

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), and Emergency Solutions Grants (ESG). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlements the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the North Dakota Department of Commerce hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the Community Development Block Grant (CDBG), HOME Investment Partnerships, and the Emergency Solutions Grant (ESG) programs.

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

The goals of the programs administered by the State of North Dakota are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. The North Dakota Department of Commerce strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the individual and neighborhood levels, the State of North Dakota hopes to improve the quality of life for all residents of the state. These goals are further explained as follows:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

3. Evaluation of past performance

NDDOC's evaluation of its past performance has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). These documents state the objectives and outcomes identified in each year's Annual Action Plan and includes an evaluation of past performance through measurable goals and objectives compared to actual performance. These documents can be found on NDDOC's website at:

<http://www.communityservices.nd.gov/communitydevelopment/ConsolidatedPlan/>

4. Summary of citizen participation process and consultation process

Public involvement began in August 2014 and extended over a period of several months. Two key steps were taken in the involvement process. One was the implementation of three focus group meetings, an assembly of experts in housing and community development issues for the State of North Dakota, and the other was a series of public input meetings during which citizens were provided the opportunity to offer feedback and input regarding the Consolidated Plan.

The focus groups were held in January 2015 with the purpose of drawing upon the expert knowledge of stakeholders and gaining insight into their thoughts on barriers and constraints encountered in North Dakota's housing and community development arena. These focus groups included affordable housing, homelessness, and infrastructure

Eight public input meetings were held in each of the regions to offer the public an additional opportunity to offer feedback on the Consolidated Plan. A public input meeting was held in February, 2015 in Bismarck to draw additional feedback.

5. Summary of public comments

Public comments can be found, attached, in the public input section.

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

7. Summary

The following list presents the overriding strategies of the North Dakota Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the state will pursue over the next five years are as follows:

Housing Strategies:

- 1.** Preserve and improve the quality and condition of the existing rental and owner-occupied housing stock through rehabilitation of lower-income, disabled and elderly households
- 2.** Fund homeownership opportunities for lower income residents
- 3.** Provide funding to increase the supply of multifamily housing

Homeless Strategies:

- 1.** Support emergency shelters and transitional housing for the homeless
- 2.** Create additional transitional and permanent supportive housing facilities
- 3.** Provide financial support to assist those at imminent risk of homelessness, including rapid rehousing
- 4.** Fund homeless prevention activities, including data collection and prevention services

Non-Housing Community Development Priorities:

- 1.** Encourage economic development opportunities that retain and expand existing businesses
- 2.** Improve and enhance local public infrastructure, including water, sewer, streets and sidewalks
- 3.** Encourage communities to address local public facilities and service needs

4. Encourage communities to do strategic planning

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(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	NORTH DAKOTA	Division of Community Services
HOME Administrator	NORTH DAKOTA	Division of Community Services
ESG Administrator	NORTH DAKOTA	Division of Community Services

Table 1 – Responsible Agencies

Narrative

The North Dakota Department of Commerce, Division of Community Services, is designated as the lead agency for developing, implementing, monitoring, and reporting on the achievements of the Consolidated Plan. Other entities that play a key role in the implementation of the Plan are the state's eight Regional Planning Councils, seven Community Action Agencies, Community Development Housing Organizations, non-profits, the North Dakota Housing Finance Agency, Cass County Housing Authority, Stutsman County Housing Authority, and the cities of Bismarck and Grand Forks.

Consolidated Plan Public Contact Information

Bonnie Malo

Director

ND Department of Commerce

1600 East Century Ave., Suite 2

PO Box 2057

Bismarck, ND 58502-2057

Phone: 701-328-5300

Fax: 701-328-5320

bmalo@nd.gov

PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

When preparing the Consolidated Plan, consultation is made with public and private agencies that provide housing, health and social services. State health and child welfare agencies are also consulted concerning lead-based paint hazards. Through the use of focus groups, surveys and direct communication, the Department of Commerce collected input from a variety of statewide and local agencies. This input was utilized to help develop the Plan and determine priorities for the State.

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

The Department of Commerce encourages the coordination of public and private housing and service providers by utilizing statewide information to determine priorities for funding throughout the state. The Department of Commerce prioritizes funding activities that include coordination between public and private housing and service providers.

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

The ESG program works very closely with the 25 shelters in the state and the North Dakota Homeless Coalition to identify and address the needs of the homeless and the chronic homeless. The DOC works closely with the North Dakota Coalition for the Homeless, which is the lead agency for the Statewide CoC.

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

Funds are allocated based on the priority needs as established in this Plan. Through the planning process, the State consulted with the Statewide CoC and service agencies to determine how the needs of the homeless will best be addressed and how the State can help fulfil the goals to reduce and end homeless throughout North Dakota.

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

2	Agency/Group/Organization	Tri-County Regional Dev Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional public input meetings, regional needs, surveys
3	Agency/Group/Organization	Souris Basin Planning Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey
4	Agency/Group/Organization	North Central Planning Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey
5	Agency/Group/Organization	Red River Regional Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey
6	Agency/Group/Organization	Lake Agassiz Regional Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey
7	Agency/Group/Organization	South Central Dakota Regional Council
	Agency/Group/Organization Type	Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey
8	Agency/Group/Organization	Lewis & Clark Regional Development Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey
9	Agency/Group/Organization	Roosevelt Custer Regional Council for Dev.
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional needs, regional public input, survey

10	Agency/Group/Organization	NORTH DAKOTA COALITION FOR HOMELESS PEOPLE
	Agency/Group/Organization Type	Services-homeless Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey, Continuum of Care plan coordination

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

The State made every attempt to be inclusive through the use of coordination, consultation, surveys and focus groups.

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	The Plan coordinates the Plan to help address the unmet needs of the homeless population within the state by targeting funds to those priority needs.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

The State has or will comply with the following:

1. It has consulted with affected units of local government in the non-entitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;

3. It provides or will provide technical assistance to units of local government in connection with community development programs; and

4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Narrative (optional):

PR-15 Citizen Participation - 91.115, 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

Public involvement began in August 2014 and extended over a period of several months. Two key steps were taken in the involvement process. One was the implementation of three focus group meetings, an assembly of experts in housing and community development issues for the State of North Dakota, and the other was a series of public input meetings during which citizens were provided the opportunity to offer feedback and input regarding the Consolidated Plan.

The focus groups were held in January 2015 with the purpose of drawing upon the expert knowledge of stakeholders and gaining insight into their thoughts on barriers and constraints encountered in North Dakota's housing and community development arena. These focus groups included affordable housing, homelessness, and infrastructure

Eight public input meetings were held in August, 2014 in each of the regions to offer the public an additional opportunity to offer feedback on the Consolidated Plan. An additional public input meeting was held in February, 2015 in Bismarck to draw additional feedback.

The 2014 Housing and Community Development Survey was designed to incorporate feedback from both community leaders and the public into the planning process. The survey included a variety of questions asking respondents to rate the need for various housing and community development activities throughout the state. The survey was available online and a total of 165 responses were received statewide.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	Eight public input meetings were held in the eight regions in North Dakota. Attached in the public input section, there are summaries from each of the eight meetings.	Please see attached summaries.		
2	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public hearing was held on April 15 after the draft Consolidated Plan was released.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Internet Outreach	Non-targeted/broad community	The 2014 Housing and Community Development Survey was conducted to draw input regarding the needs in the State.	Responses from the survey are utilized throughout this report.		
4	Focus Groups	Stakeholders	Three focus groups were held in early January of 2015 with the purpose of drawing upon the expert knowledge of stakeholders and their thoughts on barriers and constraints encountered in North Dakota's housing and community development arena. These focus groups were designed around three key topic areas: affordable housing, homelessness and infrastructure. These meetings allowed key stakeholders and statewide leaders the opportunity to explore the depth of the respective housing and community development barriers and uncover creative solutions to emerging problems.	Summaries are attached in the public input section.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Meeting	Non-targeted/broad community	A public meeting was held on February 25, 2015 in Bismarck, ND.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section addresses housing and homeless needs in non-entitlement areas of North Dakota. Specific needs and the priority level of these needs were determined based on data from the 2014 Housing and Community Development Survey, focus groups, public input meetings, and from consultation with representatives of various state and local agencies throughout North Dakota. Results from the 2014 Housing and Community Development Needs Survey showed that new for-sale housing, supportive housing, and rental housing for very-low income households were considered to have a high need for funding. Homeless needs in the state are handled by the Statewide Continuum of Care. A count of the homeless population in the state showed that more than 1,258 persons were homeless North Dakota in 2014, including 372 persons in homeless families with children, 115 chronically homeless persons, and 3 persons in households with only children. Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. For example, the elderly population is expected to swell in the near future and will require increased access to home services as well as assisted living and nursing home facilities.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

Households that experience one or more housing problems are considered to have unmet housing needs. Housing problems, as presented earlier in this document, include overcrowding, lacking complete kitchen or plumbing facilities, and cost burden. Householders with unmet need can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure, renters and homeowners, and by percent of median family income.

Table V.4 presents owner-occupied households with housing problems by income as well as family type. A table with the complete data set can be found in Appendix C. In addition, in Appendix C, there are two additional tables that break housing needs down by renter and owner occupied households. There were 34,946 households with housing problems in 2011. Elderly non-families face the highest rate of housing problems, with 35.8 percent of these households facing housing problems in 2011. Large families and “other” households also exceed the average rate of housing problems, having housing problems at a rate of 23.9 percent and 23.7 percent respectively.

There were 29,741 households under 80 percent MFI with housing problems in 2011 in the non-entitlement areas of North Dakota. Some 38.8 percent of households below 80 percent MFI face some sort of housing problem.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	642,200	666,783	4%
Households	257,234	278,669	8%
Median Income	\$34,604.00	\$49,415.00	43%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Table V.4
Households by Income and Family Status

Non-Entitlement Areas of North Dakota
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	1,165	3,260	856	5,600	3,990	14,871
30.1-50% HAMFI	1,025	2,405	660	2,330	2,015	8,435
50.1-80% HAMFI	775	2,555	900	735	1,470	6,435
80.1% HAMFI or more	585	2,415	800	325	1,080	5,205
Total	3,550	10,635	3,216	8,990	8,555	34,946
Total						
30% HAMFI or less	1,949	4,515	1,046	8,810	5,786	22,106
30.1-50% HAMFI	3,955	5,220	1,280	6,445	4,655	21,555
50.1-80% HAMFI	6,150	10,965	2,346	4,960	8,605	33,026
80.1% HAMFI or more	16,510	59,345	8,765	4,865	17,010	106,495
Total	28,564	80,045	13,437	25,080	36,056	183,182

Table V.4

Population and Population by Region

Table III.1, below, shows the changes in population that have occurred in North Dakota from 2000 through the most recent population estimates for 2013. For the state overall, the population increased from 642,200 in 2000 to over 723,393 in 2013. The population for the non-entitlement areas of the State increased from 446,748 to 487,769 in 2013, an increase of 9.2 percent.

Table III.2, below, shows the population by region from 2000 to 2013. Within the non-entitlement areas, Region 2 had the largest population in 2013, as well as the greatest rate of growth, increasing by over 90,500 during the course of those 13 years. Regions 1, 5, 7 and 8 all experienced growth. Regions 3, 4 and 6, however, declined in population.

**Table III.1
Population Estimates**

State of North Dakota
2000 and 2010 Census and Intercensal Estimates

Year	Bismarck city	Fargo city	Grand Forks city	Non-Entitlement Areas of North Dakota	North Dakota
2000	55,532	90,599	49,321	446,748	642,200
2001	55,888	92,144	49,337	441,693	639,062
2002	56,275	92,782	49,505	439,606	638,168
2003	56,587	93,919	49,707	438,604	638,817
2004	56,885	96,400	51,437	439,983	644,705
2005	57,700	97,259	51,356	439,774	646,089
2006	58,542	99,104	52,059	439,717	649,422
2007	59,350	100,773	51,669	441,030	652,822
2008	59,895	102,409	52,423	442,842	657,569
2009	60,643	104,490	52,371	447,464	664,968
2010	61,272	105,549	52,838	452,932	672,591
2011	62,821	107,620	52,721	461,705	684,867
2012	64,777	110,142	53,533	472,893	701,345
2013	67,034	113,658	54,932	487,769	723,393

Table III.1

**Table III.2
Population Estimates**

State of North Dakota
2000 and 2010 Census and Intercensal Estimates

Year	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Non-Entitlement Areas of North Dakota	North Dakota
2000	27,781	8,889	43,168	41,477	71,528	61,454	74,886	38,365	367,548	642,200
2001	27,433	87,064	42,591	40,334	71,718	60,183	74,488	37,882	441,693	639,062
2002	27,613	86,262	42,180	39,446	72,276	59,485	74,749	37,595	439,606	638,168
2003	27,509	85,561	41,721	38,981	73,420	58,856	75,082	37,474	438,604	638,817
2004	27,513	86,259	41,535	38,823	74,561	58,478	75,387	37,427	439,983	644,705
2005	27,692	85,895	41,224	38,207	75,493	58,092	75,826	37,345	439,774	646,089
2006	27,932	85,757	40,771	37,595	76,215	57,521	76,606	37,320	439,717	649,422
2007	28,400	85,802	40,561	36,826	77,328	56,901	77,528	37,684	441,030	652,822
2008	28,858	86,209	40,512	36,418	78,141	56,368	78,363	37,973	442,842	657,569
2009	29,999	88,138	40,339	35,879	79,035	56,199	79,462	38,413	447,464	664,968
2010	30,829	89,967	40,672	35,681	79,932	56,363	80,592	38,896	452,932	672,591
2011	33,543	93,325	40,953	35,365	80,695	56,185	81,509	40,130	461,705	684,867
2012	36,972	95,787	41,311	35,454	82,182	56,139	82,676	42,372	472,893	701,345
2013	41,223	99,389	41,630	35,627	85,121	56,292	84,421	44,066	487,769	723,393

Table III.2

Population by Race and Ethnicity

As the population of North Dakota grew between 2000 and 2010, the racial and ethnic composition of the state shifted as well. Overall, the population grew by 1.4 percent in non-entitlement areas, though different racial and ethnic groups within the overall population grew at different rates. The white population, which accounted for the largest proportion of North Dakotans in both years, decreased by 0.7 percent. The white population comprised a smaller proportion of the population in 2010 than it had in 2000. The racial group with the largest rate of change in the decade was persons who identified as Native Hawaiian/Pacific Islander, which grew by 62.6 percent. This was followed by Asians with a change of 60.7 percent.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 1.2 percent of the population. After experiencing a rate of growth of 68.0 percent between 2000 and 2010, the Hispanic population came to account for 2.0 percent of the total population. Meanwhile, the non-Hispanic population only grew by 0.6 percent and the proportion of non-Hispanic North Dakota residents fell by less than one percentage point.

Table III.3
Population by Race and Ethnicity

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	409,186	91.6%	406,246	89.7%	-.7%
Black	2,412	.5%	3,647	.8%	51.2%
American Indian	26,969	6.0%	30,851	6.8%	14.4%
Asian	1,401	.3%	2,251	.5%	60.7%
Native Hawaiian/ Pacific Islander	147	.0%	239	.1%	62.6%
Other	1,757	.4%	2,290	.5%	30.3%
Two or More Races	4,876	1.1%	7,408	1.6%	51.9%
Total	446,748	100.0%	452,932	100.0%	1.4%
Non-Hispanic	441,465	98.8%	444,058	98.0%	.6%
Hispanic	5,283	1.2%	8,874	2.0%	68.0%

Table III.3

Race and Ethnicity by Region

Various regions had different racial and ethnic distributions. Tables regarding race and ethnicity for each region are included in Appendix C. Region 1 experienced a shift in its racial and ethnic makeup between 2000 and 2010. The Black, Asian, Native Hawaiian/Pacific Islander, “other” and Hispanic populations all experienced a growth rate over 100 percent. The white population experienced a lower growth rate of 9.6 percent.

Region 2 experienced a 2.1 percent growth rate overall, with the white population declining by 0.4 percent. The Hispanic population grew by 82.7 percent. All minority populations grew at a rate higher than the region average.

The population in Region 3 declined between 2000 and 2010, resulting in a 5.8 percent reduction. The white population declined by 14.9 percent, while all minority populations saw some measure of growth.

Region 4 also saw a decline in population between 2000 and 2010, with a 14 percent decrease. The white, black, Asian and two or more races all saw a decline during this decade. The Hispanic population saw a 18.6 percent increase, while the non-Hispanic population declined by 15.1 percent.

Region 5 experienced a 11.7 percent growth between 2000 and 2010. The racial groups with the greatest rate of change included the black population at 373 percent, the Asian population at 271.5

percent, and the Native Hawaiian/Pacific Islander population at 150 percent. The white population grew at a slower rate than average.

While Region 6 experienced a 8.3 percent in decline in population, different racial and ethnic groups changed at varying rates. All minority populations increased during this time frame, while the white population declined. The white population still accounted for 96.8 percent of the population at the end of the decade, however, after facing a 9.6 percent decrease.

The population in Region 7 grew by 7.6 percent overall between 2000 and 2010. The black, “other” and Hispanic population increased at a rate exceeding 100 percent, more than doubling in size. The white population grew at a rate lower than the average for the region, leaving the proportion of the white population more than a percentage point lower than at the beginning of the decade.

Region 8 grew by 1.4 percent during the decade, and experienced some racial and ethnic shifts throughout the decade. Several racial groups doubled or tripled in size, including the black population, the Asian population, those classified as “other” and the Hispanic population. The white population declined by 0.7 percent, but still comprised 94.9 percent of the total population for the region.

Population by Age

The non-entitlement areas of North Dakota experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents as seen in Table III.4, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 46.8 percent between 2000 and 2010. Other age cohorts with faster than average growth included those aged 20 to 24 and those aged 25 to 34, growing at a rate of 15.8 and 14.5 percent, respectively. By contrast, age cohorts from 5 to 19, those aged 35 to 54, and aged 65 and older declined.

