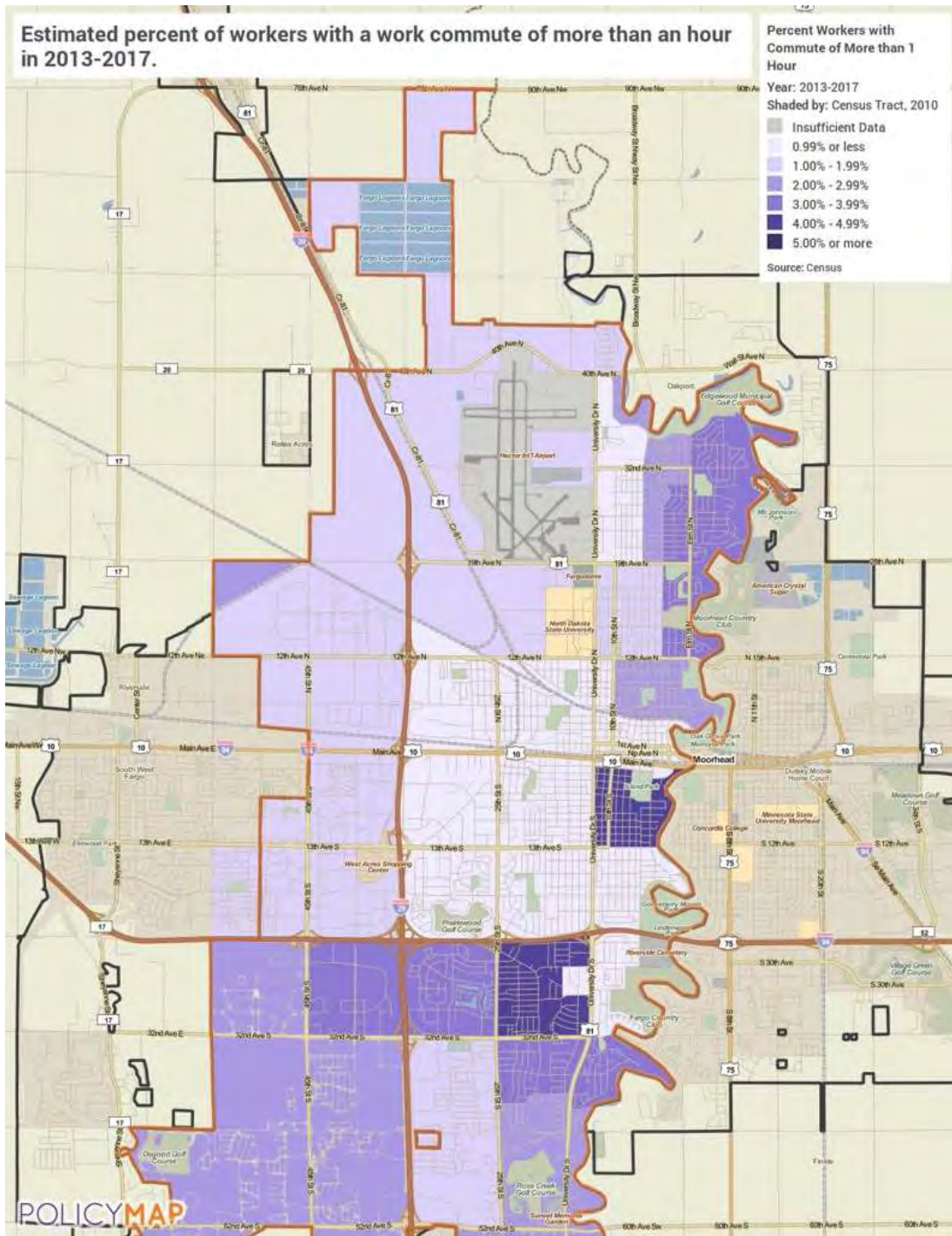
**Table 43 - Travel Time**

**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 44 - 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 45 - 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 46 – 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.

New American small businesses in particular have faced barriers to access COVID-19 relief funds, such as the Payment Protection Program. Barriers include ineligibility of those using personal checking accounts (versus business bank accounts); small sole proprietorships were not allowed to apply until a week after other businesses, and funds ran out rapidly; language barriers with application and paperwork; and lack of formal employee timekeeping records. In the spring of 2020, over 40 New American businesses in Fargo applied for the PPP but few were provided funds.

## **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.

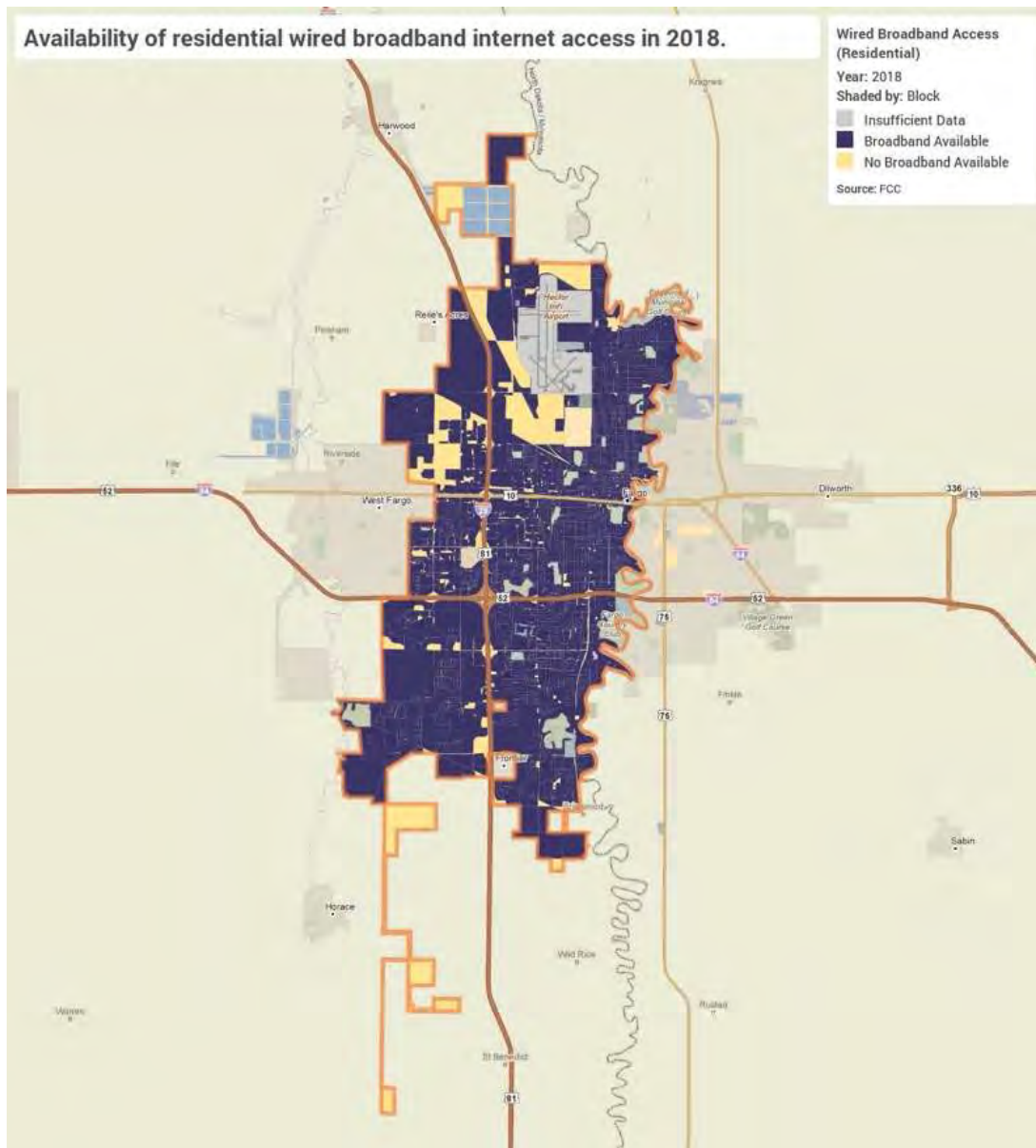
### **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**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.



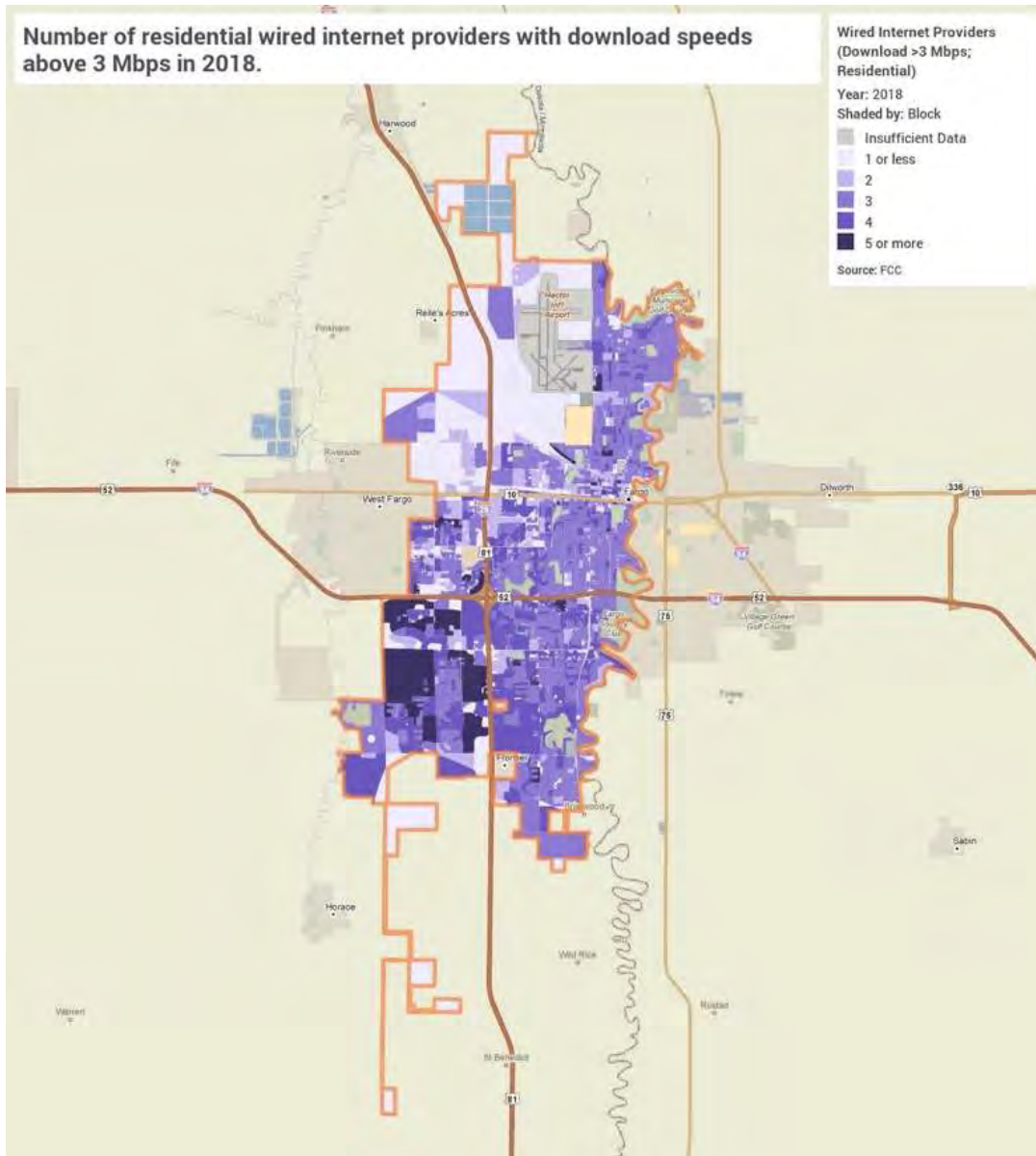
**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

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 (CCCLT). 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 47 - Geographic Priority Areas

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

### General Allocation Priorities

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

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

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Housing Needs
	<b>Priority Level</b>	High
	<b>Population</b>	<i>Income Level:</i> Extremely Low Low Moderate <i>Family Types:</i> Large Families Families with Children Elderly <i>Non-Homeless Special Needs:</i> Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	CDBG and HOME funds will be used throughout the city
	<b>Associated Goals</b>	Affordable Housing



	<b>Description</b>	<ul style="list-style-type: none"> <li>• Significant rehab needs in public housing must be addressed to maintain, preserve and replace the community’s inventory of subsidized units</li> <li>• 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.</li> <li>• 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</li> <li>• Homeownership rate is low, with disproportionately low rates of homeownership by members of minority populations</li> <li>• Owner-occupied housing costs are rising for all income ranges with home values increases of 30% between 2010 - 2017</li> <li>• Education on fair housing issues</li> <li>• 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</li> </ul>
	<b>Basis for Relative Priority</b>	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.
2	<b>Priority Need Name</b>	Homeless and Special Needs
	<b>Priority Level</b>	High

<b>Population</b>	<p><i>Income Level:</i> Extremely Low</p> <p><i>Homeless:</i> Chronic Homelessness Mentally Ill Chronic Substance Abuse</p> <p><i>Non-Homeless Special Needs:</i> Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions</p>
<b>Geographic Areas Affected</b>	CDBG and HOME funds will be used throughout the city
<b>Associated Goals</b>	Ending and Preventing Homelessness
<b>Description</b>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Find housing options for hard-to-house populations (e.g., bad credit, criminal background, behavioral issues, et al.)</li> <li>• 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</li> <li>• Provide support to extremely low-income households (&lt;30% area median income) because they are the most precariously housed non-homeless</li> <li>• Support efforts of the Continuum of Care and State agencies to bolster discharge planning practices to prevent newly discharged individuals from becoming homeless</li> <li>• Increase public awareness of homelessness and the needs of this population</li> <li>• Invest in efforts to increase outreach to those facing homelessness and provide support for homelessness prevention and diversion</li> </ul>

	<b>Basis for Relative Priority</b>	Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.
3	<b>Priority Need Name</b>	Non-Housing Community Development Needs
	<b>Priority Level</b>	High
	<b>Population</b>	<i>Income Level:</i> Low Moderate <i>Family Types:</i> Families with Children Elderly <i>Homeless:</i> Families with Children <i>Non-Homeless Special Needs:</i> People experiencing substance abuse and/or mental health issues
	<b>Geographic Areas Affected</b>	CDBG and HOME funds will be used throughout the city
	<b>Associated Goals</b>	Neighborhood Improvements and Initiatives; Assistance for Vulnerable Populations

<p><b>Description</b></p>	<ul style="list-style-type: none"> <li>• Self-sufficiency enhancement, particularly for extremely low-income households (e.g., English language education, transportation, job skills, entrepreneurship, microenterprise support)</li> <li>• Leadership development within local ethnic communities (i.e., Native and New Americans) to facilitate self-determined activity and successful settlement</li> <li>• Support for mental health and substance abuse issues within the community</li> <li>• Neighborhood-based youth/family facilities in low-income and/or “fragile” neighborhoods</li> <li>• Elimination of deteriorated property and blighted conditions in residential neighborhoods</li> <li>• Support for law enforcement street outreach programs</li> <li>• Support for programs that assist with transportation for vulnerable populations and neighborhoods</li> <li>• Investment in economic development activities to support small business development</li> </ul>
<p><b>Basis for Relative Priority</b></p>	<p>Housing, Homeless/Special Needs, and Non-Housing Community Development Needs are high priority areas.</p>

**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 49 – 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 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 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.

Table 50 - Anticipated Resources



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

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 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	GOVERNMENT	Planning	Jurisdiction
FARGO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
NORTH DAKOTA COALITION FOR HOMELESS PERSONS	CONTINUUM OF CARE	Homelessness	State
BEYOND SHELTER	CHDO	Affordable Housing - Rental	Jurisdiction
SOUTHEASTERN NORTH DAKOTA COMMUNITY ACTION AGENCY	SUBRECIPIENT	Homelessness	Jurisdiction
PRESENTATION PARTNERS IN HOUSING	SUBRECIPIENT	Homelessness	Jurisdiction
LAKE AGASSIZ HABITAT FOR HUMANITY	SUBRECIPIENT	Affordable Housing – Ownership and Rental	Jurisdiction
CASS CLAY COMMUNITY LAND TRUST	SUBRECIPIENT	Affordable Housing – Ownership and Rental	Jurisdiction

**Table 51 - 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**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics		X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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		
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

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  Public Service Activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted  Homeless Person Overnight Shelter: 5,000 Persons Assisted  Homelessness Prevention: 1,450 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 53 – Goals Summary**



## Goal Descriptions

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

2	<b>Goal Name</b>	Ending and Preventing Homelessness
	<b>Goal Description</b>	<p><b>Ending and Preventing Homelessness</b> – Participate in collaborative efforts to reduce and prevent homelessness in the community</p> <ul style="list-style-type: none"> <li>• Policy writing and planning for ending and preventing homelessness</li> <li>• Support a continuum of housing and emergency solutions for Fargo’s population facing homelessness</li> <li>• Encourage the development of supportive housing partnerships</li> <li>• Provide funding for homelessness prevention and outreach, including emergency housing assistance</li> <li>• Support public facilities improvement projects for homelessness shelters</li> </ul>
3	<b>Goal Name</b>	Neighborhood Improvements and Initiatives
	<b>Goal Description</b>	<p><b>Neighborhood Improvements and Initiatives</b> – Ensure that all Fargo neighborhoods are neighborhoods of choice</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Foster the establishment of strong neighborhoods through the implementation of revitalization efforts</li> <li>• Support law enforcement street outreach programs</li> </ul>

<b>4</b>	<b>Goal Name</b>	Assistance for Vulnerable Populations
	<b>Goal Description</b>	<p><b>Assistance for Vulnerable Populations</b> – 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"> <li>• 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)</li> <li>• Support metropolitan efforts to address the transportation and other barriers to work that affect low-income individuals (i.e., child care, education, etc.)</li> <li>• Alleviate cost burden of impoverished households (e.g., food assistance, snow removal assistance)</li> <li>• Support programs to assist people experiencing substance abuse and/or mental health issues</li> <li>• Provide assistance for transportation for vulnerable populations and neighborhoods.</li> </ul>

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

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 (of the 7 units, it is estimated 6 units will be HOME and 1 unit will be CDBG)

Direct Financial Assistance to Homebuyers: 40 Households Assisted

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

	Rental Housing	Homeownership
<b>Extremely low-income (less than 30% AMI)</b>	7	2
<b>Low-income (30% - 60% AMI)</b>	467	24
<b>Moderate-income (60% - 80% AMI)</b>	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. FHA 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-19.

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-19 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.

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**

The FM Coalition to End Homelessness recently decided to focus its strategy on ending youth and family/child homelessness by 2021, recognizing that this is the most critical intervention point in breaking the cycle of homelessness and that numbers are manageable with these populations to achieve functional zero. In doing so, they are emphasizing upstream prevention and mitigating the major risk factor that childhood trauma and homelessness plays into future homelessness.

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.

## **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  Admin and Planning  Economic Development  Housing  Public Improvements  Public Services						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,
			\$789,067	\$141,818	\$155,840	\$1,086,725	\$3,171,268	

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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 54 - Expected Resources – Priority Table

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

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.

The City 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. 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: 1300 Persons Assisted

Table 55 – Goals Summary

## Goal Descriptions

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



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Fargo is a Community Development Block Grant (CDBG) entitlement community and a HOME participating jurisdiction. This plan will address the following topics related to the use of CDBG and HOME funds in the City of Fargo in the 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 and CDBG programs that will provide greater flexibility in the use of 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.

3. 15% Public Services Cap

Specific Condition justifying use of waiver of Section 105(a)(8) of the HCD Act and 24 CFR 570.201(e)

This CARES Act provision and waiver eliminates the public services cap requirement for public service activities carried out to prevent, prepare for, and respond to coronavirus for the CDBG–CV grants and fiscal year 2019 and 2020 annual formula CDBG grants and previous year program income.

**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	CDBG Planning and Administration
5	HOME Planning and Administration

**Table 56 – 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.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Emergency Subsistence Payments/Homeless Prevention and Diversion Efforts
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Ending and Preventing Homelessness
	<b>Needs Addressed</b>	Homeless and Special Needs
	<b>Funding</b>	CDBG: \$880,000
	<b>Description</b>	<p>CDBG 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, funds will be used for operational support to administer homeless prevention and diversion-related efforts. Project partners are identified as:</p> <ul style="list-style-type: none"> <li>• SouthEastern North Dakota Community Action Agency (SENDCAA)</li> <li>• Presentation Partners in Housing</li> </ul> <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). CDBG Matrix Code: 03T Operating Costs of Homeless/Aids Patient Programs. Eligibility 24 CFR Part 570.201(e)</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>
	<b>Target Date</b>	4/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,300 individuals who are considered to be homeless or are at risk of becoming homeless will benefit from the proposed activity.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Prevent, prepare for, and respond to the coronavirus by assisting approximately 1,300 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.
<b>2</b>	<b>Project Name</b>	Affordable Single-Family Housing for Ownership
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$400,000

<p><b>Description</b></p>	<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"> <li>• Lake Agassiz Habitat for Humanity: \$200,000</li> <li>• Cass Clay Community Land Trust: \$200,000</li> </ul> <p><i>National Objective: Low-Mod Housing Benefit, HOME Eligible Activity under 92.205(a)(1).</i></p> <p><i>Amendment #1 (to this activity)</i></p> <p><u>Lake Agassiz Habitat for Humanity</u></p> <p>The location of one housing unit has been identified and is located at 1529 10 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is up to \$185,000. The project will be carried out by Lake Agassiz Habitat for Humanity.</p> <p><u>Cass Clay Community Land Trust</u></p> <p>The location of one housing unit has been identified and is located at 1410 1 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has previously been approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.</p> <p><i>Amendment #2 (to this activity)</i></p> <p>In addition to the previously identified \$400,000 in HOME Investment Partnerships Program funds, allocate \$46,000 in CDBG funds to this project.</p> <p>The activity will include the potential acquisition and demolition of a blighted structure located on the 1000 block of 10th Street North, in Census Tract 5.01, Block Group 4, east of Roosevelt Elementary. This activity would be in partnership with the Cass Clay Community Land Trust. A total of \$46,000 in CDBG funds would be allocated to this activity. Upon clearance, the Cass Clay Community Land Trust will independently partner with Lake Agassiz Habitat for Humanity to build an affordable, single-family home for homeownership. <i>National Objective: Low to Moderate Housing Benefit [570.208(a)(3)]. CDBG Matrix Codes: 01 Acquisition, 04 Clearance &amp; Demolition [24 CFR Part 570.201(a), 570.201(d)].</i></p>
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		<p><i>Amendment #3 (to this activity)</i></p> <p>As per notification from the developer, acquisition of the proposed site was unsuccessful. Therefore, a previously identified source of funding (\$46,000 in CDBG) and the associated activity (in the 1000 block of 10<sup>th</sup> Street North) noted in Amendment #2 above will be canceled.</p> <p>The location of one housing unit has been identified and is located at 1412 1 Avenue South. The activity will include acquisition, demolition, and new construction of a single family home. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has been previously approved for up to \$200,000 (budget will be remainder of \$200,000 budgeted for 1410 1 Avenue South). The project will be carried out by Cass Clay Community Land Trust.</p> <p><i>HOME Eligible Activity under 92.205(a)(1)</i></p>
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide 4 affordable, single-family household housing units to be occupied by low-to-moderate income households.
	<b>Location Description</b>	1529 10 Avenue South; 1410 1 Avenue South; 1412 1 Avenue South
	<b>Planned Activities</b>	Activities may include acquisition, rehabilitation, and/or new construction.
<b>3</b>	<b>Project Name</b>	Homeless Engagement, Outreach, and Harm Reduction
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Ending and Preventing Homelessness
	<b>Needs Addressed</b>	Homeless and Special Needs
	<b>Funding</b>	CDBG: \$32,000
	<b>Description</b>	<p>Operational support at Fargo’s Gladys Ray Shelter for homeless engagement, outreach, and harm reduction services.</p> <p><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></p>
	<b>Target Date</b>	4/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,000 homeless persons will be assisted.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Provide operating funding for the emergency shelter.
<b>4</b>	<b>Project Name</b>	CDBG Planning and Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing; Ending and Preventing Homelessness
	<b>Needs Addressed</b>	Housing Needs; Homeless and Special Needs; Non-Housing Community Development Needs
	<b>Funding</b>	CDBG: \$174,725
	<b>Description</b>	<p>Funds are used for the administration of community development programs and general planning activities. 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 as part of the requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20).</p> <p><i>National Objective: Not applicable for administration.</i></p> <p><i>CDBG Matrix Code: 21A General Program Administration. Eligibility 24 CFR Part 570.206.</i></p> <ul style="list-style-type: none"> <li>• High Plains Fair Housing Center: \$5,000</li> </ul> <p><i>CDBG Matrix Code: 21D Fair Housing Activities (subject to 20% Admin. Cap). Eligibility 24 CFR Part 570.206(c).</i></p>
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	n/a
	<b>Planned Activities</b>	n/a
	<b>Project Name</b>	HOME Planning and Administration



<b>5</b>	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$95,115
	<b>Description</b>	Funds are used for administration 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.  <i>National Objective: Not applicable for administration.</i>
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	n/a
	<b>Planned Activities</b>	n/a

## **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**

<b>Target Area</b>	<b>Percentage of Funds</b>
City Wide	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City’s strategy for prioritizing community development activities is 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 58 - 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 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion:

## **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 comprised of 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 (RAD) 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 (Lashkowitz) and reviewed December of 2020.
- Received award of 155 Tenant Protection Vouchers for 2020 and 92 for 2021. Allocate 110 Project Based Vouchers.
- Vouchers to supplement the 14-1 Disposition and Relocation Progress.
- Approved 84 Project Based Vouchers for Elliott Place Senior Living. Anticipated construction start 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 the homeownership voucher program, which accepted new participants until 2009. This program targeted disabled tenant households who can use their voucher to pay their mortgage, taxes, utilities, etc. indefinitely until they no longer need it.

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

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

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 and Development Department continues to be involved in local and statewide Continuum of Care efforts and regularly provides CDBG funds to support the planning process. 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-CV funding appropriated by the CARES Act 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 of 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 the 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(I)(1,2,4)

**Introduction:**

The City has prepared specific requirements for the use of CDBG and HOME program income, as well as HOME resale and recapture provisions. All HOME funded projects in Fargo’s 2020 Action Plan must follow the City’s recapture/resale policy, which is attached and included in the Grantee Unique Appendices. The City must use the resale method if no direct subsidy has been provided to the original buyer of a HOME-assisted unit. The HOME-funded 2020 Action Plan projects are subject to the resale provision, as opposed to the recapture provision.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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
<b>Total Program Income:</b>	<b>141,818-</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate 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)**

The jurisdiction must describe activities planned with HOME funds expected to be available during the year. All such activities should be included in the Projects screen. In addition, the following information should be supplied:

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

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

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

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

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

The City must use the resale method if no direct subsidy has been provided to the original buyer of a HOME-assisted unit. The HOME-funded 2020 Action Plan projects are subject to the resale provision, as opposed to the recapture provision. The City typically enforces the resale provisions through the use of a Land Use Restrictive Agreement (LURA). The LURA provides details on the resale requirements, including the applicable Affordability Period for the project, and is recorded on the HOME-assisted property.

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

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

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>2006-2010 ACS, 2013-2017 ACS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p><b>The American Community Survey (ACS)</b> 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><b>What was the purpose for developing this data set?</b></p> <p><b>ACS:</b> Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2006-2010 ACS, 2013-2017 ACS</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
	<b>2</b>
<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p>	
<p><b>Provide a brief summary of the data set.</b></p> <p>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.</p>	

	<p><b>What was the purpose for developing this data set?</b></p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2012-2016 CHAS</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>2013-2017 ACS 5-Yr Estimates</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p><b>The American Community Survey (ACS)</b> 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><b>What was the purpose for developing this data set?</b></p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2013-2017 ACS 5-Year Estimates</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p>

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



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

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2019</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
7	<p><b>Data Source Name</b></p> <p>2018 Fargo-Moorhead Homeless Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Fargo-Moorhead Coalition to End Homelessness</p>
	<p><b>Provide a brief summary of the data set.</b></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><b>What was the purpose for developing this data set?</b></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><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>City of Fargo, ND</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2018</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
8	<p><b>Data Source Name</b></p> <p>Quarterly Multi-Family Vacancy and Construction – Fargo-Moorhead Metropolitan Area; September 2020 Vacancy Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Appraisal Services, Inc.</p>
	<p><b>Provide a brief summary of the data set.</b></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>

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

## Attachments

**City of Fargo**  
**2020 Action Plan Amendments**

## Amendment #1

# Notice for Amendment #1 of the 2020 Community Development Action Plan

*This was sent to the Fargo Forum for publication on Wednesday, April 21, 2021.*

## Notice of Public Hearing & Public Comment Period Amendments to 2020 Action Plan HOME Investment Partnerships Program

The City of Fargo is proposing amendments to further define project location, budget, and activity type for a HOME Investment Partnerships Program (HOME) activity in the 2020 Action Plan, previously approved by City Commission on January 25, 2021. The proposed amendments are considered substantial amendments and must go through a citizen participation process. The details and timeline for this process are outlined below. Upon City Commission action on May 3, a recommendation regarding these amendments will be forwarded to HUD for their consideration and approval.

**Public Comment Period:** April 22 – May 3, 2021

**Send written comments or phone:** City of Fargo  
Planning and Development Department  
Attn: Community Development Planning Coordinator  
225 4th Street North, Fargo ND 58102  
701.476.4144

**Electronic Comments:** [Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**Public Hearing and Final  
City Commission Consideration:** Monday, May 3, 2021 - 5:15 p.m.  
Fargo City Commission Chambers  
225 4th Street North, Fargo ND 58102

### Summary of Proposed Amendments to 2020 Annual Action Plan:

- 1. Project Site, Activity, and Budget Identified under “Affordable Single-Family Housing for Ownership” Project:  
1529 10 Avenue South – Lake Agassiz Habitat for Humanity**  
The location of one housing unit has been identified and is located at 1529 10 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is up to \$185,000. The project will be carried out by Lake Agassiz Habitat for Humanity.
- 2. Project Site, Activity, and Budget Identified under “Affordable Single-Family Housing for Ownership” Project:  
1410 1 Avenue South – Cass Clay Community Land Trust**  
The location of one housing unit has been identified and is located at 1410 1 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has previously been approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.

### **Comments & Suggestions**

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

The City of Fargo, in an effort to exercise the Centers for Disease Control and Prevention guidelines pertaining to social distancing and gatherings, is encouraging all stakeholders in the Community Development Block Grant and HOME Programs to participate in the public comment period remotely. Comments submitted by email or telephone are preferred. Email: [Planning@FargoND.gov](mailto:Planning@FargoND.gov), Telephone: 701-476-4144.

City Hall Commission Chambers are accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (a 48 hour notice is required). Anyone who requires these services or an auxiliary aid to fully participate should contact the Planning and Development Department at 701.241.1474/ [Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.298.6966 to arrange for services. To access TDD/Relay service dial 701.241.8258. In accordance with Federal regulations and City of Fargo policies, the City of Fargo provides services without regard to race, color, national origin, sex, disability, age, familial status, religion, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.



**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA  
ss.  
COUNTY OF CASS

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

1. I am the designated agent of *The Forum*, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of: *Legal Notice; (1) time: April 21, 2021*, as required by law or ordinance.
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 21st day of April, 2021.

  
\_\_\_\_\_  
Legal Clerk

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

EVAN KJOS  
Notary Public  
State of North Dakota  
My Commission Expires May 26, 2024

**Notice of Public Hearing &  
Public Comment Period  
Amendments to 2020 Action Plan  
HOME Investment  
Partnerships Program**

The City of Fargo is proposing amendments to further define project scope, budget, and activity type for a HOME Investment Partnerships Program (HOME) activity in the 2020 Action Plan, previously approved by City Commission on January 25, 2021. The proposed amendments are considered substantial amendments and must go through a public participation process. The details and timeline for the process are outlined below. Upon City Commission action on May 3, a recommendation regarding these amendments will be forwarded to HUD for their consideration and approval.  
**Public Comment Period:** April 21 – May 3, 2021  
**Send written comments or phone:**

City of Fargo  
Planning and Development Department  
Attn: Community Development Planning Coordinator  
225 4th Street North, Fargo ND 58102  
701.476.4144

Electronic Comments: [Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**Public Hearing and Final City Commission Consideration:**  
Monday, May 3, 2021 - 6:10 p.m. Fargo City Commission Chambers  
225 4th Street North, Fargo ND 58102

**Summary of Proposed Amendments to 2020 Annual Action Plan,  
1. Project Site, Activity, and Budget Identified under "Affordable Single-Family Housing for Ownership" Project:**

**1529 10 Avenue South - Lake Agassiz Habitat for Humanity**  
The location of one housing unit has been identified and is located at 1529 10 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is up to \$185,000. The project will be carried out by Lake Agassiz Habitat for Humanity.

**2. Project Site, Activity, and Budget Identified under "Affordable Single-Family Housing for Ownership" Project:**  
**1410 1 Avenue South - Cass Clay Community Land Trust**  
The location of one housing unit has been identified and is located at 1410 1 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has previously been approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.