Table III.4
Population by Age
 Non-Entitlement Areas of North Dakota
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	27,371	6.1%	30,677	6.8%	12.1%
5 to 19	104,497	23.4%	88,322	19.5%	-15.5%
20 to 24	24,472	5.5%	28,333	6.3%	15.8%
25 to 34	47,423	10.6%	54,318	12.0%	14.5%
35 to 54	130,149	29.1%	120,588	26.6%	-7.3%
55 to 64	39,956	8.9%	58,657	13.0%	46.8%
65 or Older	72,880	16.3%	72,037	15.9%	-1.2%
Total	446,748	100.0%	452,932	100.0%	1.4%

Table III.4

The Elderly

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 Census data, 72,880 persons in non-entitlement areas of North Dakota were considered elderly; by 2010 there were 72,037 elderly persons. Table III.6, below, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in North Dakota in 2010 at 15,621 persons, followed by those aged 75 to 79 with 13,568 persons. Between 2000 and 2010, the most growth occurred in those aged 65 to 66 with a 16.3 percent increase, followed by those aged 85 and older, with a 6.7 percent increase. The elderly population, as a whole, saw a 1.2 percent decline between 2000 and 2010. The fastest declining group during that timeframe was persons aged 70 to 74, with a 10.8 percent decrease over the decade.

The elderly population also includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities; this is often quantified as those who are 85 years of age and older. Table III.6 shows that there were 12,204 persons aged 85 or older in North Dakota at the time of the 2010 Census.

Table III.5
Elderly Population by Age
 Non-Entitlement Areas of North Dakota
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	7,147	9.8%	8,315	11.5%	16.3%
67 to 69	10,500	14.4%	10,939	15.2%	4.2%
70 to 74	17,517	24.0%	15,621	21.7%	-10.8%
75 to 79	14,735	20.2%	13,568	18.8%	-7.9%
80 to 84	11,546	15.8%	11,390	15.8%	-1.4%
85 or Older	11,435	15.7%	12,204	16.9%	6.7%
Total	72,880	100.0%	72,037	100.0%	-1.2%

Table III.5

Age by Region

Each region throughout North Dakota experienced changes in age cohorts at different rates. Tables pertaining to age by region are included in Appendix C. Region 1 saw the greatest growth in those aged 20 to 24 and those aged 25 to 34, with a growth rate of 64.8 and 68.1 percent, respectively. This region also saw a decline in those aged 5 to 19, those aged 35 to 64, and those 65 or older. Region 2 experienced a similar shift, with the same age cohorts declining between 2000 and 2010.

Region 3 saw the greatest growth in those aged 55 to 64, with a 31.1 percent increase. This region also saw, however, a decline in the same age groups as Regions 1 and 2. Region 4's population declined as a whole between 2000 and 2010, and all age groups except those aged 55 to 64 declined. Those aged 55 to 64 grew by 41.4 percent during that decade.

In Region 5, the greatest growth was seen in those aged 55 to 64, with a 66.4 percent increase. Age cohorts between 5 and 19, 35 and 54, and over 65 all grew at a rate lower than the regional

average. The population in Region 6 declined over the course of the decade, with the largest decrease in those aged 5 to 19. The only age group that saw a growth during this time period were those aged 55 to 64, which increased by 28.6 percent.

Region 7 experienced the greatest growth in those aged 55 to 64, with a 63.2 percent increase. The population of persons aged 5 to 19 and 35 to 54 both declined during this time period. This was a similar trend to Region 8 that experienced a decline in both those age groups, as well as a 44.2 percent increase in persons aged 55 to 64.

Group Quarters Population

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents[1].” The group quarters population is further divided into two overall categories:

- **The institutionalized population** includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards.
- **The non-institutionalized population** includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless.[2]

The number of residents living in group quarters in non-entitlement areas North Dakota grew slightly from 14,071 in 2000 to 14,563 in 2010, an increase of 3.5 percent. Noninstitutionalized group quarters saw an increase of 9.1 percent, while institutionalized groups quarters saw a 2.2 percent decline. The groups that drove the overall increase included college dormitories, correctional institutions, and other noninstitutionalized.

Table III.8
Group Quarters Population

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	571	8.2%	1,359	19.9%	138.0%
Juvenile Facilities	-	-	211	3.1%	-
Nursing Homes	5,548	79.6%	4,936	72.4%	-11.0%
Other Institutions	852	12.2%	309	4.5%	-63.7%
Total	6,971	100.0%	6,815	100.0%	-2.2%
Noninstitutionalized					
College Dormitories	4,184	58.9%	3,967	51.2%	-5.2%
Military Quarters	1,244	17.5%	1,380	17.8%	10.9%
Other Noninstitutional	1,672	23.5%	2,401	31.0%	43.6%
Total	7,100	50.5%	7,748	53.2%	9.1%
Group Quarters Population	14,071	100.0%	14,563	100.0%	3.5%

Table III.8

Households

North Dakota households in non-entitlement areas grew smaller, in general, between 2000 and 2010. The number of households grew by 5.6 percent overall between 2000 and 2010, but the number of households between three and six members fell behind that overall growth rate, and occupied smaller percentages of all North Dakota households at the end of the decade. By contrast, the number of one-person households grew at a rate of 11.8 percent and the number of two-person households grew by 13.0 percent. As a result, households with one or two members came to occupy 29.3 and 37.3 percent of all households, respectively, by the end of the decade. Additionally, the number of households with seven persons or more grew by 12.7 percent, and the proportion of all households that were occupied by seven or more members grew to account for 1.0 percent of households

Table III.9
Households by Household Size

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	48,458	27.7%	54,196	29.3%	11.8%
Two Persons	61,054	34.9%	68,987	37.3%	13.0%
Three Persons	24,975	14.3%	24,967	13.5%	.0%
Four Persons	23,610	13.5%	20,996	11.4%	-11.1%
Five Persons	11,628	6.6%	10,319	5.6%	-11.3%
Six Persons	3,637	2.1%	3,543	1.9%	-2.6%
Seven Persons or More	1,660	.9%	1,870	1.0%	12.7%
Total	175,022	100.0%	184,878	100.0%	5.6%

Table III.9

Households by Income

The income bracket with the most growth between 2000 and 2013 in non-entitlement areas of North Dakota were those with an income above \$100,000. The proportion of households with incomes above \$100,000 grew by 16.5 percentage points. The proportion of households with an income between \$75,000 and \$99,999 grew by 8.9 percentage points. Households with income between \$50,000 and \$74,999 grew by 1.1 percentage points. The proportion of households in all other income groups declined between 2000 and 2012. Households with income between \$50,000 and \$74,999 and households making more than \$100,000 comprised the largest portion of households, at 19.5 percent and 21.4 percent, respectively.

Diagram III.7 illustrates the change in household incomes between 2000 and 2012.

Table III.11
Households by Income

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2013 Five-Year ACS Data

Income	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	34,507	19.7%	20,620	10.9%
\$15,000 to \$19,999	14,047	8.0%	8,664	4.6%
\$20,000 to \$24,999	14,583	8.3%	9,069	4.8%
\$25,000 to \$34,999	27,043	15.4%	19,546	10.3%
\$35,000 to \$49,999	33,411	19.1%	25,315	13.4%
\$50,000 to \$74,999	32,166	18.4%	36,913	19.5%
\$75,000 to \$99,999	10,798	6.2%	28,541	15.1%
\$100,000 or More	8,504	4.9%	40,368	21.4%
Total	175,059	100.0%	189,036	100.0%

Table III.11

Diagram III.7
Households by Income
 State of North Dakota
 2000 Census SF3 & 2012 Five-Year ACS Data

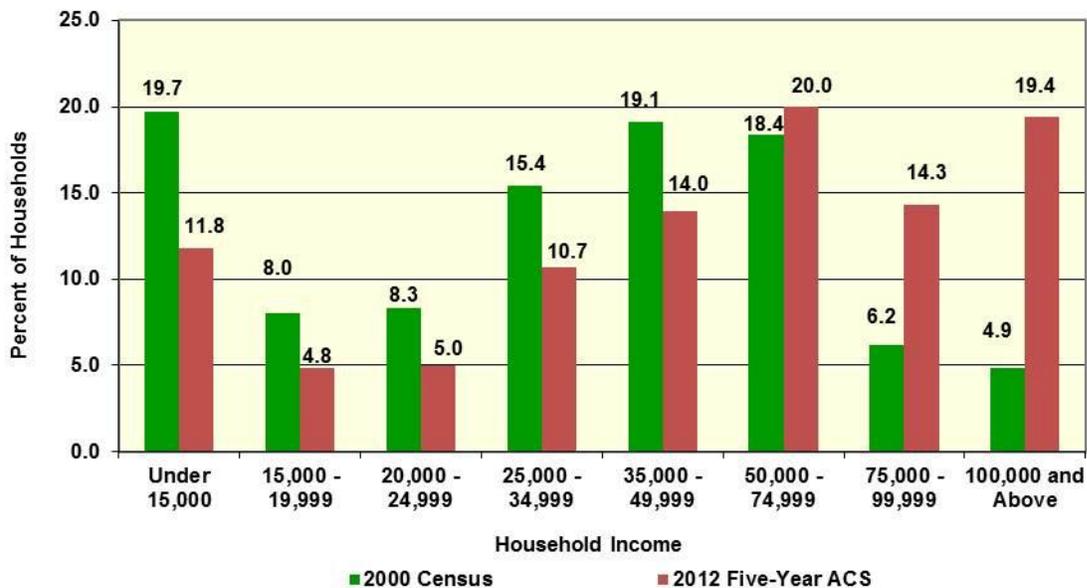


Diagram III.7

Poverty

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.[1]

In North Dakota non-entitlement areas, the poverty rate in 2000 was 12.0 percent, with 52,028 persons living in poverty. There were an estimated 5,772 children under the age of 5 living in poverty in 2000, and another 11,462 children between the ages of 6 and 17 living in poverty. By 2013, there were 5,937 children under 6 living in poverty, and 9,025 children aged 6 to 17. Additionally, in 2012, some 8,039 of the state’s citizens 65 year of age or older were also considered to be living in poverty. These data are presented in Table III.12.

More recent poverty data for the State of North Dakota, extracted from the Census Bureau’s Small Area Income and Poverty Estimates (SAIPE) program, are presented in Table III.13, at right. The poverty rate for the State as a whole has increased from 10.4 percent in 2000 to 11.2 percent in 2012. The poverty

rate increased steadily from 2000 to 2010, ending with 81,176 persons in poverty in 2010. After this, the poverty rate has declined, resulting in 75,251 individuals in poverty in 2012. This is lower than the national poverty rate of 15.9 in 2012.

While the poverty rate continued to increase over the past decade, the median family income for the state of North Dakota as a whole increased from 2000 to 2014, from \$43,000 to \$69,600. This change is shown in Diagram III.3, below. The median family income has risen consistently throughout this time, with an increase of over \$26,000 over the course of the past fourteen years.

**Table III.12
Poverty by Age**

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2013 Five-Year ACS Data

Age	2000 Census		2013 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	5,772	11.1%	5,937	12.6%
6 to 17	11,462	22.0%	9,025	19.1%
18 to 64	26,567	51.1%	24,224	51.3%
65 or Older	8,227	15.8%	8,039	17.0%
Total	52,028	100.0%	47,225	100.0%
Poverty Rate	12.0%		10.5%	

Table III.12

**Diagram III.8
Median Family Income
State of North Dakota
HUD Data, 2000 – 2014**

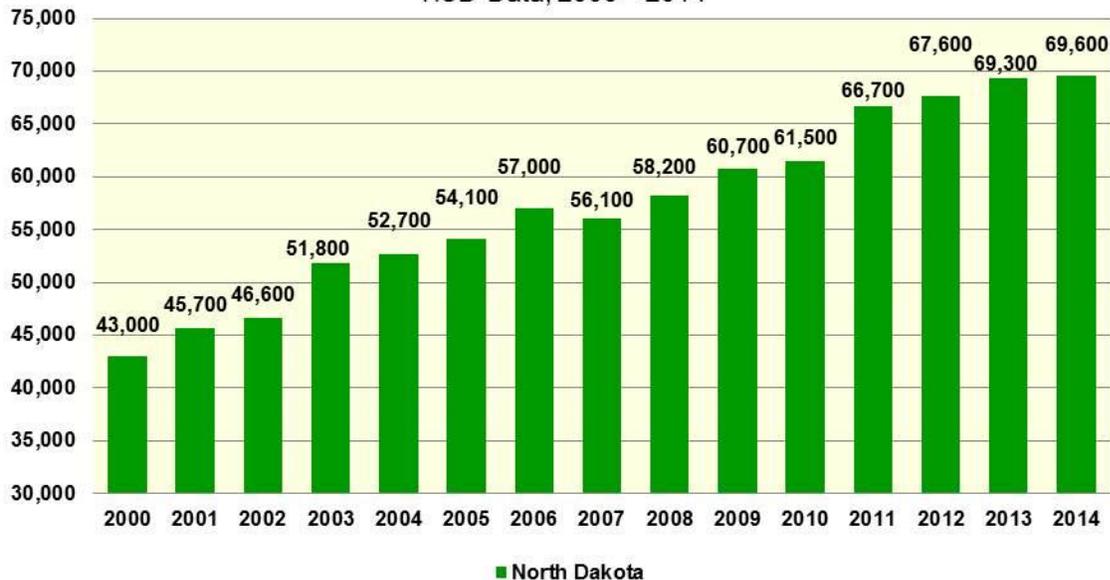


Diagram III.8

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	37,935	34,650	52,225	30,715	123,150
Small Family Households *	7,335	8,290	16,400	12,450	71,505
Large Family Households *	1,355	1,750	3,075	2,675	9,160
Household contains at least one person 62-74 years of age	6,015	6,210	8,730	5,150	18,140
Household contains at least one person age 75 or older	8,770	7,895	7,315	3,035	6,810
Households with one or more children 6 years old or younger *	4,630	4,910	7,325	5,105	12,475
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Table IV.9

Households with Incomplete Kitchen Facilities

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2012 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Kitchen Facilities	174,184	185,011
Lacking Complete Kitchen Facilities	800	945
Total Households	174,984	185,956
Percent Lacking	.5%	.5%

Table IV.9

Table IV.10

Households with Incomplete Plumbing Facilities

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2012 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Plumbing Facilities	174,105	185,434
Lacking Complete Plumbing Facilities	879	522
Total Households	174,984	185,956
Percent Lacking	.5%	0.3%

Table IV.10

Table IV.11
Cost Burden and Severe Cost Burden by Tenure

Non-Entitlement Areas of North Dakota
 2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	37,773	82.5%	5,493	12.0%	2,332	5.1%	209	.5%	45,807
2013 Five-Year ACS	57,499	82.0%	8,775	12.5%	3,713	5.3%	130	0.2%	70,117
Owner Without a Mortgage									
2000 Census	37,355	88.9%	2,400	5.7%	1,552	3.7%	689	1.6%	41,996
2013 Five-Year ACS	61,417	89.1%	3,931	5.7%	3,008	4.4%	558	0.8%	68,914
Renter									
2000 Census	26,070	59.0%	6,035	13.7%	4,567	10.3%	7,505	17.0%	44,177
2013 Five-Year ACS	27,592	55.2%	7,640	15.3%	6,930	13.9%	7,843	15.7%	50,005
Total									
2000 Census	101,198	76.7%	13,928	10.6%	8,451	6.4%	8,403	6.4%	131,980
2013 Five-Year ACS	146,508	77.5%	20,346	10.8%	13,651	7.2%	8,531	4.5%	189,036

Table IV.11

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	670	375	355	35	1,435	160	125	80	75	440
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	125	90	35	30	280	25	50	30	45	150
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	470	465	260	130	1,325	90	170	395	185	840
Housing cost burden greater than 50% of income (and none of the above problems)	13,585	1,655	450	85	15,775	5,705	1,840	1,385	380	9,310
Housing cost burden greater than 30% of income (and none of the above problems)	4,585	7,345	2,565	400	14,895	2,995	4,120	6,140	2,690	15,945

	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
Zero/negative Income (and none of the above problems)	1,035	0	0	0	1,035	850	0	0	0	850

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	14,845	2,580	1,100	280	18,805	5,980	2,185	1,885	690	10,740
Having none of four housing problems	9,130	16,000	20,975	8,695	54,800	6,090	13,885	28,265	21,045	69,285
Household has negative income, but none of the other housing problems	1,035	0	0	0	1,035	850	0	0	0	850

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

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	4,085	2,140	890	7,115	1,610	1,900	3,270	6,780
Large Related	645	270	115	1,030	360	375	685	1,420
Elderly	4,170	2,335	935	7,440	5,215	2,625	1,690	9,530
Other	10,225	4,630	1,200	16,055	1,640	1,195	1,980	4,815
Total need by income	19,125	9,375	3,140	31,640	8,825	6,095	7,625	22,545

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

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	3,010	175	135	3,320	1,275	580	580	2,435
Large Related	435	35	0	470	295	120	95	510
Elderly	2,845	800	315	3,960	2,960	630	320	3,910
Other	7,995	750	50	8,795	1,255	530	400	2,185
Total need by income	14,285	1,760	500	16,545	5,785	1,860	1,395	9,040

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

Cost Burden by Region

Each Region had varying cost burden throughout the state. The section below will provide more detailed information for each region and its experience with cost burden.

Region 1 had cost burdens at a rate lower than the average for the non-entitlement areas of the state, with 6.4 percent of households experiencing a cost burden and 5.4 percent experiencing a severe cost burden. There was an almost five percentage point decline in cost burden, however, between 2000 and 2011. Table IV.12 demonstrates this data.

Table IV.13 shows the cost burden for Region 2. This Region experienced a higher rate of cost burdens, and a growth between 2000 and 2011. Some 12.4 percent of households had a cost burden and an additional 8.4 percent were severely cost burdened,; both experienced a growth of almost one percentage point.

Region 3's cost burden was fairly similar to the non-entitlement average for the state. Some 17.9 percent of households in this region experienced a cost burden or severe cost burden in 2011. This was a slight growth from 2000 and is shown in Table IV.14.

Table IV.15 breaks down cost burden in Region 4. This Region had an overall lower cost burden than the statewide average, although it did increase between 2000 and 2010. Some 15.4 percent of households in 2011 experienced a cost burden or severe cost burden, up from 14.5 percent in 2000.

Region 5's rate of cost burden increased by two percentage points between 2000 and 2011, and severe cost burden increased by 1.3 percentage points. A total of 18.7 percent of households faced cost burdens by 2011, as shown in Table IV.16.

The rate of housing cost burdens in Region 6 remained close to the statewide average, at 11.5 percent cost burdened and 7.8 percent severely cost burdened. The rate did grow, however, increasing the number of households with a cost burden by over 800 households and an increase of over 700 households with severe cost burdens.

Regions 7's rate of cost burden remained below the state's non-entitlement area average. There were a total of 3,296 households with cost burdens in 2011 and an additional 2,349 households with severe cost burdens, as seen in Table IV.18.

Table IV.19 shows the rate of cost burdens for Region 8. Some 9.7 percent of households experienced a cost burden in 2011 and 7.4 percent of households experienced a severe cost burden. This represented a total of 2,879 households.

Table IV.12
Cost Burden and Severe Cost Burden by Tenure

Region 1
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,304	80.3%	378	13.2%	185	6.4%	4	0.1%	2,871
2013 Five-Year ACS	4,471	88.9%	360	7.2%	164	3.3%	34	0.7%	5,029
Owner Without a Mortgage									
2000 Census	2,438	90.5%	133	4.9%	85	3.2%	38	1.4%	2,694
2013 Five-Year ACS	4,514	92.7%	140	2.9%	140	2.9%	75	1.5%	4,869
Renter									
2000 Census	1,837	63.8%	416	14.5%	271	9.4%	354	12.3%	2,878
2013 Five-Year ACS	2,878	68.3%	405	9.6%	463	11.0%	468	11.1%	4,214
Total									
2000 Census	6,579	77.9%	927	11.0%	541	6.4%	396	4.7%	8,443
2013 Five-Year ACS	11,863	84.1%	905	6.4%	767	5.4%	577	4.1%	14,112

Table IV.12

Table IV.13
Cost Burden and Severe Cost Burden by Tenure

Region 2
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	7,195	80.9%	1,161	13.1%	487	5.5%	48	0.5%	8,891
2013 Five-Year ACS	10,668	80.4%	1,785	13.5%	780	5.9%	29	0.2%	13,262
Owner Without a Mortgage									
2000 Census	6,601	89.3%	415	5.6%	258	3.5%	120	1.6%	7,394
2013 Five-Year ACS	10,786	88.1%	782	6.4%	563	4.6%	113	0.9%	12,244
Renter									
2000 Census	5,673	52.1%	1,599	14.7%	1,297	11.9%	2,321	21.3%	10,890
2013 Five-Year ACS	6,117	49.5%	2,111	17.1%	1,836	14.8%	2,304	18.6%	12,368
Total									
2000 Census	19,469	71.6%	3,175	11.7%	2,042	7.5%	2,489	9.2%	27,175
2013 Five-Year ACS	27,571	72.8%	4,678	12.4%	3,179	8.4%	2,446	6.5%	37,874

Table IV.13

Table IV.14
Cost Burden and Severe Cost Burden by Tenure

Region 3
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,366	83.0%	321	11.3%	147	5.2%	16	0.6%	2,850
2013 Five-Year ACS	3,267	82.7%	449	11.4%	229	5.8%	4	0.1%	3,949
Owner Without a Mortgage									
2000 Census	3,957	89.6%	191	4.3%	195	4.4%	74	1.7%	4,417
2013 Five-Year ACS	6,324	88.8%	364	5.1%	362	5.1%	71	1.0%	7,121
Renter									
2000 Census	2,842	61.3%	611	13.2%	527	11.4%	658	14.2%	4,638
2013 Five-Year ACS	2,589	55.2%	681	14.5%	733	15.6%	686	14.6%	4,689
Total									
2000 Census	9,165	77.0%	1,123	9.4%	869	7.3%	748	6.3%	11,905
2013 Five-Year ACS	12,180	77.3%	1,494	9.5%	1,324	8.4%	761	4.8%	15,759

Table IV.14

Table IV.15
Cost Burden and Severe Cost Burden by Tenure

Region 4
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	3,073	79.6%	541	14.0%	236	6.1%	10	0.3%	3,860
2013 Five-Year ACS	4,224	82.6%	652	12.7%	222	4.3%	16	0.3%	5,114
Owner Without a Mortgage									
2000 Census	3,879	89.8%	226	5.2%	153	3.5%	64	1.5%	4,322
2013 Five-Year ACS	5,451	89.1%	391	6.4%	248	4.1%	26	0.4%	6,116
Renter									
2000 Census	2,047	50.0%	414	10.1%	211	5.2%	1,425	34.8%	4,097
2013 Five-Year ACS	1,746	49.3%	492	13.9%	275	7.8%	1,030	29.1%	3,543
Total									
2000 Census	8,999	73.3%	1,181	9.6%	600	4.9%	1,499	12.2%	12,279
2013 Five-Year ACS	11,421	77.3%	1,535	10.4%	745	5.0%	1,072	7.3%	14,773

Table IV.15

Table IV.16
Cost Burden and Severe Cost Burden by Tenure

Region 5
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	8,055	84.6%	1,037	10.9%	387	4.1%	45	0.5%	9,524
2013 Five-Year ACS	12,188	80.8%	2,168	14.4%	702	4.7%	28	0.2%	15,086
Owner Without a Mortgage									
2000 Census	4,867	90.6%	279	5.2%	154	2.9%	74	1.4%	5,374
2013 Five-Year ACS	8,270	90.2%	483	5.3%	320	3.5%	98	1.1%	9,171
Renter									
2000 Census	4,239	66.3%	863	13.5%	572	9.0%	715	11.2%	6,389
2013 Five-Year ACS	5,053	60.5%	1,316	15.8%	1,098	13.2%	882	10.6%	8,349
Total									
2000 Census	17,161	80.6%	2,179	10.2%	1,113	5.2%	834	3.9%	21,287
2013 Five-Year ACS	25,511	78.2%	3,967	12.2%	2,120	6.5%	1,008	3.1%	32,606

Table IV.16

Table IV.17
Cost Burden and Severe Cost Burden by Tenure

Region 6
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	4,729	84.4%	567	10.1%	287	5.1%	19	0.3%	5,602
2013 Five-Year ACS	6,226	82.2%	965	12.7%	372	4.9%	9	0.1%	7,572
Owner Without a Mortgage									
2000 Census	6,269	88.4%	469	6.6%	244	3.4%	113	1.6%	7,095
2013 Five-Year ACS	9,119	86.9%	735	7.0%	574	5.5%	68	.6%	10,496
Renter									
2000 Census	4,050	62.4%	993	15.3%	613	9.4%	831	12.8%	6,487
2013 Five-Year ACS	3,608	54.7%	1,144	17.3%	969	14.7%	876	13.3%	6,597
Total									
2000 Census	15,048	78.4%	2,029	10.6%	1,144	6.0%	963	5.0%	19,184
2013 Five-Year ACS	18,953	76.8%	2,844	11.5%	1,915	7.8%	953	3.9%	24,665

Table IV.17

Table IV.18
Cost Burden and Severe Cost Burden by Tenure

Region 7
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	6,658	82.1%	1,014	12.5%	392	4.8%	43	0.5%	8,107
2013 Five-Year ACS	11,271	80.2%	1,852	13.2%	918	6.5%	7	0.0%	14,048
Owner Without a Mortgage									
2000 Census	5,933	87.7%	442	6.5%	292	4.3%	99	1.5%	6,766
2013 Five-Year ACS	11,083	89.8%	649	5.3%	551	4.5%	59	.5%	12,342
Renter									
2000 Census	3,128	61.6%	630	12.4%	595	11.7%	729	14.3%	5,082
2013 Five-Year ACS	3,394	56.3%	795	13.2%	880	14.6%	959	15.9%	6,028
Total									
2000 Census	15,719	78.8%	2,086	10.5%	1,279	6.4%	871	4.4%	19,955
2013 Five-Year ACS	25,748	79.4%	3,296	10.2%	2,349	7.2%	1,025	3.2%	32,418

Table IV.18

Table IV.19
Cost Burden and Severe Cost Burden by Tenure

Region 8
2000 Census & 2013 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	3,393	82.7%	474	11.6%	211	5.1%	24	0.6%	4,102
2013 Five-Year ACS	5,184	85.6%	544	9.0%	326	5.4%	3	0.0%	6,057
Owner Without a Mortgage									
2000 Census	3,411	86.7%	245	6.2%	171	4.3%	107	2.7%	3,934
2013 Five-Year ACS	5,870	89.5%	387	5.9%	250	3.8%	48	.7%	6,555
Renter									
2000 Census	2,254	60.7%	509	13.7%	481	12.9%	472	12.7%	3,716
2013 Five-Year ACS	2,207	52.3%	696	16.5%	676	16.0%	638	15.1%	4,217
Total									
2000 Census	9,058	77.1%	1,228	10.4%	863	7.3%	603	5.1%	11,752
2013 Five-Year ACS	13,261	78.8%	1,627	9.7%	1,252	7.4%	689	4.1%	16,829

Table IV.19

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	465	465	245	150	1,325	105	195	365	190	855

	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
Multiple, unrelated family households	80	69	8	10	167	8	25	60	40	133
Other, non-family households	55	20	45	0	120	0	0	0	4	4
Total need by income	600	554	298	160	1,612	113	220	425	234	992

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

**Table IV.8
Overcrowding and Severe Overcrowding**

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2013 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	126,445	98.7%	1,318	1.0%	402	0.3%	128,165
2013 Five-Year ACS	137,780	99.1%	923	0.7%	328	0.2%	139,031
Renter							
2000 Census	45,059	96.2%	1,232	2.6%	528	1.1%	46,819
2013 Five-Year ACS	48,697	97.4%	939	1.9%	369	0.7%	50,005
Total							
2000 Census	171,504	98.0%	2,550	1.5%	930	0.5%	174,984
2013 Five-Year ACS	186,477	98.6%	1,862	1.0%	697	0.4%	189,036

Table IV.8

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

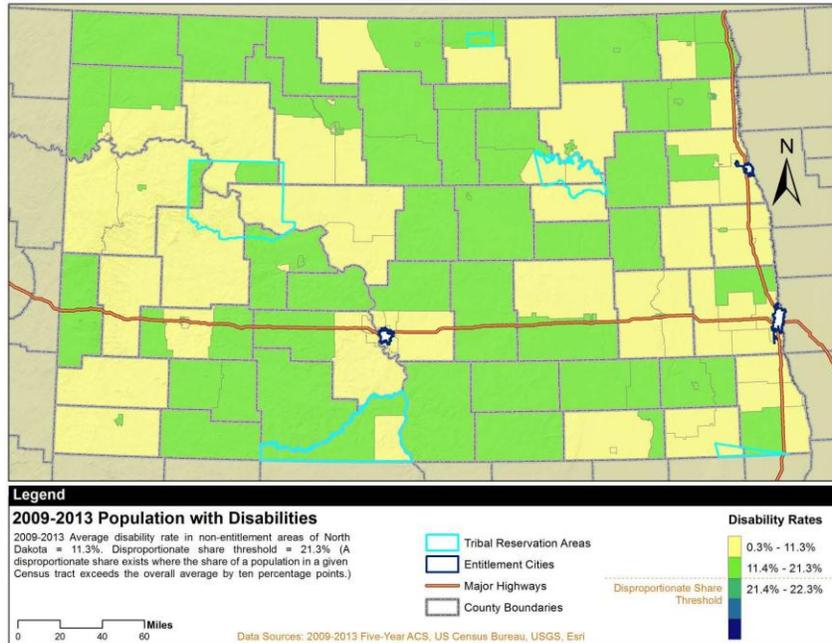
Data Source
 Comments:

Table V.19
Total Disabilities Tallied: Aged 5 and Older

State of North Dakota
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	21,523
Physical disability	41,625
Mental disability	24,616
Self-care disability	11,011
Employment disability	36,897
Go-outside-home disability	31,218
Total	166,890

Map III.9
2013 Population with Disabilities
 Non-entitlement areas of North Dakota
 Census Bureau 2000



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

According to the 2010 Census, there were 6,477 single person households in North Dakota at or below 30 percent MFI. These households are more likely to be in need of housing assistance due to their limited income.

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.

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the numbers of cases that are reported to law enforcement. According to the statewide sexual and domestic violence coalition, CAWS North Dakota, there were 5,177 reported incidents of domestic violence in North Dakota in 2013. The 2013 Point-in-Time homeless count indicated 88 homeless victims of domestic violence, accounting for 7 percent of the homeless population counted.

Data from the 2012 Five-Year American Community Survey for North Dakota showed a total population of persons with disabilities of 71,126, with an overall disability rate of 10.8 percent. . The age group with the highest disability rate is persons aged 75 and older. Males had a slightly higher disability rate at 11.3 percent, than females, at 10.2 percent. Children under 5 had the lowest disability rate, at 0.6 percent. The most common disability is a physical disability, followed by an employment disability. The third most common disability type is a go-outside-home disability.

What are the most common housing problems?

The most common housing problems are cost burdens and severe cost burdens.

According to 2000 Census data, 10.6 percent of households in non-entitlement areas of North Dakota experienced a cost burden at that time. An additional 6.4 percent of households experienced a severe cost burden. By 2012, some 11.1 percent of households were cost-burdened, and the share of households experiencing a severe cost burden had grown to 7.4 percent. This is shown in Table IV.11. There were a total of 20,593 households with cost burdens and an additional 13,734 households with severe cost burden.

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

Renter occupied households are impacted more frequently than owner occupied households with cost burdens, as shown in Table IV.11. Some 15.1 percent of renter households had a cost burden and 14.0 percent had a severe cost burden, totaling 29.1 percent of renter households. By contrast, a total of 18.4 percent of owner households with a mortgage are cost burdened or severely cost burdened. At lower rates, owner households without a mortgage have a rate of cost burdens, including severe, at 10.8 percent.

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

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are cost-burdened. There are 14,871 households at or below 30 percent MFI that have housing problems, as demonstrated by Tables V.4.. Of these households, there are 856 large related and 3,260 small related households.

In addition, there were 372 persons in households with children who were homeless during the 2014 count.

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:

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

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up, or living with friends or family, persons recently released from prison, and young adults out of foster care. Economic factors include households with severe cost burden and households facing unemployment. As described here and in the following sections, there is a large number of households facing cost burdens and other housing problems that create instability and increase their risk of homelessness.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (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

A disproportionately greater need exists when the members of racial or ethnic minority groups at a given income level experience housing problems at a rate greater than the jurisdiction average. This threshold is defines as, 10 percentage points or more above that average.

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	28,024	7,006	1,785
White	24,121	6,118	1,502
Black / African American	585	0	70
Asian	268	19	54
American Indian, Alaska Native	2,113	729	163
Pacific Islander	0	0	0
Hispanic	530	109	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*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	17,231	17,505	0
White	15,078	15,906	0
Black / African American	278	215	0
Asian	198	94	0
American Indian, Alaska Native	942	907	0

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
Pacific Islander	0	105	0
Hispanic	377	184	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*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	12,205	39,716	0
White	11,343	36,568	0
Black / African American	93	357	0
Asian	89	376	0
American Indian, Alaska Native	370	1,449	0
Pacific Islander	35	4	0
Hispanic	134	660	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*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	3,784	27,398	0
White	3,555	25,640	0
Black / African American	19	231	0

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
Asian	0	160	0
American Indian, Alaska Native	136	674	0
Pacific Islander	0	10	0
Hispanic	63	486	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*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

According to data presented above, Black households with incomes under 30 percent AMI have a disproportionate share of housing problems. Asian and Hispanic households between 30 and 50 percent MFI have disproportionate share of housing problems. In addition, Pacific Islanders between 50 and 80 percent MFI have disproportionate share of housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(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

The following section continues to look at disproportionately greater need by focusing on severe housing problems. Severe housing problems include overcrowding with more than 1.5 persons per room and cost burdens exceeding 50 percent of income.

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	20,698	14,402	1,785
White	17,597	12,700	1,502
Black / African American	541	44	70
Asian	173	114	54
American Indian, Alaska Native	1,720	1,122	163
Pacific Islander	0	0	0
Hispanic	366	268	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*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	4,880	29,806	0
White	4,089	26,878	0
Black / African American	118	365	0
Asian	60	228	0

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
American Indian, Alaska Native	418	1,421	0
Pacific Islander	0	105	0
Hispanic	135	421	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*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	3,218	48,531	0
White	2,894	44,844	0
Black / African American	4	446	0
Asian	65	405	0
American Indian, Alaska Native	166	1,656	0
Pacific Islander	0	39	0
Hispanic	72	717	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*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	830	30,359	0

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
White	678	28,518	0
Black / African American	0	252	0
Asian	0	160	0
American Indian, Alaska Native	117	694	0
Pacific Islander	0	10	0
Hispanic	25	519	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*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

According to data presented above, Black households with incomes under 30 percent AMI have a disproportionate share of severe housing problems. Black and Hispanic households between 30 and 50 percent MFI have disproportionate share of severe housing problems. Asian households between 50 and 80 percent MFI have a disproportionate share of severe housing problems. In addition, American Indian households between 80 and 100 percent MFI have disproportionate share of severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (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

Housing cost burdens are broken down by race and ethnicity below to determine, if any, disproportionately greater need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	209,565	36,892	26,639	1,902
White	195,005	33,352	23,249	1,568
Black / African American	1,162	387	528	110
Asian	1,390	287	238	54
American Indian, Alaska Native	6,810	1,342	1,642	173
Pacific Islander	138	35	0	0
Hispanic	2,792	560	436	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Table V.6

Total Households with Housing Problems by Income and Race

Non-Entitlement Areas of North Dakota

2007–2011 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	12,230	110	55	2,021	0	240	205	14,861
30.1-50% HAMFI	7,370	69	25	580	4	195	195	8,438
50.1-80% HAMFI	5,965	31	60	250	0	55	60	6,421
80.1-100% HAMFI	2,340	11	15	65	0	4	35	2,470
100.1% HAMFI or more	2,560	36	10	75	0	25	25	2,731
Total	30,465	257	165	2,991	4	519	520	34,921
Total								
30% HAMFI or less	18,205	125	99	3,071	0	324	275	22,099
30.1-50% HAMFI	18,990	269	115	1,405	64	305	415	21,563
50.1-80% HAMFI	30,465	201	196	1,475	4	195	480	33,016
80.1-100% HAMFI	19,620	296	55	830	4	125	275	21,205
100.1% HAMFI or more	81,420	251	310	1,975	0	470	865	85,291
Total	168,700	1,142	775	8,756	72	1,419	2,310	183,174

Table V.6

Discussion

Based on the information provided above from the 2007-2011 CHAS data, Black households face housing cost burden at a disproportionately greater rate than the jurisdiction as a whole. Black households face cost burdens at 33.3 percent and severe cost burden at 45.4 percent, compared to 17.6 percent and 12.7 percent, respectively, of the jurisdiction as a whole. In addition, American Indians face severe cost burdens at a disproportionately greater rate, with 24.1 percent of American Indian households facing severe cost burdens.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (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?