**Comments & Suggestions**

Comments and suggestions from the public are encouraged through a public comment period available at the public hearing. The meeting plans are available online at [www.fargo.nd.gov/planninganddevelopment/planand-studies](http://www.fargo.nd.gov/planninganddevelopment/planand-studies) or by request through the Planning and Development Department. See contact information below.

The City of Fargo, in an effort to examine the Games for Diversity, Equity and Inclusion guidelines pertaining to social inclusion and gathering, is encouraging all stakeholders in the Community Development Block Grant and HOME Programs to participate in the public comment period remotely. Comments submitted by email or telephonic are preferred. Email: [Planning@FargoND.gov](mailto:Planning@FargoND.gov), telephone: 701.476.4144.

City Hall Commission Chambers are accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities of limited English proficiency, including the availability of interpretation and translation services, will be made upon request to 46 hour extent if required. Anyone who requires these services or an auxiliary aid to fully participate should contact the Planning and Development Department at 701.241.1474; [Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504 ADA Coordinator Brock Moejdin at 701.246.6900 to arrange for services. To access TDD/relay service dial 701.241.8256. In accordance with Federal regulations and City of Fargo policies, the City of Fargo provides services without regard to race, color, national origin, sex, disability, age, marital status, religion, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, sexual activity, or condition protected by applicable federal and state laws. The City is an equal opportunity employer housing opportunity agency.  
(April 21, 2021)

2884497

**City News  
Room**

## **Notice of Public Hearing & Public Comment Period For Amendments to 2020 Action Plan HOME Investment Partnerships Program (HOME)**

**04/21/2021**

The City of Fargo is considering amendments to a HOME Investment Partnerships Program (HOME) activity in the 2020 Action Plan. HOME is a grant awarded to the City by the U.S. Department of Housing and Urban Development (HUD).

All residents are welcome to submit comments at any time during the public comment period or at the public hearing. The public comment period runs from April 22 through May 3, 2021, with a public hearing and final consideration scheduled at the May 3 City Commission meeting. A recommendation regarding these actions will be forwarded to HUD for its consideration and approval.

For more information, view the [full public notice](#) published in The Forum newspaper on April 21, 2021. For translation services on the public notice, draft plan and/or proposed amendments, contact City of Fargo at [701.241.1474](tel:701.241.1474).

Comments submitted by email or telephone are preferred. Communications will be received during the public comment period through May 3, 2021 and should be directed to either [Planning@FargoND.gov](mailto:Planning@FargoND.gov) or by calling [701.476.4144](tel:701.476.4144).

<https://fargond.gov/news-events/city-news-room/post-detail?id=608060b70d3ed23b9ed93901>

**Sala de noticias  
de la ciudad**

## **Aviso de audiencia pública y período de comentario público para enmiendas al Plan de acción 2020 Programa de asociaciones de inversión HOME (HOME)**

**21/04/2021**

La Ciudad de Fargo está considerando enmiendas a una actividad del Programa de Asociaciones de Inversión HOME (HOME) en el Plan de Acción 2020. HOME es una subvención otorgada a la Ciudad por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD).

Todos los residentes pueden enviar comentarios en cualquier momento durante el período de comentarios públicos o en la audiencia pública. El período de comentarios públicos se extiende desde el 22 de abril hasta el 3 de mayo de 2021, con una audiencia pública y una consideración final programada en la reunión de la Comisión de la Ciudad del 3 de mayo. Se enviará una recomendación sobre estas acciones a HUD para su consideración y aprobación.

Para obtener más información, vea el [aviso público completo](#) publicado en el periódico The Forum el 21 de abril de 2021. Para servicios de traducción del aviso público, plan preliminar y / o enmiendas propuestas, comuníquese con la ciudad de Fargo al [701.241.1474](tel:701.241.1474).

Se prefieren los comentarios enviados por correo electrónico o por teléfono. Las comunicaciones se recibirán durante el período de comentarios públicos hasta el 3 de mayo de 2021 y deben dirigirse a [Planning@FargoND.gov](mailto:Planning@FargoND.gov) o llamando al [701.476.4144](tel:701.476.4144).

<https://fargond.gov/news-events/city-news-room/post-detail?newsId=030806/03ad2318ed03a1>

**From:** Tia Braseth

**Sent:** Monday, April 26, 2021 10:26 AM

**To:** 'Chris Brundgardt' <chrisb@fargohousing.org>; 'Jill Elliott' <jille@fargohousing.org>; John Gunkelman <dakcon@hotmail.com>; John Strand <jstrand@FargoND.gov>; 'Ken Enockson' <kenockson@hotmail.com>; 'Kirsten Stave' <KirstenS@fargohousing.org>; Kristi Sylskar <KSylskar@FargoND.gov>; 'Linda Klebe' <lindaklebe@aol.com>; 'Lora Larson' <lora@downtownfargo.com>; 'Mark Puppe' <mark@hbafm.com>; 'Melissa Brandt' <president@downtownfargo.com>; Michael Redlinger <mredlinger@FargoND.gov>; 'Robin Nelson' <nelsonr@fargo.k12.nd.us>; 'Samantha McDonald' <samanthajomcdonald1@gmail.com>; 'Thomas Hill' <thill@unitedwaycassclay.org>; Tim Mahoney <TMahoney@FargoND.gov>

**Subject:** Notice of Pending Amendment to COP's 2020 HUD Action Plan

Community Development Committee Members,

As part of our Citizen Participation Plan, we like to send out notification to your committee when we have revisions to HUD plans. We are proposing the following amendments to the 2020 Annual Action Plan. These particular revisions incorporate identified project sites and budgets for the Affordable Single-Family Housing for Ownership HOME projects. The public comment period runs from April 22 – May 3, 2021, with a public hearing and final consideration scheduled for May 3. Please let me know if you have any questions.

**1. Project Site, Activity, and Budget Identified under “Affordable Single-Family Housing for Ownership” Project: 1529 10 Avenue South – Lake Agassiz Habitat for Humanity**

The location of one housing unit has been identified and is located at 1529 10 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is up to \$185,000. The project will be carried out by Lake Agassiz Habitat for Humanity.

**2. Project Site, Activity, and Budget Identified under “Affordable Single-Family Housing for Ownership” Project: 1410 1 Avenue South – Cass Clay Community Land Trust**

The location of one housing unit has been identified and is located at 1410 1 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has previously been approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.

Tia Braseth, MEd, MA, GED/FLNC

Planning Coordinator | Community Development Division (Head)  
Department of Planning & Development  
City of Fargo | 223 Fourth Street, North | Fargo, ND 58103  
Phone: 701.476.6144 | Email: [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov)



**MEMORANDUM**

**TO: BOARD OF CITY COMMISSIONERS**

**FROM: TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR** *TJB*

**DATE: APRIL 29, 2021**

**RE: PUBLIC HEARING & APPROVAL OF PROPOSED AMENDMENTS TO COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)/HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) 2020 ANNUAL ACTION PLAN**

The Department of Planning & Development is considering amendments to its 2020 Annual Action Plan, most recently approved by City Commission on January 25, 2021. Amendments are being proposed to further define project location, budget, and activity type for a HOME Investment Partnerships Program (HOME) activity in the 2020 Action Plan. The City Commission is asked to hold a public hearing and then consider the following HOME actions:

**Summary of Proposed Amendments to 2020 Annual Action Plan:**

1. **Project Site, Activity, and Budget Identified under "Affordable Single-Family Housing for Ownership" Project: 1529 10 Avenue South – Lake Agassiz Habitat for Humanity**  
 The location of one housing unit has been identified and is located at 1529 10 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is up to \$185,000. The project will be carried out by Lake Agassiz Habitat for Humanity.
2. **Project Site, Activity, and Budget Identified under "Affordable Single-Family Housing for Ownership" Project: 1410 1 Avenue South – Cass Clay Community Land Trust**  
 The location of one housing unit has been identified and is located at 1410 1 Avenue South. The activity will include new construction of a single family home on land that will be donated by the City of Fargo. The proposed HOME allocation for this site is currently unknown, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has previously been approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.

The proposed amendments are in compliance with federal regulations for the Department of Housing and Urban Development (HUD) HOME program. The following actions were completed as required by the City of Fargo's Citizen Participation Plan:

Public Advertisement Published	April 21, 2021
Public Comment Period Begins	April 22, 2021
Provided Information to the Community Development Committee	April 22, 2021
Public Comment Period Ends	May 3, 2021
Public Hearing and Final City Commission Consideration	May 3, 2021

To date, no public comments have been received and the comment period ends on May 3. Each proposed amendment is detailed in the attached public notice. Once approved, the amendment will be submitted to HUD for approval.



**Recommended Motion:**  
 Approve proposed amendments to CDBG/HOME 2020 Annual Action Plan.

**RESOLUTION APPROVING AMENDMENTS TO THE  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)/HOME 2020 ACTION PLAN**

**BE IT RESOLVED BY THE BOARD OF CITY COMMISSIONERS OF THE CITY  
OF FARGO:**

WHEREAS, the City of Fargo receives Community Development Block Grant (CDBG)/HOME funds from United States Department of Housing and Urban Development (HUD); and

WHEREAS, in compliance with federal regulations, the City of Fargo has amended its CDBG/HOME 2020 Action Plan to make available housing and community development resources that primarily address the needs of low to moderate income persons in Fargo; and

WHEREAS, the City of Fargo has conducted a required citizen participation process including a draft publication of the amendments, a public hearing, and a minimum 5-day public comment period as temporarily allowed through HUD waivers related to COVID-19.

NOW, THEREFORE, BE IT RESOLVED by the City Commission of the City of Fargo, North Dakota that the Mayor is herein authorized and directed to submit the amended plans to HUD and enter into and execute contracts and other documents as necessary to effectuate activities identified in the revised plan.



**Amendment #2**



# Notice for Amendment #2 of the 2020 Community Development Action Plan

This was sent to the Fargo Forum for publication on Wednesday, May 12, 2021.

## Notice of Public Hearing & Public Comment Period Amendments to 2020 Action Plan Community Development Block Grant (CDBG)

The City of Fargo is proposing to amend its 2020 Action Plan by adding a new activity. The details and timeline for this amendment are outlined below. Upon City Commission action on May 17, 2021, a recommendation regarding this amendment will be forwarded to HUD for their consideration and approval.

**Public Comment Period:** May 13 – May 17, 2021

**Send written comments or phone:** City of Fargo  
Planning and Development Department  
Attn: Community Development Planning Coordinator  
225 4th Street North, Fargo ND 58102  
701.476.4144

**Electronic Comments:** [Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**Public Hearing and Final  
City Commission Consideration:** Monday, May 17, 2021 - 5:15 p.m.  
Fargo City Commission Chambers  
225 4th Street North, Fargo ND 58102

### Summary of Proposed Amendment to 2020 Annual Action Plan

To add a new activity to an existing project category, the following amendments are being proposed:

- 1. Add an Additional Funding Source for “Affordable Single-Family Housing for Ownership” Project**  
In addition to the previously identified \$400,000 in HOME Investment Partnerships Program funds, allocate \$46,000 in CDBG funds to this project.
- 2. Add New Activity to Existing “Affordable Single-Family Housing for Ownership” Project**  
The activity will include the potential acquisition and demolition of a blighted structure located on the 1000 block of 10th Street North, in Census Tract 5.01, Block Group 4, east of Roosevelt Elementary. This activity would be in partnership with the Cass Clay Community Land Trust. A total of \$46,000 in CDBG funds would be allocated to this activity. Upon clearance, the Cass Clay Community Land Trust will independently partner with Lake Agassiz Habitat for Humanity to build an affordable, single-family home for homeownership. *National Objective: Low to Moderate Housing Benefit [570.208(a)(3)]. CDBG Matrix Codes: 01 Acquisition, 04 Clearance & Demolition [24 CFR Part 570.201(a), 570.201(d)].*

### Comments & Suggestions

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

The facility is serviced by public transit, accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon

request (48 hours of notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.298.6966 to arrange for services. To access TTY/ND Relay service dial 800.366.6888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA

ss.

COUNTY OF CASS

Lindsay Dolan, *The Forum*, being duly sworn, states as follows:

1. I am the designated agent of *The Forum*, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.

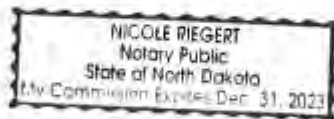
2. The newspaper listed on the exhibit published the advertisement of *Legal Notice (1) time: Wednesday, May 12*, as required by law or ordinance.

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

Dated this 12th day of May, 2021.

*Lindsay Dolan*  
Legals Clerk

*Wendy Riebert*  
Notary Public



**Notice of Public Hearing & Public Comment Period**

**Amendments to 2020 Action Plan**

**Community Development Block Grant (CDBG)**

The City of Fargo is proposing to amend its 2020 Action Plan by adding a new activity. The details and timeline for this amendment are outlined below. Upon City Commission action on May 17, 2021, a recommendation regarding this amendment will be forwarded to HUD for their consideration and approval.

**Public Comment Period:** May 12 - May 17, 2021  
**Send written comments or phone:** May 12 - May 17, 2021  
City of Fargo  
Planning and Development Department  
Attn: Community Development  
Planning and Development  
225 4th Street North  
Fargo ND 58102  
701-475-8144

**Electronic Comments:** [Planning@FargoND.gov](mailto:Planning@FargoND.gov)  
**Public Hearing and Final City Commission Consideration:** Monday, May 17, 2021 - 9:45 am  
Fargo City Commission Chamber  
225 4th Street North  
Fargo ND 58102

**Summary of Proposed Amendment to 2020 Annual Action Plan**

To add a new activity to an existing project category, the following amendments are being proposed:

**1. Add an Additional Funding Source for "Affordable Single-Family Housing for Ownership" Project**

In addition to the previously identified \$400,000 of HOME Investment Partnerships Program funds, allocate \$15,000 in CDBG funds to this project.

**2. Add New Activity to Existing "Affordable Single-Family Housing for Ownership" Project**

The activity will include the potential acquisition and conversion of a existing structure located on the 1600 block of 10th Street North, in Census Tract 3.01, Block Group 4, east of Roosevelt Elementary. This activity would be in partnership with the Cass City Community Land Trust. A total of \$40,000 in CDBG funds would be allocated to this activity. Upon clearance, the Cass City Community Land Trust will independently partner with Lake Agassiz Habitat for Humanity to build an affordable, single-family home for homeownership. *National Objective: Low to Moderate Housing Burden (57L20R2123) CDBG Matrix Codes: 01 Acquisition, 04 Clearance & Demolition (24 CFR Part 570.207(a) 570.207(b))*


**Comments & Suggestions**

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearings. The existing plans are available online at [www.fargond.gov/planning/development/plandem](http://www.fargond.gov/planning/development/plandem) studies or by request through the Planning and Development Department. See contact information below.

The facility is serviced by public transit, accessible and can accommodate persons with disabilities. Alternative formats of this information in reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours of notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474 [Planning@FargoND.gov](mailto:Planning@FargoND.gov) or the City of Fargo's Section 504/ADA Coordinator, Buck Muehlen at 701.298.6866 or arrange for services. To access TTY/MD Relay service dial 800.365.6888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, marital status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency. (May 11, 2021) 2687899



**MEMORANDUM**

**TO:** BOARD OF CITY COMMISSIONERS  
**FROM:** TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR   
 NICOLE CRUTCHFIELD, PLANNING DIRECTOR  
**DATE:** MAY 13, 2021  
**RE:** PUBLIC HEARING & APPROVAL OF PROPOSED AMENDMENTS TO COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)/HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) 2020 ANNUAL ACTION PLAN

The Department of Planning & Development is considering amendments to its 2020 Annual Action Plan, most recently approved by City Commission on May 3, 2021. Amendments are being proposed to add a new funding source and a new activity to the 2020 Action Plan. The City Commission is asked to hold a public hearing and then consider the following actions:

**Summary of Proposed Amendments to 2020 Annual Action Plan:**

- 1. Add an Additional Funding Source for "Affordable Single-Family Housing for Ownership" Project**  
 In addition to the previously identified \$400,000 in HOME Investment Partnerships Program funds, allocate \$46,000 in CDBG funds to this project.
- 2. Add New Activity to Existing "Affordable Single-Family Housing for Ownership" Project**  
 The activity will include the potential acquisition and demolition of a blighted structure located on the 1000 block of 10th Street North, in Census Tract 5.01, Block Group 4, east of Roosevelt Elementary. This activity would be in partnership with the Cass Clay Community Land Trust. A total of \$46,000 in CDBG funds would be allocated to this activity. Upon clearance, the Cass Clay Community Land Trust will independently partner with Lake Agassiz Habitat for Humanity to build an affordable, single-family home for homeownership. *National Objective: Low to Moderate Housing Benefit [570.208(a)(3)]. CDBG Matrix Codes: 01 Acquisition, 04 Clearance & Demolition [24 CFR Part 570.201(a), 570.201(d)].*

The proposed amendments are in compliance with federal regulations for the Department of Housing and Urban Development (HUD) HOME program. The following actions were completed as required by the City of Fargo's Citizen Participation Plan:

Public Advertisement Published	May 12, 2021
Public Comment Period Begins	May 13, 2021
Provided Information to the Community Development Committee	May 13, 2021
Public Comment Period Ends	May 17, 2021
Public Hearing and Final City Commission Consideration	May 17, 2021

To date, no public comments have been received and the comment period ends on May 17. Each proposed amendment is detailed in the attached public notice. Once approved, the amendment will be submitted to HUD for approval.



**Recommended Motion:**  
 Approve proposed amendments to CDBG/HOME 2020 Annual Action Plan.

**RESOLUTION APPROVING AMENDMENTS TO THE  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)/HOME 2020 ACTION PLAN**

**BE IT RESOLVED BY THE BOARD OF CITY COMMISSIONERS OF THE CITY  
OF FARGO:**

WHEREAS, the City of Fargo receives Community Development Block Grant (CDBG)/HOME funds from United States Department of Housing and Urban Development (HUD); and

WHEREAS, in compliance with federal regulations, the City of Fargo has amended its CDBG/HOME 2020 Action Plan to make available housing and community development resources that primarily address the needs of low to moderate income persons in Fargo, and

WHEREAS, the City of Fargo has conducted a required citizen participation process including a draft publication of the amendments, a public hearing, and a minimum 5-day public comment period as temporarily allowed through HUD waivers related to COVID-19.

NOW, THEREFORE, BE IT RESOLVED by the City Commission of the City of Fargo, North Dakota that the Mayor is herein authorized and directed to submit the amended plans to HUD and enter into and execute contracts and other documents as necessary to effectuate activities identified in the revised plan.

CERTIFICATE

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

I, Timothy J. Mahoney, the duly elected, qualified and acting Mayor of the City of Fargo, North Dakota; and

I, Steven Sprague, the duly appointed, qualified and acting City Auditor of the City of Fargo, North Dakota,

DO HEREBY CERTIFY:

That the foregoing is a full, true and correct copy of the original Resolution, and the whole thereof approving the amendments to the City of Fargo's 2020 Action Plan for the Community Development Block Grant (CDBG) & HOME programs as described in the foregoing Resolution; which Resolution was duly adopted by the Board of City Commissioners of the City of Fargo, North Dakota, at the meeting of the Board held May 17, 2021 at which Regular Meeting all members present voted in favor of the adoption of the Resolution; and

That such Resolution is now a part of the permanent records of the City of Fargo, as such records are now filed in the office of the City Auditor.

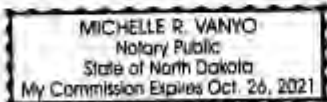


  
\_\_\_\_\_  
Timothy J. Mahoney  
Mayor of the City of Fargo, North Dakota

ATTEST:  
  
\_\_\_\_\_  
Steven Sprague, City Auditor

On this 17 day of May, 2021, before me, Michelle Vanyo, a Notary Public in and for Cass County, in the State of North Dakota, personally appeared Timothy J. Mahoney, known to me to be the Mayor of the City of Fargo, North Dakota, and Steven Sprague, City Auditor of the City of Fargo, a municipal corporation under the laws of the State of North Dakota, and they acknowledged to me that they executed the foregoing instrument.

  
\_\_\_\_\_  
Michelle R. Vanyo  
Notary Public, Cass County, North Dakota



## Amendment #3



# Notice for Amendment #3 of the 2020 Community Development Action Plan

This was sent to the Fargo Forum for publication on Wednesday, May 26, 2021.

## Notice of Public Hearing & Public Comment Period Amendments to 2020 Action Plan Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME)

The City of Fargo is proposing to amend its 2020 Action Plan by removing a CDBG activity and to further define project location, budget, and activity type for a HOME Investment Partnerships Program (HOME) activity. The details and timeline for this amendment are outlined below. Upon City Commission action on June 1, 2021, a recommendation regarding these amendments will be forwarded to HUD for their consideration and approval.

**Public Comment Period:** May 27 – June 1, 2021

**Send written comments or phone:** City of Fargo  
Planning and Development Department  
Attn: Community Development Planning Coordinator  
225 4th Street North, Fargo ND 58102  
701.476.4144

**Electronic Comments:** [Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**Public Hearing and Final  
City Commission Consideration:** Tuesday, June 1, 2021 - 5:15 p.m.  
Fargo City Commission Chambers  
225 4th Street North, Fargo ND 58102

### Summary of Proposed Amendment to 2020 Annual Action Plan

**1. Cancel Activity & Remove Funding Source under “Affordable Single-Family Housing for Ownership” Project: 1000 block of 10<sup>th</sup> Street North – Cass Clay Community Land Trust**

As per notification from the developer, acquisition of the proposed site was unsuccessful. Therefore, a previously identified source of funding for this project will be removed and the associated activity will be canceled. The allocation of \$46,000 in CDBG funds to the “Affordable Single-Family Housing for Ownership” project will be removed and the activity located in the 1000 block of 10<sup>th</sup> Street North will be canceled (initially approved at 5/17/2021 City Commission meeting).

**2. Project Site, Activity, & Budget Identified under “Affordable Single-Family Housing for Ownership” Project:**

**1412 1 Avenue South – Cass Clay Community Land Trust**

The location of one housing unit has been identified and is located at 1412 1 Avenue South. The activity will include acquisition, demolition, and new construction of a single family home. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has been previously approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.

*HOME Eligible Activity under 92.205(a)(1)*

### Comments & Suggestions

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



The facility is serviced by public transit, accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours of notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.298.6966 to arrange for services. To access TTY/ND Relay service dial 800.366.6888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA  
ss.  
COUNTY OF CASS

Lana Syltie, *The Forum*, being duly sworn, states as follows:

1. I am the designated agent of *The Forum*, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of: *Legal Notice, (1) time: May 26, 2021*, as required by law or ordinance.
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 26th day of May, 2021.

  
Lana Syltie  
Legals Clerk

  
Nicole Riegert  
Notary Public

NICOLE RIEGERT  
Notary Public  
State of North Dakota  
My Commission Expires Dec. 31, 2023

**Notice of Public Hearing & Public Comment Period**  
Amendments to 2020 Action Plan  
Community Development Block Grant (CDBG) and HOME Investment  
Partnerships Program (HOME)

The City of Fargo is proposing to amend its 2020 Action Plan by removing a CDBG activity and its further define project location, budget, and activity type for a HOME Investment Partnerships Program (HOME) activity. The details and timeline for this amendment are outlined below. Upon City Commission action on June 1, 2021, a recommendation regarding these amendments will be forwarded to HUD for their consideration and approval.

Public Comment Period: May 27 - June 1, 2021  
Send written comments or phone: City of Fargo  
Planning and Development  
Department  
Attn: Community Development/  
Planning Coordinator  
320 4th Street North, Fargo ND 58102  
701.475.4144  
Electronic Comments: Planning@FargoND.gov  
Public Hearing and Final: Tuesday, June 1, 2021 - 6:15 p.m.  
City Commission Consideration: Fargo City Commission Chambers  
225 4th Street North, Fargo ND 58102

**Summary of Proposed Amendments to 2020 Annual Action Plan**

**1. Cancel Activity & Remove Funding Source under "Affordable Single-Family Housing for Ownership" Project:** 1000 block of 10th Street North - Cass Clay Community Land Trust  
As per notification from the developer, acquisition of the proposed site was unsuccessful. Therefore, a previously identified source of funding for this project will be removed and the associated activity will be canceled. The allocation of \$46,000 in CDBG funds to the "Affordable Single-Family Housing for Ownership" project will be removed and the activity located in the 1000 block of 10th Street North will be canceled entirely, approved at 5/17/2021 City Commission meeting.

**2. Project Site, Activity, & Budget Identified under "Affordable Single-Family Housing for Ownership" Project:** 1412 1 Avenue South - Cass Clay Community Land Trust  
The location of one housing unit has been identified and is located at 1412 1 Avenue South. The activity will include acquisition, demolition, and new construction of a single family home. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has been previously approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.

**HOME Eligible Activity under 92.205(a)(1)**  
**Comments & Suggestions**  
Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing. The meeting dates and available online at [www.fargond.gov/planningdevelopment/pwano](http://www.fargond.gov/planningdevelopment/pwano) studies or by request through the Planning and Development Department. See contact information below.

The facility is serviced by public transit, accessible and has accommodations for persons with disabilities. Alternative format of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (all hours of notice is required). Anyone who requires these services or an auxiliary aid to fully participate in the hearing should contact the Planning and Development Department at 701.241.1474/Planning@FargoND.gov, or the City of Fargo's Section 504/ADA Coordinator: Brock Morrison at 701.246.6966 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability or marital status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity or conduct, provided by applicable federal and state laws. The City is an equal opportunity/housing opportunity agency. (May 26, 2021) 2880074

5/26/2021

The City of Fargo - News Detail

City News  
Room



## **Notice of Public Hearing & Public Comment Period For Amendments to 2020 Action Plan Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME)**

**05/26/2021**

The City of Fargo is considering amendments to Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) activities in the 2020 Action Plan. CDBG and HOME are grants awarded to the City by the U.S. Department of Housing and Urban Development (HUD).

All citizens are welcome to submit comments at any time during the public comment period or at the public hearing. The public comment period runs from May 27 through June 1, 2021, with a public hearing and final consideration scheduled at the June 1 City Commission meeting. A recommendation regarding these actions will be forwarded to HUD for their consideration and approval.

For more information, view the [full public notice](#) published in The Forum newspaper on May 26, 2021. For translation services on the public notice, draft plan and/or proposed amendments, contact City of Fargo at [701.241.1474](tel:701.241.1474).

Comments submitted by email or telephone are preferred. Communications will be received during the public comment period through June 1, 2021 and should be directed to either [Planning & Development Department](#) or by calling [701.476.4144](tel:701.476.4144).

<https://fargond.gov/news-events/city-news-room/post-detail?id=60ae130768093705bad7c829>

**Sala de noticias  
de la ciudad**

## **Aviso de audiencia pública y período de comentario público para enmiendas a la Subvención en bloque para el desarrollo comunitario del Plan de acción 2020 (CDBG) y el Programa de asociaciones de inversión HOME (HOME)**

**26/05/2021**

La ciudad de Fargo está considerando enmiendas a las actividades del Programa de subvenciones en bloque para el desarrollo comunitario (CDBG) y del Programa de asociaciones de inversión HOME (HOME) en el Plan de acción 2020. CDBG y HOME son subvenciones otorgadas a la ciudad por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD).

Todos los ciudadanos pueden enviar comentarios en cualquier momento durante el periodo de comentarios públicos o en la audiencia pública. El periodo de comentarios públicos se extiende desde el 27 de mayo hasta el 1 de junio de 2021, con una audiencia pública y una consideración final programada en la reunión de la Comisión de la Ciudad del 1 de junio. Se enviará una recomendación sobre estas acciones a HUD para su consideración y aprobación.

Para obtener más información, vea el [aviso público completo](#) publicado en el periódico The Forum el 26 de mayo de 2021. Para servicios de traducción del aviso público, plan preliminar y / o enmiendas propuestas, comuníquese con la ciudad de Fargo al [701.241.1474](tel:701.241.1474).

Se prefieren los comentarios enviados por correo electrónico o por teléfono. Las comunicaciones se recibirán durante el período de comentarios públicos hasta el 1 de junio de 2021 y deben dirigirse al [Departamento de Planificación y Desarrollo](#) o llamando al [701.476.4144](tel:701.476.4144).

**From:** Tia Braseth  
**Sent:** Tuesday, June 1, 2021 2:05 PM  
**To:** Chris Brundgardt; John Gunkelman; John Strand; Ken Enockson; Linda Kiebe; Mark Puppe; Downtown Bus Assn; Michael Redlinger; Robin Nelson; Samantha McDonald; Thomas Hill; Tim Mahoney  
**Cc:** Kristi Sylskar  
**Subject:** Notice of HUD Public Hearing 6/1 City Commission  
**Attachments:** Public Notice - V4\_Amend2020AAP\_HOME and CDBG Single Family.pdf

Hi CD Commissioners,

Tonight there will be a public hearing covering the addition of another lot for the CLT. The 5-day public comment period ends today and action will be requested to approve the submission of the amendment to HUD. The lot is adjacent to a lot we donated to the CLT where a blighted building once stood (1410 1<sup>st</sup> Ave S.). With the CLT adding 1412 1<sup>st</sup> Ave. S. to this project, they will be able to build either a twin home or two side by side single family homes, optimizing the builder and reducing costs. This amendment is much like other amendments regarding the identification of project addresses. I'll quickly present and offer the item to be opened for public comment, following City Commission approval action. As a reminder, it is a part of our Citizen Participation Plan to send the Community Development Committee notices when changes are made to the City's HUD Action Plan. Let me know if you have any questions. See attached notice that was advertised in the Forum.


Note: Also included in this amendment is canceling the previously approved CLT purchase of Roosevelt property. Another offer was accepted on the property prior to the CLT being able to make an offer at no fault of their own. Sometimes HUD funds just move too slow when it comes to open market lots.

Tia Braseth, Assoc. JM, MSW (DNC)  
Affiliations:  
Housing Coordinator - Community Development Division (new)  
City of Fargo - Housing & Development  
City of Fargo - 200 Fourth Street North, Fargo, ND 58102  
Phone: (701) 475-4344 - Email: [tbraseth@fargo.nd.gov](mailto:tbraseth@fargo.nd.gov)



**MEMORANDUM**

**TO:** BOARD OF CITY COMMISSIONERS

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

**DATE:** MAY 27, 2021

**RE:** PUBLIC HEARING & APPROVAL OF PROPOSED AMENDMENTS TO COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)/HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) 2020 ANNUAL ACTION PLAN

The Department of Planning & Development is considering amendments to its 2020 Annual Action Plan, most recently approved by City Commission on May 17, 2021. Amendments are being proposed to remove a CDBG activity and funding source and further define project location, budget, and activity type to a HOME activity to the 2020 Action Plan. The City Commission is asked to hold a public hearing and then consider the following actions:

**Summary of Proposed Amendments to 2020 Annual Action Plan:**

1. **Cancel Activity & Remove Funding Source under "Affordable Single-Family Housing for Ownership" Project: 1000 block of 10<sup>th</sup> Street North – Cass Clay Community Land Trust**  
 As per notification from the developer, acquisition of the proposed site was unsuccessful. Therefore, a previously identified source of funding for this project will be removed and the associated activity will be canceled. The allocation of \$46,000 in CDBG funds to the "Affordable Single-Family Housing for Ownership" project will be removed and the activity located in the 1000 block of 10<sup>th</sup> Street North will be canceled (initially approved at 5/17/2021 City Commission meeting).
2. **Project Site, Activity, & Budget Identified under "Affordable Single-Family Housing for Ownership" Project: 1412 1 Avenue South – Cass Clay Community Land Trust**  
 The location of one housing unit has been identified and is located at 1412 1 Avenue South. The activity will include acquisition, demolition, and new construction of a single family home. The proposed HOME allocation for this site is not currently known, but the Affordable Single-Family Housing for Ownership activity for Cass Clay Community Land Trust has been previously approved for up to \$200,000. The project will be carried out by Cass Clay Community Land Trust.  
*HOME Eligible Activity under 92.205(a)(1)*

The proposed amendments are in compliance with federal regulations for the Department of Housing and Urban Development (HUD) CDBG and HOME programs. The following actions were completed as required by the City of Fargo's Citizen Participation Plan:

Public Advertisement Published	May 26, 2021
Public Comment Period Begins	May 27, 2021
Provided Information to the Community Development Committee	May 27, 2021
Public Comment Period Ends	June 1, 2021
Public Hearing and Final City Commission Consideration	June 1, 2021



**RESOLUTION APPROVING AMENDMENTS TO THE  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)/HOME 2020 ACTION PLAN**

**BE IT RESOLVED BY THE BOARD OF CITY COMMISSIONERS OF THE CITY  
OF FARGO:**

WHEREAS, the City of Fargo receives Community Development Block Grant (CDBG)/HOME funds from United States Department of Housing and Urban Development (HUD); and

WHEREAS, in compliance with federal regulations, the City of Fargo has amended its CDBG/HOME 2020 Action Plan to make available housing and community development resources that primarily address the needs of low to moderate income persons in Fargo; and

WHEREAS, the City of Fargo has conducted a required citizen participation process including a draft publication of the amendments, a public hearing, and a minimum 5-day public comment period as temporarily allowed through HUD waivers related to COVID-19.