Table V.6 presents the disproportionate need of owner-occupied households by income and race. Black households have disproportionate need at income levels below 30 percent HAMFI and over 100 percent HAMFI. Asian households have disproportionate need of housing problems for households at income levels between 50 and 80 percent HAMFI. Households that are identified as “other” race also have disproportionate share of housing problems between 30 percent HAMFI and 80 percent HAMFI, as well as overall.

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

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

Maps III.3 and III.4 show the concentrations of Black households throughout North Dakota. These Maps are presented in MA-50 of this document. In addition, Maps III.5 and III.6 show the Hispanic population and Maps III.7 and III. 8 show the Native American populations. All these maps are included in MA-50.

NA-35 Public Housing – (Optional)

Introduction

Not required for State Consolidated Plan

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	0	209	879	3,375	0	3,371	0	4	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	4	29	89	0	89	0	0	
# of Elderly Program Participants (>62)	0	12	281	906	0	905	0	1	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	61	229	805	0	802	0	3
# of Families requesting accessibility features	0	209	879	3,375	0	3,371	0	4
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	160	722	2,836	0	2,833	0	3	0
Black/African American	0	13	30	191	0	191	0	0	0
Asian	0	1	3	12	0	12	0	0	0
American Indian/Alaska Native	0	33	122	336	0	335	0	1	0
Pacific Islander	0	2	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	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: PIC (PIH Information Center)

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	0	5	7	62	0	62	0	0	0
Not Hispanic	0	204	872	3,313	0	3,309	0	4	0

*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: PIC (PIH Information Center)

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

Not required for State Consolidated Plan

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Not required for State Consolidated Plan

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

Not required for State Consolidated Plan

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

There is one Continuum of Care in the State of North Dakota, the North Dakota Statewide CoC. The North Dakota Coalition for Homeless People (NDCHP) is a non-profit organization comprised of agencies that serve homeless populations. The NDCHP is the lead entity of the North Dakota CoC. Eight regional coalitions carry out the work of the statewide CoC at the local level. At least one representative from each regional coalition serves on the CoC Development Committee.

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)	104	268	0	0	0	0
Persons in Households with Only Children	0	3	0	0	0	0
Persons in Households with Only Adults	360	523	0	0	0	0
Chronically Homeless Individuals	14	97	0	0	0	0
Chronically Homeless Families	0	4	0	0	0	0
Veterans	34	117	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:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

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

Table 27 - Homeless Needs Assessment

Data Source Comments:

Table V.8
Homeless Point in Time Count

North Dakota Statewide CoC
US Department of Housing and Urban Development

Status	2006	2007	2008	2009	2010	2011	2012	2013	2014
Emergency Shelter	321	405	394	487	461	415	474	540	639
Transitional Housing	216	172	202	278	307	145	161	134	155
Total in Shelter	537	577	596	765	768	560	635	674	794
Unsheltered	77	59	19	8	31	43	53	1,395	464
Total Homeless	614	636	615	773	799	603	688	2,069	1,258

Table V.8

Table V.9
Homeless Count 2014

North Dakota Statewide CoC
US Department of Housing and Urban Development

Household Type	Emergency Shelter	Transitional Housing	Unsheltered	Total
Households without Children	439	84	239	762
Persons in households without children	439	84	360	883
Households with at least one adult and one child	63	25	32	120
Persons in households with at least one adult and one child	200	68	104	372
Households with only children	0	3	0	3
Persons in households with only children	0	3	0	3
Total Homeless	639	155	464	1,258

Table V.9

Table V.10
Homeless Subpopulations 2014

North Dakota Statewide CoC
U.S. Department of Housing and Urban Development

Homeless Attributes	Sheltered	Unsheltered	Total
Chronically Homeless Individuals	97	14	111
Chronically Homeless Persons in Families	4	0	4
Severely Mentally Ill	156	16	172
Chronic Substance Abuse	44	12	56
Veterans	117	34	151
HIV/AIDS	0	0	0
Victims of Domestic Violence	76	12	88
Persons not otherwise classified	300	376	672
Total Homeless Persons	794	464	1,258

Table V.10

Table V.11
Homeless Population by Region

North Dakota
NDDOC

Region	Households	Percentage of Total
Region 1	209	16.0%
Region 2	31	2.4%
Region 3	410	31.3%
Region 4	161	12.3%
Region 5	253	19.3%
Region 6	3	0.2%
Region 7	241	18.4%
Region 8	1	0.1%
Total	1309	100.0%

Table V.11

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Due to the nature of the count utilized by the statewide CoC, all homeless numbers are included in the homeless needs assessment, although some may be relevant for rural homeless.

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):

Table V.10 shows the various subpopulations for the homeless within the state. The largest subpopulation group was those with severe mental illness, with 172 persons. The next largest subpopulation group was veterans. There were 151 veterans counted in 2014, accounting for 12 percent of the total homeless population. Veterans were sheltered at a rate of 77.5 percent during the count. According to the Department of Housing and Urban Development's 2013 Annual Homeless Assessment Report, veterans account for just over 12 percent of all homeless adults in the United States, with an average of 60 percent being sheltered during 2013 counts across the nation.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

As seen in Table V.9, there were 120 persons in households with at least one adult and one child in the State of North Dakota during the 2014 count. Of these households, 73.3 percent were sheltered. There were an additional three households with only children. Some 68.6 percent of households without children were sheltered during the count. There were 151 veterans counted in 2014, accounting for 12 percent of the total homeless population.

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

No data was collected by racial and ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The State’s Point-in-time count was also broken down by region. This count includes persons who are unsheltered, in emergency or transitional housing, as well as those who are doubled up with family or friends and those in treatment facilities and hospitals. Region 3 held the largest proportion of the total homeless population, accounting for 31.3 percent in 2014. Almost 95 percent of those counted as homeless in Region 3, however, were doubled up. By contrast, region 5, containing 19.3 percent of the State’s homeless population, included almost 94 percent of its homeless population in emergency shelters or transitional housing. Region 7 included 188 households, or over 78 percent, in emergency or transitional housing and 32 households unsheltered. Region 1’s homeless population was 100 percent unsheltered at the time of the count. Region 4’s homeless population is mainly in emergency shelters, with almost 92 percent of households.

Discussion:

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.” Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly Persons

According to 2010 Census Bureau data, 97,477 residents in North Dakota were age 65 or older. While elderly is defined as persons over 62, “extra elderly” persons are those over the age of 75. Within the elderly population in non-entitlement areas of North Dakota, 51.9 percent were extra elderly. The elderly population in non-entitlement areas of North Dakota grew 3.2 percent between 2000 and 2010. The two age groups with the greatest growth over this decade were those aged 65 to 66 and those aged 85 or older, with an increase of 20.5 percent and 13.3 percent, respectively.

People with Disabilities (Mental, Physical, Developmental)

Data from the 2012 Five-Year American Community Survey for North Dakota showed a total population of persons with disabilities of 71,126, with an overall disability rate of 10.8 percent. The age group with the highest disability rate is persons aged 75 and older. Males had a slightly higher disability rate at 11.3 percent, than females, at 10.2 percent. Children under 5 had the lowest disability rate, at 0.6 percent. The most common disability is a physical disability, followed by an employment disability. The third most common disability type is a go-outside-home disability.

People with Alcohol or other Drug Addictions

In 2012, the North Dakota Department of Human Services and Division of Mental Health and Substance Abuse released a report on Addiction and Substance Abuse in North Dakota. This report found that 20.6 percent of residents aged 18-25 were either dependent or abused alcohol during the past year, and 6.1 percent of persons aged 26 or older. Illicit drug use was 5.0 percent for persons aged 18-25 and 1.3 percent for persons aged 26 and over. In addition, the Trust for America's Health found that North Dakota had the lowest highest rate of drug overdose mortality rate in the United States in 2013, with 3.4 per 100,000 people suffering drug overdose fatalities.

Victims of Domestic Violence

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the numbers of cases that are reported to law enforcement. According to the statewide sexual and domestic violence coalition, CAWS North Dakota, there were 5,177 reported incidents of domestic violence in North Dakota in 2013. The 2013 Point-in-Time homeless count indicated 88 homeless victims of domestic violence, accounting for 7 percent of the homeless population counted.

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

ELDERLY AND FRAIL ELDERLY PERSONS

The Aging Services Division released a report entitled The Graying of North Dakota 2000-2020 in 2008. The report identified a number of challenges facing the State as the population ages. The challenges for the future included:

- Addressing healthy aging through disease prevention and health promotion.
- Continuing to support the needs of family caregivers.
- Providing an array of quality long-term care options, especially home and community-based services which many people report they prefer.
- Addressing the mental health needs of older persons.
- Providing consumers and their families easier access to services through information and development of "one stop shop" programs.
- Addressing the issue of the direct care service workforce and the value of older workers.

PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

The Housing and Community Development Survey also asked participants to rank the need for services and facilities for persons with disabilities. The results indicate a strong need for housing for both persons

with physical disabilities and developmental disabilities, with over 56 percent of respondents indicating a medium to high level of need for services and facilities for both groups.

PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTIONS

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses. A person living in supportive housing with an addiction problem who experiences a relapse may suddenly become a homeless person.

Results from the 2014 Housing and Community Development Survey show that respondent indicated a high need level for additional services and facilities for this special needs group.

VICTIMS OF DOMESTIC VIOLENCE

Results from the 2014 Housing and Community Development Survey indicated a medium to high need level for additional domestic violence facilities and services in North Dakota.

PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

Persons living with HIV/AIDS have multiple needs in terms of services. In addition to receiving regular medical attention, case management, and income support, many persons need access to permanent housing solutions. According to the Department of Housing and Urban Development, 9 out of 10 persons utilizing HOPWA benefits are extremely low to low income. Increased funding for housing for persons living with HIV/AIDS is one of the greatest needs of the HIV/AIDS support programs. For example, there is generally a high need for increased scattered site housing availability, because traditional assisted housing options that involve grouping funding recipients in one site or complex are ineffective in that they can endanger the confidentiality of residents. Additionally, program recipients have a need for longer-term housing options. As the treatment of AIDS has advanced, people are living longer with the disease. Thus longer-term housing options are needed. However, the funding of these long-term housing options can be expensive.

Over 37 percent of respondents indicated a medium to high need level for services and facilities for persons with HIV/AIDS.

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

The North Dakota Department of Health released the HIV, TB, STD, and Hepatitis Epidemiological Profile in 2012. According to the report, there were a total of 297 persons known to be living with HIV/AIDS in 2012. From 1984 to 2012, 564 cases of HIV/AIDS were reported to the North Dakota Department of Health. Some 84 percent of all HIV/AIDS cases diagnosed in the state between 1984 and 2012 were

between the ages of 20 and 49. The average HIV/AIDS incidence rate from 2008 to 2012 for blacks was 49.0 per 100,000, whereas it was 1.4 per 100,000 and 2.9 per 100,000 for whites and American Indians, respectively.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction’s need for Public Facilities:

Community and Public facilities were also prioritized by respondents in the survey. According to allocation responses, public facilities should account for over 16 percent of resources. As seen in Table VI.4, respondents indicated the highest level of need for childcare facilities, by far. This was followed by community centers and healthcare centers. The public input from the eight regions also echoes these sentiments, with childcare care facilities as a high priority.

How were these needs determined?

These needs were determined using the 2014 Housing and Community Development Survey, focus groups and public input.

Table VI.4
Please rate the need for the following community and public facilities.
 Non-Entitlement Areas of North Dakota
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Childcare facilities	1	3	36	121	62	223
Community centers	5	28	64	64	62	223
Healthcare facilities	6	25	63	64	65	223
Residential treatment centers	9	25	66	59	64	223
Youth centers	1	33	71	54	64	223
Parks and recreational centers	2	38	69	49	65	223
Senior centers	6	41	68	43	65	223
Public buildings with improved accessibility	4	42	66	36	75	223
Other infrastructure activities	7	1	4	9	202	223

Table VI.4

Table VI.1
How Would You Allocate Your
Resources Among These Areas?

Non-Entitlement Areas of North Dakota
 2014 Housing and Community Development
 Survey

Area	Percentage Allocated
Housing	29.30%
Public Facilities	14.51%
Economic Development	14.32%
Water Systems	14.23%
Human Services	14.07%
Infrastructure	12.34%
All Other	1.23%
Total	100.00%

Table VI.1

Table VI.3
Please rate the need for the following Infrastructure activities.

Non-Entitlement Areas of North Dakota
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Street and road improvements	1	16	58	86	62	223
Sewer system improvements	6	27	65	58	67	223
Water system capacity improvements	7	29	62	56	69	223
Sidewalk improvements	2	38	68	49	66	223
Bicycle and walking paths	10	49	55	46	63	223
Flood drainage improvements	5	42	64	45	67	223
Storm sewer system improvements	6	38	69	42	68	223
Water quality improvements	14	41	64	38	66	223
Solid waste facility improvements	6	37	76	35	69	223
Bridge improvements	17	36	74	31	65	223
Other infrastructure activities	7	1	4	9	202	223

Table VI.3

Describe the jurisdiction's need for Public Improvements:

Looking back at Table VI.1, respondents indicated that infrastructure should account for over 12 percent of resources. Water systems themselves should account for 14.23 percent of resources. Table VI.3 demonstrates the highest ranking for street and road improvements. This was followed by sewer system improvements and water system capacity improvement. The Focus Groups also indicated the need for infrastructure to accommodate growth, including streets and water systems for increased housing

How were these needs determined?

These needs were determined using the 2014 Housing and Community Development Survey, focus groups and public input.

Disaster Recovery - Infrastructure Needs Assessment

Since the time of the flood, the City of Minot has spent nearly \$11 million on infrastructure repair throughout the city – these projects included everything from the repair of sewer lift stations to the removal of debris from the city storm sewer. Despite the massive progress that was made in making the City “whole” since the flood, there are still essential repair projects for which the City has yet to identify funding.

Key among those needs is the need for repairs to the levees along the Mouse River that were damaged by the flood (the SWIF program). As a result of the flood, there is still damage remaining to the flood protection system (levees and dikes) that existed before the flood to protect the city from a 100-year flood event – which means that not only can the city not protect itself at present from a repeat of the 27,000 CFS flood event that it saw in 2011, it also can’t protect itself from the more modest 100 year (5,000 CFS) flood event that it had anticipated prior to 2011, and without these basic repairs, the city is extremely vulnerable. We have submitted engineering reports for repair needs for levees on the north and south banks of the river as well as a budget showing sources and uses showing a funding gap in excess of \$400,000.

Another important unmet infrastructure repair need is the multiuse path along the river that connects the downtown area with neighborhoods up and down river. One element of this trail that is particularly missed is the pedestrian trail which many people used to get from North side neighborhoods into downtown – this link was particularly important for people without other forms of transportation to go shopping or to get to the downtown hub of the city’s public transit system.

Describe the jurisdiction’s need for Public Services:

Table VI.5, below, shows the need for human and public services. The highest needs indicated were for childcare services, mental health/chemical dependency services, and transportation services. This was followed by healthcare service, senior services, and fair housing activities.

How were these needs determined?

These needs were determined using the 2014 Housing and Community Development Survey, focus groups and public input.

Table VI.5
Please rate the need for the following human and public services
 Non-Entitlement Areas of North Dakota
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Childcare services	1	5	36	119	62	223
Mental health/chemical dependency services	1	29	48	81	64	223
Transportation services		18	65	79	61	223
Healthcare services	1	19	70	71	62	223
Senior services	1	18	73	69	62	223
Fair housing activities	4	44	54	58	63	223
Fair housing education	5	46	52	56	64	223
Youth centers	1	33	71	54	64	223
Tenant/Landlord counseling	6	48	55	52	62	223
Homebuyer education	4	39	74	43	63	223
Employment services	3	42	73	41	64	223
Crime awareness education	4	51	68	37	37	223
Mitigation of asbestos hazards	7	69	59	22	66	223
Mitigation of radon hazards	8	68	62	19	66	223
Mitigation of lead-based paint hazards	9	71	61	17	65	223
Other public services	4	2	2	4	211	223

Table VI.5

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in non-entitlement areas of North Dakota.

In 2000, the North Dakota had 289,677 total housing units. Since that time, the total housing stock increased by a total of almost 50,000 units, reaching 339,313 units in 2013. According to the American Community Survey in 2012, North Dakota's non-entitlement housing stock included 162,804 single family units, some 22,758 apartment units and 20,068 mobile home units. Of the 215,445 housing units counted in non-entitlement areas of North Dakota in the 2010 census, some 184,878 units were occupied, with 134,869 counted as owner-occupied and 50,009 counted as renter-occupied. The vacancy rate for non-entitlement areas of the state was 14.2 percent in 2010. The construction value of single-family dwellings generally increased from 1980 through 2013, reaching close to \$210,000 by 2013.

MA-10 Number of Housing Units – 91.310(a)

Introduction

In 2000, the Census Bureau reported that North Dakota had 289,677 total housing units. Since that time, the Census Bureau has continued to release estimates of the total number of housing units in the state. The annual estimates of housing stock are presented in Table IV.1. By 2013, there were estimated to be 339,313 housing units in North Dakota. Housing units were added at a rate around 1 percent for the first decade, but have increased during 2012 and 2013 to over 3 percent by 2013.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	193,577	61%
1-unit, attached structure	16,475	5%
2-4 units	19,115	6%
5-19 units	30,831	10%
20 or more units	31,426	10%
Mobile Home, boat, RV, van, etc	24,093	8%
Total	315,517	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Table IV.1
Housing Units Estimates

State of North Dakota
 Census Data, 2000 - 2013

Year	Housing Units
2000	289,677
2001	292,253
2002	294,571
2003	297,518
2004	300,804
2005	304,459
2006	307,767
2007	310,471
2008	313,209
2009	315,451
2010	317,498
2011	321,723
2012	329,106
2013	339,313

Table IV.1

Housing Type and Tenure

Single family homes accounted for 75.0 percent of the housing stock in North Dakota non-entitlement areas in 2012. The second largest unit type was apartments with 10.5 percent of units. These two groups grew slightly from 2000. The proportion of single family homes grew by one percentage points, while the proportion of apartments grew by 1.2 percentage points. The proportion of duplexes, tri- or four-plexes, mobile homes, and boats, RV, and vans, all fell slightly. These changes shifted the dynamics of the housing stock in non-entitlement areas of North Dakota, leaving single family homes with the vast majority of unit types.

Table IV.2
Housing Units by Type

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2012 Five-Year ACS Data

Unit Type	2000 Census		2012 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	150,480	74.0%	162,804	75.0%
Duplex	3,945	1.9%	3,861	1.8%
Tri- or Four-Plex	8,554	4.2%	7,555	3.5%
Apartment	18,885	9.3%	22,758	10.5%
Mobile Home	21,289	10.5%	20,068	9.2%
Boat, RV, Van, Etc.	255	0.1%	101	0.0%
Total	203,408	100.0%	217,147	100.0%

Table IV.2

Homeownership

The Census Bureau estimates homeownership rates annually. These data on homeownership rates are presented in Diagram IV.1, below. This diagram compares homeownership rates for the state of North Dakota and the U.S. from 1986 through 2014 and shows that North Dakota had consistently higher homeownership rates, except for two periods in the mid-90s and between 2006 and 2012. Homeownership rates declined from close to 71 percent in 2003 to around 68 percent in 2014.

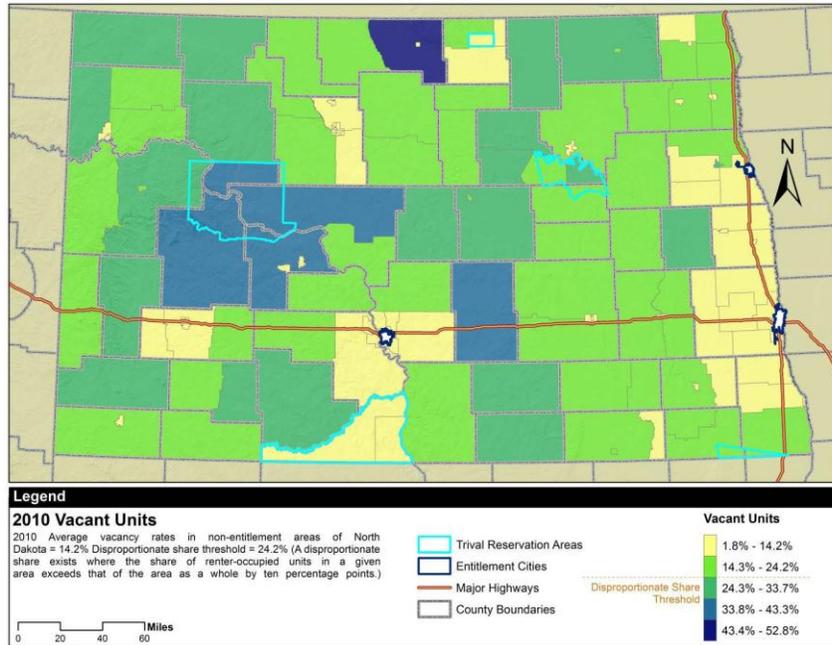
Maps IV.1 and IV.2, on the following pages, show the distribution of owner-occupied and renter-occupied units throughout the non-entitlement areas of the state. There are several areas with higher rates of owner-occupied housing. The areas with disproportionate share of renter occupied units are all in or adjacent to Tribal Reservation areas.

Diagram IV.1
Homeownership Rates
 State of North Dakota
 Census Data, 1984- 2014



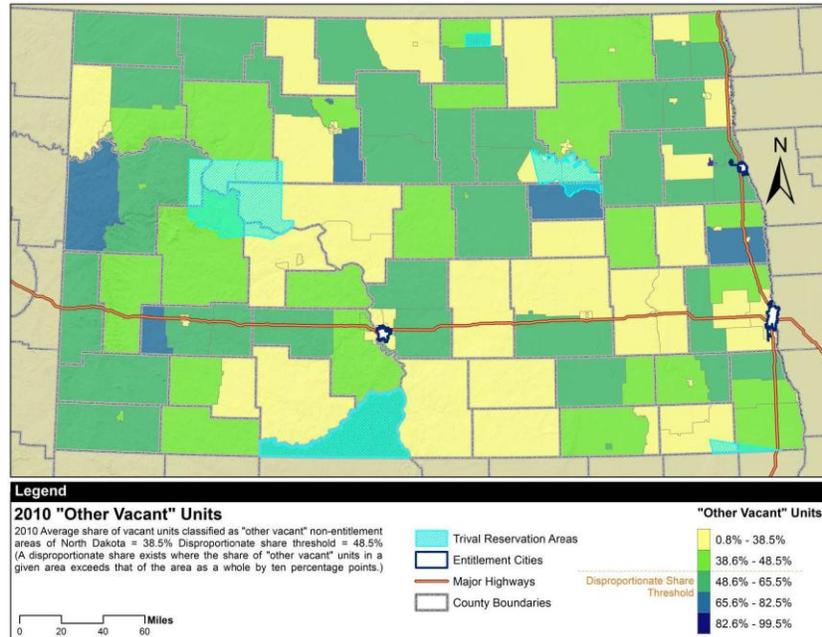
Diagram IV.1

Map IV.1
Vacant Housing Units
 Non-entitlement areas of North Dakota
 2010 Census Data



Map IV.1

Map IV.2
"Other Vacant" Housing Units
 Non-entitlement areas of North Dakota
 2010 Census Data



Map IV.2

Housing Production

The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in the non-entitlement areas of North Dakota. Reported data are single family units, duplexes, and tri- and four-plex units and all units within facilities comprising five or more units.

The number of single-family and multi-family units permitted in the non-entitlement areas of North Dakota has varied by year between 1980 and the present, but increased dramatically starting in 2010. The production of single family units has generally outnumbered the addition of new multifamily units until recent years. Total housing production, both single family and multi-family units, have increased significantly since 2010.

Table IV.6 presents data on the number of manufactured homes placed in North Dakota, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

In total, there were 12,506 manufactured homes placed in North Dakota between 1990 and 2013, including 5,220 single-wide and 6,260 double-wide homes.

Table IV.6
Manufactured Housing Unit Placement and Price

State of North Dakota
Census Data, 1990 – 2013

Year	Units Placed in Service in			Average Home Price, Nominal Dollars					
	State of North Dakota			State of North Dakota			U.S. Average		
	Single-wide	Double-wide	Total*	Single-wide	Double-wide	Total	Single-wide	Double-wide	Total
1990	0	0	0	0	0	0	19,800	36,600	27,800
1991	0	0	300	0	0	36,200	19,900	36,900	27,700
1992	300	200	500	25,200	46,100	32,700	20,600	37,200	28,400
1993	200	100	400	28,100	46,500	34,800	21,900	39,600	30,500
1994	320	300	620	31,600	42,900	37,100	23,500	42,000	32,800
1995	400	240	640	28,600	52,800	37,200	25,800	44,600	35,300
1996	300	400	700	32,900	50,400	43,900	27,000	46,200	37,200
1997	400	200	613	33,100	57,400	41,700	27,900	48,100	39,800
1998	400	420	833	33,900	50,000	42,700	28,800	49,800	41,600
1999	0	400	600	0	53,500	49,700	29,300	51,100	43,300
2000	0	400	500	0	60,000	55,800	30,200	53,600	46,400
2001	0	200	300	0	56,200	51,200	30,400	55,200	48,900
2002	0	400	500	0	59,700	52,100	30,900	56,100	51,300
2003	0	300	400	0	60,000	57,700	31,900	59,700	54,900
2004	0	200	200	0	70,500	70,500	32,900	63,400	58,200
2005	100	200	300	38,100	71,600	58,200	34,100	68,700	62,600
2006	0	200	200	0	72,000	66,000	36,100	71,300	64,300
2007	0	200	300	0	96,000	89,300	37,300	74,200	65,400
2008	200	200	400	45,500	92,800	79,000	38,000	75,800	64,700
2009	0	200	200	0	91,700	91,700	39,600	74,500	63,100
2010	500	200	700	50,700	93,300	66,800	39,500	74,500	62,800
2011	700	400	1,100	47,800	93,700	64,300	40,600	73,900	60,500
2012	1,000	500	1,500	49,600	104,600	69,200	41,100	75,700	62,200
2013	400	400	700	51,700	106,800	85,200	42,200	78,600	64,000

Table V.6

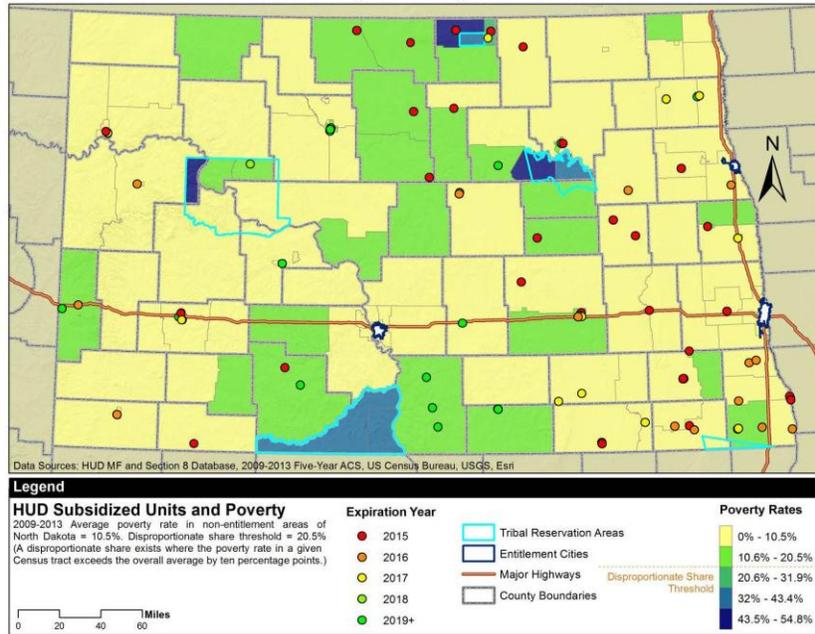
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	176	0%	3,359	4%
1 bedroom	3,539	2%	23,045	25%
2 bedrooms	36,518	20%	43,574	47%
3 or more bedrooms	145,189	78%	23,269	25%
Total	185,422	100%	93,247	101%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Map IV.9
Expiring Section 8 Contracts
 Non-Entitlement Areas of North Dakota
 HUD Multi-Family Assisted Housing Contract Database



Map IV.9

Table IV.23
Expiring Multifamily Housing
 Non-Entitlement Areas of North Dakota
 HUD Multifamily Contracts Database

Expiration Year	Expiring Contracts	Units at Risk
2015	41	823
2016	18	310
2017	15	273
2018	2	53
2019	10	138
2020+	8	215
Total	94	1,812

Table IV.23

Table V.2
Please rate the need for the following Housing activities.

Non-Entitlement Areas of North Dakota
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing		9	50	113	51	223
Construction of new rental housing		12	48	113	50	223
Rental housing for very low-income households	4	31	50	84	54	223
Homeowner housing rehabilitation	2	21	64	83	53	223
Senior-friendly housing	2	24	64	81	52	223
Rental housing rehabilitation	3	19	65	80	56	223
Supportive housing	13	31	52	75	52	223
First-time home-buyer assistance	2	20	70	73	58	223
Rental assistance	2	21	71	73	56	223
Preservation of federal subsidized housing	8	23	64	72	56	223
Energy efficient retrofits	3	30	65	70	55	223
Retrofitting existing housing to meet seniors' needs	3	24	78	63	55	223
Mixed income housing	9	36	70	50	58	223
Housing demolition	12	76	47	31	57	223
Mixed use housing	13	47	75	28	60	223
Homeownership in communities of color	34	58	48	20	63	223
Downtown housing	22	69	58	18	56	223
Other Housing activities	11	2	4	15	191	223

Table V.2

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

As seen in Table 2A, presented later in this plan, there are over 69,000 households with priority housing needs in the state. This includes over 13,000 renter households at or below 80 percent MFI and over 16,000 owner households at or below 80 percent MFI.

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

The state does not have a statewide public housing authority. . However, HUD and NDDOC are concerned about the number of public housing units and their underlying contracts that are at risk of expiring. If this were to happen, 1,812 public housing units in the state would be eliminated from the affordable housing stock, as indicated in Table IV.23.

These housing units that are at risk in North Dakota are distributed throughout the state, as shown in Map IV.9. Some of these units are set to expire in 2015, as shown in red.

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

The 2014 Housing and Community Development Needs Survey was conducted as part of the process of evaluating housing needs in North Dakota. One of the first survey questions asked respondents to identify how they would allocate housing and community development resources in the state. Table VI.1, presented in this document, shows that housing was clearly the primary focus for funding, with respondents indicating that this category should receive almost 30 percent of available funding.

In addition, the amount of households with various housing needs, including cost burdens, demonstrates a need for more affordable housing throughout the non-entitlement areas of the State.

Describe the need for specific types of housing:

The 2014 Housing and Community Development Needs Survey was conducted as part of the process of evaluating housing needs in North Dakota. A total of 125 responses were received from stakeholders throughout the state. Table V.2 shows the ranking for several housing activities. Table V.2, on the following page, shows the ranking for several housing activities. Construction of new rental housing, construction of new for-sale housing, supportive housing, and rental housing for very-low income households were the top rated needs.

Discussion

MA-15 Cost of Housing – 91.310(a)

Introduction

This section will describe the cost of housing in the non-entitlement areas of the State of North Dakota.

As seen in Table IV.7, the median rent in North Dakota in 2010 was \$535, compared to median rent in 2000 at \$412. The median home value in 2010 was \$123,900, compared to the median home value in 2000 at \$74,400.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	68,300	118,200	73%
Median Contract Rent	363	511	41%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	48,976	52.5%
\$500-999	39,003	41.8%
\$1,000-1,499	3,661	3.9%
\$1,500-1,999	687	0.7%
\$2,000 or more	920	1.0%
Total	93,247	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Table IV.7
Median Housing Costs

State of North Dakota
2000 Census SF3 & 2012 Five-Year ACS Data

Housing Cost	2000	2010
Median Contract Rent	\$412	\$535
Median Home Value	\$74,400	\$123,900

Table IV.7

Federal Housing Finance Agency

Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information was obtained by reviewing repeat

mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.[1] There are over 31 million repeat transactions in this database, which is computed monthly. All indexes, whether state or national, were set equal to 100 as of the first quarter of 2000.

Diagram IV.7 shows the housing price index for one quarter from each year from 1975 through 2014. As seen therein, the North Dakota index has been lower than the U.S. index since the late 1980s, closing the gap in the past couple years. The North Dakota index has continued to rise, while the national rate dipped during the recent recession.

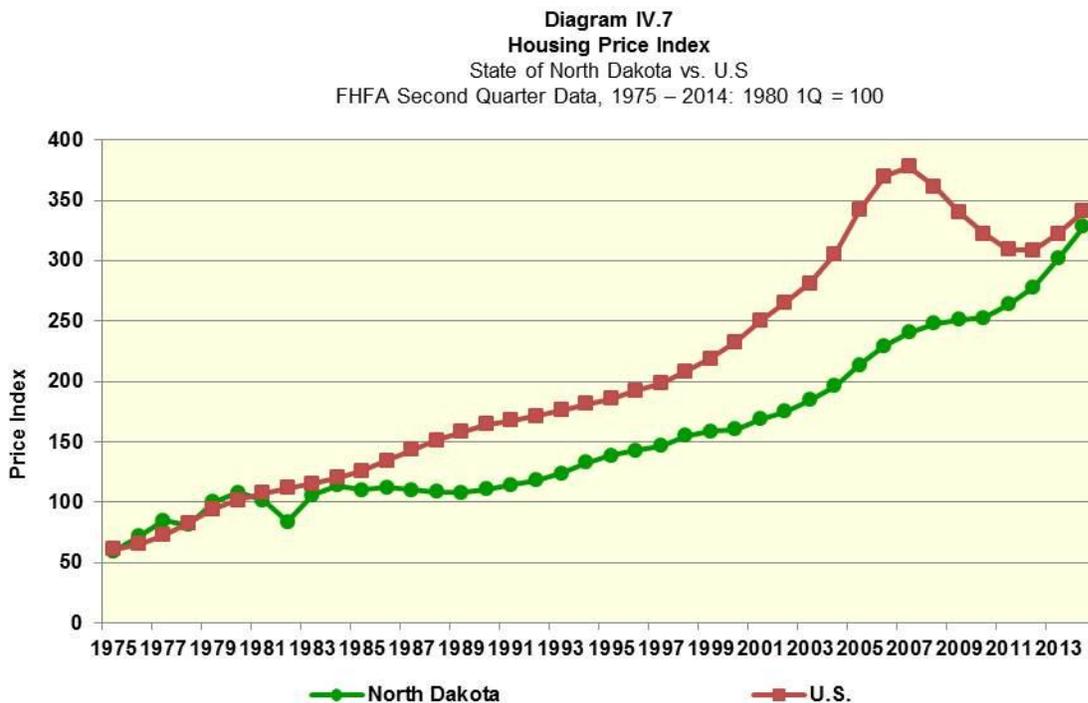


Diagram IV.7
Housing Prices

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As shown below in Diagram IV.6 the construction value of single-family dwellings generally increased from 1980 through 2013. The real single family value ended near \$210,000 in 2013.