NOW, THEREFORE, BE IT RESOLVED by the City Commission of the City of Fargo, North Dakota that the Mayor is herein authorized and directed to submit the amended plans to HUD and enter into and execute contracts and other documents as necessary to effectuate activities identified in the revised plan.





**City of Fargo**  
**2020-2024 Consolidated Plan and 2020 Annual Action Plan**  
**Citizen Participation Comments and Process**

## **Citizen Participation Comments:**

No comments were received on the proposed plan during the 12-day public comment period, which was from January 14-25, 2021. Documentation from the citizen participation process is included in the attachments that follow.

**City of Fargo**  
**2020-2024 Consolidated Plan**  
**Public Input Meeting**

**NOTICE OF PUBLIC MEETING FOR RESIDENTS**  
**Community Development Block Grant (CDBG) & HOME**

The City of Fargo is soliciting public input in preparation of its 2020-2024 Consolidated Plan for Housing and Community Development. The 5-Year Plan provides information on the overall needs of the community, including special focus on low and moderate-income residents. Interested citizens are invited attend a public meeting on Tuesday, November 5, 2019 at 5:30 PM in the Eide Bailly Boardroom of NDSU's Richard H. Barry Hall located at 811 2nd Avenue North, Fargo. Written comments may be submitted via email to [Planning@FargoND.gov](mailto:Planning@FargoND.gov) or mailed to City of Fargo, Planning and Development, 225 4th Street North, Fargo, ND 58102. For more information, please contact the Fargo Planning Department at 701.241.1474.

The facility is serviced by public transit, accessible, and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours notice is required). Anyone who requires interpretation or translation services should contact the City of Fargo Planning and Development Department at 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov). Anyone who requires an auxiliary aid should contact North Dakota State University Vice Provost and Title IX/ADA Coordinator Canan Bilen-Green at 701.231.7708 to arrange for services. To access TDD/ND Relay service dial 1.800.366.6888. In accordance with Federal regulations and City of Fargo policies, the City of Fargo provides services without regard to race, color, national origin, sex, disability, age, familial status, religion, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

(October 28 and November 4, 2019)

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Please publish as a legal on Monday, October 28 and November 4, 2019.  
Please send an affidavit of publication.

Bill to: Fargo Planning & Development  
Attn: Kristi Sylskar  
225 4th Street North  
Fargo, ND 58102

Please call Kristi at 476-4131 with any questions.

**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA

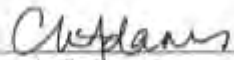
ss.

COUNTY OF CASS

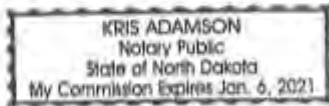
**Chelsea Adams, The Forum,** being duly sworn, states as follows:

1. I am the designated agent of The Forum, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of *Legal Notice; (2) times, October 28 & November 4, 2019*, as required by law or ordinance.
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 4th day of November, 2019.

  
\_\_\_\_\_  
Legal Clerk

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



**NOTICE OF PUBLIC MEETING FOR RESIDENTS  
Community Development Block Grant (CDBG) & HOME**

The City of Fargo is seeking public input in preparation of its 2020-2025 Consolidated Plan for Housing and Community Development. The 5-year Plan provides information on the current needs of the community, including special needs, low and moderate-income residents. Interested citizens are invited attend a public meeting on Tuesday, December 3, 2019 at 5:30 PM in the City Hall Boardroom of 400 N. Richard St. (across from 211 2nd Avenue North, Fargo, ND) with agenda may be submitted via email to [Planning@FargoND.gov](mailto:Planning@FargoND.gov) or mailed to City of Fargo, Planning and Development, 220 4th Street North, Fargo, ND 58102. For more information, please contact the Fargo Planning Department at 701.241.1474.

The meeting is provided by public hearing, accessible, and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (48 hours notice is required). Anyone who requires interpretation or translation services should contact the City of Fargo Planning and Development Department at 701.241.1474 or [Planning@FargoND.gov](mailto:Planning@FargoND.gov). Anyone who requires an auxiliary aid should contact North Dakota State University's Voice Project and TDD (ADA) Coordinator Carol Deacon at 701.231.7708 to arrange for services. To access TDD/MS relay service dial 1.800.868.6888. In accordance with Federal regulations and City of Fargo policies, the City of Fargo provides services without regard to race, color, national origin, sex, disability, age, marital status, religion, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful status, or genetic information by applicable federal and state laws. The City is an equal employment/opportunity agency. (USA, 28, Sec. 4, 2019) **2803038**

**City News  
Room**



## **Public Meeting to Be Held on Nov. 5 to Solicit Input on the 2020-2024 Consolidated Plan for Housing and Community Development Programs**

10/27/2019

The City of Fargo is soliciting public input in preparation of its 2020-2024 Consolidated Plan for Housing and Community Development. This Five-Year Plan provides information on the overall needs of the community, including special focus on low and moderate income residents.

Interested citizens are invited to submit written comments and/or attend a public meeting on Tuesday, November 5, 2019 at 5:30 p.m. in the Eide Bailly Boardroom of North Dakota State University's Richard H. Barry Hall at 811 2nd Avenue North in Fargo.

The official [public notice](#) will be published in the October 28 and November 4 editions of The Forum. An [informational flyer](#) is also available.

For more information, accommodations or translation services, please contact the City of Fargo's Department of Planning & Development at [701.241.1474](tel:701.241.1474) or TDD/Relay service at [701.241.8258](tel:701.241.8258).

<http://fargond.gov/news-events/city-news-room/post-detail?id=5db61836e0a79d1b0982e...> 10/28/2019

**City News  
Room**



## **Reunión pública que se celebrará el 5 de noviembre para solicitar la participación en el plan consolidado 2020-2024 para programas de desarrollo de vivienda y de la Comunidad**

27/10/2019

La ciudad de Fargo está solicitando la opinión del público en la elaboración de su plan consolidado 2020-2024 de Vivienda y Desarrollo de la Comunidad. Este Plan Quinquenal proporciona información sobre las necesidades generales de la comunidad, incluyendo atención especial a los residentes de ingresos bajos y moderados.

Los ciudadanos interesados están invitados a enviar sus comentarios por escrito y / o asistir a una reunión pública el martes 5 de noviembre de, 2019 5:30 pm en la sala de juntas de Eide Bailly Richard H. Barry Hall de la Universidad Estatal de Dakota del Norte en 811 2nd Avenue Norte en Fargo.

El funcionario [aviso público](#) se publicará en los 28 octubre y noviembre 4 ediciones del Foro. Un [folleto informativo](#) también está disponible.

Para obtener más información, alojamiento o servicios de traducción, por favor, póngase en contacto con la Ciudad de Departamento de Planificación y Desarrollo de Fargo al [701.241.1474](tel:701.241.1474) o servicio TDD / Relay al [701.241.8258](tel:701.241.8258).

<http://fargond.gov/news-events/city-news-room/post-detail?id=5db61836e0a79d1b0982e...> 10/28/2019



Ville Nouvelles  
Chambre



## Réunion publique qui aura lieu le 5 novembre à Solliciter entrée sur le plan consolidé 2020-2024 pour les programmes de logement et de développement communautaire

27/10/2019

La ville de Fargo sollicite la participation du public dans la préparation de son plan 2020-2024 consolidé du logement et du développement communautaire. Ce plan quinquennal fournit des informations sur l'ensemble des besoins de la communauté, y compris un accent particulier sur les résidents à revenu faible et modéré.

Les citoyens intéressés sont invités à présenter des observations écrites et / ou assister à une réunion publique le mardi 5 Novembre, 2019. 17h30 dans la salle de conférence Bailly Eide de Richard H. Barry Hall de l'Université du Dakota du Nord au 811 2nd Avenue North à Fargo.

Le fonctionnaire [avis public](#) sera publié dans les 28 Octobre et Novembre 4 éditions du Forum. Un [dépliant d'information](#) est également disponible.

Pour plus d'informations, l'hébergement ou des services de traduction, s'il vous plaît communiquer avec la Ville du Département de la planification et du développement de Fargo à [701.241.1474](tel:701.241.1474) ou TDD / service de relais à [701.241.8258](tel:701.241.8258).

<http://fargond.gov/news-events/city-news-room/post-detail?id=5db61836e0a79d1b0982e...> 10/28/2019



**City of Fargo**  
**2020 and 2021 Notice of Funding Availability (NOFA)**  
**for CDBG and HOME Funds**

**Notice of Funding Availability (NOFA)**  
**REQUEST FOR PROPOSALS - 2020 & 2021 Program Years**  
**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS**

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The City of Fargo is seeking proposals for its 2020 & 2021 program years, which run from May 1 through April 30 each year. The City of Fargo receives annual entitlement funds from the Department of Housing and Urban Development, which are distributed through the City's CDBG and HOME programs. Due to COVID-19, HUD has extended the 2020 Action Plan deadline to August 2021. As a result, the timelines for both the 2020 and 2021 program years coincide. This NOFA covers both years.

The primary purpose of CDBG & HOME funds is to benefit low and moderate income individuals and households. Although the 5-Year Consolidated Plan is currently underway, the goals have been established and will continue to focus on affordable housing, homelessness, neighborhoods, and poverty reduction. For 2020 & 2021, proposals addressing COVID-19 response, preparation, and prevention will be prioritized first. All proposals must include information regarding the feasibility and readiness of the project or program because CDBG & HOME funds are generally the last financial component of a project. Proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources.

**NOFA Period**

September 16 through October 9, 2020

**Submission Instructions**

All proposals must be submitted electronically. Proposals are due no later than **11:59 p.m. on October 9, 2020**. Full instructions, NOFA, application materials, and submission links are located online at: <https://fargond.gov/work/bids-rfqs-rfps>.

**Questions, Comments, or Suggestions**

Call 701-476-4144 or email [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov) with questions. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (a 48 hour notice is required). Anyone who requires these services or an auxiliary aid to fully participate should contact the Planning and Development Department at 701.241.1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.298.6966 to arrange for services. To access TTY/ND Relay service dial 800.366.6888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA

ss.

COUNTY OF CASS

**Lana Syttie**, *The Forum*, being duly sworn, states as follows:

1. I am the designated agent of *The Forum*, under the provisions and for the purposes of Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.

2. The newspaper listed on the exhibit published the advertisement of: *Legal Notice*; (1) time: *Sept. 16, 2020*, as required by law or ordinance.

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

Dated this 16th day of September, 2020.

*Lana Syttie*  
Legal's Clerk

*Nichole Seitz*  
Notary Public

**NICHOLE SEITZ**  
Notary Public  
State of North Dakota  
My Commission Expires Jan. 3, 2024

**Notice of Funding Availability (NOFA) REQUEST FOR PROPOSALS - 2020 & 2021 Program Years COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS**

The City of Fargo is seeking proposals for its 2020 & 2021 program years, which run from May 1 through April 30 each year. The City of Fargo receives annual allotment funds from the Department of Housing and Urban Development, which are distributed through the City's CDBG and HOME programs. Due to COVID-19, HUD has extended the 2020 Action Plan deadline to August 2021. As a result, the timeline for both the 2020 and 2021 program years coincide. This NOFA covers both years.

The primary purpose of CDBG & HOME funds is to benefit low and moderate income individuals and households. Although the 5-year Consolidated Plan is currently underway, the goals have been established and will continue to focus on affordable housing, homelessness, neighborhoods, and poverty reduction. For 2020 & 2021, proposals addressing COVID-19 response, preparation, and prevention will be prioritized. All proposals must include information regarding the feasibility and readiness of the project or program because CDBG & HOME funds are generally the last financial component of a project. Proposals will be evaluated based on how to maximize income levels, provide additional community services, and impact, active management, responsiveness, cost performance, and overall outcomes.

**NOFA Period**  
September 16 through October 9, 2020

**Submission Instructions**  
All proposals must be submitted electronically. Proposals are due no later than 11:59 pm, on October 9, 2020. Full instructions, NOFA, application materials, and submission links are located under the [www.fargo.gov/cdbg-hi-grants](http://www.fargo.gov/cdbg-hi-grants) link.

**Questions, Comments, or Suggestions**  
Call 701-476-4144 or email [grants@fargo.gov](mailto:grants@fargo.gov) with questions. Alternative formats of the information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (a 48 hour notice is required). Anyone who requires these services or an auxiliary aid to fully participate should contact the Planning and Development Department at 251-241-1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov).

or the City of Fargo's Senior 504/ADA Coordinator, Jerrick Morrison at 701-298-6994 to arrange for services. To access TTY/AC Relay service dial 800-368-6888 or 711, in accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, age, disability, marital status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, health status, or genetic information, or applicable federal and state laws. The City is an equal employment and housing opportunity agency. (Sept. 16, 2020) 2858407

City News  
Room

## Community Development Block Grant and HOME Investments Partnerships Notice of Funding Availability (NOFA)

09/16/2020

The City of Fargo is seeking proposals for its 2020 & 2021 program years, which run from May 1 through April 30 each year. The City of Fargo receives annual entitlement funds from the Department of Housing and Urban Development (HUD), which are distributed through the City's CDBG and HOME programs. Due to COVID-19, HUD has extended the 2020 Action Plan deadline to August 2021. As a result, the timelines for both the 2020 and 2021 program years coincide. This NOFA covers both years.

The primary purpose of CDBG & HOME funds is to benefit low and moderate income individuals and households. Although the 5-Year Consolidated Plan is currently underway, the goals have been established and will continue to focus on affordable housing, homelessness, neighborhoods, and poverty reduction. For 2020 & 2021, proposals addressing COVID-19 response, preparation, and prevention will be prioritized first. All proposals must include information regarding the feasibility and readiness of the project or program because CDBG & HOME funds are generally the last financial component of a project. Proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources.

The NOFA period runs from September 16 through October 9, 2020, with proposals due no later than **11:59 p.m. on October 9, 2020**. Full instructions, NOFA, application materials, and submission links are located online at: <https://fargond.gov/work/bids-rfqs-rfps>. All proposals must be submitted electronically.

For more information, view the [full public notice](#) published in The Forum newspaper on September 16, 2020. For translation services on the public notice, NOFA, or application materials, contact the City of Fargo at [701.241.1474](tel:701.241.1474).



Translated to: [Spanish](#)[Show original](#)

Options ▼

**Sala de noticias  
de la ciudad**

## **Aviso de disponibilidad de fondos (NOFA) de subvenciones en bloque para el desarrollo comunitario y asociaciones de inversiones HOME**

**16/09/2020**

La ciudad de Fargo está buscando propuestas para sus años de programa 2020 y 2021, que se ejecutan desde el 1 de mayo hasta el 30 de abril de cada año. La ciudad de Fargo recibe fondos de derechos anuales del Departamento de Vivienda y Desarrollo Urbano (HUD), que se distribuyen a través de los programas CDBG y HOME de la ciudad. Debido a COVID-19, HUD ha extendido la fecha límite del Plan de Acción 2020 hasta agosto de 2021. Como resultado, los plazos para los años del programa 2020 y 2021 coinciden. Este NOFA cubre ambos años.

El propósito principal de los fondos CDBG & HOME es beneficiar a las personas y hogares de ingresos bajos y moderados. Aunque el Plan Consolidado de 5 Años está actualmente en marcha, las metas se han establecido y continuarán enfocándose en viviendas asequibles, personas sin hogar, vecindarios y reducción de la pobreza. Para 2020 y 2021, las propuestas que aborden la respuesta, preparación y prevención de COVID-19 se priorizarán primero. Todas las propuestas deben incluir información sobre la viabilidad y preparación del proyecto o programa porque los fondos de CDBG & HOME son generalmente el último componente financiero de un proyecto. Las propuestas se evaluarán en función de los beneficios de ingresos bajos a moderados, la preparación del proyecto, la razonabilidad e impacto de los costos, la gestión de actividades, la experiencia, el desempeño pasado y los recursos actuales.

El período NOFA se extiende desde el 16 de septiembre hasta el 9 de octubre de 2020, y las propuestas deben presentarse a más tardar a las **11:59 p.m. del 9 de octubre de 2020**. Las instrucciones completas, el NOFA, los materiales de solicitud y los enlaces de envío se encuentran en línea en: <https://fargond.gov/work/bids-rfq-rfps>. Todas las propuestas deben enviarse electrónicamente.

Para obtener más información, vea el [aviso público completo](#) publicado en el periódico The Forum el 16 de septiembre de 2020. Para servicios de traducción del aviso público, NOFA o materiales de solicitud, comuníquese con la ciudad de Fargo al [701.241.1474](tel:701.241.1474).

<https://fargond.gov/news-events/city-news-room/post-detail?id=5f821c03396bc27c7c60c886>

## E-mail to Community Development Committee & Community Development Distribution List

**From:** Tia Braseth

**Sent:** Friday, September 11, 2020 4:09 PM

**To:** John Gunkelman <dakon@hotmail.com>; John Strand <jstrand@FargoND.gov>; 'Ken Enockson' <kenockson@hotmail.com>; 'Kirsten Stave' <Kirsten5@fargohousing.org>; 'Linda Klebe' <lindaklebe@aol.com>; 'Lora Larson' <lora@downtownfargo.com>; 'Mark Puppe' <mark@hbafm.com>; 'Matthew Pike' <matthew@fargohousing.org>; 'Melissa Brandt' <president@downtownfargo.com>; Michael Redlinger <mredlinger@FargoND.gov>; 'Robin Nelson' <nelsonr@fargo.k12.nd.us>; 'Samantha McDonald' <samanthajomcdonald1@gmail.com>; 'Thomas Hill' <thill@unitedwaycassdlay.org>; Tim Mahoney <TMahoney@FargoND.gov>

**Subject:** City of Fargo Notice of Funding Availability (NOFA) -CDBG/HOME Programs

Good Afternoon CD Committee:

This has been sent out to community members on our CD mailing list and will be published in next week's Wed. Forum. We'll also be issuing a news release. Spread the word.

The City of Fargo is now seeking proposals for the 2020 & 2021 Community Development Block Grant (CDBG) and HOME Investment Partnerships program years. Due to COVID-19, much has been delayed. HUD extended the 2020 Action Plan deadline to August 2021 rather than August 2020. As a result, the timelines for both the 2020 and 2021 program years are now running parallel, so this NOFA covers both years. For 2020 & 2021, proposals addressing COVID-19 response, preparation, and prevention will be prioritized first. Please view full instructions, NOFA, application materials, and submission information at: <https://fargond.gov/work/bids-ifs-cfps>. Information should be available at the link later today.

### **NOFA Period**

September 16 through October 9, 2020

### **Submission Instructions**

All proposals must be submitted electronically. Proposals are due no later than **11:59 p.m. on October 9, 2020.**

Tia Braseth, Assoc. AIA, LEED BD+C

Planning Coordinator | Community Development Division

Department of Planning & Development

City of Fargo | 225 Fourth Street North | Fargo, ND 58102

Phone: (701) 475-1344 | Email: [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov)



**Notice of Funding Availability (NOFA)**  
**REQUEST FOR PROPOSALS - 2020 & 2021 Program Years**  
**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS**

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City of Fargo

The City of Fargo is seeking proposals for its 2020 & 2021 program years, which run from May 1 through April 30 each year. The City of Fargo receives annual entitlement funds from the Department of Housing and Urban Development, which are distributed through the City's CDBG and HOME programs. Due to COVID-19, HUD has extended the 2020 Action Plan deadline to August 2021. As a result, the timelines for both the 2020 and 2021 program years coincide. This NOFA covers both years.

The primary purpose of CDBG & HOME funds is to benefit low and moderate income individuals and households. Five year plan goals have been established and will continue to focus on affordable housing, homelessness, neighborhoods, and poverty reduction. For 2020 & 2021, proposals addressing COVID-19 response, preparation, and prevention will be prioritized first. All proposals must include information regarding the feasibility and readiness of the project or program because CDBG & HOME funds are generally the last financial component of a project. Proposals will be evaluated based on low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources.

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

**NOFA Period**

September 16 through October 9, 2020

**Proposals Due By**

11:59 p.m. on October 9, 2020

**Submission Instructions & Required Documentation**

Submit proposals electronically at <https://fileshare.fargond.gov/index.php/s/Y3aRiqe6MXHJQKc>. All organizations responding to this RFP shall include the following:

1. **NOFA Application:** See last 2 pages, attached.
2. **Cover Letter:** Include organization's basic information, brief summary of proposed project or program including the need being addressed, the amount requested, project location, project/program lead, sub-consultants that would be involved in project/program (if applicable), and contact information.
3. **Project/Program Summary (1 page max.):** Include the full project description and if proposing a program, indicate whether or not it is a new service or an increase to an existing service. Include

beneficiary/client information in terms of how many people the program or project will serve and who you are targeting.

4. **Project/Program Budget:** Provide a detailed project/program budget with the amount to be requested included. Indicate any funding already secured with amounts and sources. Include pending sources.
5. **Project/Program Timeline:** Include start/finish date and milestones.
6. **Project/Program Experience:** Provide details about your experience with CDBG or HOME funds and similar projects (i.e., grant amount, projects/program, dates, etc.).
7. **Project/Program Team:** Indicate lead manager and any consultants that will be used on the project.
8. **References:** Include references for 3 most recent (within past 5 years) similar projects, include contact information. If proposal is program based, provide 3 references from funders.
9. **CDBG ONLY: Project/Program Application** (for project/program beneficiaries, reviewed to see what data is collected, such as race, income, household size, etc.).

### **Selection Process**

Proposals will be evaluated based on project/program eligibility, low to moderate income benefit, project readiness, cost reasonableness and impact, activity management, experience, past performance, and current resources. Staff will evaluate all proposals received and select projects/programs that best meet the current needs of the community, evaluation criteria, 5-Year Plan goals, and staff administration capacity.

### **Estimated Resources**

All funding levels indicated in the charts provided (charts have been removed from this attachment) are estimated amounts only. As the year progresses, more will be known about actual amounts, which will be published in the public notice prior to the citizen participation process and public hearing for 2020 and 2021 activities. Actual funds available may be less or more.

### **Questions, Comments, or Suggestions**

Call 701-476-4144 or email [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov) with questions, comments, or suggestions. Fargo City Hall is serviced by public transit, accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (a 48 hour notice is required). Anyone who requires these services or an auxiliary aid to fully participate should contact the Planning and Development Department at 701.241.1474/[Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.298.6966 to arrange for services. To access TTY/ND Relay service dial 800.366.6888 or 711. In accordance with Federal regulations and City of Fargo policies, services are provided without regard to race, color, religion, sex, disability, familial status, national origin, age, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.



**Notice of Funding Availability (NOFA)**  
**APPLICATION**  
**2020 & 2021 Program Years**  
**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS**

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1. Which of the following fit your proposal (select all that apply)?

- Affordable Quality Housing (mark all that apply below):
- New Construction
  - Rehabilitation
  - Addressing special needs populations (circle all that apply) – elderly, homeless, veterans, mobility or mentally impaired, victims of domestic violence
  - Rental housing

Homeless Services and Coordination (mark all that apply below):

- Prevention and Diversion Efforts
- Community-wide Strategic Homelessness Planning
- Data Collection/Point-In-Time Counts
- Other: \_\_\_\_\_

Public Services Addressing (mark all that apply below):

- Mental Health and Substance Abuse
- Transportation
- Discrimination and Diversity
- Tenant Advocacy
- New American/Immigrant Outreach
- After-School Programming
- Job Training
- Other: \_\_\_\_\_

Neighborhood Improvements

Other Projects or Programs

2. Does your program or project respond to, prepare for, or help to prevent the spread of COVID-19 in the community?

- Yes
- No

3. How much HUD funding are you requesting (\$50,000 minimum)?

\$ \_\_\_\_\_ HOME Investment Partnership Funds

\$ \_\_\_\_\_ Community Development Block Grant (CDBG) Funds

4. Is your organization registered, active (not expired), and eligible for federal awards in the System for Award Management ([www.sam.gov](http://www.sam.gov))?

- Yes
- No (**registration will be required to received funds**)
- Underway

5. Does your organization undergo an independent financial audit each year?

- Yes
- No

6. How many low to moderate income persons OR households do you think this program or project will serve per year?

# \_\_\_\_\_ Persons      OR      # \_\_\_\_\_ Households

7. Experience with HUD CDBG or HOME funding:

- 3 or more HUD CDBG or HOME grant awards
- 1-2 HUD CDBG or HOME grant award(s)
- None, but other federal grant awards \_\_\_\_\_
- None, but other non-federal grant awards \_\_\_\_\_
- No grant experience

8. Will the City's HUD funds be the final financial "gap filler" on this project or program?

- Yes
- No

9. How soon will you spend these funds?

- Within 3 months of award
- Within 4-6 months of award
- Within 7-12 months of award
- More than a year

**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**City of Fargo**  
**2020-2024 Consolidated Plan and 2020 Annual Action Plan**  
**Notice of Public Hearing & Public Comment Period**

**Notice of Public Hearing & Public Comment Period  
Community Development Block Grant (CDBG) & HOME Programs  
2020-2024 Consolidated Plan Including 2020 Action Plan & Budget**

**2020 – 2024 Consolidated Plan**

The City of Fargo has available for public review and comment a draft Five Year Consolidated Plan for the use of U.S. Housing and Urban Development (HUD) funds for Program Years 2020–2024 (May 1, 2020 to April 30, 2025). The Consolidated Plan includes the Program Year 2020 budget and allocation (May 1, 2020 to April 30, 2021) and the Analysis of Impediments to Fair Housing Choice (AI). The exact amount of HUD funds each year is determined by Congress, but based on previous funding levels, the City estimates approximately \$4,257,993 in CDBG funds and \$3,225,575 in HOME funds over the course of the Five Year Consolidated Plan.

In developing the Consolidated Plan, the City of Fargo conducted outreach through surveys, community focus groups, and individual interviews. The following priority areas were identified through public participation: economic development, neighborhood revitalization, housing development, and public services for low-and moderate income households and the homeless populations. The Consolidated Plan addresses these needs in four goals: (1) affordable housing (2) ending and preventing homelessness (3) neighborhood improvements and initiatives (4) assistance for vulnerable populations.

Due to the impacts of COVID-19, HUD extended the submission deadline for the 2020-2024 Consolidated Plan to August 16, 2021. The City took advantage of this extension to prioritize its administration of CDBG-CV (COVID-19) funding and other federal pandemic response funds. The first two years of funding in the Consolidated Plan prioritize activities that respond to, prepare for, and prevent the spread of the COVID-19 virus.

**2020 Action Plan & Budget Proposal**

The City of Fargo has prepared a draft version of the 2020 Annual Action Plan for Housing and Community Development for the Community Development Block Grant (CDBG) and HOME Programs. The priorities established within the draft plan result from community meetings and citizen participation in the development of the 2020-2024 Consolidated Plan. The City’s 5-Year priorities include affordable housing, activities to end homelessness, neighborhood revitalization, and poverty reduction.

***Estimated Resources***

During the 2020 program year, the City of Fargo estimates the following resources to be available:

**CDBG:**

- **\$789,067** – 2020 Community Development Block Grant (CDBG) allocation from HUD
- **\$141,818** – 2020 CDBG Program Income (actual to date)
- **\$155,840** – Available for Reallocation at Prior Year-End

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**\$1,086,725 – Total CDBG**

**HOME:**

- **\$495,115** – 2020 HOME PJ allocation from HUD
- **\$0** – 2020 HOME PJ Program Income
- **\$0** – Available for Reallocation at Prior Year-End

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**\$495,115 – Total HOME**

**TOTAL COMBINED = \$1,581,840**

**Activity & Budget Summary Chart**

<b>Project</b>	<b>Description</b>	<b>Budget</b>
Planning, Administration, and Fair Housing	<p>Staff support for planning, implementation, reporting, and monitoring of CDBG and HOME resources. <i>Eligibility &amp; Regulation Citation: 21A General Program Administration, 24 CFR Part 570.206</i></p> <ul style="list-style-type: none"> <li><u>High Plains Fair Housing Center</u>: Budget \$5,000. Part of requirement to affirmatively further fair housing under the Fair Housing Act (42 U.S.C. 3601-20). <i>Eligibility &amp; Regulation Citation: 21D Fair Housing Activities (subject to 20% Admin. Cap), 24 CFR Part 570.206(c)</i></li> </ul>	<p><b>\$157,813 CDBG</b>  <b>\$90,916 HOME</b>                      (10% HOME cap waived as a result of COVID-19)</p>
Homeless Engagement, Outreach, & Harm Reduction	<p>Operational support for homeless engagement, outreach, and harm reduction services.</p> <ul style="list-style-type: none"> <li><u>Gladys Ray Shelter</u>: Budget \$32,000  <i>National Objective, Eligibility, &amp; Regulation Citation: Low-Mod Clientele Benefit, 03T Operating Costs of Homeless/Aids Patient Programs, 24 CFR Part 570.201(e)</i></li> </ul>	<b>\$32,000 CDBG</b>
Emergency Subsistence Payments/Homeless Prevention & Diversion Efforts <i>(COVID-19 Prevention, Preparation, &amp; Response)</i>	<p>Temporary emergency housing assistance including rent, mortgage, non-City-owned utilities, security deposits, and other homeless or eviction prevention-type assistance as approved by the City of Fargo. Providers listed below will make emergency assistance payments directly to the payees (i.e., rental office, utility company, etc.) on behalf of an individual or household. Project partners and budgets are identified as:</p> <ul style="list-style-type: none"> <li><u>SouthEastern North Dakota Community Action Agency (SENDCAA)</u>: Budget \$210,000</li> <li><u>Presentation Partners in Housing</u>: Budget \$210,000  <i>Eligibility &amp; Regulation Citation: 03T Operating Costs of Homeless/Aids Patient Programs, 24 CFR Part 570.201(e)</i></li> <li><u>Direct Housing Assistance</u>: Budget \$460,000  <i>National Objective, Eligibility, &amp; Regulation Citation: Low-Mod Clientele Benefit, 05Q Subsistence Payments, 24 CFR 570.207(b)(4)</i></li> </ul> <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>	<b>\$880,000 CDBG</b>
Affordable Single-Family Housing for Ownership	<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"> <li>Lake Agassiz Habitat for Humanity: Budget \$200,000</li> <li>Cass Clay Community Land Trust: Budget \$200,000  <i>National Objective: Low-Mod Housing Benefit, HOME Eligible Activity under 92.205(a)(1)</i></li> </ul>	<b>\$400,000 HOME</b>
Contingency Funds	Funds held in contingency for issues that may arise during the program year.	<p><b>\$16,912 CDBG</b>  <b>\$4,199 HOME</b></p>

**Contingency Provisions/Potential Adjustments to 2020 Activities & Budget:**

- Budget adjustments transferring amounts greater than 10% of the amount allocated to the City's entitlement grant programs for program year 2020 are considered substantial amendments and will be implemented in accordance with Fargo's Citizen Participation Plan
- Unanticipated program income may result in a substantial amendment to amend activities and budgets in accordance with Fargo's Citizen Participation Plan
- To match actual 2020 allocation amounts, any increase or decrease in funding will be applied to the Emergency Subsistence Payments/Homeless Prevention & Diversion Efforts project
- All funding levels indicated above are estimated amounts

### **Comments & Suggestions**

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing (schedule below). The 2020-2024 (including 2020 Annual Action Plan) draft plan are available online at [www.fargond.gov/planninganddevelopment/plansandstudies](http://www.fargond.gov/planninganddevelopment/plansandstudies) or by request through the Planning and Development Department. See contact information below.

The City of Fargo, in an effort to exercise the Centers for Disease Control and Prevention guidelines pertaining to social distancing and gatherings, is encouraging all stakeholders in the Community Development Block Grant and HOME Programs to participate in the public comment period remotely. Comments submitted by email or telephone are preferred. Email: [Planning@FargoND.gov](mailto:Planning@FargoND.gov), Telephone: 701.476.4144. To address the City Commission virtually during the January 25 public hearing, please contact the Planning Department at 701.241.1474 for instructions.

City Hall Commission Chambers are accessible and can accommodate persons with disabilities. Alternative formats of this information or reasonable accommodations for persons with hearing loss, vision loss, disabilities or limited English proficiency, including the availability of interpretation and translation services, will be made upon request (a 48 hour notice is required). Anyone who requires these services or an auxiliary aid to fully participate should contact the Planning and Development Department at 701.241.1474 / [Planning@FargoND.gov](mailto:Planning@FargoND.gov), or the City of Fargo's Section 504/ADA Coordinator Brock Morrison at 701.298.6966 to arrange for services. To access North Dakota Relay dial 711. In accordance with Federal regulations and City of Fargo policies, the City of Fargo provides services without regard to race, color, national origin, sex, disability, age, familial status, religion, marital status, veteran status, sexual orientation, gender identity, public assistance, domestic violence, lawful activity, or condition protected by applicable federal and state laws. The City is an equal employment/equal housing opportunity agency.