The distribution of housing values around the state of North Dakota as reported in the 2000 Census and the 2013 American Community Survey are presented in Maps IV.5 and IV.6 on the following pages. In 2000 there was a higher concentration of higher than median home values were on the eastern half of the state. This shifted to higher prices concentrated on the western portion of the state by 2013. In

2013, there were four areas where median home values exceeded \$201,250, which were in Burleigh, Cass, Stark and Ward counties.

Maps IV.7 and IV.8 illustrate data on median gross rent prices by census tract derived from the 2000 Census and the 2013 American Community Survey for the non-entitlement areas of North Dakota. In this situation, gross rent refers to monthly contracted rental fees plus average monthly utility costs, which includes electricity, water and sewer services, and garbage removal. Some similarities can be seen when comparing this map and the previous map regarding home values, as higher rents shifted west.

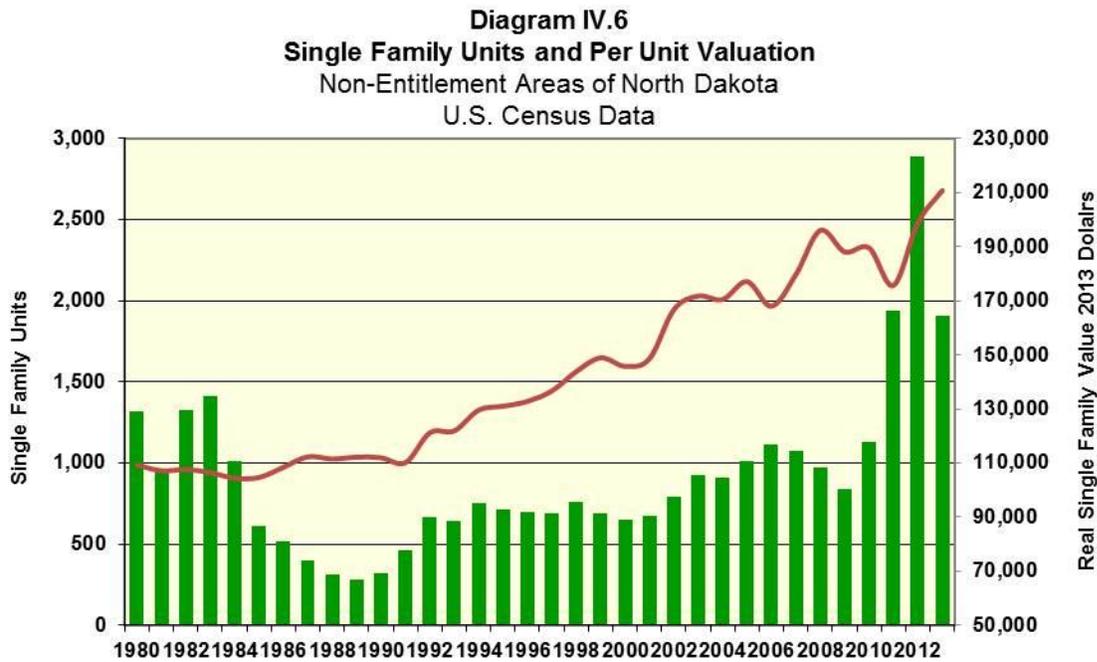
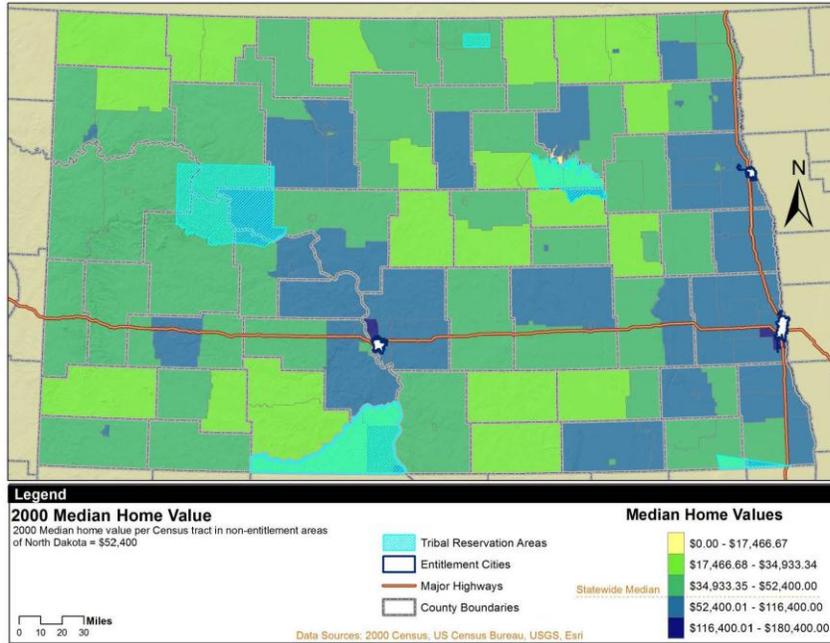


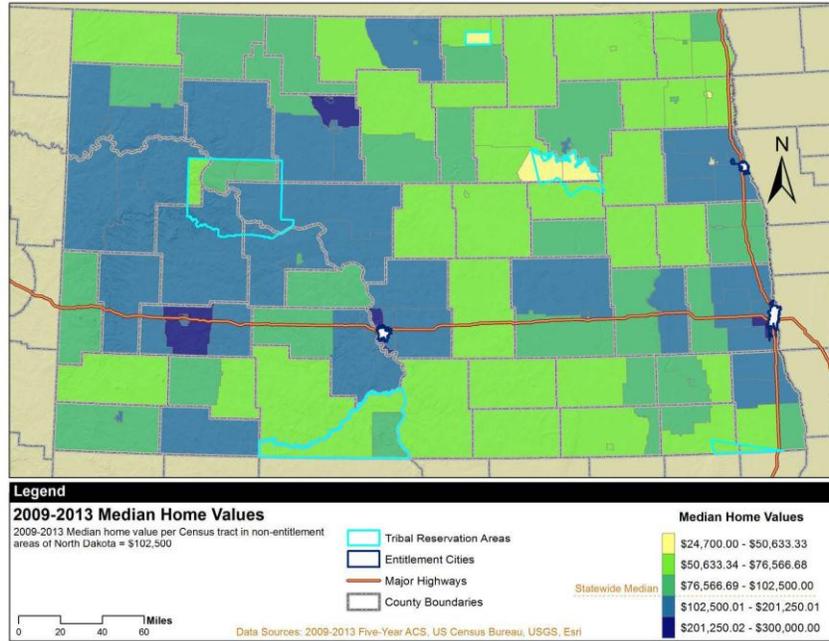
Diagram IV.6

Map IV.5
2000 Median Home Value by Census Tract
 Non-entitlement areas of North Dakota
 2000 Census Data



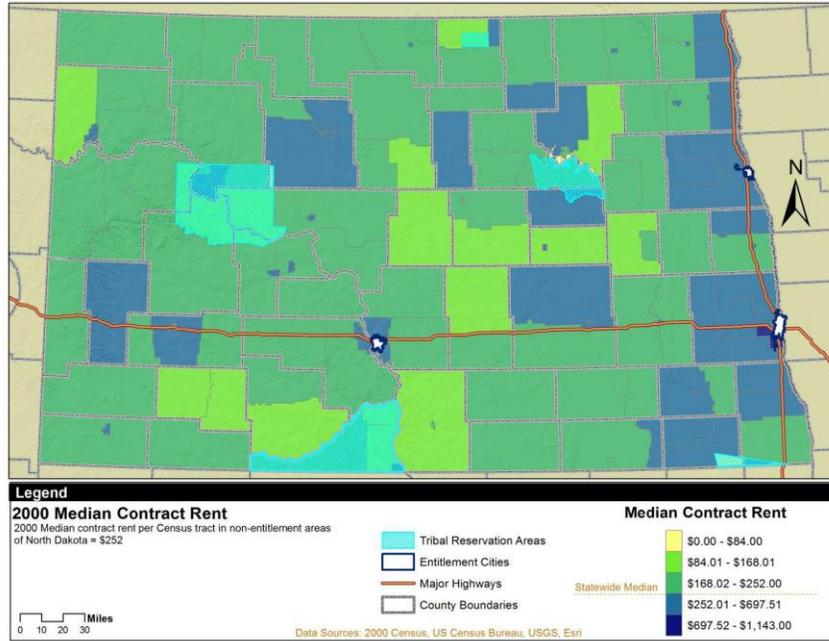
Map IV.5

Map IV.6
2013 Median Home Value by Census Tract
 Non-entitlement areas of North Dakota
 2013 Five-Year ACS



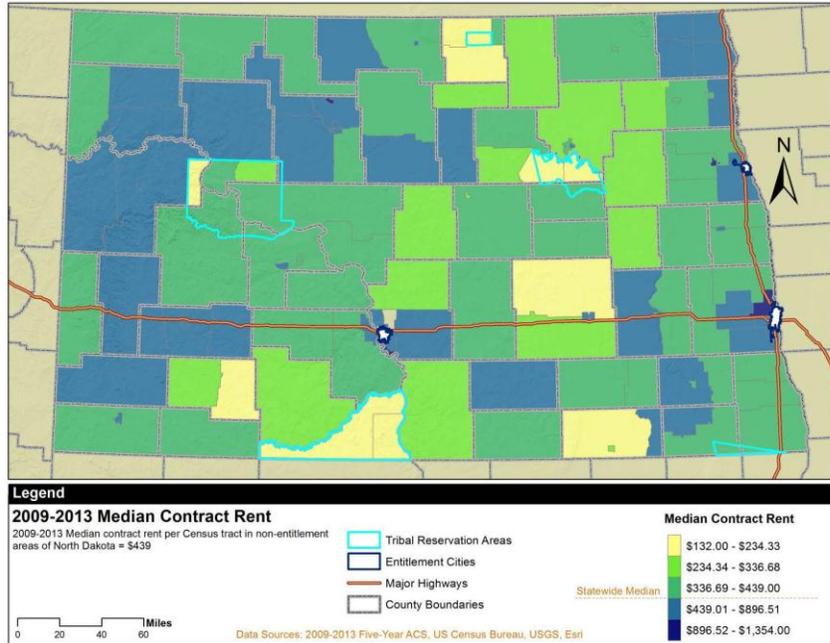
Map IV.6

Map IV.7
2000 Median Contract Rent by Census Tract
 State of North Dakota
 2000 Census Data



Map IV.7

Map IV.8
2013 Median Contract Rent by Census Tract
 Non-entitlement areas of North Dakota
 2013 Five-Year ACS



Map IV.8

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	12,025	No Data
50% HAMFI	42,045	21,535
80% HAMFI	68,685	54,325
100% HAMFI	No Data	77,200
Total	122,755	153,060

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As seen in the Cost burden section of this document, as well as demonstrated by data presented in this section, there is not sufficient housing for households at lower income levels. The Housing Affordability Table above shows that 9.8 percent of rental units are affordable to households at 30 percent HAMFI. This, in addition to the number of households who are suffering cost burdens and severe cost burdens show that there are not sufficient housing units for persons with lower incomes.

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

As shown above, the price of housing has continued to rise and as shown in other sections, cost burdens have risen as well. As this trend continues, the state expects that housing will continue to remain unaffordable to many households and the number of households facing cost burdens will continue to rise

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

No Statewide FMR.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

This section explores the condition of housing in non-entitlement areas of North Dakota.

The age of the housing stock is also reported in the 2012 American Community Survey. The age of the housing stock has been grouped into nine categories, ranging from 1939 or earlier through 2005 or later. Table IV.5 shows that substantial numbers of housing units were added to the stock in the 1970s, with units built in the 1970s accounting for 21.6 percent of the housing stock. Units built before 1939 accounted for 17.5 percent of the housing stock. Over 44 percent of all housing units were built prior to 1970.

Definitions

Units that are classified as substandard condition are in poor condition and do not meet all state and local codes. Units that are substandard condition but are suitable for rehabilitation are both structurally and financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	29,960	16%	32,623	35%
With two selected Conditions	521	0%	1,667	2%
With three selected Conditions	43	0%	92	0%
With four selected Conditions	0	0%	5	0%
No selected Conditions	154,898	84%	58,860	63%
Total	185,422	100%	93,247	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Table IV.5
Households by Year Home Built

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2013 Five-Year ACS Data

Year Built	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	38,440	22.0%	33,161	17.5%
1940 to 1949	12,141	6.9%	10,541	5.6%
1950 to 1959	20,233	11.6%	19,832	10.5%
1960 to 1969	21,719	12.4%	20,550	10.9%
1970 to 1979	41,950	24.0%	40,919	21.6%
1980 to 1989	22,785	13.0%	21,586	11.4%
1990 to 1999	17,716	10.1%	17,511	9.3%
2000 to 2004			21,771	11.5%
2005 or Later			3,165	1.7%
Total	174,984	100.0%	189,036	100.0%

Table IV.5

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	20,875	11%	12,126	13%
1980-1999	42,745	23%	25,356	27%
1950-1979	79,557	43%	41,001	44%
Before 1950	42,245	23%	14,764	16%
Total	185,422	100%	93,247	100%

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

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	121,802	66%	55,765	60%
Housing Units build before 1980 with children present	11,270	6%	5,500	6%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

**Table IV.4
Disposition of Vacant Housing Units**

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	5,334	18.8%	4,419	14.5%	-17.15%
For Sale	3,999	14.1%	1,789	5.9%	-55.26%
Rented or Sold, Not Occupied	1,439	5.1%	1,241	4.1%	-13.76%
For Seasonal, Recreational, or Occasional Use	7,964	28.0%	11,027	36.1%	38.46%
For Migrant Workers	263	0.9%	315	01.0%	19.77%
Other Vacant	9,401	33.1%	11,776	38.5%	25.26%
Total	28,400	100.0%	30,567	100.0%	7.6%

Table IV.4

**Diagram IV.2
Homeowner Vacancy Rate**

State of North Dakota
Census Data, 1984 - 2014



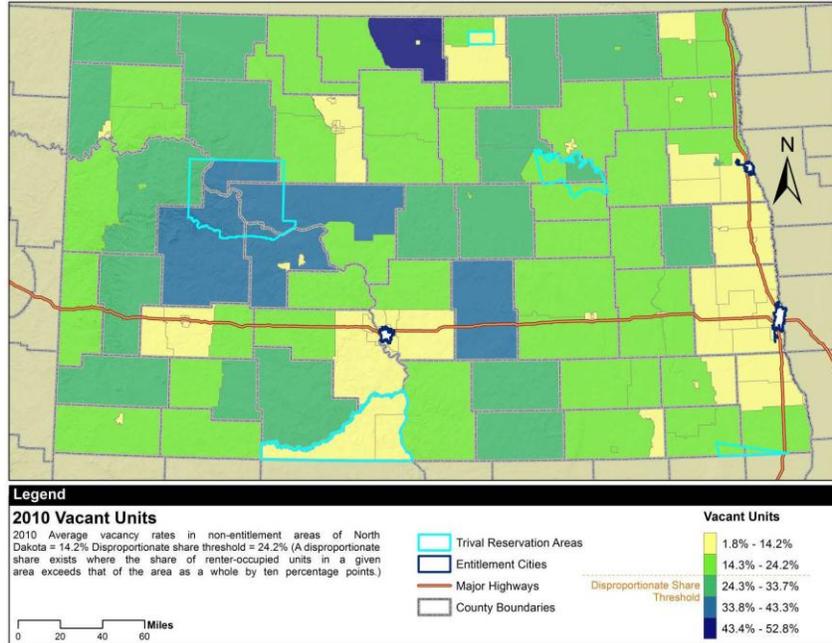
Diagram IV.2

Diagram IV.3
Rental Vacancy Rate
 State of North Dakota
 Census Data, 1984 - 2014



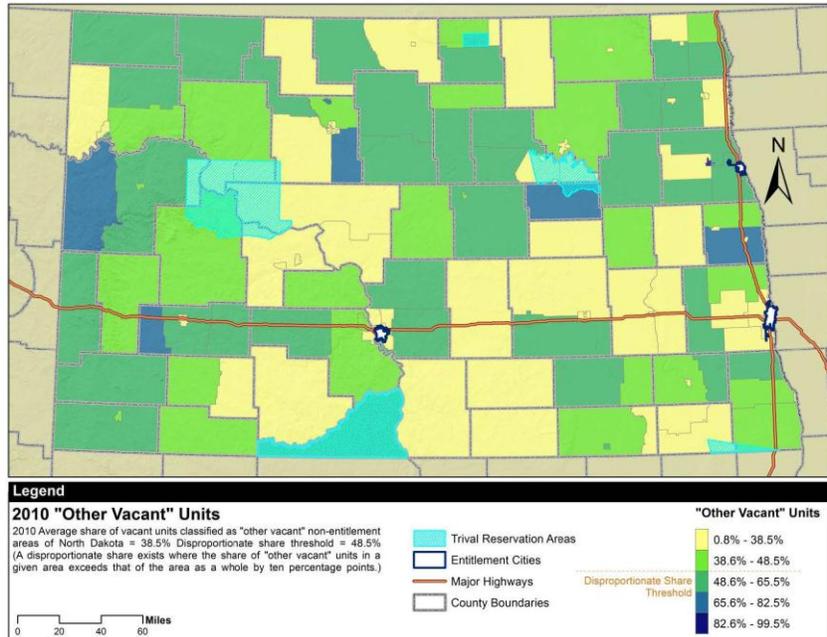
Diagram IV.3

Map IV.1
Vacant Housing Units
 Non-entitlement areas of North Dakota
 2010 Census Data



Map IV.1

Map IV.2
"Other Vacant" Housing Units
 Non-entitlement areas of North Dakota
 2010 Census Data



Map IV.2
Vacant Housing

There was a 11.6 percent growth in vacant units in North Dakota from 2000 to 2010. Vacant for seasonal, recreation or occasional use units grew by 38.5 percent. Units classified as "other vacant" saw a 25.3 percent increase during this time period. For sale vacant housing saw a 55.3 percent decrease. "Other vacant" units accounted for the highest proportion of vacant units in 2010, followed by seasonal, recreational or occasional use. Units classified as "other vacant" may be particularly problematic as they are not available to the market place. Where such units are grouped in close proximity to each other, a blighting influence may be created.

Census data regarding homeowner vacancy rates, as drawn from the annual surveys conducted by the Census Bureau, were also examined. As shown in Diagram IV.2, the homeowner vacancy rate in the state of North Dakota has intersected national rates at various points since 1986. The homeowner vacancy rate saw a large spike in 2001, but has declined to close to one percent in 2013.

The rental vacancy rate for the State is shown in Diagram IV.3, below. The rental vacancy rate has seen fluctuation similar to that of the homeowner vacancy rate, and has intersected the national rate at

several points. The rental vacancy rates reached its highest point in 2000 and have been declining since. Since 2004, the rental vacancy rate has remained below national levels.

Map IV.1 shows the distribution of vacant units across the state as of the 2010 Census. There were numerous counties all across the state with disproportionate shares of vacant housing. The counties that contained the highest concentration of vacant units included Bottineau County, followed by Dunn, Kidder, McLean, Mercer, and Montreal counties. Map IV.2 shows the percentage of vacant units classified as “other vacant.” Similar to vacant units, there were numerous counties with disproportionate share of units classified as “other vacant.” The counties that included the highest concentration of “other vacant” units included Eddy, McHenry, McKenzie, Stark, and Trail counties. As mentioned previously, vacant units classified as “other” are particularly problematic as they may not be available to the marketplace and areas with high concentration may create a blighting influence.

Disaster Recovery - Housing Needs Assessment

Approximately 4,100 homes were damaged or destroyed as a result of the flood. Approximately 2,376 of those flooded homes were extensively damaged and 805 were damaged beyond repair. As of this date, many of these homes have been demolished and replaced or repaired, but according to the most recent count, nearly 150 flood damaged homes remain blighted and unoccupied. We have provided documentation of 141 residential properties that remain blighted and unoccupied as a result of the flood (these are the houses identified with remaining damage). In addition to the list of properties, we’ve also provided letters from nine of the property owners attesting to the fact that damage to their homes was not covered by insurance, and that they have inadequate resources from insurance/FEMA/SBA for completing the necessary repairs.

In Minot, the loss of these homes isn’t only about a dark and boarded up home in the neighborhood and the loss of a dear neighbor, it’s also about the loss of a home from the city’s inventory at a time when demand for a place to live is at an all-time high. Indeed, according to the US census, the City of Minot’s population grew by 30% in the years 2009-2013. The supply of housing was already failing to keep pace with demand when the flood happened in 2011, and as it happened, the area of the city most impacted by the flood was in fact the area with the greatest supply of affordable housing. According to an affordable housing study released in December, 2012, what this means is that fully 28% of Minot’s population was burdened due to the high cost of housing.

Need for Owner and Rental Rehabilitation

As shown in Table V.2, presented in this document, there is a moderate level of need for owner and rental rehabilitation.

Table IV.20

Vintage of Households by Income and Presence of Young Children

Non-Entitlement Areas of North Dakota
2007–2011 HUD CHAS Data

Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
30% HAMFI or less	350	4,315	4,665
30.1-50% HAMFI	452	4,005	4,457
50.1-80% HAMFI	936	5,670	6,606
80.1%-100.0% HAMFI	775	3,640	4,415
100.1% HAMFI and above	1,615	11,925	13,540
Total	4,128	29,555	33,683
Built 1940 to 1979			
30% HAMFI or less	1,745	10,245	11,990
30.1-50% HAMFI	1,590	9,790	11,380
50.1-80% HAMFI	2,435	15,105	17,540
80.1%-100.0% HAMFI	1,720	8,650	10,370
100.1% HAMFI and above	5,305	34,825	40,130
Total	12,795	78,615	91,410
Built 1980 or Later			
30% HAMFI or less	795	4,655	5,450
30.1-50% HAMFI	955	4,755	5,710
50.1-80% HAMFI	1,510	7,375	8,885
80.1%-100.0% HAMFI	1,240	5,185	6,425
100.1% HAMFI and above	5,755	25,855	31,610
Total	10,255	47,825	58,080
Total			
30% HAMFI or less	2,890	19,215	22,105
30.1-50% HAMFI	2,997	18,550	21,547
50.1-80% HAMFI	4,881	28,150	33,031
80.1%-100.0% HAMFI	3,735	17,475	21,210
100.1% HAMFI and above	12,675	72,605	85,280
Total	27,178	155,995	183,173

Table IV.21**Households at Risk of Lead Based Paint by Tenure by Income**

Non-Entitlement Areas of North Dakota

2006–2010 HUD CHAS Data

Income	One or more children age 6 or younger	No children age 6 or younger	Total
Owner Occupied Households			
30% HAMFI or less	445	5,809	6,254
30.1-50% HAMFI	703	6,828	7,531
50.1-80% HAMFI	1,630	11,238	12,868
80.1% HAMFI or more	1,563	7,490	9,054
100.1% HAMFI and above	4,461	31,126	35,588
Total	8,802	62,492	71,294
Renter Occupied Households			
30% HAMFI or less	1,109	5,348	6,457
30.1-50% HAMFI	833	3,727	4,560
50.1-80% HAMFI	941	4,589	5,531
80.1% HAMFI or more	355	1,927	2,283
100.1% HAMFI and above	759	4,332	5,091
Total	3,997	19,924	23,921
Total			
30% HAMFI or less	1,554	11,157	12,711
30.1-50% HAMFI	1,536	10,555	12,091
50.1-80% HAMFI	2,571	15,828	18,399
80.1% HAMFI or more	1,919	9,418	11,336
100.1% HAMFI and above	5,220	35,458	40,678
Total	12,800	82,416	95,216

Elevated Blood Lead Levels

In 2013, some 3,856 children in North Dakota were tested for blood lead levels. Table IV.22 shows the number of children that had elevated blood lead levels. There were 85 children that demonstrated some level of elevated blood lead levels in 2013. This accounted for 2.2 percent of the children tested.

Table IV.22**Children Blood Lead Levels 2013**

State of North Dakota

North Dakota Department of Health

Lead level	Number of children
5-9.99 ug/dL	24
10-14 ug/dL	30
15-19 ug/dL	14
20-24 ug/dL	5
25-29 ug/dL	5
30+ ug/dL	7
Subtotal	85
Total number of children tested	3,856

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

Table IV.20 presents data regarding the vintage of households, broken down by presence of children age 6 and under and income. There were 33,683 units built prior to 1940, of which some 4,128 had children present under the age of 6. In addition, there were 91,410 households in units built between 1940 and 1979, with 12,795 households containing children under the age of 6.

Table IV.21 shows households at risk of lead-based paint by tenure and income. There were a total of 8,802 owner-occupied households with children aged 6 and younger at risk of lead-based paint exposure. There were an additional 3,997 renter-occupied households with children aged 6 or under at risk of exposure.

Discussion:

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Not required for State Consolidated Plan

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	0	194	957	4,220	10	369	0	0	0
# of accessible units			2						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Not required for State Consolidated Plan

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Not required for State Consolidated Plan

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

Not required for State Consolidated Plan

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

The following section explores the homeless facilities and services throughout the State of North Dakota.

Facilities Targeted to Homeless Persons

	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)	324	0	120	204	0
Households with Only Adults	412	0	80	446	0
Chronically Homeless Households	0	0	0	109	0
Veterans	0	0	48	140	0
Unaccompanied Youth	0	0	24	0	0

Table 39 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:

2014 Continuum of Care Housing Inventory Count Rep

Data Source Comments:

Table V.12	
Homeless Service Organizations in North Dakota	
State of North Dakota	
U.S. Department of Housing and Urban Development	
Homeless Service Organization	City
West Central Human Service Center	Bismarck
Lake Region Human Service Center	Devils Lake
Badlands Humans Services	Dickinson
South East Human Service Center	Fargo
North East Human Service Center	Grand Forks
South Central Human Service Center	Jamestown
North Central Human Service Center	Minot
North West Human Service Center	Williston

Table V.12

Table V.13 Homeless Shelters and Emergency Housing North Dakota Statewide CoC U.S. Department of Housing and Urban Development		
Agency	Description	City
Abused Adult Resource Center	Emergency Shelter for Mixed Populations	Bismarck
Community Violence & Intervention Center	Emergency Shelter for Mixed Populations	Grand Forks
Domestic Violence and Abuse Center	Emergency Shelter for Mixed Populations	Grafton
Domestic Violence Crisis Center	Emergency Shelter for Mixed Populations	Minot
Mercer County Women's Action	Emergency Shelter for Mixed Populations	Beulah
Red River Valley Community Action	Emergency Shelter for Mixed Populations	Grand Forks
Ruth Meier's Hospitality House	Emergency Shelter for Mixed Populations	Bismarck
Women's Alliance	Emergency Shelter for Mixed Populations	Devils Lake
YMCA Cass Clay	Emergency Shelter for Mixed Populations	Fargo
Abused Persons Outreach Center	Emergency Shelter for Adult Individuals	Valley City
City of Fargo	Emergency Shelter for Adult Individuals	Fargo
Fraser Ltd.	Emergency Shelter for Adult Individuals	Fargo
Hearts of Hope	Emergency Shelter for Adult Individuals	Belcourt
Kedish House	Emergency Shelter for Adult Individuals	Ellendale
Minot Area Homeless Coalition	Emergency Shelter for Adult Individuals	Minot
New Life Center	Emergency Shelter for Adult Individuals	Fargo
North Dakota Association for the Disabled	Emergency Shelter for Adult Individuals	Fargo
Northland Rescue Mission	Emergency Shelter for Adult Individuals	Grand Forks
Parshall Resource Center	Emergency Shelter for Adult Individuals	Parshall
Ruth Meier's Hospitality House	Emergency Shelter for Adult Individuals	Bismarck
Safe Alternatives For Abused Families	Emergency Shelter for Adult Individuals	Devils Lake
Welcome Home	Emergency Shelter for Adult Individuals	Bismarck
YMCA Minot	Emergency Shelter for Adult Individuals	Minot
Community Violence Intervention Center	Transitional Housing for Families	Grand Forks
St. Joseph Social Care	Transitional Housing for Families	Grand Forks
Turtle Mountain Housing Authority	Transitional Housing for Families	Belcourt
Abused Adult Resource Center	Transitional Housing for Mixed Populations	Bismarck
YMCA Cass Clay	Transitional Housing for Mixed Populations	Fargo
Centre Inc.	Transitional Housing for Adult Individuals	Fargo
Ruth Meier's Hospitality House	Transitional Housing for Adult Individuals	Fargo
Youthworks	Transitional Housing for Adult Individuals	Bismarck
Prairie Harvest Foundation	Permanent Supportive Housing for Families	Grand Forks
Red River Valley Community Action	Permanent Supportive Housing for Families	Grand Forks
ShareHouse/ Sister's Path	Permanent Supportive Housing for Families	Fargo
YMCA Cass Clay	Permanent Supportive Housing for Mixed	Fargo
Burleigh County Housing Authority	Permanent Supportive Housing for Adult Ind	Bismarck
Centre Inc.	Permanent Supportive Housing for Adult Ind	Fargo
Fargo Housing & Redevelopment Authority	Permanent Supportive Housing for Adult Ind	Fargo
Grand Forks Housing Authority	Permanent Supportive Housing for Adult Ind	Grand Forks
Grand Lodge of ND IOOF	Permanent Supportive Housing for Adult Ind	Devils Lake
ND Division of Community Service	Permanent Supportive Housing for Adult Ind	Bismarck
North Dakota Association for the Disabled	Permanent Supportive Housing for Adult Ind	Minot
Prairie Harvest Foundation	Permanent Supportive Housing for Adult Ind	Grand Forks
Ruth Meier's Hospitality House	Permanent Supportive Housing for Adult Ind	Bismarck
YMCA Minot	Permanent Supportive Housing for Adult Ind	Minot
The Salvation Army - Devils Lake	Rapid Rehousing for Families	Devils Lake
The Salvation Army - Fargo	Rapid Rehousing for Families	Fargo
The Salvation Army - Grand Forks	Rapid Rehousing for Families	Grand Forks
The Salvation Army - Dickinson	Rapid Rehousing for Adult Individuals	Dickinson

Table V.13

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 currently a number of organizations in the State of North Dakota that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A partial list of the organizations providing services to the homeless population is provided in Table V.12. Services to aid the homeless include: health clinics, housing referrals, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support.

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.

According to information from the North Dakota Statewide CoC and the US Department of Housing and Urban Development, there are a number of facilities within the state that offer shelter and facilities to homeless persons in North Dakota. Organizations offering shelter facilities to homeless persons are listed in Table V.13.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

There are a variety of providers that ensure special needs populations have access to services. The following section describes the information of special needs facilities and services.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Elderly and Frail Elderly Persons

In North Dakota, support for the elderly population is provided by the State's Aging Services Division, within the Department of Human Services. The Department of Human Services administers programs and services that help older adults and people with physical disabilities to live safely and productively in the least restrictive, appropriate setting. Some of the programs for seniors include assisted living services, family caregiver support program, home and community-based care, and the Aging and Disability Resource-LINK, which connects older adults and people with disabilities to care options.

People with Disabilities (Mental, Physical, Developmental)

The State's Developmental Disabilities Division and the Division of Vocational Rehabilitation have a variety of services for persons with disabilities. The Developmental Disabilities Division offers a variety of services including case management, family support and subsidies, and home health aid. The North Dakota Division of Vocational Rehabilitation's primary mission is to assist North Dakotans with disabilities to improve their employment opportunities and to assist North Dakota businesses in finding solutions to their disability-related issues.

People with Alcohol or other Drug Addictions

The Division of Mental Health and Substance Abuse is a part of the North Dakota Department of Human Services. The Department of Human Services' Mental Health and Substance Abuse Services Division provides leadership for the planning, development, and oversight of a system of care for children, adults, and families with severe emotional disorders, mental illness, and/or substance abuse issues. The Division provides mental health and substance abuse services through eight regional human service centers and the North Dakota State Hospital in Jamestown. The Division also has the North Dakota

Substance Abuse Prevention Program that provides prevention resources and education, with the mission to provide effective, innovative, quality, and culturally appropriate substance abuse prevention infrastructure, strategies and resources to the individuals and communities of North Dakota.

Victims of Domestic Violence

CAWS North Dakota is a statewide sexual and domestic violence coalition that supports and presents a unified voice for the 20 crisis intervention centers across North Dakota. The mission of CAWS North Dakota is to provide leadership and support in the identification, intervention and prevention of sexual and domestic violence.

Services for victims of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services. A partial list of domestic violence service providers is shown in Table V.22.

People with HIV/AIDS and Their Families

A combination of private non-profit providers and the Department of Health's HIV Program provide HIV/AIDS services in North Dakota. The Department of Health's HIV Program includes three sections: HIV Surveillance, HIV Prevention, and Ryan White Program Part B.

HIV testing and services are provided by numerous public health clinics throughout the state. Free HIV testing is also provided by many non-profit organizations along with a bevy of other services, such as case management, transitional housing, housing referrals, food pantries, direct financial assistance, support groups and mental health counseling. A partial list of HIV service providers in North Dakota is provided in Table V.24, at right.

Table V.22	
Domestic Violence Service Providers	
State of North Dakota CAWS North Dakota	
Homeless Service Organization	Location
Women's Action and Resource Center	Beulah
Abused Adult Resource Center	Bismarck
Family Crisis Center	Bottineau
Safe Alternatives for Abused Families	Devils Lake
Domestic Violence & Rape Crisis Center	Dickinson
Kedish House	Ellendale
Rape and Abuse Crisis Center	Fargo
Spirit Lake Victim Assistance	Ft. Totten
Domestic Violence and Abuse Center	Grafton
Community Violence Intervention Center	Grand Forks
S.A.F.E. Shelter	Jamestown
Abuse Resource Network	Lisbon
Domestic Violence Crisis Center	Minot
Coalition Against Violence	New Town
Domestic Violence Program of NW ND	Stanley
Hearts of Hope	Turtle Mountain Reservation
Abused Persons Outreach Center	Valley City
Three Rivers Crisis Center	Wahpeton
McLean Family Resource Center	Washburn
Family Crisis Center	Williston

<http://cawsnorthdakota.org/index.php/aboutus/directory/>

V.22

Table V.24	
HIV Service Providers	
State of North Dakota	
North Dakota Department of Health	
Service Organization	Location
Southwestern District Health Unit	Beach
Upper Missouri District Health	Crosby
Bismarck-Burleigh Public Health	Bismarck
Lake Region District Health Unit	Devils Lake
Custer Family Planning	Bismarck
Community Action Partnership	Dickinson
Heartview Foundation	Bismarck
Southwestern District Health Unit	Dickinson
Ruth Meijer's Hospitality House	Bismarck
Fargo Cass Public Health	Fargo
Custer House	Mandan
Grand Forks Public Health Dept.	Grand Forks
Red River Valley Community Action	Grand Forks
First District Health Unit	Minot
Valley Health	Grand Forks
Minnie Tohe Health Center	New Town
Central Valley Health District	Jamestown
Rolette Public Health District	Rolla
Upper Missouri District Health Unit	Stanley
Upper Missouri District Health	Williston
Richland County Health Department	Wahpeton

<https://www.ndhealth.gov/HIV/Resources/HIVResourceBook%202009.pdf>

Table V.24

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

The Statewide CoC works closely with non-profit service providers and public institutions to ensure that the needs of persons making transitions from health facilities receive appropriate housing. This includes coordinating services and using HMIS to match persons with the most appropriate services available.