**Public Comment period:** January 14-25, 2021

*Per the City of Fargo's Citizen Participation Plan for HUD programs and HUD waiver authorized through the CARES Act, expedited citizen participation procedures have been adopted. Fargo citizens are provided with notice and a reasonable opportunity to comment for a minimum of five (5) days.*

**Send written comments or phone:** City of Fargo  
Planning and Development Department  
Attn: Community Development Planning Coordinator  
225 4th Street North, Fargo ND 58102  
701.476.4144

**Electronic Comments:** [planning@FargoND.gov](mailto:planning@FargoND.gov)

**Public Hearing &  
Final City Commission Consideration:** Monday, January 25, 2021 - 5:15 pm  
Fargo City Commission Chambers Virtual  
225 4th Street North, Fargo, ND 58102

**AFFIDAVIT OF PUBLICATION**

STATE OF NORTH DAKOTA

ss.

COUNTY OF CASS

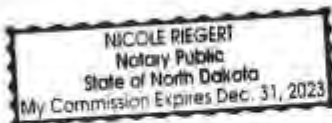
Lana Syllie, *The Forum*, being duly sworn, states as follows:

1. I am the designated agent of *The Forum*, under the provisions and for the purposes of, Section 31-04-06, NDCC, for the newspaper listed on the attached exhibit.
2. The newspaper listed on the exhibit published the advertisement of: *Legal Notice; (2) time: Jan. 13 and Jan. 20, 2021*, as required by law or ordinance.
3. All of the listed newspapers are legal newspapers in the State of North Dakota and, under the provisions of Section 46-05-01, NDCC, are qualified to publish any public notice or any matter required by law or ordinance to be printed or published in a newspaper in North Dakota.

Dated this 25th day of January, 2021.

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

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



**Notice of Public Hearing & Public Comment Period  
Community Development Block Grant (CDBG) & HOME Programs  
2020-2024 Consolidated Plan including 2020 Action Plan & Budget**

**2020-2024 Consolidated Plan**

The City of Fargo has available for public review and comment a draft five-year Consolidated Plan for the use of U.S. Housing and Urban Development (HUD) funds for the program years 2020-2024. On May 1, 2020 to April 30, 2021, the Consolidated Plan included the program year 2020 budget and allocation (May 1, 2020 to April 30, 2021) and the budget of investments for the following fiscal year. The exact amount of HUD funds each year is determined by Congress, but based on previous funding levels, the City estimates approximately \$1,257,000 in CDBG funds and \$1,295,000 in HOME funds over the course of the five-year Consolidated Plan.

In developing the Consolidated Plan, the City of Fargo conducted outreach through meetings, community focus groups, and virtual interviews. This outreach primarily focused on identifying needs, goals, and priorities, economic development, neighborhood revitalization, housing development, and public services for low- and moderate-income households and the homeless population. The Consolidated Plan addresses these needs in four goals: (1) Affordable Housing (Quantity and Quality), (2) Neighborhood Revitalization and Creation of Affordable Housing, (3) Economic Development, and (4) Public Services for Low- and Moderate-Income Households.

Due to the impact of COVID-19, HUD adjusted the submission deadline for the 2020-2024 Consolidated Plan to August 15, 2021. The City took advantage of this extension to provide its administration of CDBG and HOME funding to other federal pandemic response funds. The two-year period (August 15, 2020 to August 15, 2021) of the Consolidated Plan includes attached RW requests for special-use and general fund monies for various of the CDBG and HOME.

**2020 Action Plan & Budget Proposal**

The City of Fargo has proposed a draft version of the 2020 Action Plan for the Housing and Community Development for the Community Development Block Grant (CDBG) and HOME Programs. The proposed budget and the draft plan will be presented to the City Council for their review and approval. The 2020-2024 Consolidated Plan. The City's 2020 priorities include affordable housing, economic development, neighborhood revitalization, and public services.

**Estimated Revenues**

During the 2020 program year, the City of Fargo anticipates the following revenues for the budget:

Category	Amount	Description
<b>CDBG:</b>	\$169,000	- 2020 CDBG Fund Allocation (2020-2024)
	\$141,418	- CDBG Program Revenue (2020-2024)
	\$106,840	- Available for Reimbursement from Other Sources
	<b>\$417,258</b>	- Total CDBG
<b>HOME:</b>	\$666,110	- 2020 HOME Fund Allocation (2020-2024)
	\$0	- HOME Program Revenue (2020-2024)
	\$0	- Available for Reimbursement from Other Sources
	<b>\$666,110</b>	- Total HOME

**TOTAL COMBINED - \$1,083,368**

**Activity & Budget Summary Chart**

Project	Description	Budget
Planning, Administration, and Public Hearing	Staff support for planning, coordination, reporting, and monitoring of CDBG and HOME activities. Includes a Regulatory Checklist for National Program Administration. (CDBG Part 502.200)	\$167,843 CDBG \$0 HOME
Operational Activities	Operational activities for housing development, including rent, mortgage, non-Governmental activities, including: <ul style="list-style-type: none"> <li>Shelter for the Homeless - Budget \$10,000</li> <li>Welfare/Housing, Diabetes, &amp; Drug Abuse (CDBG, 200-8000 Clinical Services, 017 Operating Costs of Homeless, Public Programs, 1A CTR Part 502.200)</li> </ul>	\$32,000 CDBG
Emergency Assistance	Emergency assistance including rent, mortgage, non-Governmental activities, including: <ul style="list-style-type: none"> <li>Small Business Support, Shelter, Domestic Violence, Agency (RESCWA) - Budget \$10,000</li> <li>Financial Services Center (CDBG) - Budget \$10,000</li> <li>Legal Services Center (CDBG) - Budget \$10,000</li> <li>Food Bank (CDBG) - Budget \$10,000</li> <li>Financial Services Center (CDBG) - Budget \$10,000</li> </ul>	\$895,000 CDBG
Homeless Services	Homeless services including rent, mortgage, non-Governmental activities, including: <ul style="list-style-type: none"> <li>Local Agency (CDBG) - Budget \$10,000</li> <li>Local Agency (CDBG) - Budget \$10,000</li> <li>Local Agency (CDBG) - Budget \$10,000</li> </ul>	\$600,000 HOME
Community Planning	Community planning including rent, mortgage, non-Governmental activities, including: <ul style="list-style-type: none"> <li>Local Agency (CDBG) - Budget \$10,000</li> <li>Local Agency (CDBG) - Budget \$10,000</li> <li>Local Agency (CDBG) - Budget \$10,000</li> </ul>	\$16,312 CDBG \$4,199 HOME

**Contingency Provisions/Potential Adjustments to 2020 Activities & Budget:**

- The City's activities for 2020 are subject to change based on the amount allocated to the City's activities for 2020 and the amount allocated to the City's activities for 2021.
- Changes to the 2020 budget may result in adjustments to the 2021 budget.
- The City's activities for 2020 are subject to change based on the amount allocated to the City's activities for 2020 and the amount allocated to the City's activities for 2021.
- All funding from the Consolidated Plan is subject to change.

**Comments & Suggestions**

Comments and suggestions from the public are encouraged through a public comment period and/or at the public hearing. Comments should be submitted to the City of Fargo, Planning and Development Department. See contact information below.

The City of Fargo, in an effort to increase the number of people who participate in the public hearing and planning process, is providing an opportunity for virtual participation. Virtual participation is available through the City of Fargo's virtual public hearing and planning process. For more information, please contact the Planning and Development Department at 701.281.1414 or [planning@cityoffargo.gov](mailto:planning@cityoffargo.gov). Telephone: 701.281.1414. To address the City Council agenda during the virtual public hearing, please contact the Planning Department at 701.281.1414 for assistance.

City and Community Council members are encouraged to participate in the virtual public hearing and planning process. Alternative formats of the virtual public hearing and planning process are available for people with hearing, vision, or mobility disabilities or limited English proficiency. Including the availability of interpretation and captioning services, will be made available to all participants in the virtual public hearing and planning process. Alternative formats of the virtual public hearing and planning process are available for people with hearing, vision, or mobility disabilities or limited English proficiency. Including the availability of interpretation and captioning services, will be made available to all participants in the virtual public hearing and planning process. Alternative formats of the virtual public hearing and planning process are available for people with hearing, vision, or mobility disabilities or limited English proficiency. Including the availability of interpretation and captioning services, will be made available to all participants in the virtual public hearing and planning process.

**Public Comment Period**

The City of Fargo's 2020 Consolidated Plan for HUD programs and HOME is available for public comment through the CDBG and HOME public comment period. The public comment period is from August 15, 2020 to August 15, 2021. Public comments are provided with notice and a reasonable opportunity to comment for a minimum of 30 days.

**Virtual Public Comment Period**

Virtual public comment period is available through the City of Fargo's virtual public hearing and planning process. For more information, please contact the Planning and Development Department at 701.281.1414 or [planning@cityoffargo.gov](mailto:planning@cityoffargo.gov). Telephone: 701.281.1414. To address the City Council agenda during the virtual public hearing, please contact the Planning Department at 701.281.1414 for assistance.

**Electronic Comments**

Electronic comments can be submitted through the City of Fargo's virtual public hearing and planning process. For more information, please contact the Planning and Development Department at 701.281.1414 or [planning@cityoffargo.gov](mailto:planning@cityoffargo.gov). Telephone: 701.281.1414. To address the City Council agenda during the virtual public hearing, please contact the Planning Department at 701.281.1414 for assistance.

**Public Hearing & Final City Commission Consideration**

The City of Fargo's 2020 Consolidated Plan for HUD programs and HOME is available for public comment through the CDBG and HOME public comment period. The public comment period is from August 15, 2020 to August 15, 2021. Public comments are provided with notice and a reasonable opportunity to comment for a minimum of 30 days.



**City News  
Room**



## **Notice of Public Hearing & Public Comment Period for Community Development Block Grant (CDBG) & HOME Programs 2020-2024 Consolidated Plan Including 2020 Action Plan & Budget**

**01/13/2021**

The City of Fargo has prepared a [draft version of the 2020 – 2024 Consolidated Plan](#) for the City's Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME Programs. This Consolidated Plan includes the 2020 Annual Action Plan.

A public comment period will run from January 14 – January 25, 2021. The public hearing and final Fargo City Commission consideration for the 2020 – 2024 Consolidated Plan and 2020 Annual Action Plan will be at 5:15 p.m. on Monday, January 25, 2021 at the City Commission meeting in the City Commission Chambers of Fargo City Hall (225 4th St. N.) For more information, see the [full public notice](#). For translation services on the public notice and/or draft plan, please contact The City of Fargo [Department of Planning & Development](#) at [701.241.1474](tel:701.241.1474).

<https://fargo.nd.gov/news-events/city-news-room/post-detail?id=5ffdd0c26622f28b36f76884> 1/14/2021

1/14/2021

La ciudad de Fargo - Detalles de noticias



Translated to: [Spanish](#)

[Show original](#)

[Options](#) ▼

Sala de noticias  
de la ciudad



## **Aviso de audiencia pública y período de comentario público para la subvención global de desarrollo comunitario (CDBG) y los programas HOME Plan consolidado 2020-2024 que incluye el plan de acción y el presupuesto 2020**

13/01/2021

La Ciudad de Fargo ha preparado una [versión preliminar del Plan Consolidado 2020 - 2024](#) para los Programas de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG) y HOME del Departamento de Vivienda y Desarrollo Urbano (HUD) de la Ciudad. Este Plan Consolidado incluye el Plan de Acción Anual 2020.

Un periodo de comentarios públicos se extenderá del 14 de enero al 25 de enero de 2021. La audiencia pública y la consideración final de la Comisión de la Ciudad de Fargo para el Plan Consolidado 2020 - 2024 y el Plan de Acción Anual 2020 serán a las 5:15 pm el lunes 25 de enero de 2021 en la reunión de la Comisión de la Ciudad en las Cámaras de la Comisión de la Ciudad del Ayuntamiento de Fargo (225 4th St. N.) Para obtener más información, consulte el [aviso público completo](#) . Para servicios de traducción en el aviso público y / o plan preliminar, comuníquese con el [Departamento de Planificación y Desarrollo](#) de la Ciudad de Fargo al [701.241.1474](tel:7012411474) .

<https://fargond.gov/news-events/city-news-room/post-detail?id=5ffdddc2f6522f28b26f79384>

## E-mail to Community Development Committee

**From:** Tia Braseth  
**Sent:** Wednesday, January 13, 2021 6:08 PM  
**To:** John Gunkelman; John Strand; Ken Enockson; Kirsten Stave; Linda Klebe; Lora Larson; Mark Puppe; Matthew Pike; Downtown Bus Assn; Michael Redlinger; Robin Nelson; Samantha McDonald; Thomas Hill; Tim Mahoney  
**Cc:** Nicole Crutchfield; Kristi Sylskar  
**Subject:** 5-Year & 2020 HUD Plan Open for Public Comment

Dear CD Committee Members:

The Planning & Development Department is looking for your feedback on the draft Five Year Consolidated Plan for HUD funds through 2024. This plan also includes the first year (2020) of the plan. Comments and suggestions from the public are encouraged through the public comment period which ends on 1/25/2021. The draft consolidated plan and annual action are available online, including a copy of the public notice published in the January 13, 2021 *Fargo Forum*: ([https://download.fargond.gov/D/public\\_notice\\_2020\\_aap.pdf](https://download.fargond.gov/D/public_notice_2020_aap.pdf)). Let us know if you have any questions!

Tia Braseth, (701) 465-3541, [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov)  
Planning & Development Department - City of Fargo's Development Services Unit  
Department of Planning & Development  
City of Fargo, 1001 South Broadway - Fargo, ND 58103  
Phone: (701) 465-3541 | Email: [tbraseth@fargond.gov](mailto:tbraseth@fargond.gov)

## E-mail to Community Development Distribution List

**From:** Planning E-mails

**Sent:** Friday, January 15, 2021 12:24 PM

**Subject:** Subject: Your feedback needed for 2020-2024 Consolidated Plan and 2020 Action Plan!

Subject: Your feedback needed for 2020-2024 Consolidated Plan and 2020 Action Plan!

As a community development partner with the City of Fargo, the Planning & Development Department is looking for your feedback. Your organization is receiving this e-mail because you have requested to be updated on the City's activities related to our funding programs: federal sources such as CDBG and HOME and local sources such as the Social Services Fund.

The City has available for public review and comment a draft Five Year Consolidated Plan for the use of U.S. Housing and Urban Development (HUD) funds for Program Years 2020–2024. The Consolidated Plan includes the Program Year 2020 budget and allocation.

The sections and format you see are required by HUD. Comments and suggestions from the public are encouraged through the public comment period which ends on January 25, 2021. The public hearing and final consideration of the plan will be on January 25, 2021 during the City Commission meeting. The draft consolidated plan and annual action plan are available online [here \(https://download.fargond.gov/0/draft\\_fargo\\_consolidated\\_plan\\_2020-2024\\_for\\_website.pdf\)](https://download.fargond.gov/0/draft_fargo_consolidated_plan_2020-2024_for_website.pdf). A copy of the public notice published in the January 13, 2021 *Fargo Forum*, which includes instructions for how to comment, is available [here \(https://download.fargond.gov/0/public\\_notice\\_2020\\_aap.pdf\)](https://download.fargond.gov/0/public_notice_2020_aap.pdf).

Please note that the CDBG-CV (COVID) funds have already been awarded and those projects can be seen at:

1<sup>st</sup> Round:

[https://download.fargond.gov/1/public\\_advertisement\\_2019\\_aap\\_amendment.pdf](https://download.fargond.gov/1/public_advertisement_2019_aap_amendment.pdf)

2<sup>nd</sup> Round: [https://download.fargond.gov/0/public\\_notice\\_2019\\_aap\\_amendment\\_cv3.pdf](https://download.fargond.gov/0/public_notice_2019_aap_amendment_cv3.pdf)

Thank you!



MEMORANDUM

**TO:** BOARD OF CITY COMMISSIONERS  
**FROM:** TIA BRASETH, COMMUNITY DEVELOPMENT PLANNING COORDINATOR *TB.*  
NICOLE CRUTCHFIELD, PLANNING DIRECTOR  
**DATE:** JANUARY 21, 2021  
**RE:** PUBLIC HEARING AND APPROVE SUBMISSION OF HUD 2020 – 2024 FIVE YEAR CONSOLIDATED PLAN AND 2020 ANNUAL ACTION PLAN

The Department of Planning & Development is bringing the proposed 2020 – 2024 Five Year Consolidated Plan for the use of U.S. Housing and Urban Development (HUD) funds to the January 25<sup>th</sup> City Commission meeting for a public hearing and final consideration. The Consolidated Plan includes the Program Year 2020 budget and allocation. During the hearing, staff will present an overview of the proposed five year goals and proposed 2020 Community Development Block Grant (CDBG) and HOME projects.

As a result of expedited citizen participation procedures per the City of Fargo's Citizen Participation Plan for HUD Programs and HUD waiver authorized through the CARES Act, staff is also seeking approval from the City Commission of the following HUD program actions:

- Submission of the 2020 – 2024 Five Year Consolidated Plan, which includes the 2020 Action Plan for CDBG and HOME programming and expenditures
  - Details on the 2020 – 2024 Five Year Consolidated Plan goals and specific 2020 Action Plan activities are outlined in the attached public notice (*published in the January 13 and January 20, 2021 Forum newspaper*)

The 2020 – 2024 Consolidated Plan and 2020 Action Plan has been drafted in compliance with federal regulations is available on the City website (posted January 13). As of this memo, no public comments have been received.

**Attachment:** Notice of Public Hearing & Public Comment Period

**Recommended Motion:** Approve submission of 2020 – 2024 Five Year Consolidated Plan and the 2020 Action Plan to the U.S. Department of Housing and Urban Development.



**RESOLUTION APPROVING THE 2020 – 2024 FIVE YEAR CONSOLIDATED PLAN  
AND 2020 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK  
GRANT (CDBG) & HOME PROGRAMS**

**BE IT RESOLVED BY THE BOARD OF CITY COMMISSIONERS OF THE CITY  
OF FARGO:**

WHEREAS, the City of Fargo receives Community Development Block Grant (CDBG) and HOME funds from United States Department of Housing and Urban Development (HUD); and

WHEREAS, in compliance with federal regulations, the City of Fargo has adopted its 2020 – 2024 Five Year Consolidated Plan and 2020 Annual Action Plan for the Community Development Block Grant (CDBG) & HOME programs to make available housing and community development resources that primarily address the needs of low to moderate income persons in Fargo; and

WHEREAS, the City of Fargo has conducted a required citizen participation process including a draft publication of the 2020 – 2024 Five Year Consolidated Plan and 2020 Annual Action Plan, a public hearing, and a minimum 5-day public comment period as temporarily allowed through HUD waivers related to COVID-19,

NOW, THEREFORE, BE IT RESOLVED by the City Commission of the City of Fargo, North Dakota that the Mayor is herein authorized and directed to submit the 2020 – 2024 Five Year Consolidated Plan and 2020 Annual Action Plan to HUD and enter into and execute contracts and other documents as necessary to effectuate activities identified in the plans.

CERTIFICATE

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

I, Timothy J. Mahoney, the duly elected, qualified and acting Mayor of the City of Fargo, North Dakota; and

I, Steven Sprague, the duly appointed, qualified and acting City Auditor of the City of Fargo, North Dakota,

DO HEREBY CERTIFY:

That the foregoing is a full, true and correct copy of the original Resolution, and the whole thereof approving the City of Fargo's 2020 – 2024 Five Year Consolidated Plan and 2020 Annual Action Plan for the Community Development Block Grant (CDBG) & HOME programs as described in the foregoing Resolution; which Resolution was duly adopted by the Board of City Commissioners of the City of Fargo, North Dakota, at the meeting of the Board held January 25, 2021 at which Regular Meeting all members present voted in favor of the adoption of the Resolution; and

That such Resolution is now a part of the permanent records of the City of Fargo, as such records are now filed in the office of the City Auditor.

(SEAL)

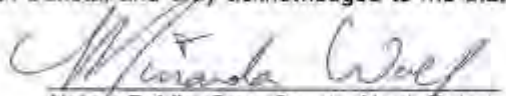


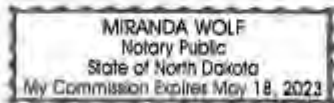
  
\_\_\_\_\_  
Timothy J. Mahoney  
Mayor of the City of Fargo, North Dakota

ATTEST:

  
\_\_\_\_\_  
Steven Sprague, City Auditor

On this 25<sup>th</sup> day of January, 2021, before me, Miranda Wolf, a Notary Public in and for Cass County, in the State of North Dakota, personally appeared Timothy J. Mahoney, known to me to be the Mayor of the City of Fargo, North Dakota, and Steven Sprague, City Auditor of the City of Fargo, a municipal corporation under the laws of the State of North Dakota, and they acknowledged to me that they executed the foregoing instrument.

  
\_\_\_\_\_  
Notary Public, Cass County, North Dakota



**City of Fargo**  
**2020-2024 Consolidated Plan and 2020 Annual Action Plan**  
**Grantee Unique Appendices**



**City of Fargo Consolidated Plan  
Section NA-40 Homeless Needs Assessment  
Homelessness Reports**

**FM Coalition to End Homelessness  
2020 State of Homelessness Report**

# FM COALITION TO END HOMELESSNESS



ANOTHER YEAR OF MISSION AND PROGRESS

# 2020 State of Homelessness Report

## Using Data to Understand

# and Address the Issue

The purpose of this annual report is to provide our community a comprehensive overview of available data related to homelessness in the FM Metro.

VIEW OR  
DOWNLOAD  
EXECUTIVE  
SUMMARY

VIEW OR  
DOWNLOAD THE  
2020 FULL  
REPORT

*This report was made possible  
by a partnership with:*  
**United Way of Cass Clay**

**Who are our  
neighbors  
experiencing  
homelessness  
in our  
community?**

To estimate the number of homeless individuals in our community on any given night, we need to look at those currently sheltered in emergency shelter and transitional housing programs, as well as the estimates of those staying in a place that is not a regular or permanent place to stay, such as outdoors, in a car or vacant building, a place of business and those currently doubled up with a friend or family member on a temporary basis because they have nowhere else to go.

We can estimate, through the Emergency Shelter Bed Prioritization list which is managed by all Emergency Shelters in partnership, as of the beginning of April 2020, there are a total of 113 individuals staying in a place that is not a regular or permanent place to stay and actively looking for access to a shelter bed. This could include places such as outdoors, in a car

Those currently doubled up continues to be much more difficult number to gather, as those individuals are often the most unseen. As of April 2020, 555 students were identified as homeless in our metro school districts. At this same point, there are 33 school aged children were staying at the two emergency shelters that serve families and 6 school aged children were actively seeking shelter with their parents. The remaining 516 students identified as homeless are most likely to be doubled up. However, we believe that is a significant under-representation of those who are currently doubled up in our community.

Pulling this all together, on any given night, there are 1,022 individuals estimated to be experiencing

# 1,022393

**EXPERIENCING HOMELESSNESS ON ANY GIVEN NIGHT IN THE METRO**

**SHELTERED (AREA SHELTERS ARE FULL)**

# 113

**UNSHELTERED AND SLEEPING OUTSIDE OR IN PLACES NOT MEANT TO BE HOUSING**

# 516

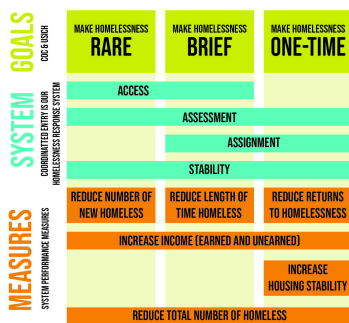
**DOUBLED UP WITH FRIENDS AND FAMILY, OFTEN NOT IN SAFE SITUATIONS**

or vacant building, or in a place of business. These 113 individuals include adults, 6 school aged children (ages 5 to 18), and 9 children under the age of 5.

homelessness in the FM Metro.

**For details on demographics and information on complexities of homelessness, please see the the full report. For a printed copy of the Executive Summary, please contact the FM Coalition office.**

# Measuring Progress



Ultimately, to achieve our community’s goals of making homelessness rare, brief, and one-time, we need to monitor our homeless response system through system performance measures.

The US Department of Housing & Urban Development (HUD), with the updated [McKinney-](#)

## SYSTEM PERFORMANCE MEASURES INCLUDE:

1. Length of Time Homeless
2. Number of persons returning to homelessness once housed
3. Number of Total Homeless
4. Change in income

[Vento Homeless Assistance Act](#) (the Act), views the local homeless response as a coordinated system as opposed to homeless programs and funding sources that operate independently in a community. To facilitate this perspective, the Act now requires communities to measure their performance as a system, in addition to analyzing performance by specific projects or project types.

The intent is for a Continuum of Care (CoC) to regularly measure their progress in meeting the needs of people experiencing homelessness in their community and to report this progress to HUD. Since 2015, CoCs submit their Performance Measures to HUD annually. At the left you can see how these measures relate to aspects of the system and goals.

- (earned and total income)
- 5. Number of New persons entering homelessness
- 6. Number of persons retaining permanent housing or exiting to permanent housing

# Report Contributors:

**Andria Elhard**, Program Associate  
*FM Coalition to End Homelessness*

**Carla Solem**, Coordinator  
*West Central Minnesota Continuum of Care*

**Cody Schuler**, Executive Director  
*FM Coalition to End Homelessness*

**Emma Schmit**, Housing Director  
CAPLP (Lakes & Prairies Community Action Partnership, Inc.),

**Kyle Sample**, Shelter Entry Coordinator  
*Micah's Mission, Churches United*

**Gina Kautz**, Homeless Programs Manager  
*Clay County Housing and Redevelopment Authority*

**Dara Lee**, Executive Director  
*Clay County Housing and Redevelopment Authority*

**Megan Jensen**, Senior Community Impact Manager  
*United Way of Cass-Clay*

**Sarah Kennedy**, Prevention Director  
*Presentation Partners in Housing*

**Sarah Hasbargen**, Southeastern North Dakota Community Action Agency (SENDCAA), Self-Sufficiency Coordinator

**Dawn Bacon**, Executive Director  
*Moorhead Public Housing Agency*

**Jill Elliott**, Deputy Director  
*Fargo Housing and Redevelopment Authority*

Thank you to:  
Brett Lysne, [Sandwich Club Design Co.](#) for layout and design.  
Institute for Community Alliances for assisting with CoC data.

A special thank you to **Megan Jensen** for coordinating and preparing both the 2019 and 2020 reports.



Your contribution  
makes data driven  
results possible.

**DONATE  
TODAY**

**ABOUT**

**OUR WORK**

**WAYS TO HELP**

**SUBSCRIBE TO OUR NEWSLETTER**

**OUR VISION**

**ADVOCACY**

**DONATE**

LEADERSHIP

EDUCATION

INVEST LRMF

CONTACT

COLLABORATION

AWARDS

DATA

NEWS & UPDATES

Keep up-to date on what is going on in the work to end homelessness. This newsletter shares information with our wider community about importance issues of advocacy and the progress we are making to make homelessness rare, brief, and one-time for individuals and families in the Fargo-Moorhead-Dilworth-West Fargo metro area and across our region.

**SIGN UP**

## **2018 Fargo-Moorhead Homeless Survey**



# 2018 Fargo- Moorhead Homeless Survey

## Summary of findings

March 2019

Prepared by

Ina Cernusca, Research Specialist

Chelsey Hukriede, Research Specialist

Center for Social Research

North Dakota State University

Fargo, ND 58108

**NDSU**

CENTER FOR SOCIAL RESEARCH

**NDSU** NORTH DAKOTA  
STATE UNIVERSITY

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# Introduction

## Background

The Fargo-Moorhead Coalition to End Homelessness sponsored a point-in-time survey of the homeless population in the Fargo-Moorhead area to better understand the prevalence, causes, circumstances, and effects of homelessness. On October 25, 2018, a survey of people experiencing homelessness was conducted in Fargo, ND and Moorhead, MN, through face-to-face interviews. The survey responses were recorded into an online medium.

The Fargo-Moorhead Coalition to End Homelessness contracted with the Center for Social Research at NDSU to analyze the data collected through the two surveys and to provide a summary of key findings. This information will help the Fargo-Moorhead Coalition to End Homelessness to educate city and state officials about the status of homelessness in the Fargo-Moorhead area and will provide a baseline for data-driven decision making to prevent, reduce, and end homelessness.

## Data sources

The *2018 Fargo-Moorhead Homeless Survey Summary of Findings* is based on data provided by the Fargo-Moorhead Coalition to End Homelessness collected through face-to-face interviews and recorded into an online medium.

## Definitions

For the purpose of this study, **homeless** were considered people who lack a fixed, regular, and adequate night-time residence, including those whose residence is a shelter or transitional housing program, those living in unstable and non-permanent situations, and those forced to stay on a temporary basis with a family member because they have no other place to stay, specifically:

**Sheltered** – those who answered **Yes** to the survey question:

- Are you currently staying in a shelter or transitional housing program, or about to be evicted from your housing and have nowhere else to go?

**Unsheltered** – those who answered **Yes** to the survey question:

- Are you currently staying in a place that is not a regular or permanent place to stay, such as outdoors, in a car or vacant building, a place of business, or a place that you received a voucher for?

**Doubled up** – those who answered **Yes** to the survey question:

- Are you currently doubled up with a friend or family member on a temporary basis because you have nowhere else to go?

**Long-term homeless** were considered those who satisfied the following conditions:

- Homeless sheltered or unsheltered; **and**
- Homeless for at least one year during the current episode; **or** homeless for less than one year in the current episode, but homeless at least four times in the previous three years.

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**Chronically homeless** were considered those who satisfied the following conditions:

- Homeless sheltered or unsheltered; **and**
- Homeless for at least one year during the current episode; **or** homeless for less than one year in the current episode, but homeless at least four times in the previous three years; **and**
- Disabled (those who have a physical, mental, or other health condition that limits the kind of work they can do; **or** those who have a physical, mental, or other health condition that makes it hard for them to bathe, eat, get dressed, get in and out of bed or chair, or get around by themselves).

**People with Chronic Health Conditions (CHC)** were considered those who had any of the following illnesses in the last 12 months: asthma; tuberculosis or other chronic lung or respiratory problem; high blood pressure; other chronic heart or circulatory problems such as anemia or heart disease; diabetes; cancer; or severe chronic pain.

**People with Mental Health Conditions (MH)** were considered those who reported being told by a doctor or nurse during the past two years as having one of the following conditions: schizophrenia or other paranoid or delusional disorder; bipolar disorder, manic episodes, or manic depression; major depression or clinical depression; obsessive-compulsive personality or any other severe social or personality disorder; post-traumatic stress disorder (PTSD); or anxiety disorder or panic disorder.

**People with Substance Abuse Disorder (SA)** were considered those who reported being told by a doctor or nurse during the past two years as having one of the following conditions: alcohol abuse disorder or drug abuse disorder.

**Evidence of Traumatic Brain Injury (TBI)** includes any respondent who reported being hit on the head so hard they were knocked unconscious or saw stars and who subsequently began to have problems with headaches, concentration or memory, understanding, excessive worry, sleeping, or getting along with people.

## Executive summary

A total of 243 people were surveyed on October 25, 2018 in the Fargo-Moorhead area. The majority of the people surveyed were male, of prime working age, and single. Significant racial disparities exist among the homeless population in the Fargo-Moorhead area with American Indians and African Americans facing a disproportionate risk of homelessness. High proportions of people experiencing homelessness in the Fargo-Moorhead area have serious health issues, including physical, mental, and chemical, with high levels of co-occurrence. Homeless people have experienced multiple stressful or traumatic experiences during their childhood, including living with a substance abuser, witnessing abuse of other family member, being physically abused as a child, and living with a parent or guardian who struggled with mental health issues. Nearly one-third of people experiencing homelessness are chronically homeless. The chronically homeless are older and have even more serious health issues than the overall homeless population.

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# Key findings

## Survey respondents

Face-to-face interviews were conducted on October 25, 2018 with people in a homeless situation in Moorhead, MN and Fargo, ND. A total of 243 interviews were conducted, 107 in Moorhead and 136 in Fargo. Among respondents in the Fargo-Moorhead area, 180 were sheltered, 52 were unsheltered, and 11 were doubled up.

SHELTERED			UNSHELTERED			DOUBLED UP			TOTAL		
Fargo	Moorhead	Fargo-Moorhead	Fargo	Moorhead	Fargo-Moorhead	Fargo	Moorhead	Fargo-Moorhead	Fargo	Moorhead	Fargo-Moorhead
104	76	180	25	27	52	7	4	11	136	107	243

## General considerations

Survey results were similar for Fargo and Moorhead. There was little difference between the characteristics of the study participants that found themselves on the east or west side of the Red River on the day of the study. Therefore, due to a larger sample size, only results for the entire Fargo-Moorhead area are discussed in this report. Detailed tables with characteristics of the homeless population for Fargo, Moorhead, and Fargo-Moorhead area are presented in the appendix.

We caution against comparing demographic characteristics among the sheltered, unsheltered, and doubled-up homeless population. While the number of homeless in the shelter locations were known at the time of the study, the number of homeless persons in non-shelter location cannot be accurately estimated.

## Demographic characteristics

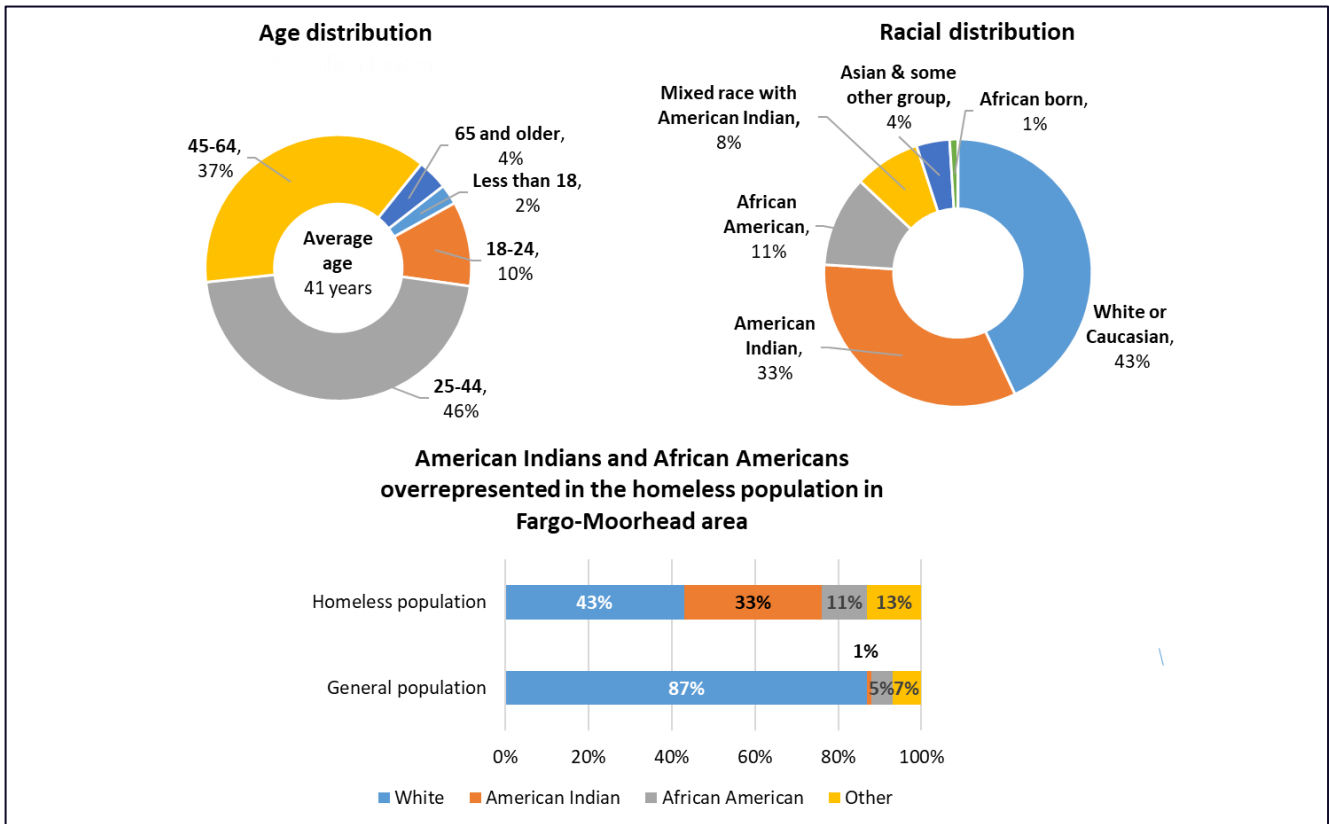
Key demographic characteristics of the homeless population in the Fargo-Moorhead area, as reported by study participants, are presented below:

- Most homeless people were of prime working age (46% in the 25-44 age group and 37% in the 45-64 age group).
- Males were more likely than females to be homeless (65% male and 34% female).
- The vast majority of homeless people were single: nearly two-thirds have never been married (64%) and one-third were separated or divorced (33%).
- Individuals of Hispanic ethnicity (of any race) represents 5 percent of the homeless population in the Fargo-Moorhead area.
- Significant racial disparities exist among the homeless population in the Fargo-Moorhead area.
  - More than half of those experiencing homelessness in the Fargo-Moorhead area (57%) were non-white (i.e., African American; African born; American Indian, and mixed race with American Indian; Asian or Pacific Islander; and of some other group) compared to 43 percent who were white.
  - The share of African Americans and American Indians in the homeless population is much larger than their share in the general population<sup>1</sup>.
    - American Indians represent 33 percent of the homeless population in the Fargo-Moorhead area despite representing 1 percent of the general population in this area<sup>1</sup>.



- African Americans represent 11 percent of the homeless population in the Fargo-Moorhead area despite representing 5 percent of the general population in this area<sup>1</sup>.

**Key demographic characteristics of the homeless population in the Fargo-Moorhead area**



**Notes:**

- The racial distribution in the general population is presented according to the U.S. Census Bureau classification (e.g., White, Black or African American, American Indian and Alaska Native).
- The racial distribution of the homeless population is presented according to the survey classification (i.e., African American; African born; Asian or Pacific Islander; White or Caucasian; American Indian; Mixed race with American Indian; Some other group).

<sup>1</sup> U.S. Census Bureau, 2013-2017 ACS 5-year estimates for [Fargo](#) and [Moorhead](#)).

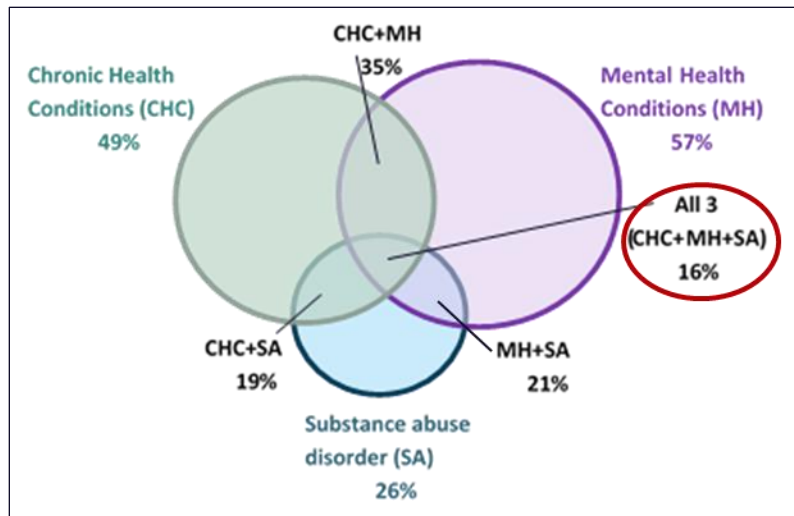
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## Health characteristics

Physical, mental, and substance abuse health issues are significant concerns among the people experiencing a homeless situation in the Fargo-Moorhead area.

- Almost half of respondents in the Fargo-Moorhead area (46%) reported having some form of disability (either a serious mental, physical, or other condition that limits their daily activities or the amount of work they can do).
- Half of respondents (49%) reported having at least one chronic health condition presented in the survey (i.e., asthma; tuberculosis or other chronic lung or respiratory problem; high blood pressure; other chronic heart or circulatory problems such as anemia or heart disease; diabetes; cancer; or severe chronic pain).
  - The most frequent chronic health conditions mentioned were high blood pressure (32%) and severe chronic pain (24%).
- More than half of respondents (57%) reported having at least one diagnosis of a mental health condition presented in the survey (i.e., schizophrenia or other paranoid or delusional disorder; bipolar disorder, manic episodes, or manic depression; major depression or clinical depression; obsessive-compulsive personality or any other severe social or personality disorder; post-traumatic stress disorder (PTSD); or anxiety disorder or panic disorder).
  - The most frequent mental health conditions mentioned by survey respondents include anxiety disorders (45%), major depression (39%), and PTSD (31%).
- One-fourth of respondents (26%) have been diagnosed with at least one substance abuse disorder (i.e., alcohol abuse disorder or drug abuse disorder).
  - More specifically, 24 percent have been diagnosed with an alcohol abuse disorder and 12 percent with a drug abuse disorder.
  - The percentage of homeless people experiencing at least one substance abuse disorder is much higher in Fargo than in Moorhead (35% in Fargo and 14% in Moorhead).
- One-third of respondents (34%) reported evidence of traumatic brain injury (i.e., being hit on the head so hard they were knocked unconscious or saw stars and who subsequently began to have problems with headaches, concentration or memory, understanding, excessive worry, sleeping, or getting along with people).
- Regarding the three most common conditions (i.e., chronic health condition, serious mental illness, or substance abuse disorder), 43 percent of respondents reported at least two of them and 16 percent reported all three.

## Co-occurring health conditions among homeless people in the Fargo-Moorhead area



## Addiction

Addiction can be both a cause and a result of homelessness. [Research](#)<sup>2</sup> indicates that substance abuse is a major contributing factor for many people becoming and remaining homeless. In many situations, however, substance abuse is a result of homelessness as people often turn to drugs and alcohol to cope with their situation.

Among study participants -

- Three-fourths (76%) have used cigarettes, one-fourth (26%) have used marijuana, and almost half (42%) have used alcohol during the past 30 days.
- About one-third (37%) consider themselves an alcoholic or chemically dependent.
- Almost half (43%) have been treated in an outpatient alcohol or drug treatment program.
- One-fifth (21%) have been admitted to a detox center in the past 12 months.

## Prior experiences of people experiencing homelessness

Adverse childhood experiences are stressful or traumatic events that can have negative, long lasting effects. They can include violence, abuse, neglect, out-of-home placements, and parental incarceration. They may also include household dysfunction such as witnessing domestic violence or growing up with family members who have substance use disorders<sup>3</sup>.

- The most frequently reported adverse childhood experiences include living with a substance abuser as a child (54%), followed by witnessing abuse of another family member as a child (44%), being physically abused as a child (36%), and living with a parent or guardian who struggled with mental health issues (32%).
- As a child, about one-fourth of respondents (28%) lived in a foster home and 18 percent lived in a group home.
- Nearly one-third (30%) were held for more than a week in a juvenile detention center or other juvenile facility or camp.

<sup>2</sup> <https://www.nationalhomeless.org/factsheets/addiction.pdf>

<sup>3</sup> <https://www.samhsa.gov/capt/practicing-effective-prevention/prevention-behavioral-health/adverse-childhood-experiences>

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## Chronic homelessness

By federal definition, people are considered chronically homeless if they have been homeless (sheltered or unsheltered) for at least one year during the current episode; or homeless for less than one year in the current episode, but were homeless at least four times in the previous three years; and are also disabled.

In analyzing the chronically homeless population, the doubled-up homeless were excluded.

	<b>Fargo</b>	<b>Moorhead</b>	<b>Fargo-Moorhead</b>
Number of homeless excluding doubled up	129	103	232
Number of chronically homeless	38	34	72

Almost one-third (31%) of the people experiencing homelessness (doubled up excluded) in the Fargo-Moorhead area were chronically homeless.

- More than half of the chronically homeless (56%) were 45 to 64 years old.
- Two-thirds (65%) of the chronically homeless were male.
- More than half (57%) of the chronically homeless were non-white (i.e., African American, African born, American Indian, mixed race with American Indian, or some other group); nearly one-third (31%) were American Indian.
- More than two thirds (69%) of the chronically homeless reported at least two health conditions (i.e., chronic health conditions, mental health conditions, or substance abuse disorders).
- More than one-third (35%) of the chronically homeless reported being diagnosed with both mental health and substance abuse disorders.
- Almost one-third (29%) reported having all three health conditions (i.e., chronic health conditions, mental health conditions, and substance abuse disorders).

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# Appendix

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**Table 1: Demographic Characteristics of Homeless Persons in Fargo, Moorhead, and Fargo-Moorhead area**

	SHELTERED			UNSHELTERED			DOUBLED UP			TOTAL		
	Fargo	Moorhead	Fargo-Moorhead	Fargo	Moorhead	Fargo-Moorhead	Fargo	Moorhead	Fargo-Moorhead	Fargo	Moorhead	Fargo-Moorhead
	N = 104	N = 76	N = 180	N = 25	N = 27	N = 52	N = 7	N = 4	N = 11	N = 136	N = 107	N = 243
<b>AGE</b>												
Average age (years)	40.1	39.6	39.9	46.5	40.6	43.4	48.6	42.5	46.4	41.7	40.0	40.9
Younger than 18	2.9%	2.6%	2.8%	0.0%	3.7%	1.9%	0.0%	0.0%	0.0%	2.2%	2.8%	2.5%
18-24	11.5%	15.8%	13.3%	0.0%	0.0%	0.0%	14.3%	0.0%	9.1%	9.6%	11.2%	10.3%
25-44	41.3%	50.0%	45.0%	44.0%	59.3%	51.9%	14.3%	75.0%	36.4%	40.4%	53.3%	46.1%
45-64	41.3%	27.6%	35.6%	44.0%	37.0%	40.4%	71.4%	25.0%	54.5%	43.4%	29.9%	37.4%
65+	2.9%	3.9%	3.3%	12.0%	0.0%	5.8%	0.0%	0.0%	0.0%	4.4%	2.8%	3.7%
<b>GENDER</b>												
Female	29.8%	43.4%	35.6%	16.0%	33.3%	25.0%	42.9%	50.0%	45.5%	27.9%	41.1%	33.7%
Male	68.3%	56.6%	63.3%	84.0%	63.0%	73.1%	57.1%	50.0%	54.5%	70.6%	57.9%	65.0%
<b>SEXUAL ORIENTATION</b>												
Heterosexual	83.7%	92.1%	87.2%	96.0%	100.0%	98.1%	85.7%	100.0%	90.9%	86.0%	94.4%	89.7%
Gay or lesbian	6.7%	1.3%	4.4%	4.0%	0.0%	1.9%	0.0%	0.0%	0.0%	5.9%	0.9%	3.7%
Bisexual	3.8%	2.6%	3.3%	0.0%	0.0%	0.0%	14.3%	0.0%	9.1%	3.7%	1.9%	2.9%
<b>ETHNICITY</b>												
Hispanic or Latino	5.8%	5.3%	5.6%	4.0%	0.0%	1.9%	14.3%	25.0%	18.2%	5.9%	4.7%	5.3%
<b>RACE</b>												
African American	9.6%	17.1%	12.8%	8.0%	3.7%	5.8%	0.0%	0.0%	0.0%	8.8%	13.1%	10.7%
African born	1.0%	0.0%	0.6%	8.0%	0.0%	3.8%	0.0%	0.0%	0.0%	2.2%	0.0%	1.2%
Asian & Pacific Islander	0.0%	0.0%	0.0%	0.0%	3.7%	1.9%	0.0%	0.0%	0.0%	0.0%	0.9%	0.4%
White or Caucasian	51.0%	31.6%	42.8%	20.0%	59.3%	40.4%	42.9%	75.0%	54.5%	44.9%	40.2%	42.8%
American Indian (AI)	24.0%	46.1%	33.3%	40.0%	29.6%	34.6%	28.6%	25.0%	27.3%	27.2%	41.1%	33.3%
Mixed race with AI	8.7%	2.6%	6.1%	24.0%	0.0%	11.5%	28.6%	0.0%	18.2%	12.5%	1.9%	7.8%
Some other group	5.8%	1.3%	3.9%	0.0%	3.7%	1.9%	0.0%	0.0%	0.0%	4.4%	1.9%	3.3%
<b>MARITAL STATUS</b>												
Married	1.0%	3.9%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	2.8%	1.6%
Divorced or Separated	29.8%	32.9%	31.1%	32.0%	44.4%	38.5%	42.9%	25.0%	36.4%	30.9%	35.5%	32.9%
Never Married	67.3%	60.5%	64.4%	68.0%	55.6%	61.5%	57.1%	75.0%	63.6%	66.9%	59.8%	63.8%

**Note:** Percentages in a category may not add to 100% due to rounding or due to the omission of some options provided in the survey (e.g., other or refused)

**Table 2: Health Characteristics of Homeless Persons in Fargo, Moorhead, and Fargo-Moorhead area**

	Fargo	Moorhead	Fargo-Moorhead
	N = 136	N = 107	N = 243
<b>GENERAL HEALTH CONDITIONS</b>			
Physical, mental, or other health condition that limits the kind or amount of work they can do	42.6%	41.1%	42.0%
Physical, mental, or other health condition that limits their daily activities	16.9%	15.9%	16.5%
Cognitive impairment (confusion, memory issues, decision making issues that interfere with daily activities)	36.8%	31.8%	34.6%
Have one form of disability (either have a serious mental, physical, or other condition that limits the amount of work they can do, or have a serious mental, physical, or other condition that limits their daily activities).	45.6%	45.8%	45.7%
<b>CHRONIC HEALTH CONDITIONS (CHC)</b>			
<b>Illnesses, conditions or problems experienced in the past 12 months</b>			
Asthma	13.2%	11.2%	12.3%
Tuberculosis (TB) or another chronic lung or respiratory problem	2.9%	3.7%	3.3%
High blood pressure	36.0%	27.1%	32.1%
Other chronic heart or circulatory problems (e.g., anemia, heart disease)	6.6%	9.3%	7.8%
Diabetes	8.1%	13.1%	10.3%
Cancer	2.9%	1.9%	2.5%
Severe chronic pain	21.3%	27.1%	23.9%
At least one of the chronic health conditions above	50.7%	47.7%	49.4%
<b>MENTAL HEALTH (MH)</b>			
<b>Told by a doctor or nurse that they have these conditions in the past 2 years</b>			
Schizophrenia or another paranoid or delusional disorder	12.5%	7.5%	10.3%
Bipolar disorder, manic episodes, or manic depression	20.6%	25.2%	22.6%
Major depression or clinical depression	38.2%	40.2%	39.1%
Obsessive-compulsive personality or any other severe social or personality disorder	12.5%	16.8%	14.4%
Post-Traumatic Stress Disorder (PTSD)	28.7%	33.6%	30.9%
Anxiety disorder or panic disorder	44.1%	45.8%	44.9%
At least one of the mental health conditions above	58.1%	55.1%	56.8%
<b>Mental health (other)</b>			
Have ever stayed in a mental health treatment program for persons with emotional, behavioral or mental health problems	40.4%	35.5%	38.3%
Have ever received outpatient care from a counselor, psychologist, or mental health worker because of nervousness, depression, or mental health problems	47.8%	43.0%	45.7%
During the last two years	33.1%	30.8%	32.1%

**Table 2: Health Characteristics of Homeless Persons in Fargo, Moorhead, and Fargo-Moorhead area - continued**

	Fargo	Moorhead	Fargo-Moorhead
	N = 136	N = 107	N = 243
<b>OTHER HEALTH CONDITIONS</b>			
<b>Autism or Autism Spectrum Disorder</b>	0.7%	0.0%	0.4%
<b>Traumatic Brain Injury (TBI)</b>			
Have ever been hit in the head so hard that they saw stars or were knocked unconscious	55.9%	55.1%	55.6%
Problems with headaches, concentration or memory, understanding, excessive worry, sleeping, or getting along with people after the head injury	33.1%	34.6%	33.7%
<b>SUBSTANCE ABUSE (SA)</b>			
<b>Told by a doctor or nurse that they have these conditions in the past 2 years</b>			
Alcohol abuse disorder	33.1%	12.1%	23.9%
Drug abuse disorder	15.4%	8.4%	12.3%
At least one of the substance abuse conditions above	35.3%	14.0%	25.9%
<b>Substance abuse (other)</b>			
Ever stayed in a drug or alcohol treatment facility	52.2%	39.3%	46.5%
Ever been treated in an outpatient alcohol or drug treatment program	49.3%	34.6%	42.8%
During the past two years	25.0%	11.2%	18.9%
<b>CONCURRENT HEALTH CONDITIONS</b>			
Chronic health conditions and mental health condition	35.3%	35.5%	35.4%
Chronic health conditions and substance abuse disorders	25.0%	10.3%	18.5%
Mental health conditions and substance abuse disorders	27.2%	12.1%	20.6%
At least two of the health conditions (chronic health conditions, mental health conditions, and substance abuse disorders)	47.8%	37.4%	43.2%
All three health conditions (chronic health conditions, mental health conditions, and substance abuse disorders)	19.9%	10.3%	15.6%



**Table 3: Addiction Characteristics of Homeless Persons in Fargo, Moorhead, and Fargo-Moorhead area**

	<b>Fargo</b>	<b>Moorhead</b>	<b>Fargo-Moorhead</b>
	<b>N = 136</b>	<b>N = 107</b>	<b>N = 243</b>
<b>Have used during the past 30 days....</b>			
Cigarettes	76.5%	74.8%	75.7%
E-cigarettes or a vaporizer	14.0%	13.1%	13.6%
Alcohol	49.3%	33.6%	42.4%
Marijuana	28.7%	23.4%	26.3%
Crack or any other kind of cocaine	4.4%	0.9%	2.9%
Heroin	2.9%	0.0%	1.6%
Codeine, morphine, fentanyl or other opioid	7.4%	5.6%	6.6%
Meth (methamphetamines)	14.7%	4.7%	10.3%
Synthetic Stimulants (bath salts, K2, synthetic marijuana)	2.2%	1.9%	2.1%
Other (non-opioid) pharmaceutical drugs not prescribed to you	5.9%	2.8%	4.5%
<b>Have been told by a doctor or nurse that you have any of the following conditions, during the past two years:</b>			
Alcohol abuse disorder	33.1%	12.1%	23.9%
Drug abuse disorder	15.4%	8.4%	12.3%
<b>Addiction (other)</b>			
Consider themselves an alcoholic or chemically dependent	46.3%	26.2%	37.4%
Have been treated in an outpatient alcohol or drug treatment program	49.3%	34.6%	42.8%
Have been admitted to a detox center in the past 12 months	29.4%	9.3%	20.6%

**Table 4: Childhood Experiences among Homeless Persons in Fargo, Moorhead, and Fargo-Moorhead area**

	Fargo	Moorhead	Fargo-Moorhead
	N = 136	N = 107	N = 243
<b>Out-of-home placements</b>			
Have ever lived in a foster home as a child (17 or younger)	25.7%	31.8%	28.4%
Have ever run away from a foster care placement	8.8%	15.0%	11.5%
Did ever have to leave a foster home because they were too old to stay there	2.2%	6.5%	4.1%
Have ever lived in a group home as a child (17 or younger)	16.9%	19.6%	18.1%
Have ever run away from a group home placement	10.3%	12.1%	11.1%
Did ever have to leave a group home because they were too old to stay there	0.7%	3.7%	2.1%
Have ever stayed in a mental health treatment program for persons with emotional behavioral or mental health problems (i.e., hospital, regional treatment center, or other residential program) as a child (17 or younger)	16.2%	16.8%	16.5%
Have ever stayed in a drug or alcohol treatment facility as a child (17 or younger)	11.0%	10.3%	10.7%
Have ever been held for more than a week in a juvenile detention center or other juvenile facility or camp	24.3%	36.4%	29.6%
<b>Adverse childhood experiences</b>			
As a child, had a parent serve time in prison	14.0%	18.7%	16.0%
As a child, lived with someone who was a problem drinker, alcoholic, or drug user	50.0%	59.8%	54.3%
As a child, witnessed abuse of another family member	41.2%	48.6%	44.4%
As a child, lived with parent or guardian with mental health issues	26.5%	38.3%	31.7%
As a child, were physically mistreated or abused	39.7%	30.8%	35.8%
As a child, were sexually mistreated or abused	22.8%	20.6%	21.8%
Parents ever neglected to provide them with food, shelter, or medical care, or leave them for long periods of time when they were too young to be on their own	18.4%	21.5%	19.8%

**Table 5: Current Homelessness Situation in Fargo, Moorhead, and Fargo-Moorhead area (doubled up excluded)**

	Fargo	Moorhead	Fargo-Moorhead
	N = 129	N = 103	N = 232
<b>How long have you been without a regular or permanent place to live?</b>			
Homeless for less than 1 year	37.2%	38.8%	37.9%
Homeless for 1 year or more	60.5%	52.4%	56.9%
Refused	1.6%	0.0%	0.9%
Don't know	0.8%	8.7%	4.3%
<b>During the last 3 years, how many different times including now have you been homeless?</b>			
1	33.3%	39.8%	36.2%
2	15.5%	14.6%	15.1%
3	12.4%	12.6%	12.5%
4 or more	35.7%	29.1%	32.8%
Refused	0.0%	1.0%	0.4%
Don't know	3.1%	2.9%	3.0%
<b>Chronically homeless</b>	<b>29.5%</b>	<b>33.0%</b>	<b>31.0%</b>

**Note:**

**Chronically homeless:**

- Homeless sheltered or unsheltered, and
- Homeless for at least one year during the current episode; or homeless for less than one year in the current episode, but homeless at least four times in the previous three years, and
- Disabled (those who have a physical, mental, or other health condition that limits the kind of work they can do or those who have a physical, mental, or other health condition that makes it hard for them to bathe, eat, get dressed, get in and out of bed or chair, or get around by themselves).

**Table 6: Demographic Characteristics of Chronically Homeless Persons in Fargo, Moorhead, and Fargo-Moorhead (doubled up excluded)**

	<b>Fargo</b>	<b>Moorhead</b>	<b>Fargo-Moorhead</b>
	<b>N = 38</b>	<b>N = 34</b>	<b>N = 72</b>
<b>AGE</b>			
Younger than 18	2.6%	0.0%	1.4%
18-24	7.9%	2.9%	5.6%
25-44	31.6%	38.2%	34.7%
45-64	55.3%	55.9%	55.6%
65+	2.6%	2.9%	2.8%
<b>GENDER</b>			
Female	28.9%	38.2%	33.3%
Male	68.4%	61.8%	65.3%
<b>MARITAL STATUS</b>			
Divorced or Separated	34.2%	50.0%	41.7%
Married	0.0%	2.9%	1.4%
Never-Married	65.8%	44.1%	55.6%
<b>ETHNICITY</b>			
Hispanic or Latino origin	5.3%	8.8%	6.9%
<b>RACE</b>			
African American	7.9%	23.5%	15.3%
African born	2.6%	0.0%	1.4%
White or Caucasian	50.0%	35.3%	43.1%
American Indian	23.7%	38.2%	30.6%
Mixed race with American Indian	10.5%	2.9%	6.9%
Some other group	5.3%	0.0%	2.8%
<b>SEXUAL ORIENTATION</b>			
Heterosexual or straight	81.6%	91.2%	86.1%
Gay or lesbian	7.9%	0.0%	4.2%
Bisexual	5.3%	2.9%	4.2%
<b>HEALTH CONDITIONS</b>			
Chronic homeless with at least two health conditions <sup>1</sup>	68.4%	70.6%	69.4%
Chronic homeless with both mental health and substance abuse conditions	44.7%	23.5%	34.7%
Chronic homeless with all three health conditions <sup>1</sup>	36.8%	20.6%	29.2%

**Note:** <sup>1</sup> Health conditions include Chronic Health Conditions (CHC), Mental Health Conditions (MH) and Substance Abuse Disorders (SA)

**2019 Report from  
HUD's Homeless Management Information  
System (HMIS)**

### Report Options

Provider Type  Provider  Reporting Group

**Reporting Group\*** Cass County ND All Providers

**Program Date Range\*** 01/01/2019 to 12/31/2019

**Entry/Exit Types\***  Basic  Basic Center Program Entry/Exit  HUD  PATH  Quick Call  RHY  Standard  Transitional Living Program Entry/Exit  VA  HPRP (Retired)

### CoC-APR Report Results

#### 4a - Project Identifiers in HMIS

#	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	All
Organization Name	Org-ID	Project Name	Project ID	HMIS Project Type	Method for Tracking ES	Affiliated with a residential project? (SSO)	Project IDs of Affiliation	CoC Codes	Geocodes	Victim Service Provider																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA Edge Artist Flats Permanent Supportive Housing [PSH]	675	PH - Permanent Supportive Housing (disability required for entry) (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA ESG Homeless Prevention [HP]	76	Homelessness Prevention (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA ESG Rapid Rehousing [RRH]	336	PH - Rapid Re-Housing (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA NDHG Homeless Prevention [HP]	528	Homelessness Prevention (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA NDHG Rapid Rehousing [RRH]	561	PH - Rapid Re-Housing (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA SSVF Homeless Prevention [HP]	410	Homelessness Prevention (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA SSVF Rapid Rehousing [RRH]	411	PH - Rapid Re-Housing (HUD)				ND-500	380636	False																	
Centre, Inc.	12	Centre Inc. Project HART VA GPD Bridge Housing Transitional Housing [TH]	534	Transitional housing (HUD)				ND-500	380636	False																	
Centre, Inc.	12	Centre Inc. Project HART VA GPD Hospital to Housing Transitional Housing [TH]	535	Transitional housing (HUD)				ND-500	380636	False																	
Centre, Inc.	12	Centre Inc. Project HART VA GPD Low Demand Safe Haven [SH]	533	Safe Haven (HUD)				ND-500	380636	False																	

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#### 5a - Report Validations Table

Report Validations Table	
1. Total Number of Persons Served	1822
2. Number of Adults (age 18 or over)	1514
3. Number of Children (under age 18)	305
4. Number of Persons with Unknown Age	3
5. Number of Leavers	1330
6. Number of Adult Leavers	1100
7. Number of Adult and Head of Household Leavers	1155
8. Number of Stayers	492
9. Number of Adult Stayers	414

10. Number of Veterans	304
11. Number of Chronically Homeless Persons	392
12. Number of Youth Under Age 25	216
13. Number of Parenting Youth Under Age 25 with Children	9
14. Number of Adult Heads of Household	1468
15. Number of Child and Unknown-Age Heads of Household	56
16. Heads of Households and Adult Stayers in the Project 365 Days or More	169

**6a - Data Quality: Personally Identifiable Information**

Data Element	Client Doesn't Know/Client Refused	Information Missing	Data Issues	Total	% of Error Rate
Name (3.1)	2	1	1	4	0%
SSN (3.2)	90	40	16	146	8%
Date of Birth (3.3)	1	14	1	16	1%
Race (3.4)	12	16		28	2%
Ethnicity (3.5)	9	24		33	2%
Gender (3.6)	2	9		11	1%
<b>Overall Score</b>				<b>185</b>	<b>10%</b>

**6b - Data Quality: Universal Data Elements**

Data Element	Error Count	% of Error Rate
Veteran Status (3.7)	21	1%
Project Start Date (3.10)	0	0%
Relationship to Head of Household (3.15)	5	0%
Client Location (3.16)	0	0%
Disabling Condition (3.8)	141	8%

**6c - Data Quality: Income and Housing Data Quality**

Data Element	Error Count	% of Error Rate
Destination (3.12)	776	58%
Income and Sources (4.2) at Start	295	19%
Income and Sources (4.2) at Annual Assessment	109	64%
Income and Sources (4.2) at Exit	254	22%

**6d - Data Quality: Chronic Homelessness**

Entering into project type	Count of total records	Missing time in institution (3.917.2)	Missing time in housing (3.917.2)	Approximate Date started (3.917.3) DK/R/missing	Number of times (3.917.4) DK/R/missing	Number of months (3.917.5) DK/R/missing	% of records unable to calculate
ES, SH, Street Outreach	976			200	152	158	24%
TH	78	0	0	0	0	0	0%
PH(all)	221	0	3	3	2	5	5%
<b>Total</b>	<b>1275</b>						<b>19%</b>

**6e - Data Quality: Timeliness**

Time For Record Entry	Number of Project Start Records	Number of Project Exit Records
0 days	77	95
1 - 3 days	190	135
4 - 6 days	90	74
7 - 10 days	114	109
11+ days	957	914

**6f - Data Quality: Inactive Records: Street Outreach and Emergency Shelter**

	# of Records	# of Inactive Records	% of Inactive Records
Contact (Adults and Heads of Household in Street Outreach or ES - NBN)	0	0	0%
Bed Night (All clients in ES - NBN)	0	0	0%

**7a - Number of Persons Served**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Adults	1514	1362	152	0	0
Children	305	0	251	54	0
Client Doesn't Know/Client Refused	1	0	0	0	1
Data not collected	2	0	0	0	2
<b>Total</b>	<b>1822</b>	<b>1362</b>	<b>403</b>	<b>54</b>	<b>3</b>
For PSH and RRH - the total persons served who moved into housing	284	177	107	0	0

**7b - Point-in-Time Count of Persons on the Last Wednesday**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
January	537	345	186	6	0

April	492	340	147	5	0	
July	461	337	123	1	0	
October	480	346	132	2	0	
<b>8a - Number of Households Served</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Total Households	1524	1344	124	53	3	
For PSH and RRH - the total persons served who moved into housing	208	174	34	0	0	
<b>8b - Point-in-Time Count of Households on the Last Wednesday</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
January	385	324	57	4	0	
April	374	324	46	4	0	
July	353	313	39	1	0	
October	369	323	44	2	0	
<b>9a - Number of Persons Contacted</b>						
		<b>All Persons Contacted</b>	<b>First Contact - NOT staying on the Streets, ES, or SH</b>	<b>First contact - WAS staying on Streets, ES, or SH</b>	<b>First contact - Worker unable to determine</b>	
Once		29	25	4	0	
2-5 Times		1	1	0	0	
6-9 Times		0	0	0	0	
10+ Times		0	0	0	0	
<b>Total Persons Contacted</b>		<b>30</b>	<b>26</b>	<b>4</b>	<b>0</b>	
<b>9b - Number of Persons Engaged</b>						
		<b>All Persons Contacted</b>	<b>First Contact - NOT staying on the Streets, ES, or SH</b>	<b>First contact - WAS staying on Streets, ES, or SH</b>	<b>First contact - Worker unable to determine</b>	
Once		27	24	3	0	
2-5 Times		1	1	0	0	
6-9 Times		0	0	0	0	
10+ Times		0	0	0	0	
<b>Total Persons Engaged</b>		<b>28</b>	<b>25</b>	<b>3</b>	<b>0</b>	
<b>Rate of Engagement</b>		<b>93%</b>	<b>96%</b>	<b>75%</b>	<b>0%</b>	
<b>10a - Gender of Adults</b>						
		<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Male		1109	1075	34	0	
Female		380	262	118	0	
Trans Female (MTF or Male to Female)		10	10	0	0	
Trans Male (FTM or Female to Male)		4	4	0	0	
Gender Non-Conforming (i.e. not exclusively male or female)		3	3	0	0	
Client Doesn't Know/Client Refused		2	2	0	0	
Data not collected		6	6	0	0	
<b>Subtotal</b>		<b>1514</b>	<b>1362</b>	<b>152</b>	<b>0</b>	
<b>10b - Gender of Children</b>						
		<b>Total</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Male		150	132	18	0	
Female		150	119	31	0	
Trans Female (MTF or Male to Female)		0	0	0	0	
Trans Male (FTM or Female to Male)		1	0	1	0	
Gender Non-Conforming (i.e. not exclusively male or female)		1	0	1	0	
Client Doesn't Know/Client Refused		0	0	0	0	
Data not collected		3	0	3	0	
<b>Subtotal</b>		<b>305</b>	<b>251</b>	<b>54</b>	<b>0</b>	
<b>10c - Gender of Persons Missing Age Information</b>						
		<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Male		3	0	0	0	3
Female		0	0	0	0	0
Trans Female (MTF or Male to Female)		0	0	0	0	0
Trans Male (FTM or Female to Male)		0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)		0	0	0	0	0
Client Doesn't Know/Client Refused		0	0	0	0	0
Data not collected		0	0	0	0	0
<b>Subtotal</b>		<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>



<b>11 - Age</b>						
	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type	
Under 5	100		98	2	0	
5 - 12	117		115	2	0	
13 - 17	88		38	50	0	
18 - 24	177	160	17		0	
25 - 34	390	312	78		0	
35 - 44	322	281	41		0	
45 - 54	289	280	9		0	
55 - 61	218	213	5		0	
62 +	118	116	2		0	
Client Doesn't Know/Client Refused	1	0	0	0	1	
Data not collected	2	0	0	0	2	
<b>Total</b>	<b>1822</b>	<b>1362</b>	<b>403</b>	<b>54</b>	<b>3</b>	

<b>12a - Race</b>						
	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type	
White	989	799	162	27	1	
Black or African American	323	213	101	9	0	
Asian	7	4	2	1	0	
American Indian or Alaska Native	311	222	80	9	0	
Native Hawaiian or Other Pacific Islander	16	6	10	0	0	
Multiple races	143	91	46	6	0	
Client Doesn't Know/Client Refused	17	16	1	0	0	
Data not collected	16	11	1	2	2	
<b>Total</b>	<b>1822</b>	<b>1362</b>	<b>403</b>	<b>54</b>	<b>3</b>	

<b>12b - Ethnicity</b>						
	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type	
Non-Hispanic/Non-Latino	1659	1248	366	43	2	
Hispanic/Latino	130	89	34	7	0	
Client Doesn't Know/Client Refused	9	9	0	0	0	
Data not collected	24	16	3	4	1	
<b>Total</b>	<b>1822</b>	<b>1362</b>	<b>403</b>	<b>54</b>	<b>3</b>	

<b>13a1 - Physical and Mental Health Conditions at Start</b>						
	Total Persons	Without Children	Adults in HH with Children and Adults	Children in HH with Children and Adults	With Only Children	Unknown Household Type
Mental Health Problem	476	419	30	6	21	0
Alcohol Abuse	161	156	3	0	2	0
Drug Abuse	72	60	7	0	5	0
Both Alcohol and Drug Abuse	138	129	8	0	1	0
Chronic Health Condition	154	144	4	0	6	0
HIV/AIDS	7	6	1	0	0	0
Development Disability	69	55	7	6	1	0
Physical Disability	255	240	10	1	4	0

<b>13b1 - Physical and Mental Health Conditions at Exit</b>						
	Total Persons	Without Children	Adults in HH with Children and Adults	Children in HH with Children and Adults	With Only Children	Unknown Household Type
Mental Health Problem	329	289	13	6	21	0
Alcohol Abuse	106	102	2	0	2	0
Drug Abuse	57	50	2	0	5	0
Both Alcohol and Drug Abuse	91	86	4	0	1	0
Chronic Health Condition	106	99	1	0	6	0
HIV/AIDS	4	4	0	0	0	0
Development Disability	44	35	2	5	2	0
Physical Disability	178	170	4	0	4	0

<b>13c1 - Physical and Mental Health Conditions of Stayers</b>						
	Total Persons	Without Children	Adults in HH with Children and Adults	Children in HH with Children and Adults	With Only Children	Unknown Household Type
Mental Health Problem	145	127	17	0	1	0
Alcohol Abuse	57	56	1	0	0	0
Drug Abuse	16	11	5	0	0	0
Both Alcohol and Drug Abuse	46	42	4	0	0	0
Chronic Health Condition	49	46	3	0	0	0
HIV/AIDS	3	2	1	0	0	0

Development Disability	27	21	5	1	0	0
Physical Disability	78	71	6	1	0	0
<b>13a2 - Number of Conditions at Start</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
None	901	557	96	226	21	1
1 Condition	304	266	14	13	11	0
2 Conditions	176	155	14	0	7	0
3+ Conditions	229	213	11	0	5	0
Condition Unknown	146	117	16	10	3	0
Client Doesn't Know/Client Refused	7	4	1	1	1	0
Data not collected	59	50	0	1	6	2
<b>Total</b>	<b>1822</b>	<b>1362</b>	<b>152</b>	<b>251</b>	<b>54</b>	<b>3</b>
<b>13b2 - Number of Conditions at Exit</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
None	699	445	70	162	21	1
1 Condition	211	181	9	11	10	0
2 Conditions	115	103	4	0	8	0
3+ Conditions	160	150	5	0	5	0
Condition Unknown	84	79	3	0	2	0
Client Doesn't Know/Client Refused	4	2	1	0	1	0
Data not collected	57	48	0	1	6	2
<b>Total</b>	<b>1330</b>	<b>1008</b>	<b>92</b>	<b>174</b>	<b>53</b>	<b>3</b>
<b>13c2 - Number of Conditions for Stayers</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
None	198	107	26	65	0	0
1 Condition	88	80	5	2	1	0
2 Conditions	60	50	10	0	0	0
3+ Conditions	72	66	6	0	0	0
Condition Unknown	69	47	13	9	0	0
Client Doesn't Know/Client Refused	4	3	0	1	0	0
Data not collected	1	1	0	0	0	0
<b>Total</b>	<b>492</b>	<b>354</b>	<b>60</b>	<b>77</b>	<b>1</b>	<b>0</b>
<b>14a - Domestic Violence History</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Yes		237	175	60	2	0
No		876	791	82	3	0
Client Doesn't Know/Client Refused		14	10	4	0	0
Data not collected		443	386	6	48	3
<b>Total</b>		<b>1570</b>	<b>1362</b>	<b>152</b>	<b>53</b>	<b>3</b>
<b>14b - Persons Fleeing Domestic Violence</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Yes		117	69	46	2	0
No		89	78	11	0	0
Client Doesn't Know/Client Refused		1	1	0	0	0
Data not collected		30	27	3	0	0
<b>Total</b>		<b>237</b>	<b>175</b>	<b>60</b>	<b>2</b>	<b>0</b>
<b>15 - Living Situation</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
<b>Homeless Situations</b>						
Emergency shelter, including hotel or motel paid for with emergency shelter voucher		342	298	41	3	0
Transitional housing for homeless persons (including homeless youth)		61	57	4	0	0
Place not meant for habitation		324	313	10	0	1
Safe Haven		14	14	0	0	0
Host Home (non-crisis)		0	0	0	0	0
<b>Subtotal</b>		<b>741</b>	<b>682</b>	<b>55</b>	<b>3</b>	<b>1</b>
<b>Institutional Settings</b>						
Psychiatric hospital or other psychiatric facility		30	30	0	0	0
Substance abuse treatment facility or detox center		41	39	2	0	0
Hospital or other residential non-psychiatric medical facility		26	26	0	0	0
Jail, prison, or juvenile detention facility		59	58	1	0	0

Foster care home or foster care group home	1	1	0	0	0
Long-term care facility or nursing home	3	3	0	0	0
Residential project or halfway house with no homeless criteria	3	3	0	0	0
<b>Subtotal</b>	<b>163</b>	<b>160</b>	<b>3</b>	<b>0</b>	<b>0</b>
<b>Other Locations</b>					
Permanent Housing (other than RRH) for formerly homeless persons	5	5	0	0	0
Owned by client, no ongoing housing subsidy	9	6	2	1	0
Owned by client, with ongoing housing subsidy	4	3	1	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	0	0	0	0	0
Rental by client, no ongoing housing subsidy	172	115	56	1	0
Rental by client, with VASH housing subsidy	7	6	1	0	0
Rental by client, with GPD TIP housing subsidy	1	1	0	0	0
Rental by client, with other housing subsidy (including RRH)	21	18	3	0	0
Hotel or motel paid for without emergency shelter voucher	45	36	8	1	0
Staying or living in a friend's room, apartment or house	188	167	13	8	0
Staying or living in a family member's room, apartment or house	142	102	6	33	1
Client Doesn't Know/Client Refused	14	14	0	0	0
Data not collected	58	47	4	6	1
<b>Subtotal</b>	<b>666</b>	<b>520</b>	<b>94</b>	<b>50</b>	<b>2</b>
<b>Total</b>	<b>1570</b>	<b>1362</b>	<b>152</b>	<b>53</b>	<b>3</b>

**16 - Cash Income - Ranges**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
No Income	733	25	540
\$1 - 150	26	3	21
\$151 - \$250	31	1	20
\$251 - \$500	49	5	33
\$501 - \$1000	199	16	133
\$1001 - \$1500	106	8	58
\$1501 - \$2000	87	3	56
\$2001 +	113	3	79
Client Doesn't Know/Client Refused	2	0	2
Data not collected	168	0	158
Number of adult stayers not yet required to have an annual assessment		245	
Number of adult stayers without required annual assessment		105	
<b>Total Adults</b>	<b>1514</b>	<b>414</b>	<b>1100</b>

**17 - Cash Income - Sources**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	309	9	219
Unemployment Insurance	4	0	3
Supplemental Security Income (SSI)	159	20	99
Social Security Disability Insurance (SSDI)	110	9	72
VA Service - Connected Disability Compensation	67	1	27
VA Non-Service Connected Disability Pension	23	1	11
Private Disability Insurance	3	0	2
Worker's Compensation	1	0	1
Temporary Assistance for Needy Families (TANF)	7	1	5
General Assistance (GA)	14	0	10
Retirement Income from Social Security	14	0	6
Pension or retirement income from a former job	9	2	7
Child Support	20	2	9
Alimony and other spousal support	0	0	0
Other Source	22	10	15
Adults with Income Information at Start and Annual Assessment/Exit		64	0

**18 - Client Cash Income Category - Earned/Other Income Category - by Start and Annual Assessment/Exit Status**

Number of Adults by Income Category	Number of Adults at Start	Number of Adults at Annual Assessment (Stayers)	Number of Adults at Exit (Leavers)
Adults with Only Earned Income (i.e., Employment Income)	271	5	191
Adults with Only Other Income	299	30	177
Adults with Both Earned and Other Income	37	4	28

Adults with No Income	813	25	602
Adults with Client Doesn't Know/Client Refused Income Information	2	0	2
Adults with Missing Income Information	75	0	81
Number of adult stayers not yet required to have an annual assessment		245	
Number of adult stayers without required annual assessment		105	
<b>Total Adults</b>	<b>1514</b>	<b>414</b>	<b>1100</b>
1 or More Source of Income	723	42	490
Adults with Income Information at Start and Annual Assessment/Exit		64	0

**19a1 - Client Cash Income Change - Income Source - by Start and Latest Status**

Income Change by Income Category (Universe: Adult Stayers with Income Information at Start and Annual Assessment)	Had Income Category at Start and Did Not Have It at Annual Assessment	Retained Income Category But Had Less \$ at Annual Assessment Than at Start	Retained Income Category and Same \$ at Annual Assessment as at Start	Retained Income Category and Increased \$ at Annual Assessment	Did Not Have the Income Category at Start and Gained the Income Category at Annual Assessment	Did Not Have the Income Category at Start or at Annual Assessment	Total Adults (including those with No Income)	Performance Measure: Adults who Gained or Increased Income from Start to Annual Assessment, Average Gain	Performance measure: Percent of Persons who Accomplished this Measure
Number of Adults with Earned Income (i.e., Employment Income)	3	2	0	3	3	50	64	6	9%
Average Change in Earned Income	-1,787.33	-684		379	708.33			543.67	
Number of Adults with Other Income	1	2	3	15	13	28	64	28	44%
Average Change in Other Income	-200	-283.5		171	516.85			331.57	
Number of Adults with Any Income (i.e., Total Income)	3	4	3	18	12	18	64	32	50%
Average Change in Overall Income	-1,787.33	-521.25		205.67	687.75			390	

**19a2 - Client Cash Income Change - Income Source - by Start and Exit**

Income Change by Income Category (Universe: Adult Leavers with Income Information at Start and Exit)	Had Income Category at Start and Did Not Have It at Exit	Retained Income Category But Had Less \$ at Exit Than at Start	Retained Income Category and Same \$ at Exit as at Start	Retained Income Category and Increased \$ at Exit	Did Not Have the Income Category at Start and Gained the Income Category at Exit	Did Not Have the Income Category at Start or at Exit	Total Adults (including those with No Income)	Performance Measure: Adults who Gained or Increased Income from Start to Exit, Average Gain	Performance measure: Percent of Persons who Accomplished this Measure
Number of Adults with Earned Income (i.e., Employment Income)	7	4	187	6	19	715	998	26	3%
Average Change in Earned Income	-838.43	-1,057		910.33	1,495.42			1,372.12	
Number of Adults with Other Income	1	1	188	5	10	767	998	15	2%
Average Change in Other Income	-200	-794		685.6	629.2			648	
Number of Adults with Any Income (i.e., Total Income)	7	6	353	15	23	516	998	39	4%
Average Change in Overall Income	-745.57	-974.83		919.13	1,295.04			1,163.41	

**19b - Disabling Conditions and Income for Adults at Exit**

	AO: Adult with Disabling Condition	AO: Adult without Disabling Condition	AO: Total Adults	AO: percent with Disabling Condition by Source	AC: Adult with Disabling Condition	AC: Adult without Disabling Condition	AC: Total Adults	AC: percent with Disabling Condition by Source	UK: Adult with Disabling Condition	UK: Adult without Disabling Condition	UK: Total Adults	UK: percent with Disabling Condition by Source
Earned Income	64	132	196	33%	4	20	24	17%	0	0	0	0%
Supplemental Security Income (SSI)	66	19	85	78%	1	5	6	17%	0	0	0	0%
Social Security Disability Insurance (SSDI)	60	9	69	87%	1	1	2	50%	0	0	0	0%

VA Service - Connected Disability Compensation	18	3	21	86%	0	1	1	0%	0	0	0	0%
Private Disability Insurance	1	0	1	100%	0	0	0	0%	0	0	0	0%
Worker's Compensation	0	0	0	0%	0	1	1	0%	0	0	0	0%
Temporary Assistance for Needy Families (TANF)	1	0	1	100%	1	4	5	20%	0	0	0	0%
Retirement Income from Social Security	5	1	6	83%	0	0	0	0%	0	0	0	0%
Pension or retirement income from a former job	4	2	6	67%	0	0	0	0%	0	0	0	0%
Child Support	1	1	2	50%	3	5	8	38%	0	0	0	0%
Other Source	22	8	30	73%	1	3	4	25%	0	0	0	0%
No Sources	218	231	449	49%	10	35	45	22%	0	0	0	0%
Unduplicated Total Adults	400	392	792		18	67	85		0	0	0	

**20a - Type of Non-Cash Benefit Source**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutrition Assistance Program (SNAP) (Previously known as Food Stamps)	305	37	237
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	19	1	17
TANF Child Care Services	7	0	4
TANF Transportation Services	0	0	0
Other TANF-Funded Services	2	0	1
Other Source	56	23	29

**20b - Number of Non-Cash Benefit Sources**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
No Sources	1052	19	720
1 + Source(s)	327	42	250
Client Doesn't Know/Client Refused	1	0	1
Data Not Collected/Not stayed long enough for Annual Assessment	134	353	129
Total	1514	414	1100

**21 - Health Insurance**

	At Start	At Annual Assessment for Stayers	At Exit for Leavers
MEDICAID	556	62	416
MEDICARE	112	11	76
State Children's Health Insurance Program	30	2	25
Veteran's Administration (VA) Medical Services	228	5	85
Employer-Provided Health Insurance	28	0	22
Health Insurance obtained through COBRA	4	0	3
Private Pay Health Insurance	73	0	29
State Health Insurance for Adults	142	3	127
Indian Health Services Program	14	2	12
Other	42	0	27
No Health Insurance	665	9	526
Client Doesn't Know/Client Refused	10	0	7
Data not collected	128	131	124
Number of stayers not yet required to have an annual assessment		284	
1 Source of Health Insurance	881	51	593
More than 1 Source of Health Insurance	159	17	105

**22a1 - Length of Participation - CoC Projects**

	Total	Leavers	Stayers
30 days or less	1043	933	110
31 to 60 days	193	148	45
61 to 90 days	88	68	20
91 to 180 days	135	70	65
181 to 365 days	91	47	44

366 to 730 Days (1-2 Yrs)		146	38	108	
731 to 1,095 Days (2-3 Yrs)		81	19	62	
1,096 to 1,460 Days (3-4 Yrs)		16	1	15	
1,461 to 1,825 Days (4-5 Yrs)		8	1	7	
More than 1,825 Days (>5 Yrs)		21	5	16	
Data not collected		0	0	0	
<b>Total</b>		<b>1822</b>	<b>1330</b>	<b>492</b>	
<b>22b - Average and Median Length of Participation in Days</b>					
			<b>Leavers</b>	<b>Stayers</b>	
Average Length			68	437	
Median Length			6	183	
<b>22c - Length of Time between Project Start Date and Housing Move-in Date</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
7 days or less	74	44	30	0	0
8 to 14 days	9	9	0	0	0
15 to 21 days	9	6	3	0	0
22 to 30 days	2	2	0	0	0
31 to 60 days	7	5	2	0	0
61 to 180 days	4	4	0	0	0
181 to 365 days	2	2	0	0	0
366 to 730 Days (1-2 Yrs)	0	0	0	0	0
<b>Total (persons moved into housing)</b>	<b>107</b>	<b>72</b>	<b>35</b>	<b>0</b>	<b>0</b>
<b>Average length of time to housing</b>	<b>14</b>	<b>19</b>	<b>3</b>	<b>0</b>	<b>0</b>
<b>Persons who were exited without move-in</b>	<b>25</b>	<b>19</b>	<b>6</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>132</b>	<b>91</b>	<b>41</b>	<b>0</b>	<b>0</b>
<b>22e - Length of Time Prior to Housing - based on 3.917 Date Homelessness Started</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
7 days or less	205	160	18	27	0
8 to 14 days	42	38	3	1	0
15 to 21 days	19	14	4	1	0
22 to 30 days	27	21	5	1	0
31 to 60 days	72	62	9	1	0
61 to 180 days	161	122	36	3	0
181 to 365 days	120	104	15	1	0
366 to 730 Days (1-2 Yrs)	114	102	12	0	0
731 days or more	295	237	57	0	1
<b>Total (persons moved into housing)</b>	<b>1055</b>	<b>860</b>	<b>159</b>	<b>35</b>	<b>1</b>
Not yet moved into housing	43	31	12	0	0
Data not collected	365	253	105	5	2
<b>Total Persons</b>	<b>1463</b>	<b>1144</b>	<b>276</b>	<b>40</b>	<b>3</b>
<b>23c - Exit Destination - All persons</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
<b>Permanent Destinations</b>					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing subsidy	2	1	1	0	0
Owned by client, with ongoing subsidy	1	1	0	0	0
Rental by client, no ongoing subsidy	128	43	85	0	0
Rental by client, with VASH subsidy	19	16	3	0	0
Rental by client with GPD TIP subsidy	0	0	0	0	0
Rental by client, other ongoing subsidy	101	42	59	0	0
Permanent Housing (other than RRH) for formerly homeless persons	1	1	0	0	0
Staying or living with family, permanent tenure	46	12	6	28	0
Staying or living with friends, permanent tenure	15	8	7	0	0
Rental by client, with RRH or equivalent subsidy	2	2	0	0	0
Rental by client, with HCV voucher (tenant or project based)	23	2	21	0	0
Rental by client in a public housing unit	2	0	2	0	0
<b>Subtotal</b>	<b>340</b>	<b>128</b>	<b>184</b>	<b>28</b>	<b>0</b>
<b>Temporary Destinations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	19	8	10	1	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	12	12	0	0	0
Staying or living with family, temporary tenure (e.g., room, apartment or house)	32	17	10	5	0
Staying or living with friends, temporary tenure (e.g., room apartment or house)	57	46	9	2	0

Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	4	4	0	0	0
Safe Haven	0	0	0	0	0
Hotel or motel paid for without emergency shelter voucher	2	2	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>126</b>	<b>89</b>	<b>29</b>	<b>8</b>	<b>0</b>
<b>Institutional Settings</b>					
Foster care home or foster care group home	4	0	0	4	0
Psychiatric hospital or other psychiatric facility	7	5	0	2	0
Substance abuse treatment facility or detox center	6	6	0	0	0
Hospital or other residential non-psychiatric medical facility	5	5	0	0	0
Jail, prison, or juvenile detention facility	14	5	6	3	0
Long-term care facility or nursing home	3	3	0	0	0
<b>Subtotal</b>	<b>39</b>	<b>24</b>	<b>6</b>	<b>9</b>	<b>0</b>
<b>Other Destinations</b>					
Residential project or halfway house with no homeless criteria	1	1	0	0	0
Deceased	4	4	0	0	0
Other	44	37	4	3	0
Client Doesn't Know/Client Refused	345	339	0	4	2
Data Not Collected (no exit interview completed)	431	386	43	1	1
<b>Subtotal</b>	<b>825</b>	<b>767</b>	<b>47</b>	<b>8</b>	<b>3</b>
<b>Total</b>	<b>1330</b>	<b>1008</b>	<b>266</b>	<b>53</b>	<b>3</b>
Total persons exiting to positive housing destinations	256	120	113	23	0
Total persons whose destinations excluded them from the calculation	14	12	0	2	0
Percentage	19%	12%	42%	45%	0%
<b>25a - Number of Veterans</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Chronically Homeless Veteran	44	43	1	0	
Non-Chronically Homeless Veteran	260	236	24	0	
Not a veteran	1189	1064	125	0	
Client Doesn't Know/Client Refused	3	2	1	0	
Data not collected	18	17	1	0	
<b>Total</b>	<b>1514</b>	<b>1362</b>	<b>152</b>	<b>0</b>	
<b>25b - Number of Veteran Households</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Chronically Homeless Veteran	44	43	1	0	
Non-Chronically Homeless Veteran	260	236	24	0	
Not a veteran	1142	1046	96	0	
Client Doesn't Know/Client Refused	3	2	1	0	
Data not collected	18	17	1	0	
<b>Total</b>	<b>1467</b>	<b>1344</b>	<b>123</b>	<b>0</b>	
<b>25c - Gender - Veterans</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Male	277	257	20	0	
Female	26	21	5	0	
Trans Female (MTF or Male to Female)	1	1	0	0	
Trans Male (FTM or Female to Male)	0	0	0	0	
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	
Client Doesn't Know/Client Refused	0	0	0	0	
Data not collected	0	0	0	0	
<b>Total</b>	<b>304</b>	<b>279</b>	<b>25</b>	<b>0</b>	
<b>25d - Age - Veterans</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
18 - 24	3	3	0	0	
25 - 34	35	31	4	0	
35 - 44	51	36	15	0	
45 - 54	66	63	3	0	
55 - 61	82	80	2	0	
62 +	67	66	1	0	
Client Doesn't Know/Client Refused					
Data not collected					
<b>Total</b>	<b>304</b>	<b>279</b>	<b>25</b>	<b>0</b>	

**25e - Physical and Mental Health Conditions - Veterans**

	Conditions at Start	Conditions at Latest Assessment for Stayers	Conditions at Exit for Leavers
Mental Health Problem	121	45	76
Alcohol Abuse	51	17	34
Drug Abuse	14	6	8
Both Alcohol and Drug Abuse	33	15	18
Chronic Health Condition	42	14	28
HIV/AIDS	2	1	1
Development Disability	5	2	3
Physical Disability	90	47	44

**25f - Cash Income Category - Income Category - by Start and Annual/Exit Status - Veterans**

Number of Veterans by Income Category	Number of Veterans at Start	Number of Veterans at Annual Assessment (Stayers)	Number of Veterans at Exit (Leavers)
Veterans with Only Earned Income (i.e., Employment Income)	58	0	20
Veterans with Only Other Income	114	3	44
Veterans with Both Earned and Other Income	18	1	7
Veterans with No Income	101	2	55
Veterans with Client Doesn't Know/Client Refused Income Information	1	0	1
Veterans with Missing Income Information	7	0	7
Number of veterans not yet required to have an annual assessment		76	
Number of veterans without required annual assessment		82	
<b>Total Veterans</b>	<b>304</b>	<b>164</b>	<b>140</b>

**25g - Type of Cash Income Sources - Veterans**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	76	1	27
Unemployment Insurance	1	0	0
Supplemental Security Income (SSI)	44	2	13
Social Security Disability Insurance (SSDI)	33	1	13
VA Service - Connected Disability Compensation	66	0	27
VA Non-Service Connected Disability Pension	21	1	10
Private Disability Insurance	0	0	0
Worker's Compensation	0	0	0
Temporary Assistance for Needy Families (TANF)	1	0	1
General Assistance (GA)	1	0	0
Retirement Income from Social Security	8	0	3
Pension or retirement income from a former job	8	1	6
Child Support	6	0	0
Alimony and other spousal support	0	0	0
Other Source	9	1	6
Veterans with Income Information at Start and Annual Assessment/Exit		6	0

**25h - Type of Non-Cash Benefit Sources - Veterans**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutrition Assistance Program (SNAP) (Previously known as Food Stamps)	35	3	24
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	1	0	1
TANF Child Care Services	0	0	0
TANF Transportation Services	0	0	0
Other TANF-Funded Services	0	0	0
Other Source	11	4	2

**25i - Exit Destination - Veterans**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
<b>Permanent Destinations</b>					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing housing subsidy	0	0	0	0	0
Owned by client, with ongoing housing subsidy	0	0	0	0	0
Rental by client, no ongoing housing subsidy	5	4	1	0	0
Rental by client, with VASH housing subsidy	15	14	1	0	0
Rental by client, with GPD TIP housing subsidy	0	0	0	0	0
Rental by client, with other ongoing housing subsidy	4	4	0	0	0



Permanent Housing (other than RRH) for formerly homeless persons	0	0	0	0	0
Staying or living with family, permanent tenure	3	3	0	0	0
Staying or living with friends, permanent tenure	2	2	0	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	0	0	0	0	0
<b>Subtotal</b>	<b>29</b>	<b>27</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Temporary Destinations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	1	1	0	0	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	2	2	0	0	0
Staying or living with family, temporary tenure (e.g., room, apartment or house)	0	0	0	0	0
Staying or living with friends, temporary tenure (e.g., room apartment or house)	2	2	0	0	0
Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	0	0	0	0	0
Safe Haven	0	0	0	0	0
Hotel or motel paid for without emergency shelter voucher	0	0	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Institutional Settings</b>					
Foster care home or foster care group home	0	0	0	0	0
Psychiatric hospital or other psychiatric facility	0	0	0	0	0
Substance abuse treatment facility or detox center	4	4	0	0	0
Hospital or other residential non-psychiatric medical facility	2	2	0	0	0
Jail, prison, or juvenile detention facility	0	0	0	0	0
Long-term care facility or nursing home	0	0	0	0	0
<b>Subtotal</b>	<b>6</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Destinations</b>					
Residential project or halfway house with no homeless criteria	0	0	0	0	0
Deceased	2	2	0	0	0
Other	3	2	1	0	0
Client Doesn't Know/Client Refused	58	58	0	0	0
Data Not Collected (no exit interview completed)	37	36	1	0	0
<b>Subtotal</b>	<b>100</b>	<b>98</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>140</b>	<b>136</b>	<b>4</b>	<b>0</b>	<b>0</b>
Total persons exiting to positive housing destinations	23	23	0	0	0
Total persons whose destinations excluded them from the calculation	4	4	0	0	0
<b>Percentage</b>	<b>17%</b>	<b>17%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
<b>26a - Chronic Homeless Status - Number of Households w/at least one or more CH person</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Chronically Homeless	340	321	19	0	0
Not Chronically Homeless	924	802	77	45	0
Client Doesn't Know/Client Refused	14	13	0	1	0
Data not collected	246	208	28	7	3
<b>Total</b>	<b>1524</b>	<b>1344</b>	<b>124</b>	<b>53</b>	<b>3</b>
<b>26b - Number of Chronically Homeless Persons by Household</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Chronically Homeless	392	324	68	0	0
Not Chronically Homeless	1165	815	305	45	0
Client Doesn't Know/Client Refused	14	13	0	1	0
Data not collected	251	210	30	8	3
<b>Total</b>	<b>1822</b>	<b>1362</b>	<b>403</b>	<b>54</b>	<b>3</b>
<b>26c - Gender of Chronically Homeless Persons</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Male	280	251	29	0	0
Female	109	70	39	0	0
Trans Female (MTF or Male to Female)	2	2	0	0	0
Trans Male (FTM or Female to Male)	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	0
Client Doesn't Know/Client Refused	1	1	0	0	0
Data not collected	0	0	0	0	0
<b>Total</b>	<b>392</b>	<b>324</b>	<b>68</b>	<b>0</b>	<b>0</b>

**26d - Age of Chronically Homeless Persons**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
0 - 17	44		44	0	0
18 - 24	23	20	3		0
25 - 34	88	72	16		0
35 - 44	82	78	4		0
45 - 54	75	75	0		0
55 - 61	57	56	1		0
62 +	23	23	0		0
Client Doesn't Know/Client Refused	0	0	0		0
Data not collected	0	0	0		0
<b>Total</b>	<b>392</b>	<b>324</b>	<b>68</b>	<b>0</b>	<b>0</b>

**26e - Physical and Mental Health Conditions - Chronically Homeless Persons**

	Conditions at Start	Conditions at Latest Assessment for Stayers	Conditions at Exit for Leavers
Mental Health Problem	218	62	155
Alcohol Abuse	91	27	65
Drug Abuse	29	9	20
Both Alcohol and Drug Abuse	72	22	49
Chronic Health Condition	80	18	61
HIV/AIDS	5	2	3
Development Disability	36	11	25
Physical Disability	117	32	86

**26f - Client Cash Income - Chronically Homeless Persons**

<b>Number of Chronically Homeless Persons by Income Category</b>	Number of Chronically Homeless Persons at Start	Number of Chronically Homeless Persons at Annual Assessment (Stayers)	Number of Chronically Homeless Persons at Exit (Leavers)
Chronically Homeless Persons with Only Earned Income (i.e., Employment Income)	27	0	15
Chronically Homeless Persons with Only Other Income	95	18	63
Chronically Homeless Persons with Both Earned and Other Income	6	4	7
Chronically Homeless Persons with No Income	205	11	150
Chronically Homeless Persons with Client Doesn't Know/Client Refused Income Information	0	0	0
Chronically Homeless Persons with Missing Income Information	11	0	11
Number of Chronically Homeless Persons not yet required to have an annual assessment		57	
Number of Chronically Homeless Persons without required annual assessment		8	
<b>Total Chronically Homeless Persons</b>	<b>348</b>	<b>98</b>	<b>250</b>

**26g - Type of Cash Income Sources - Chronically Homeless Persons**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	33	4	22
Unemployment Insurance	0	0	0
Supplemental Security Income (SSI)	59	9	41
Social Security Disability Insurance (SSDI)	41	5	28
VA Service - Connected Disability Compensation	9	1	6
VA Non-Service Connected Disability Pension	5	0	4
Private Disability Insurance	1	0	1
Worker's Compensation	0	0	0
Temporary Assistance for Needy Families (TANF)	2	1	1
General Assistance (GA)	8	0	4
Retirement Income from Social Security	3	0	2
Pension or retirement income from a former job	2	0	2
Child Support	1	2	0
Alimony and other spousal support	0	0	0
Other Source	7	10	4
Chronically Homeless Persons with Income Information at Start and Annual Assessment/Exit		33	0

**26h - Type of Non-Cash Income Sources - Chronically Homeless Persons**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutrition Assistance Program (SNAP) (Previously known as Food Stamps)	102	21	66
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	5	1	4
TANF Child Care Services	4	0	1

TANF Transportation Services		0	0	0	0
Other TANF-Funded Services		0	0	0	0
Other Source		29	13	18	18
<b>27a - Age of Youth</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
12 - 17	50		0	50	0
18 - 24	166	157	9		0
Client Doesn't Know/Client Refused					
Data not collected					
<b>Total</b>	<b>216</b>	<b>157</b>	<b>9</b>	<b>50</b>	<b>0</b>
<b>27b - Parenting Youth</b>					
		<b>Total Parenting Youth</b>	<b>Total Children of Parenting Youth</b>	<b>Total Persons</b>	<b>Total Households</b>
Parenting youth < 18		0	0	0	0
Parenting youth 18 to 24		9	11	20	9
<b>27c - Gender - Youth</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Male	107	90	0	17	0
Female	94	55	9	30	0
Trans Female (MTF or Male to Female)	5	5	0	0	0
Trans Male (FTM or Female to Male)	5	4	0	1	0
Gender Non-Conforming (i.e. not exclusively male or female)	4	3	0	1	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data not collected	1	0	0	1	0
<b>Total</b>	<b>216</b>	<b>157</b>	<b>9</b>	<b>50</b>	<b>0</b>
<b>27d - Living Situation - Youth</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
<b>Homeless Situations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	29	26	1	2	0
Transitional housing for homeless persons (including homeless youth)	13	12	1	0	0
Place not meant for habitation	23	23	0	0	0
Safe Haven	0	0	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>65</b>	<b>61</b>	<b>2</b>	<b>2</b>	<b>0</b>
<b>Institutional Settings</b>					
Psychiatric hospital or other psychiatric facility	5	5	0	0	0
Substance abuse treatment facility or detox center	2	1	1	0	0
Hospital or other residential non-psychiatric medical facility	3	3	0	0	0
Jail, prison, or juvenile detention facility	1	1	0	0	0
Foster care home or foster care group home	0	0	0	0	0
Long-term care facility or nursing home	1	1	0	0	0
Residential project or halfway house with no homeless criteria	0	0	0	0	0
<b>Subtotal</b>	<b>12</b>	<b>11</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>Other Locations</b>					
Permanent Housing (other than RRH) for formerly homeless persons	0	0	0	0	0
Owned by client, no ongoing housing subsidy	1	0	0	1	0
Owned by client, with ongoing housing subsidy	1	1	0	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	0	0	0	0	0
Rental by client, no ongoing housing subsidy	12	9	2	1	0
Rental by client, with VASH housing subsidy	0	0	0	0	0
Rental by client, with GPD TIP housing subsidy	0	0	0	0	0
Rental by client, with other housing subsidy (including RRH)	1	1	0	0	0
Hotel or motel paid for without emergency shelter voucher	5	4	0	1	0
Staying or living in a friend's room, apartment or house	39	29	2	8	0
Staying or living in a family member's room, apartment or house	57	24	0	33	0
Client Doesn't Know/Client Refused	7	7	0	0	0
Data not collected	16	10	2	4	0
<b>Subtotal</b>	<b>139</b>	<b>85</b>	<b>6</b>	<b>48</b>	<b>0</b>
<b>Total</b>	<b>216</b>	<b>157</b>	<b>9</b>	<b>50</b>	<b>0</b>
<b>27e - Length of Participation - Youth</b>					
			<b>Total</b>	<b>Leavers</b>	<b>Stayers</b>

30 days or less	151	142	9
31 to 60 days	17	15	2
61 to 90 days	6	4	2
91 to 180 days	21	12	9
181 to 365 days	11	6	5
366 to 730 Days (1-2 Yrs)	8	3	5
731 to 1,095 Days (2-3 Yrs)	0	0	0
1,096 to 1,460 Days (3-4 Yrs)	2	1	1
1,461 to 1,825 Days (4-5 Yrs)	0	0	0
More than 1,825 Days (>5 Yrs)	0	0	0
Data not collected	0	0	0
<b>Total</b>	<b>216</b>	<b>183</b>	<b>33</b>

**27f - Exit Destination - Youth**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
<b>Permanent Destinations</b>					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing housing subsidy	1	0	1	0	0
Owned by client, with ongoing housing subsidy	0	0	0	0	0
Rental by client, no ongoing housing subsidy	13	11	2	0	0
Rental by client, with VASH housing subsidy	0	0	0	0	0
Rental by client, with GPD TIP housing subsidy	0	0	0	0	0
Rental by client, with other ongoing housing subsidy	5	5	0	0	0
Permanent Housing (other than RRH) for formerly homeless persons	1	1	0	0	0
Staying or living with family, permanent tenure	30	2	0	28	0
Staying or living with friends, permanent tenure	4	3	1	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	0	0	0	0	0
<b>Subtotal</b>	<b>54</b>	<b>22</b>	<b>4</b>	<b>28</b>	<b>0</b>
<b>Temporary Destinations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	5	4	0	1	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	3	3	0	0	0
Staying or living with family, temporary tenure (e.g., room, apartment or house)	18	14	1	3	0
Staying or living with friends, temporary tenure (e.g., room apartment or house)	35	33	0	2	0
Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	3	3	0	0	0
Safe Haven	0	0	0	0	0
Hotel or motel paid for without emergency shelter voucher	1	1	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>65</b>	<b>58</b>	<b>1</b>	<b>6</b>	<b>0</b>
<b>Institutional Settings</b>					
Foster care home or foster care group home	4	0	0	4	0
Psychiatric hospital or other psychiatric facility	4	2	0	2	0
Substance abuse treatment facility or detox center	1	1	0	0	0
Hospital or other residential non-psychiatric medical facility	0	0	0	0	0
Jail, prison, or juvenile detention facility	6	3	0	3	0
Long-term care facility or nursing home	1	1	0	0	0
<b>Subtotal</b>	<b>16</b>	<b>7</b>	<b>0</b>	<b>9</b>	<b>0</b>
<b>Other Destinations</b>					
Residential project or halfway house with no homeless criteria	0	0	0	0	0
Deceased	0	0	0	0	0
Other	5	2	0	3	0
Client Doesn't Know/Client Refused	24	21	0	3	0
Data Not Collected (no exit interview completed)	19	18	1	0	0
<b>Subtotal</b>	<b>48</b>	<b>41</b>	<b>1</b>	<b>6</b>	<b>0</b>
<b>Total</b>	<b>183</b>	<b>128</b>	<b>6</b>	<b>49</b>	<b>0</b>
Total persons exiting to positive housing destinations	60	36	2	22	0
Total persons whose destinations excluded them from the calculation	3	1	0	2	0
Percentage	33%	28%	33%	47%	0%

**27g - Cash Income - Sources - Youth**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	41	0	38
Unemployment Insurance	0	0	0

Supplemental Security Income (SSI)	8	2	5
Social Security Disability Insurance (SSDI)	1	1	1
VA Service - Connected Disability Compensation	0	0	0
VA Non-Service Connected Disability Pension	0	0	0
Private Disability Insurance	0	0	0
Worker's Compensation	0	0	0
Temporary Assistance for Needy Families (TANF)	0	0	0
General Assistance (GA)	1	0	1
Retirement Income from Social Security	0	0	0
Pension or retirement income from a former job	0	0	0
Child Support	1	0	1
Alimony and other spousal support	0	0	0
Other Source	3	0	3
Adults with Income Information at Start and Annual Assessment/Exit		4	0

**27h - Client Cash Income Category - Earned/Other Income Category - by Start and Annual Assessment/Exit Status - Youth**

Number of Youth by Income Category	Number of Youth at Start	Number of Youth at Annual Assessment (Stayers)	Number of Youth at Exit (Leavers)
Youth with Only Earned Income (i.e., Employment Income)	40	0	37
Youth with Only Other Income	12	2	9
Youth with Both Earned and Other Income	1	0	1
Youth with No Income	147	2	124
Youth with Client Doesn't Know/Client Refused Income Information	0	0	1
Youth with Missing Income Information	16	0	11
Number of youth stayers not yet required to have an annual assessment		27	
Number of youth stayers without required annual assessment		2	
<b>Total Youth</b>	<b>216</b>	<b>33</b>	<b>183</b>
1 or More Source of Income	62	3	52
Youth with Income Information at Start and Annual Assessment/Exit		4	0

**27i - Disabling Conditions and Income for Youth at Exit**

	AO: Youth with Disabling Condition	AO: Youth without Disabling Condition	AO: Total Youth	AO: percent with Disabling Condition by Source	AC: Youth with Disabling Condition	AC: Youth without Disabling Condition	AC: Total Youth	AC: percent with Disabling Condition by Source	CO: Youth with Disabling Condition	CO: Youth without Disabling Condition	CO: Total Youth	CO: percent with Disabling Condition by Source	UK: Youth with Disabling Condition	UK: Youth without Disabling Condition	UK: Total Youth	UK: percent with Disabling Condition by Source
Earned Income	15	14	29	52%	0	2	2	0%	2	4	6	33%	0	0	0	0%
Supplemental Security Income (SSI)	5	0	5	100%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Social Security Disability Insurance (SSDI)	1	0	1	100%	0	0	0	0%	0	0	0	0%	0	0	0	0%
VA Service - Connected Disability Compensation	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Private Disability Insurance	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Worker's Compensation	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Temporary Assistance for Needy Families (TANF)	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Retirement Income from Social Security	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Pension or retirement income from a former job	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Child Support	0	0	0	0%	0	1	1	0%	0	0	0	0%	0	0	0	0%
Other Source	2	0	2	100%	0	1	1	0%	1	0	1	100%	0	0	0	0%
No Sources	40	28	68	59%	1	2	3	33%	19	12	31	61%	0	0	0	0%
Unduplicated Total Youth	63	42	105		1	5	6		21	16	37		0	0	0	

**2020 Report from  
HUD's Homeless Management Information  
System (HMIS)**

### Report Options

Provider Type  Provider  Reporting Group

**Reporting Group\*** Cass County ND All Providers

**Program Date Range\*** 01/01/2020 to 12/31/2020

**Entry/Exit Types\***  Basic  Basic Center Program Entry/Exit  HUD  PATH  Quick Call  RHY  Standard  Transitional Living Program Entry/Exit  VA  HPRP (Retired)

### CoC-APR Report Results

#### 4a - Project Identifiers in HMIS

#	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	All
Organization Name	Org. ID	Project Name	Project ID	HMIS Project Type	Method for Tracking ES	Affiliated with a residential project? (SSO)	Project IDs of Affiliation	CoC Codes	Geocodes	Victim Service Provider																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA Edge Artist Flats Permanent Supportive Housing [PSH]	675	PH - Permanent Supportive Housing (disability required for entry) (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA ESG Homeless Prevention [HP]	76	Homelessness Prevention (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA ESG Rapid Rehousing [RRH]	336	PH - Rapid Re-Housing (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA NDHG Homeless Prevention [HP]	528	Homelessness Prevention (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA NDHG Rapid Rehousing [RRH]	561	PH - Rapid Re-Housing (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA SSVF Homeless Prevention [HP]	410	Homelessness Prevention (HUD)				ND-500	380636	False																	
CAP Region 5 SENDCAA	23	CAP Region 5 SENDCAA SSVF Rapid Rehousing [RRH]	411	PH - Rapid Re-Housing (HUD)				ND-500	380636	False																	
Centre, Inc.	12	Centre Inc. Project HART VA GPD Bridge Housing Transitional Housing [TH]	534	Transitional housing (HUD)				ND-500	380636	False																	
Centre, Inc.	12	Centre Inc. Project HART VA GPD Hospital to Housing Transitional Housing [TH]	535	Transitional housing (HUD)				ND-500	380636	False																	
Centre, Inc.	12	Centre Inc. Project HART VA GPD Low Demand Safe Haven [SH]	533	Safe Haven (HUD)				ND-500	380636	False																	

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#### 5a - Report Validations Table

Report Validations Table	
1. Total Number of Persons Served	1783
2. Number of Adults (age 18 or over)	1599
3. Number of Children (under age 18)	181
4. Number of Persons with Unknown Age	3
5. Number of Leavers	1396
6. Number of Adult Leavers	1257
7. Number of Adult and Head of Household Leavers	1295
8. Number of Stayers	387
9. Number of Adult Stayers	342

10. Number of Veterans	289
11. Number of Chronically Homeless Persons	517
12. Number of Youth Under Age 25	269
13. Number of Parenting Youth Under Age 25 with Children	4
14. Number of Adult Heads of Household	1542
15. Number of Child and Unknown-Age Heads of Household	38
16. Heads of Households and Adult Stayers in the Project 365 Days or More	77

**6a - Data Quality: Personally Identifiable Information**

Data Element	Client Doesn't Know/Client Refused	Information Missing	Data Issues	Total	% of Error Rate
Name (3.1)	1	0	5	6	0%
SSN (3.2)	68	30	20	118	7%
Date of Birth (3.3)	1	10	0	11	1%
Race (3.4)	7	25		32	2%
Ethnicity (3.5)	9	30		39	2%
Gender (3.6)	1	4		5	0%
<b>Overall Score</b>				<b>160</b>	<b>9%</b>

**6b - Data Quality: Universal Data Elements**

Data Element	Error Count	% of Error Rate
Veteran Status (3.7)	27	2%
Project Start Date (3.10)	0	0%
Relationship to Head of Household (3.15)	4	0%
Client Location (3.16)	0	0%
Disabling Condition (3.8)	101	6%

**6c - Data Quality: Income and Housing Data Quality**

Data Element	Error Count	% of Error Rate
Destination (3.12)	671	48%
Income and Sources (4.2) at Start	316	19%
Income and Sources (4.2) at Annual Assessment	27	35%
Income and Sources (4.2) at Exit	259	20%

**6d - Data Quality: Chronic Homelessness**

Entering into project type	Count of total records	Missing time in institution (3.917.2)	Missing time in housing (3.917.2)	Approximate Date started (3.917.3) DK/R/missing	Number of times (3.917.4) DK/R/missing	Number of months (3.917.5) DK/R/missing	% of records unable to calculate
ES, SH, Street Outreach	1040			184	183	190	21%
TH	36	0	0	0	0	0	0%
PH(all)	232	0	1	2	0	1	2%
<b>Total</b>	<b>1308</b>						<b>17%</b>

**6e - Data Quality: Timeliness**

Time For Record Entry	Number of Project Start Records	Number of Project Exit Records
0 days	88	90
1 - 3 days	580	518
4 - 6 days	137	164
7 - 10 days	125	170
11+ days	451	444

**6f - Data Quality: Inactive Records: Street Outreach and Emergency Shelter**

	# of Records	# of Inactive Records	% of Inactive Records
Contact (Adults and Heads of Household in Street Outreach or ES - NBN)	4	4	100%
Bed Night (All clients in ES - NBN)	0	0	0%

**7a - Number of Persons Served**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
Adults	1599	1504	95	0	0
Children	181	0	145	36	0
Client Doesn't Know/Client Refused	1	0	0	0	1
Data not collected	2	0	0	0	2
<b>Total</b>	<b>1783</b>	<b>1504</b>	<b>240</b>	<b>36</b>	<b>3</b>
For PSH and RRH - the total persons served who moved into housing	267	162	105	0	0

**7b - Point-in-Time Count of Persons on the Last Wednesday**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
January	494	393	98	3	0



April	384	304	76	4	0	
July	392	332	56	4	0	
October	433	356	70	6	1	
<b>8a - Number of Households Served</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Total Households	1580	1476	66	36	2	
For PSH and RRH - the total persons served who moved into housing	188	158	30	0	0	
<b>8b - Point-in-Time Count of Households on the Last Wednesday</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
January	405	374	28	3	0	
April	316	292	20	4	0	
July	328	309	15	4	0	
October	361	334	20	6	1	
<b>9a - Number of Persons Contacted</b>						
		<b>All Persons Contacted</b>	<b>First Contact - NOT staying on the Streets, ES, or SH</b>	<b>First contact - WAS staying on Streets, ES, or SH</b>	<b>First contact - Worker unable to determine</b>	
Once		0	0	0	0	
2-5 Times		0	0	0	0	
6-9 Times		0	0	0	0	
10+ Times		0	0	0	0	
<b>Total Persons Contacted</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>9b - Number of Persons Engaged</b>						
		<b>All Persons Contacted</b>	<b>First Contact - NOT staying on the Streets, ES, or SH</b>	<b>First contact - WAS staying on Streets, ES, or SH</b>	<b>First contact - Worker unable to determine</b>	
Once		0	0	0	0	
2-5 Times		0	0	0	0	
6-9 Times		0	0	0	0	
10+ Times		0	0	0	0	
<b>Total Persons Engaged</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Rate of Engagement</b>		<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	
<b>10a - Gender of Adults</b>						
		<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Male		1211	1177	34	0	
Female		371	310	61	0	
Trans Female (MTF or Male to Female)		6	6	0	0	
Trans Male (FTM or Female to Male)		4	4	0	0	
Gender Non-Conforming (i.e. not exclusively male or female)		4	4	0	0	
Client Doesn't Know/Client Refused		1	1	0	0	
Data not collected		2	2	0	0	
<b>Subtotal</b>		<b>1599</b>	<b>1504</b>	<b>95</b>	<b>0</b>	
<b>10b - Gender of Children</b>						
		<b>Total</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Male		87	78	9	0	
Female		92	67	25	0	
Trans Female (MTF or Male to Female)		0	0	0	0	
Trans Male (FTM or Female to Male)		1	0	1	0	
Gender Non-Conforming (i.e. not exclusively male or female)		1	0	1	0	
Client Doesn't Know/Client Refused		0	0	0	0	
Data not collected		0	0	0	0	
<b>Subtotal</b>		<b>181</b>	<b>145</b>	<b>36</b>	<b>0</b>	
<b>10c - Gender of Persons Missing Age Information</b>						
		<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Male		1	0	0	0	1
Female		0	0	0	0	0
Trans Female (MTF or Male to Female)		0	0	0	0	0
Trans Male (FTM or Female to Male)		0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)		0	0	0	0	0
Client Doesn't Know/Client Refused		0	0	0	0	0
Data not collected		2	0	0	0	2
<b>Subtotal</b>		<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>

<b>11 - Age</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Under 5	51		51	0	0	
5 - 12	72		69	3	0	
13 - 17	58		25	33	0	
18 - 24	246	237	9		0	
25 - 34	375	332	43		0	
35 - 44	330	302	28		0	
45 - 54	317	306	11		0	
55 - 61	211	208	3		0	
62 +	120	119	1		0	
Client Doesn't Know/Client Refused	1	0	0	0	1	
Data not collected	2	0	0	0	2	
<b>Total</b>	<b>1783</b>	<b>1504</b>	<b>240</b>	<b>36</b>	<b>3</b>	
<b>12a - Race</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
White	987	833	133	21	0	
Black or African American	293	236	55	2	0	
Asian	10	10	0	0	0	
American Indian or Alaska Native	313	280	28	4	1	
Native Hawaiian or Other Pacific Islander	10	6	4	0	0	
Multiple races	134	106	19	9	0	
Client Doesn't Know/Client Refused	11	11	0	0	0	
Data not collected	25	22	1	0	2	
<b>Total</b>	<b>1783</b>	<b>1504</b>	<b>240</b>	<b>36</b>	<b>3</b>	
<b>12b - Ethnicity</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Non-Hispanic/Non-Latino	1620	1357	234	28	1	
Hispanic/Latino	124	112	6	6	0	
Client Doesn't Know/Client Refused	9	8	0	1	0	
Data not collected	30	27	0	1	2	
<b>Total</b>	<b>1783</b>	<b>1504</b>	<b>240</b>	<b>36</b>	<b>3</b>	
<b>13a1 - Physical and Mental Health Conditions at Start</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Mental Health Problem	587	549	19	0	19	0
Alcohol Abuse	201	200	1	0	0	0
Drug Abuse	112	103	5	0	4	0
Both Alcohol and Drug Abuse	197	185	4	0	8	0
Chronic Health Condition	222	216	6	0	0	0
HIV/AIDS	7	6	1	0	0	0
Development Disability	128	119	5	4	0	0
Physical Disability	313	301	9	2	1	0
<b>13b1 - Physical and Mental Health Conditions at Exit</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Mental Health Problem	439	408	12	0	19	0
Alcohol Abuse	135	134	1	0	0	0
Drug Abuse	90	84	2	0	4	0
Both Alcohol and Drug Abuse	151	140	3	0	8	0
Chronic Health Condition	175	171	4	0	0	0
HIV/AIDS	6	6	0	0	0	0
Development Disability	99	94	2	3	0	0
Physical Disability	239	234	3	1	1	0
<b>13c1 - Physical and Mental Health Conditions of Stayers</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Mental Health Problem	153	144	9	0	0	0
Alcohol Abuse	67	67	0	0	0	0
Drug Abuse	20	15	5	0	0	0
Both Alcohol and Drug Abuse	50	49	1	0	0	0
Chronic Health Condition	55	51	4	0	0	0
HIV/AIDS	1	0	1	0	0	0

Development Disability	32	29	2	1	0	0
Physical Disability	79	73	5	1	0	0
<b>13a2 - Number of Conditions at Start</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
None	695	509	49	125	12	0
1 Condition	316	289	11	6	10	0
2 Conditions	268	253	11	0	4	0
3+ Conditions	311	298	6	0	7	0
Condition Unknown	142	114	18	10	0	0
Client Doesn't Know/Client Refused	9	6	0	1	2	0
Data not collected	42	35	0	3	1	3
<b>Total</b>	<b>1783</b>	<b>1504</b>	<b>95</b>	<b>145</b>	<b>36</b>	<b>3</b>
<b>13b2 - Number of Conditions at Exit</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
None	561	427	36	86	12	0
1 Condition	230	208	8	4	10	0
2 Conditions	204	195	5	0	4	0
3+ Conditions	238	227	4	0	7	0
Condition Unknown	122	98	15	9	0	0
Client Doesn't Know/Client Refused	6	3	0	1	2	0
Data not collected	35	31	0	1	1	2
<b>Total</b>	<b>1396</b>	<b>1189</b>	<b>68</b>	<b>101</b>	<b>36</b>	<b>2</b>
<b>13c2 - Number of Conditions for Stayers</b>						
	<b>Total Persons</b>	<b>Without Children</b>	<b>Adults in HH with Children and Adults</b>	<b>Children in HH with Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
None	130	79	12	39	0	0
1 Condition	79	75	2	2	0	0
2 Conditions	66	60	6	0	0	0
3+ Conditions	80	76	4	0	0	0
Condition Unknown	23	19	3	1	0	0
Client Doesn't Know/Client Refused	2	2	0	0	0	0
Data not collected	7	4	0	2	0	1
<b>Total</b>	<b>387</b>	<b>315</b>	<b>27</b>	<b>44</b>	<b>0</b>	<b>1</b>
<b>14a - Domestic Violence History</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Yes	224	202	21	1	0	
No	1139	1071	68	0	0	
Client Doesn't Know/Client Refused	8	7	1	0	0	
Data not collected	266	224	5	35	2	
<b>Total</b>	<b>1637</b>	<b>1504</b>	<b>95</b>	<b>36</b>	<b>2</b>	
<b>14b - Persons Fleeing Domestic Violence</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
Yes	55	40	14	1	0	
No	109	104	5	0	0	
Client Doesn't Know/Client Refused	2	2	0	0	0	
Data not collected	58	56	2	0	0	
<b>Total</b>	<b>224</b>	<b>202</b>	<b>21</b>	<b>1</b>	<b>0</b>	
<b>15 - Living Situation</b>						
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>	
<b>Homeless Situations</b>						
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	376	353	22	1	0	
Transitional housing for homeless persons (including homeless youth)	48	45	3	0	0	
Place not meant for habitation	312	304	8	0	0	
Safe Haven	8	8	0	0	0	
Host Home (non-crisis)	1	1	0	0	0	
<b>Subtotal</b>	<b>745</b>	<b>711</b>	<b>33</b>	<b>1</b>	<b>0</b>	
<b>Institutional Settings</b>						
Psychiatric hospital or other psychiatric facility	38	38	0	0	0	
Substance abuse treatment facility or detox center	37	36	1	0	0	
Hospital or other residential non-psychiatric medical facility	33	33	0	0	0	
Jail, prison, or juvenile detention facility	57	57	0	0	0	

Foster care home or foster care group home	2	2	0	0	0
Long-term care facility or nursing home	3	3	0	0	0
Residential project or halfway house with no homeless criteria	10	10	0	0	0
<b>Subtotal</b>	<b>180</b>	<b>179</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>Other Locations</b>					
Permanent Housing (other than RRH) for formerly homeless persons	5	5	0	0	0
Owned by client, no ongoing housing subsidy	16	14	1	1	0
Owned by client, with ongoing housing subsidy	3	3	0	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	1	0	1	0	0
Rental by client in a public housing unit	10	10	0	0	0
Rental by client, no ongoing housing subsidy	169	128	41	0	0
Rental by client, with VASH housing subsidy	5	4	1	0	0
Rental by client, with GPD TIP housing subsidy	3	3	0	0	0
Rental by client, with other housing subsidy (including RRH)	23	20	3	0	0
Hotel or motel paid for without emergency shelter voucher	70	64	5	1	0
Staying or living in a friend's room, apartment or house	184	172	8	4	0
Staying or living in a family member's room, apartment or house	148	120	0	28	0
Client Doesn't Know/Client Refused	7	7	0	0	0
Data not collected	68	64	1	1	2
<b>Subtotal</b>	<b>712</b>	<b>614</b>	<b>61</b>	<b>35</b>	<b>2</b>
<b>Total</b>	<b>1637</b>	<b>1504</b>	<b>95</b>	<b>36</b>	<b>2</b>

**16 - Cash Income - Ranges**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
No Income	790	17	576
\$1 - 150	21	2	13
\$151 - \$250	20	0	15
\$251 - \$500	49	5	37
\$501 - \$1000	201	13	160
\$1001 - \$1500	115	4	90
\$1501 - \$2000	70	2	53
\$2001 +	127	7	128
Client Doesn't Know/Client Refused	4	0	5
Data not collected	202	2	180
Number of adult stayers not yet required to have an annual assessment		265	
Number of adult stayers without required annual assessment		25	
<b>Total Adults</b>	<b>1599</b>	<b>342</b>	<b>1257</b>

**17 - Cash Income - Sources**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	264	9	221
Unemployment Insurance	11	0	9
Supplemental Security Income (SSI)	162	18	134
Social Security Disability Insurance (SSDI)	139	12	108
VA Service - Connected Disability Compensation	75	1	65
VA Non-Service Connected Disability Pension	19	1	18
Private Disability Insurance	1	0	1
Worker's Compensation	2	0	2
Temporary Assistance for Needy Families (TANF)	8	0	5
General Assistance (GA)	17	0	15
Retirement Income from Social Security	21	2	18
Pension or retirement income from a former job	7	2	3
Child Support	19	3	17
Alimony and other spousal support	0	0	0
Other Source	26	5	18
Adults with Income Information at Start and Annual Assessment/Exit		52	0

**18 - Client Cash Income Category - Earned/Other Income Category - by Start and Annual Assessment/Exit Status**

Number of Adults by Income Category	Number of Adults at Start	Number of Adults at Annual Assessment (Stayers)	Number of Adults at Exit (Leavers)
Adults with Only Earned Income (i.e., Employment Income)	217	5	177
Adults with Only Other Income	337	24	274
Adults with Both Earned and Other Income	47	4	44

Adults with No Income	835	19	611
Adults with Client Doesn't Know/Client Refused Income Information	4	0	5
Adults with Missing Income Information	148	0	137
Number of adult stayers not yet required to have an annual assessment		265	
Number of adult stayers without required annual assessment		25	
<b>Total Adults</b>	<b>1599</b>	<b>342</b>	<b>1257</b>
1 or More Source of Income	709	33	574
Adults with Income Information at Start and Annual Assessment/Exit		52	0

**19a1 - Client Cash Income Change - Income Source - by Start and Latest Status**

Income Change by Income Category (Universe: Adult Stayers with Income Information at Start and Annual Assessment)	Had Income Category at Start and Did Not Have It at Annual Assessment	Retained Income Category But Had Less \$ at Annual Assessment Than at Start	Retained Income Category and Same \$ at Annual Assessment as at Start	Retained Income Category and Increased \$ at Annual Assessment	Did Not Have the Income Category at Start and Gained the Income Category at Annual Assessment	Did Not Have the Income Category at Start or at Annual Assessment	Total Adults (including those with No Income)	Performance Measure: Adults who Gained or Increased Income from Start to Annual Assessment, Average Gain	Performance measure: Percent of Persons who Accomplished this Measure
Number of Adults with Earned Income (i.e., Employment Income)	3	1	0	1	7	40	52	8	15%
Average Change in Earned Income	-1,844.33	-614		1,500	1,414.43			1,425.13	
Number of Adults with Other Income	0	2	2	16	7	24	52	23	44%
Average Change in Other Income	0	-137.5		151.69	727.29			326.87	
Number of Adults with Any Income (i.e., Total Income)	3	3	2	17	9	16	52	28	54%
Average Change in Overall Income	-1,844.33	-296.33		468	1,187.44			675.11	

**19a2 - Client Cash Income Change - Income Source - by Start and Exit**

Income Change by Income Category (Universe: Adult Leavers with Income Information at Start and Exit)	Had Income Category at Start and Did Not Have It at Exit	Retained Income Category But Had Less \$ at Exit Than at Start	Retained Income Category and Same \$ at Exit as at Start	Retained Income Category and Increased \$ at Exit	Did Not Have the Income Category at Start and Gained the Income Category at Exit	Did Not Have the Income Category at Start or at Exit	Total Adults (including those with No Income)	Performance Measure: Adults who Gained or Increased Income from Start to Exit, Average Gain	Performance measure: Percent of Persons who Accomplished this Measure
Number of Adults with Earned Income (i.e., Employment Income)	5	1	180	13	18	828	1105	33	3%
Average Change in Earned Income	-983.4	-2,240		1,315.85	1,755.22			1,572.64	
Number of Adults with Other Income	0	7	280	13	17	760	1105	31	3%
Average Change in Other Income	0	-673.71		1,289.23	1,186.29			1,218.29	
Number of Adults with Any Income (i.e., Total Income)	2	7	427	30	22	534	1105	58	5%
Average Change in Overall Income	-1,100	-1,104.86		1,591.03	1,507.05			1,492.79	

**19b - Disabling Conditions and Income for Adults at Exit**

	AO: Adult with Disabling Condition	AO: Adult without Disabling Condition	AO: Total Adults	AO: percent with Disabling Condition by Source	AC: Adult with Disabling Condition	AC: Adult without Disabling Condition	AC: Total Adults	AC: percent with Disabling Condition by Source	UK: Adult with Disabling Condition	UK: Adult without Disabling Condition	UK: Total Adults	UK: percent with Disabling Condition by Source
Earned Income	98	92	190	52%	2	18	20	10%	0	0	0	0%
Supplemental Security Income (SSI)	103	14	117	88%	2	4	6	33%	0	0	0	0%
Social Security Disability Insurance (SSDI)	93	10	103	90%	1	0	1	100%	0	0	0	0%

VA Service - Connected Disability Compensation	37	4	41	90%	2	0	2	100%	0	0	0	0%
Private Disability Insurance	1	0	1	100%	0	0	0	0%	0	0	0	0%
Worker's Compensation	2	0	2	100%	0	0	0	0%	0	0	0	0%
Temporary Assistance for Needy Families (TANF)	1	2	3	33%	1	1	2	50%	0	0	0	0%
Retirement Income from Social Security	6	8	16	38%	1	0	1	100%	0	0	0	0%
Pension or retirement income from a former job	2	1	3	67%	0	0	0	0%	0	0	0	0%
Child Support	2	6	8	25%	3	5	8	38%	0	0	0	0%
Other Source	40	14	54	74%	1	1	2	50%	0	0	0	0%
No Sources	303	214	517	59%	7	14	21	33%	0	0	0	0%
Unduplicated Total Adults	602	342	944		15	37	52		0	0	0	

**20a - Type of Non-Cash Benefit Source**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutrition Assistance Program (SNAP) (Previously known as Food Stamps)	287	23	221
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	14	1	13
TANF Child Care Services	5	0	5
TANF Transportation Services	1	0	0
Other TANF-Funded Services	1	0	1
Other Source	48	17	28

**20b - Number of Non-Cash Benefit Sources**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
No Sources	1119	21	875
1 + Source(s)	301	27	227
Client Doesn't Know/Client Refused	7	1	7
Data Not Collected/Not stayed long enough for Annual Assessment	172	293	148
Total	1599	342	1257

**21 - Health Insurance**

	At Start	At Annual Assessment for Stayers	At Exit for Leavers
MEDICAID	565	48	414
MEDICARE	129	11	90
State Children's Health Insurance Program	11	2	8
Veteran's Administration (VA) Medical Services	232	7	187
Employer-Provided Health Insurance	45	1	37
Health Insurance obtained through COBRA	5	0	4
Private Pay Health Insurance	69	0	62
State Health Insurance for Adults	91	1	69
Indian Health Services Program	11	1	10
Other	66	0	59
No Health Insurance	625	10	486
Client Doesn't Know/Client Refused	13	0	9
Data not collected	159	29	137
Number of stayers not yet required to have an annual assessment		294	
1 Source of Health Insurance	830	37	660
More than 1 Source of Health Insurance	173	17	121

**22a1 - Length of Participation - CoC Projects**

	Total	Leavers	Stayers
30 days or less	988	863	125
31 to 60 days	163	126	37
61 to 90 days	85	62	23
91 to 180 days	174	115	59
181 to 365 days	126	76	50

366 to 730 Days (1-2 Yrs)		106	73	33	
731 to 1,095 Days (2-3 Yrs)		99	64	35	
1,096 to 1,460 Days (3-4 Yrs)		14	9	5	
1,461 to 1,825 Days (4-5 Yrs)		10	5	5	
More than 1,825 Days (>5 Yrs)		18	3	15	
Data not collected		0	0	0	
<b>Total</b>		<b>1783</b>	<b>1396</b>	<b>387</b>	
<b>22b - Average and Median Length of Participation in Days</b>					
			<b>Leavers</b>	<b>Stayers</b>	
Average Length			123	358	
Median Length			13	92	
<b>22c - Length of Time between Project Start Date and Housing Move-in Date</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
7 days or less	57	32	25	0	0
8 to 14 days	12	7	5	0	0
15 to 21 days	12	4	8	0	0
22 to 30 days	7	2	5	0	0
31 to 60 days	2	2	0	0	0
61 to 180 days	6	6	0	0	0
181 to 365 days	2	2	0	0	0
366 to 730 Days (1-2 Yrs)	0	0	0	0	0
<b>Total (persons moved into housing)</b>	<b>98</b>	<b>55</b>	<b>43</b>	<b>0</b>	<b>0</b>
<b>Average length of time to housing</b>	<b>16</b>	<b>21</b>	<b>9</b>	<b>0</b>	<b>0</b>
<b>Persons who were exited without move-in</b>	<b>33</b>	<b>27</b>	<b>6</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>131</b>	<b>82</b>	<b>49</b>	<b>0</b>	<b>0</b>
<b>22e - Length of Time Prior to Housing - based on 3.917 Date Homelessness Started</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
7 days or less	112	85	10	17	0
8 to 14 days	30	30	0	0	0
15 to 21 days	22	22	0	0	0
22 to 30 days	29	22	5	2	0
31 to 60 days	71	48	20	3	0
61 to 180 days	164	155	8	1	0
181 to 365 days	115	111	3	1	0
366 to 730 Days (1-2 Yrs)	128	122	5	1	0
731 days or more	362	315	47	0	0
<b>Total (persons moved into housing)</b>	<b>1033</b>	<b>910</b>	<b>98</b>	<b>25</b>	<b>0</b>
Not yet moved into housing	64	56	8	0	0
Data not collected	278	251	22	3	2
<b>Total Persons</b>	<b>1375</b>	<b>1217</b>	<b>128</b>	<b>28</b>	<b>2</b>
<b>23c - Exit Destination - All persons</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
<b>Permanent Destinations</b>					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing subsidy	0	0	0	0	0
Owned by client, with ongoing subsidy	12	7	5	0	0
Rental by client, no ongoing subsidy	237	144	93	0	0
Rental by client, with VASH subsidy	29	25	4	0	0
Rental by client with GPD TIP subsidy	0	0	0	0	0
Rental by client, other ongoing subsidy	60	40	20	0	0
Permanent Housing (other than RRH) for formerly homeless persons	1	1	0	0	0
Staying or living with family, permanent tenure	32	6	0	26	0
Staying or living with friends, permanent tenure	2	2	0	0	0
Rental by client, with RRH or equivalent subsidy	3	3	0	0	0
Rental by client, with HCV voucher (tenant or project based)	13	6	7	0	0
Rental by client in a public housing unit	5	5	0	0	0
<b>Subtotal</b>	<b>394</b>	<b>239</b>	<b>129</b>	<b>26</b>	<b>0</b>
<b>Temporary Destinations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	36	30	6	0	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	3	1	2	0	0
Staying or living with family, temporary tenure (e.g., room, apartment or house)	25	19	4	2	0
Staying or living with friends, temporary tenure (e.g., room apartment or house)	69	64	4	1	0

Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	116	116	0	0	0
Safe Haven	10	10	0	0	0
Hotel or motel paid for without emergency shelter voucher	5	5	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>264</b>	<b>245</b>	<b>16</b>	<b>3</b>	<b>0</b>
<b>Institutional Settings</b>					
Foster care home or foster care group home	1	0	0	1	0
Psychiatric hospital or other psychiatric facility	5	4	0	1	0
Substance abuse treatment facility or detox center	6	6	0	0	0
Hospital or other residential non-psychiatric medical facility	9	5	4	0	0
Jail, prison, or juvenile detention facility	12	11	0	1	0
Long-term care facility or nursing home	0	0	0	0	0
<b>Subtotal</b>	<b>33</b>	<b>26</b>	<b>4</b>	<b>3</b>	<b>0</b>
<b>Other Destinations</b>					
Residential project or halfway house with no homeless criteria	17	17	0	0	0
Deceased	3	3	0	0	0
Other	14	12	0	2	0
Client Doesn't Know/Client Refused	138	136	0	1	1
Data Not Collected (no exit interview completed)	533	511	20	1	1
<b>Subtotal</b>	<b>705</b>	<b>679</b>	<b>20</b>	<b>4</b>	<b>2</b>
<b>Total</b>	<b>1396</b>	<b>1189</b>	<b>169</b>	<b>36</b>	<b>2</b>
Total persons exiting to positive housing destinations	254	180	51	23	0
Total persons whose destinations excluded them from the calculation	13	8	4	1	0
Percentage	18%	15%	31%	66%	0%
<b>25a - Number of Veterans</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Chronically Homeless Veteran	36	35	1	0	
Non-Chronically Homeless Veteran	253	229	24	0	
Not a veteran	1283	1213	70	0	
Client Doesn't Know/Client Refused	4	4	0	0	
Data not collected	23	23	0	0	
<b>Total</b>	<b>1599</b>	<b>1504</b>	<b>95</b>	<b>0</b>	
<b>25b - Number of Veteran Households</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Chronically Homeless Veteran	36	35	1	0	
Non-Chronically Homeless Veteran	253	229	24	0	
Not a veteran	1226	1185	41	0	
Client Doesn't Know/Client Refused	4	4	0	0	
Data not collected	23	23	0	0	
<b>Total</b>	<b>1542</b>	<b>1476</b>	<b>66</b>	<b>0</b>	
<b>25c - Gender - Veterans</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
Male	263	244	19	0	
Female	25	19	6	0	
Trans Female (MTF or Male to Female)	1	1	0	0	
Trans Male (FTM or Female to Male)	0	0	0	0	
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	
Client Doesn't Know/Client Refused	0	0	0	0	
Data not collected	0	0	0	0	
<b>Total</b>	<b>289</b>	<b>264</b>	<b>25</b>	<b>0</b>	
<b>25d - Age - Veterans</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>Unknown Household Type</b>	
18 - 24	4	4	0	0	
25 - 34	28	23	5	0	
35 - 44	43	29	14	0	
45 - 54	65	63	2	0	
55 - 61	79	76	3	0	
62 +	70	69	1	0	
Client Doesn't Know/Client Refused					
Data not collected					
<b>Total</b>	<b>289</b>	<b>264</b>	<b>25</b>	<b>0</b>	



**25e - Physical and Mental Health Conditions - Veterans**

	Conditions at Start	Conditions at Latest Assessment for Stayers	Conditions at Exit for Leavers
Mental Health Problem	104	17	89
Alcohol Abuse	40	12	29
Drug Abuse	13	3	9
Both Alcohol and Drug Abuse	30	7	25
Chronic Health Condition	37	6	32
HIV/AIDS	1	0	1
Development Disability	5	2	5
Physical Disability	88	20	70

**25f - Cash Income Category - Income Category - by Start and Annual/Exit Status - Veterans**

Number of Veterans by Income Category	Number of Veterans at Start	Number of Veterans at Annual Assessment (Stayers)	Number of Veterans at Exit (Leavers)
Veterans with Only Earned Income (i.e., Employment Income)	58	3	47
Veterans with Only Other Income	117	4	99
Veterans with Both Earned and Other Income	24	1	26
Veterans with No Income	84	1	53
Veterans with Client Doesn't Know/Client Refused Income Information	0	0	2
Veterans with Missing Income Information	5	0	5
Number of veterans not yet required to have an annual assessment		45	
Number of veterans without required annual assessment		2	
<b>Total Veterans</b>	<b>289</b>	<b>56</b>	<b>233</b>

**25g - Type of Cash Income Sources - Veterans**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	82	4	73
Unemployment Insurance	2	0	2
Supplemental Security Income (SSI)	43	3	39
Social Security Disability Insurance (SSDI)	38	3	29
VA Service - Connected Disability Compensation	74	0	65
VA Non-Service Connected Disability Pension	17	1	17
Private Disability Insurance	0	0	0
Worker's Compensation	0	0	0
Temporary Assistance for Needy Families (TANF)	0	0	0
General Assistance (GA)	1	0	2
Retirement Income from Social Security	11	1	11
Pension or retirement income from a former job	7	1	3
Child Support	5	0	4
Alimony and other spousal support	0	0	0
Other Source	8	1	6
Veterans with Income Information at Start and Annual Assessment/Exit		9	0

**25h - Type of Non-Cash Benefit Sources - Veterans**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutrition Assistance Program (SNAP) (Previously known as Food Stamps)	33	2	28
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	0	0	0
TANF Child Care Services	0	0	0
TANF Transportation Services	0	0	0
Other TANF-Funded Services	0	0	0
Other Source	12	3	8

**25i - Exit Destination - Veterans**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
<b>Permanent Destinations</b>					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing housing subsidy	0	0	0	0	0
Owned by client, with ongoing housing subsidy	6	5	1	0	0
Rental by client, no ongoing housing subsidy	94	83	11	0	0
Rental by client, with VASH housing subsidy	24	23	1	0	0
Rental by client, with GPD TIP housing subsidy	0	0	0	0	0
Rental by client, with other ongoing housing subsidy	9	9	0	0	0

Permanent Housing (other than RRH) for formerly homeless persons	0	0	0	0	0
Staying or living with family, permanent tenure	2	2	0	0	0
Staying or living with friends, permanent tenure	1	1	0	0	0
Rental by client, with RRH or equivalent subsidy	1	1	0	0	0
Rental by client, with HCV voucher (tenant or project based)	4	3	1	0	0
Rental by client in a public housing unit	2	2	0	0	0
<b>Subtotal</b>	<b>143</b>	<b>129</b>	<b>14</b>	<b>0</b>	<b>0</b>
<b>Temporary Destinations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	3	2	1	0	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	0	0	0	0	0
Staying or living with family, temporary tenure (e.g., room, apartment or house)	2	1	1	0	0
Staying or living with friends, temporary tenure (e.g., room apartment or house)	2	2	0	0	0
Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	7	7	0	0	0
Safe Haven	0	0	0	0	0
Hotel or motel paid for without emergency shelter voucher	2	2	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>16</b>	<b>14</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Institutional Settings</b>					
Foster care home or foster care group home	0	0	0	0	0
Psychiatric hospital or other psychiatric facility	0	0	0	0	0
Substance abuse treatment facility or detox center	0	0	0	0	0
Hospital or other residential non-psychiatric medical facility	2	2	0	0	0
Jail, prison, or juvenile detention facility	2	2	0	0	0
Long-term care facility or nursing home	0	0	0	0	0
<b>Subtotal</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Destinations</b>					
Residential project or halfway house with no homeless criteria	1	1	0	0	0
Deceased	0	0	0	0	0
Other	4	4	0	0	0
Client Doesn't Know/Client Refused	19	19	0	0	0
Data Not Collected (no exit interview completed)	46	41	5	0	0
<b>Subtotal</b>	<b>70</b>	<b>65</b>	<b>5</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>233</b>	<b>212</b>	<b>21</b>	<b>0</b>	<b>0</b>
Total persons exiting to positive housing destinations	77	74	3	0	0
Total persons whose destinations excluded them from the calculation	2	2	0	0	0
<b>Percentage</b>	<b>33%</b>	<b>35%</b>	<b>14%</b>	<b>0%</b>	<b>0%</b>
<b>26a - Chronic Homeless Status - Number of Households w/at least one or more CH person</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Chronically Homeless	479	463	14	2	0
Not Chronically Homeless	859	782	51	26	0
Client Doesn't Know/Client Refused	21	18	0	3	0
Data not collected	221	213	1	5	2
<b>Total</b>	<b>1580</b>	<b>1476</b>	<b>66</b>	<b>36</b>	<b>2</b>
<b>26b - Number of Chronically Homeless Persons by Household</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Chronically Homeless	517	465	50	2	0
Not Chronically Homeless	1018	804	188	26	0
Client Doesn't Know/Client Refused	21	18	0	3	0
Data not collected	227	217	2	5	3
<b>Total</b>	<b>1783</b>	<b>1504</b>	<b>240</b>	<b>36</b>	<b>3</b>
<b>26c - Gender of Chronically Homeless Persons</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Male	387	367	19	1	0
Female	125	93	31	1	0
Trans Female (MTF or Male to Female)	3	3	0	0	0
Trans Male (FTM or Female to Male)	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	2	2	0	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data not collected	0	0	0	0	0
<b>Total</b>	<b>517</b>	<b>465</b>	<b>50</b>	<b>2</b>	<b>0</b>

**26d - Age of Chronically Homeless Persons**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
0 - 17	34		32	2	0
18 - 24	54	53	1		0
25 - 34	112	99	13		0
35 - 44	110	108	2		0
45 - 54	112	111	1		0
55 - 61	67	66	1		0
62 +	28	28	0		0
Client Doesn't Know/Client Refused	0	0	0		0
Data not collected	0	0	0		0
<b>Total</b>	<b>517</b>	<b>465</b>	<b>50</b>	<b>2</b>	<b>0</b>

**26e - Physical and Mental Health Conditions - Chronically Homeless Persons**

	Conditions at Start	Conditions at Latest Assessment for Stayers	Conditions at Exit for Leavers
Mental Health Problem	320	87	235
Alcohol Abuse	110	38	72
Drug Abuse	63	14	49
Both Alcohol and Drug Abuse	116	28	89
Chronic Health Condition	110	28	86
HIV/AIDS	4	1	3
Development Disability	71	15	56
Physical Disability	158	37	121

**26f - Client Cash Income - Chronically Homeless Persons**

<b>Number of Chronically Homeless Persons by Income Category</b>	Number of Chronically Homeless Persons at Start	Number of Chronically Homeless Persons at Annual Assessment (Stayers)	Number of Chronically Homeless Persons at Exit (Leavers)
Chronically Homeless Persons with Only Earned Income (i.e., Employment Income)	54	3	37
Chronically Homeless Persons with Only Other Income	125	13	103
Chronically Homeless Persons with Both Earned and Other Income	7	4	5
Chronically Homeless Persons with No Income	273	10	193
Chronically Homeless Persons with Client Doesn't Know/Client Refused Income Information	0	0	0
Chronically Homeless Persons with Missing Income Information	20	0	18
Number of Chronically Homeless Persons not yet required to have an annual assessment		85	
Number of Chronically Homeless Persons without required annual assessment		9	
<b>Total Chronically Homeless Persons</b>	<b>483</b>	<b>124</b>	<b>359</b>

**26g - Type of Cash Income Sources - Chronically Homeless Persons**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	61	7	42
Unemployment Insurance	4	0	4
Supplemental Security Income (SSI)	64	9	53
Social Security Disability Insurance (SSDI)	63	6	51
VA Service - Connected Disability Compensation	8	1	7
VA Non-Service Connected Disability Pension	3	0	2
Private Disability Insurance	0	0	0
Worker's Compensation	2	0	2
Temporary Assistance for Needy Families (TANF)	2	0	0
General Assistance (GA)	9	0	6
Retirement Income from Social Security	3	0	3
Pension or retirement income from a former job	1	0	1
Child Support	1	3	0
Alimony and other spousal support	0	0	0
Other Source	12	4	8
Chronically Homeless Persons with Income Information at Start and Annual Assessment/Exit		30	0

**26h - Type of Non-Cash Income Sources - Chronically Homeless Persons**

	Benefit at Start	Benefit at Latest Annual Assessment for Stayers	Benefit at Exit for Leavers
Supplemental Nutrition Assistance Program (SNAP) (Previously known as Food Stamps)	117	14	86
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	3	1	2
TANF Child Care Services	3	0	3

TANF Transportation Services		0	0	0	0
Other TANF-Funded Services		0	0	0	0
Other Source		19	9	9	9
<b>27a - Age of Youth</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
12 - 17	34		0	34	0
18 - 24	235	231	4		0
Client Doesn't Know/Client Refused					
Data not collected					
<b>Total</b>	<b>269</b>	<b>231</b>	<b>4</b>	<b>34</b>	<b>0</b>
<b>27b - Parenting Youth</b>					
		<b>Total Parenting Youth</b>	<b>Total Children of Parenting Youth</b>	<b>Total Persons</b>	<b>Total Households</b>
Parenting youth < 18		0	0	0	0
Parenting youth 18 to 24		4	4	8	4
<b>27c - Gender - Youth</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
Male	140	131	0	9	0
Female	116	88	4	24	0
Trans Female (MTF or Male to Female)	4	4	0	0	0
Trans Male (FTM or Female to Male)	5	4	0	1	0
Gender Non-Conforming (i.e. not exclusively male or female)	4	4	0	0	0
Client Doesn't Know/Client Refused	0	0	0	0	0
Data not collected	0	0	0	0	0
<b>Total</b>	<b>269</b>	<b>231</b>	<b>4</b>	<b>34</b>	<b>0</b>
<b>27d - Living Situation - Youth</b>					
	<b>Total</b>	<b>Without Children</b>	<b>With Children and Adults</b>	<b>With Only Children</b>	<b>Unknown Household Type</b>
<b>Homeless Situations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	36	35	0	1	0
Transitional housing for homeless persons (including homeless youth)	16	15	1	0	0
Place not meant for habitation	36	36	0	0	0
Safe Haven	1	1	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>89</b>	<b>87</b>	<b>1</b>	<b>1</b>	<b>0</b>
<b>Institutional Settings</b>					
Psychiatric hospital or other psychiatric facility	6	6	0	0	0
Substance abuse treatment facility or detox center	4	4	0	0	0
Hospital or other residential non-psychiatric medical facility	1	1	0	0	0
Jail, prison, or juvenile detention facility	9	9	0	0	0
Foster care home or foster care group home	0	0	0	0	0
Long-term care facility or nursing home	1	1	0	0	0
Residential project or halfway house with no homeless criteria	0	0	0	0	0
<b>Subtotal</b>	<b>21</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Locations</b>					
Permanent Housing (other than RRH) for formerly homeless persons	2	2	0	0	0
Owned by client, no ongoing housing subsidy	1	0	0	1	0
Owned by client, with ongoing housing subsidy	0	0	0	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	3	3	0	0	0
Rental by client, no ongoing housing subsidy	9	8	1	0	0
Rental by client, with VASH housing subsidy	0	0	0	0	0
Rental by client, with GPD TIP housing subsidy	0	0	0	0	0
Rental by client, with other housing subsidy (including RRH)	2	1	1	0	0
Hotel or motel paid for without emergency shelter voucher	5	4	0	1	0
Staying or living in a friend's room, apartment or house	54	49	1	4	0
Staying or living in a family member's room, apartment or house	67	41	0	26	0
Client Doesn't Know/Client Refused	1	1	0	0	0
Data not collected	15	14	0	1	0
<b>Subtotal</b>	<b>159</b>	<b>123</b>	<b>3</b>	<b>33</b>	<b>0</b>
<b>Total</b>	<b>269</b>	<b>231</b>	<b>4</b>	<b>34</b>	<b>0</b>
<b>27e - Length of Participation - Youth</b>					
			<b>Total</b>	<b>Leavers</b>	<b>Stayers</b>

30 days or less	148	121	27
31 to 60 days	25	14	11
61 to 90 days	15	13	2
91 to 180 days	39	26	13
181 to 365 days	33	22	11
366 to 730 Days (1-2 Yrs)	7	6	1
731 to 1,095 Days (2-3 Yrs)	1	0	1
1,096 to 1,460 Days (3-4 Yrs)	0	0	0
1,461 to 1,825 Days (4-5 Yrs)	1	0	1
More than 1,825 Days (>5 Yrs)	0	0	0
Data not collected	0	0	0
<b>Total</b>	<b>269</b>	<b>202</b>	<b>67</b>

**27f - Exit Destination - Youth**

	Total	Without Children	With Children and Adults	With Only Children	Unknown Household Type
<b>Permanent Destinations</b>					
Moved from one HOPWA funded project to HOPWA PH	0	0	0	0	0
Owned by client, no ongoing housing subsidy	0	0	0	0	0
Owned by client, with ongoing housing subsidy	0	0	0	0	0
Rental by client, no ongoing housing subsidy	9	9	0	0	0
Rental by client, with VASH housing subsidy	0	0	0	0	0
Rental by client, with GPD TIP housing subsidy	0	0	0	0	0
Rental by client, with other ongoing housing subsidy	6	5	1	0	0
Permanent Housing (other than RRH) for formerly homeless persons	1	1	0	0	0
Staying or living with family, permanent tenure	29	4	0	25	0
Staying or living with friends, permanent tenure	0	0	0	0	0
Rental by client, with RRH or equivalent subsidy	0	0	0	0	0
Rental by client, with HCV voucher (tenant or project based)	0	0	0	0	0
Rental by client in a public housing unit	1	1	0	0	0
<b>Subtotal</b>	<b>46</b>	<b>20</b>	<b>1</b>	<b>25</b>	<b>0</b>
<b>Temporary Destinations</b>					
Emergency shelter, including hotel or motel paid for with emergency shelter voucher	6	6	0	0	0
Moved from one HOPWA funded project to HOPWA TH	0	0	0	0	0
Transitional housing for homeless persons (including homeless youth)	1	1	0	0	0
Staying or living with family, temporary tenure (e.g., room, apartment or house)	12	10	0	2	0
Staying or living with friends, temporary tenure (e.g., room apartment or house)	51	48	2	1	0
Place not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station/airport or anywhere outside)	11	11	0	0	0
Safe Haven	0	0	0	0	0
Hotel or motel paid for without emergency shelter voucher	0	0	0	0	0
Host Home (non-crisis)	0	0	0	0	0
<b>Subtotal</b>	<b>81</b>	<b>76</b>	<b>2</b>	<b>3</b>	<b>0</b>
<b>Institutional Settings</b>					
Foster care home or foster care group home	1	0	0	1	0
Psychiatric hospital or other psychiatric facility	1	0	0	1	0
Substance abuse treatment facility or detox center	1	1	0	0	0
Hospital or other residential non-psychiatric medical facility	0	0	0	0	0
Jail, prison, or juvenile detention facility	4	3	0	1	0
Long-term care facility or nursing home	0	0	0	0	0
<b>Subtotal</b>	<b>7</b>	<b>4</b>	<b>0</b>	<b>3</b>	<b>0</b>
<b>Other Destinations</b>					
Residential project or halfway house with no homeless criteria	0	0	0	0	0
Deceased	0	0	0	0	0
Other	1	0	0	1	0
Client Doesn't Know/Client Refused	9	8	0	1	0
Data Not Collected (no exit interview completed)	58	57	0	1	0
<b>Subtotal</b>	<b>68</b>	<b>65</b>	<b>0</b>	<b>3</b>	<b>0</b>
<b>Total</b>	<b>202</b>	<b>165</b>	<b>3</b>	<b>34</b>	<b>0</b>
Total persons exiting to positive housing destinations	78	55	1	22	0
Total persons whose destinations excluded them from the calculation	1	0	0	1	0
Percentage	39%	33%	33%	67%	0%

**27g - Cash Income - Sources - Youth**

	Income at Start	Income at Latest Annual Assessment for Stayers	Income at Exit for Leavers
Earned Income	33	0	28
Unemployment Insurance	0	0	0

Supplemental Security Income (SSI)	9	1	4
Social Security Disability Insurance (SSDI)	2	1	2
VA Service - Connected Disability Compensation	0	0	0
VA Non-Service Connected Disability Pension	0	0	0
Private Disability Insurance	0	0	0
Worker's Compensation	0	0	0
Temporary Assistance for Needy Families (TANF)	1	0	0
General Assistance (GA)	2	0	2
Retirement Income from Social Security	0	0	0
Pension or retirement income from a former job	0	0	0
Child Support	0	0	0
Alimony and other spousal support	1	0	1
Other Source	4	0	2
Adults with Income Information at Start and Annual Assessment/Exit		1	0

**27h - Client Cash Income Category - Earned/Other Income Category - by Start and Annual Assessment/Exit Status - Youth**

Number of Youth by Income Category	Number of Youth at Start	Number of Youth at Annual Assessment (Stayers)	Number of Youth at Exit (Leavers)
Youth with Only Earned Income (i.e., Employment Income)	28	0	27
Youth with Only Other Income	14	1	10
Youth with Both Earned and Other Income	5	0	1
Youth with No Income	155	0	104
Youth with Client Doesn't Know/Client Refused Income Information	2	0	1
Youth with Missing Income Information	64	0	58
Number of youth stayers not yet required to have an annual assessment		64	
Number of youth stayers without required annual assessment		2	
<b>Total Youth</b>	<b>269</b>	<b>67</b>	<b>202</b>
1 or More Source of Income	57	1	45
Youth with Income Information at Start and Annual Assessment/Exit		1	0

**27i - Disabling Conditions and Income for Youth at Exit**

	AO: Youth with Disabling Condition	AO: Youth without Disabling Condition	AO: Total Youth	AO: percent with Disabling Condition by Source	AC: Youth with Disabling Condition	AC: Youth without Disabling Condition	AC: Total Youth	AC: percent with Disabling Condition by Source	CO: Youth with Disabling Condition	CO: Youth without Disabling Condition	CO: Total Youth	CO: percent with Disabling Condition by Source	UK: Youth with Disabling Condition	UK: Youth without Disabling Condition	UK: Total Youth	UK: percent with Disabling Condition by Source
Earned Income	17	9	26	65%	0	0	0	0%	3	2	5	60%	0	0	0	0%
Supplemental Security Income (SSI)	4	0	4	100%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Social Security Disability Insurance (SSDI)	2	0	2	100%	0	0	0	0%	0	0	0	0%	0	0	0	0%
VA Service - Connected Disability Compensation	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Private Disability Insurance	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Worker's Compensation	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Temporary Assistance for Needy Families (TANF)	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Retirement Income from Social Security	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Pension or retirement income from a former job	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Child Support	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
Other Source	4	0	4	100%	0	0	0	0%	0	1	1	0%	0	0	0	0%
No Sources	37	33	70	53%	0	3	3	0%	17	4	21	81%	0	0	0	0%
Unduplicated Total Youth	64	42	106		0	3	3		20	6	26		0	0	0	

**City of Fargo Resale and Recapture Policy**



# **Resale & Recapture Policy**

Updated & Approved April 2021



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## INTRODUCTION TO RESALE & RECAPTURE POLICY

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

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

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

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

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

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

## RESALE POLICY

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

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

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

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

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

### Enforcement of Resale Provisions

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

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

## Fair Return on Investment

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

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

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

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

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

## Affordability to a Range of Buyers

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

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

## Approval of Sales Price and Eligible Buyer

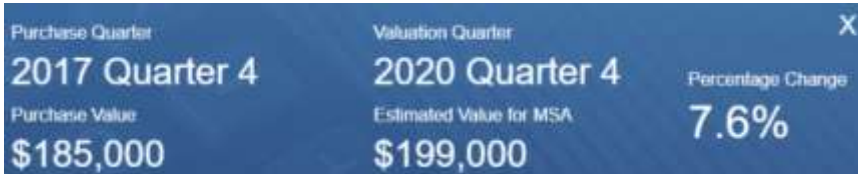
If an owner wants to sell the property, the owner or real estate agent must contact the City of Fargo Planning and Development Department, in writing, at least fourteen **(14) days prior to listing** the property and receive approval for a proposed listing price in accordance with the affordability restrictions.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

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

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

## Resale Example

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

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

## Termination of Resale Restrictions

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

## RECAPTURE POLICY

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

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

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

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

### Amount Subject to Recapture

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

### Reduction during Affordability Period

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

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

## Recapture Example

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

## Net Proceeds

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

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

### Net Proceeds Calculation Table

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

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

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

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

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

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



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

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

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

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

## AFFORDABILITY PERIODS

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

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

## CITY OF FARGO SUBORDINATION POLICY

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

## MONITORING

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

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

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

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

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

## BASIC TERMINOLOGY

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

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

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

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

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

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

**City:** means the City of Fargo

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

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

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

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

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

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

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

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

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

## EXHIBIT A. NOTIFICATION OF INTENT TO PURCHASE

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

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

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

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

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

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

The requirements of the Land Use Restrictive Agreement are:

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

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

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

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

\_\_\_\_\_ The sales price must be set so that the monthly principal, interest, taxes and insurance to be paid by the subsequent buyer **will not exceed 38% of that subsequent buyer's maximum gross annual income**, adjusted to a monthly household income and the **maximum sales price cannot exceed 95% of the median purchase price** for single-family housing in the Fargo, ND-MN MSA for the current year.

\_\_\_\_\_ I will notify the City of Fargo Planning and Development Department, in writing, at least **fourteen (14) days prior to listing** the property to ensure compliance of the above federal regulations.

**PROSPECTIVE BUYER(S)**

I acknowledge having received this information about the federal requirements involved if I/we decide to purchase this home.

\_\_\_\_\_  
Signature                                  Date

\_\_\_\_\_  
Signature                                  Date

\_\_\_\_\_  
Address

\_\_\_\_\_  
Address (if different)

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
E-mail Address

**RETURN THIS COMPLETED NOTIFICATION TO:**  
City of Fargo Department of Planning and Development  
225 4th Street North  
Fargo, ND 58102  
E-mail Address: [Planning@FargoND.gov](mailto:Planning@FargoND.gov)

**Grantee SF424's, SF424D's, and Certifications**

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\* 2. Type of Application:

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

2-5-2021

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

B-20-MC-38-0001

State Use Only:

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\* a. Legal Name:

City of Fargo

\* b. Employer/Taxpayer Identification Number (EIN/TIN):

45-6002069

\* c. Organizational DUNS:

0702658710000

**d. Address:**

\* Street1:

225 4th Street North

Street2:

\* City:

Fargo

County/Parish:

\* State:

ND: North Dakota

Province:

\* Country:

USA: UNITED STATES

\* Zip / Postal Code:

58102-4817

**e. Organizational Unit:**

Department Name:

Planning and Development

Division Name:

Community Development

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix:

\* First Name:

Tia

Middle Name:

\* Last Name:

Braseth

Suffix:

Title:

Planning Coordinator

Organizational Affiliation:

\* Telephone Number:

701-476-4144

Fax Number:

701-241-1526

\* Email:

tbraseth@fargond.gov



**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S. Department of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-218

CFDA Title:

**\* 12. Funding Opportunity Number:**

NA

\* Title:

NA

**13. Competition Identification Number:**

CDBG

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

CDBG Program 2020

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="789,067.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text" value="155,840.00"/>
* f. Program Income	<input type="text" value="141,818.00"/>
* g. TOTAL	<input type="text" value="1,086,725.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on .
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.


**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Fargo	2-5-2021

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\* 2. Type of Application:

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

2-5-2021

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

M-20-MC-38-0220

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\* a. Legal Name:

City of Fargo

\* b. Employer/Taxpayer Identification Number (EIN/TIN):

45-6002069

\* c. Organizational DUNS:

0702658710000

**d. Address:**

\* Street1:

225 4th Street North

Street2:

\* City:

Fargo

County/Parish:

\* State:

ND: North Dakota

Province:

\* Country:

USA: UNITED STATES

\* Zip / Postal Code:

58102-4817

**e. Organizational Unit:**

Department Name:

Planning and Development

Division Name:

Community Development

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix:

\* First Name:

Tia

Middle Name:

\* Last Name:

Braseth

Suffix:

Title:

Planning Coordinator

Organizational Affiliation:

\* Telephone Number:

701-476-4144

Fax Number:

701-241-1526

\* Email:

tbraseth@fargond.gov

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S. Department of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-239

CFDA Title:

**\* 12. Funding Opportunity Number:**

NA

\* Title:

NA

**13. Competition Identification Number:**

HOME

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

HOME Program 2020

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="495,115.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="495,115.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**


**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Fargo	2-5-2021

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.


**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature of Authorized Official  
Timothy J. Mahoney  
\_\_\_\_\_  
Mayor  
\_\_\_\_\_  
Title

2-5-2021  
\_\_\_\_\_  
Date

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020, 2021, 2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature of Authorized Official

Timothy J. Mahoney

Mayor

\_\_\_\_\_  
Title

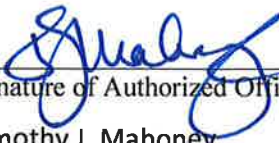
2-5-2021

\_\_\_\_\_  
Date

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
\_\_\_\_\_  
Signature of Authorized Official  
Timothy J. Mahoney  
Mayor  
\_\_\_\_\_  
Title

2-5-2021  
Date

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature of Authorized Official

Timothy J. Mahoney  
Mayor  
\_\_\_\_\_  
Title

2-5-2021  
\_\_\_\_\_  
Date

## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.