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)

The North Dakota DOC plans to continue to fund activities for special needs populations by encouraging sub recipients to prioritize these populations. As a high need group, the special needs population will continue to remain a funding priority with HOME and CDBG funds that are allocated throughout the upcoming program year.

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))

Not Applicable.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The 2014 Housing and Community Development Survey included a question about barriers to affordable housing. Table IV.24, below, shows the responses received. The top responses including cost of land or lot, cost of labor, lack of qualified builders, cost of materials, lack of affordable development policies and Not in My Back Yard (NIMBY) mentality.

The regional public input meetings also had comments that related to the barriers to affordable housing in various parts of the state. Some of the comments are as follows:

- High cost of land
- Conservative lending practices
- Lack of qualified affordable housing developers
- High price of land
- High construction costs
- Lack of incentives to build affordable units

Table IV.24

Do any of the following acts as barriers to the development or preservation of housing?

Non-Entitlement Areas of North Dakota
2014 Housing and Community Development Survey

Barrier	Number of Citations
Cost of land or lot	57
Cost of labor	57
Cost of materials	51
Lack of qualified contractors or builders	50
Lack of Affordable housing development policies	43
Not In My Back Yard (NIMBY) mentality	38
Lack of other infrastructure	30
Lack of available land	30
Lack of sewer system	29
Lack of water system	25
Construction fees	16
Density or other zoning requirements	14
Building codes	10
ADA codes	9
Other Barriers	9
Lack of water	8
Permitting fees	8
Permitting process	8
Lot size	8
Impact fees	5

Table IV.24

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

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	14,887	18,357	9	12	3
Arts, Entertainment, Accommodations	19,482	15,439	11	10	-1
Construction	12,294	12,842	7	8	1
Education and Health Care Services	32,862	24,643	19	16	-3
Finance, Insurance, and Real Estate	11,718	8,707	7	6	-1
Information	3,849	2,754	2	2	0
Manufacturing	14,473	15,093	8	10	2
Other Services	6,842	5,602	4	4	0
Professional, Scientific, Management Services	8,592	5,451	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	25,662	20,484	15	13	-2
Transportation and Warehousing	8,491	8,713	5	6	1
Wholesale Trade	14,948	14,078	9	9	0
Total	174,100	152,163	--	--	--

Table 40- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	239,415
Civilian Employed Population 16 years and over	232,287
Unemployment Rate	2.98
Unemployment Rate for Ages 16-24	10.18
Unemployment Rate for Ages 25-65	1.82

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Table III.10
Labor Force Statistics
 Non-Entitlement Areas of North Dakota
 1990-2013 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	220,624	211,290	9,334	4.20%
1991	217,835	207,554	10,281	4.70%
1992	217,191	205,595	11,596	5.30%
1993	218,210	207,304	10,906	5.00%
1994	232,019	222,430	9,589	4.10%
1995	230,961	222,378	8,583	3.70%
1996	231,728	223,286	8,442	3.60%
1997	230,385	222,949	7,436	3.20%
1998	230,196	222,116	8,080	3.50%
1999	230,785	222,059	8,726	3.80%
2000	228,025	220,627	7,398	3.20%
2001	226,746	219,790	6,956	3.10%
2002	226,454	217,706	8,748	3.90%
2003	227,608	218,640	8,968	3.90%
2004	227,607	218,876	8,731	3.80%
2005	232,509	223,831	8,678	3.70%
2006	235,665	227,457	8,208	3.50%
2007	237,648	229,658	7,990	3.40%
2008	241,480	233,439	8,041	3.30%
2009	243,930	233,588	10,342	4.20%
2010	247,014	237,356	9,658	3.90%
2011	255,250	246,380	8,870	3.50%
2012	267,101	259,136	7,965	3.00%
2013	272,419	264,389	8,030	2.90%

Table III.10

Labor Force and Employment

The size of the labor force, which represents the number of residents either working or looking for work, and the number of workers employed in non-entitlement areas of North Dakota have both grown considerably for more than two decades. Although the state did experience a slight increase in

unemployment in 2009, it has since continued to fall. As seen in Table III.10, on the following page, the labor force had increased to 272,419 persons in 2013 and employment had reached 364,389.

Prior to 2008, unemployment in North Dakota had remained fairly steady and since 1990, as seen in Diagram III.1, below. The unemployment rate in North Dakota has remained below the national level, even more significantly since 2009. The unemployment rate in the non-entitlement areas of North Dakota was not hit significantly by the recent recession, and had hit 2.9 percent in 2013.

Diagram III.2, below, shows the state unemployment rate since 2008. The state’s rate reached above 4 percent in 2009 and 2010, but remained mainly below that since 2011.

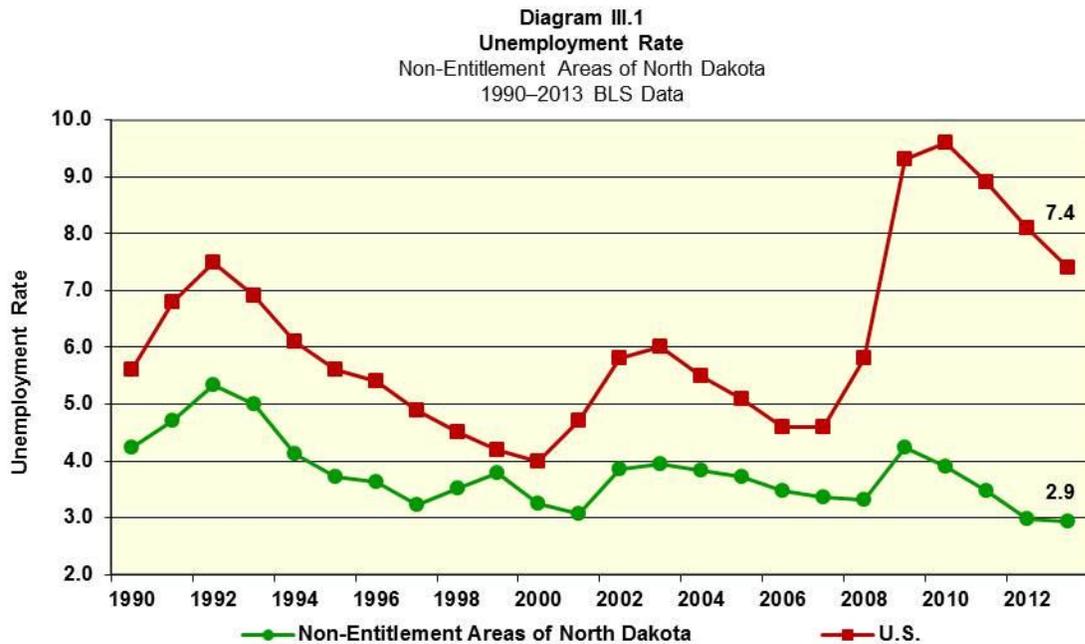


Diagram III.1

Diagram III.2
Monthly Unemployment Rate
 Non-Entitlement Areas of North Dakota
 2008–April 2014 BLS Data

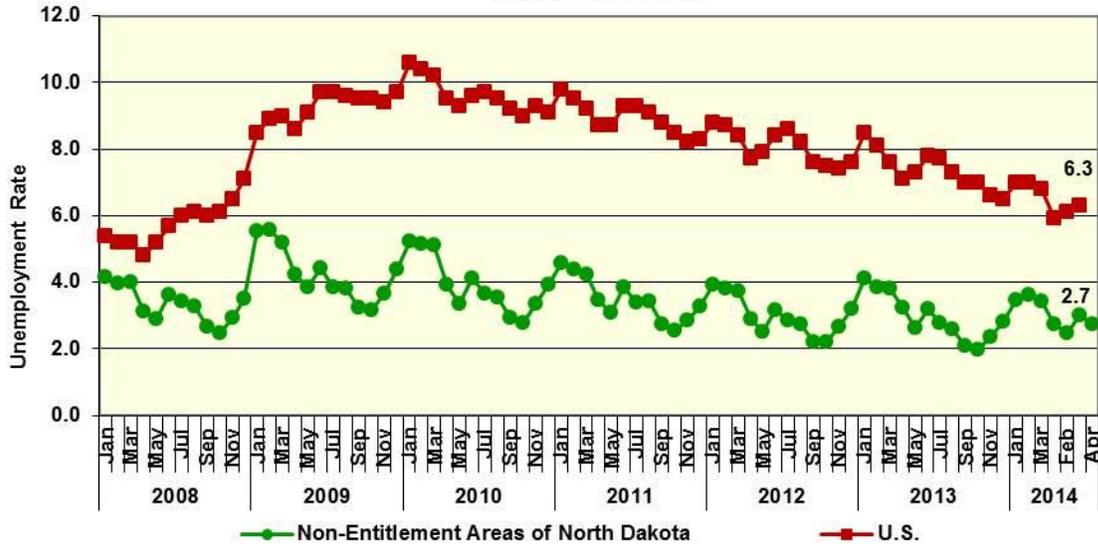


Diagram III.2

Full and Part-Time Employment

The Bureau of Economic Analysis (BEA) provides an alternate index of employment; a count of full-time and part-time jobs in the state. These data differ from the BLS data discussed previously in that they are collected where workers are employed rather than at the household level, and the same person may be counted twice in this dataset if he or she works more than one job.

The count of jobs in the state and the count of labor force participants both yield a similar portrait; of steady growth in the labor market until 2008. In fact, the BEA data indicate that this growth has been steady since 1969, and that growth in the number of jobs was uniformly positive for nearly four decades. In 1969, there were around 275,000 jobs in the state. By 2008, that number had grown to almost 500,000. Since that time, full and part time employment has increased at a faster rate, reaching 579,753 by 2013.

Diagram III.3
Full- and Part-Time Employment
 State of North Dakota
 1969–2013 BEA Data

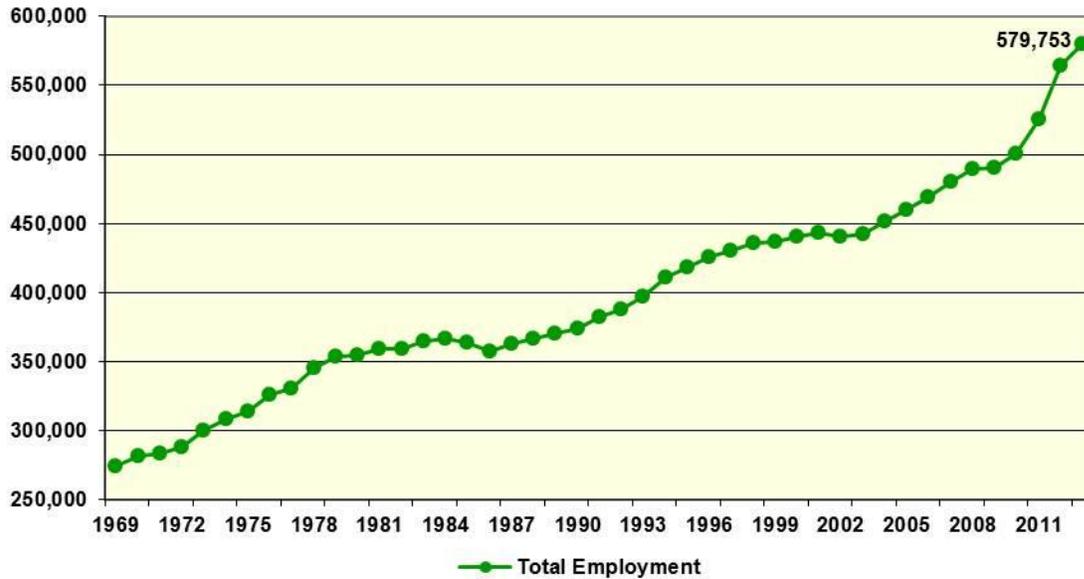


Diagram III.3

Occupations by Sector	Number of People
Management, business and financial	51,428
Farming, fisheries and forestry occupations	7,649
Service	26,843
Sales and office	53,132
Construction, extraction, maintenance and repair	31,798
Production, transportation and material moving	15,734

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	179,591	83%
30-59 Minutes	27,250	13%
60 or More Minutes	9,579	4%
Total	216,420	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

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	8,401	582	4,379
High school graduate (includes equivalency)	50,550	1,638	12,185
Some college or Associate's degree	76,656	1,399	13,013
Bachelor's degree or higher	51,513	588	6,810

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	399	316	518	2,576	14,703
9th to 12th grade, no diploma	5,350	2,340	2,191	5,421	6,485
High school graduate, GED, or alternative	12,648	12,300	12,913	39,424	25,773
Some college, no degree	16,300	13,039	13,079	31,826	14,217
Associate's degree	3,473	8,496	8,905	17,313	3,104
Bachelor's degree	2,932	12,125	12,398	22,762	5,676
Graduate or professional degree	115	2,723	2,964	6,900	2,307

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Disaster Recovery - Economic Development Needs Assessment

Notwithstanding the continued growth in the production of oil and gas in North Dakota, and in the region surrounding Minot, the effects of the flood continue to have a negative impact on businesses and jobs inside and outside of the flood inundation zone.

Inside of the flood inundation zone, we documented the case of Val’s Cyclery, a business with continuing serious and visible structural repair needs to its foundation, which continued to operate despite those needs. In addition, we also documented four businesses that despite their best efforts, have, to this day, not found the resources necessary to re-open after the flood, leaving blighted and empty structures that detract from the quality of life in the neighborhoods in which they’re located.

In addition to the *direct* impact on Minot’s economy caused by the loss of businesses, and the jobs that depended upon them, we also have anecdotal evidence of the *indirect* effect on Minot’s economy caused by the impacts of flooding in the agricultural lands upstream and downstream of Minot. Hundreds of acres of land that were farmable prior to the flood are still flooded to this day. In support of the submission of this proposal, farm and ranching equipment vendors based in Minot testified that even though the direct impact of the loss of this land is somewhere else, that there is an impact in Minot in that there are some farmers and ranchers that are not purchasing equipment and supplies and that loss of business continues to ripple through the economy.

Table VI.2
Please rate the need for the following Business and Economic Development activities.

Non-Entitlement Areas of North Dakota
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Retention of existing businesses	3	11	45	93	57	209
Expansion of existing businesses	3	13	50	85	58	209
Attraction of new businesses	6	19	50	77	57	209
Foster businesses with higher paying jobs	3	18	53	75	60	209
Provision of job training	2	21	60	68	58	209
Enhancement of businesses infrastructure	2	28	62	56	61	209
Provision of technical assistance for businesses	2	24	68	53	62	209
Investment as equity partners	1	31	61	53	63	209
Provision of venture capital	1	35	61	49	63	209
Provision of job re-training, such as after plant or other closures	3	41	60	45	60	209
Development of business parks	3	36	68	40	62	209
Other business activities	5	1		7	196	209

Table VI.2

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

Education and health care services contain the highest share of workers and share of jobs. This is followed by retail trade and art, entertainment, accommodations.

Describe the workforce and infrastructure needs of business in the state.

The 2014 Housing and Community Development Survey asked respondents to rate various economic development activities. The highest need was placed on the retention of existing businesses, followed by provision of job training. These breakdowns are shown in Table VI.2. The next top priorities were expansion of existing businesses, attraction of new businesses, and fostering businesses with higher paying jobs.

Describe any major changes that may have an economic impact, such as planned 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.

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

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

Describe any other state efforts to support economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Areas with higher concentrations of poverty are more likely to see higher rates of housing problems, such as housing cost burdens. The poverty rate in the state is depicted in Maps III.10 and III.11.

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

The black population accounted for only 0.5 percent of the population in 2000. The state saw no areas with disproportionate share of blacks in the non-entitlement areas of North Dakota in 2000. Similarly, in 2010, the black population did not present disproportionate share in any areas throughout the non-entitlement areas of the state. The black population did outpace the non-entitlement state average growth, having a 51.2 percent increase between 2000 and 2010. The change in distribution of black residents is shown in Maps III.3 and III.4 on the following pages.

Hispanic populations in 2000 and 2010 are shown in Maps III.5 and III.6, on the following pages. In both years, there was no disproportionate share of Hispanic populations. There was some movement in areas with concentrations of Hispanic residents. These changes are shown in Maps III.5 and III.6 on the following pages.

Maps III.7 and III.8 show the shift in the American Indian populations in 2000 and 2010. Both maps illustrate the areas that had disproportionate shares of American Indian populations. All of these areas are in or adjacent to Tribal Reservation lands. This included Benson, Dunn, Montreal, Rolette, and Sioux counties.

Maps III.10 and III.11 show the shift in areas with concentrations of poverty throughout the State. In 2000, census tracts with disproportionate share of poverty were found in Benson, Dunn, McKenzie, McLean, McHenry, Mercer, Mountrail, Rolette and Sioux Counties. Most of these areas were within or adjacent to Tribal Reservation areas. The areas with disproportionate share of poverty were similar in 2013, although the concentrations of poverty did shift during this time.

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

These various regions across the state with concentrations of poverty and minority populations have a variety of characteristics and challenges. Some of these areas have seen dramatic growth due to oil production, while others are seeing a declining or aging population. In areas with high rates of growth, the availability and affordability of housing is essential to meeting the needs of residents, as well as the increased need for public infrastructure and services, as the market is not keeping up with the rate of

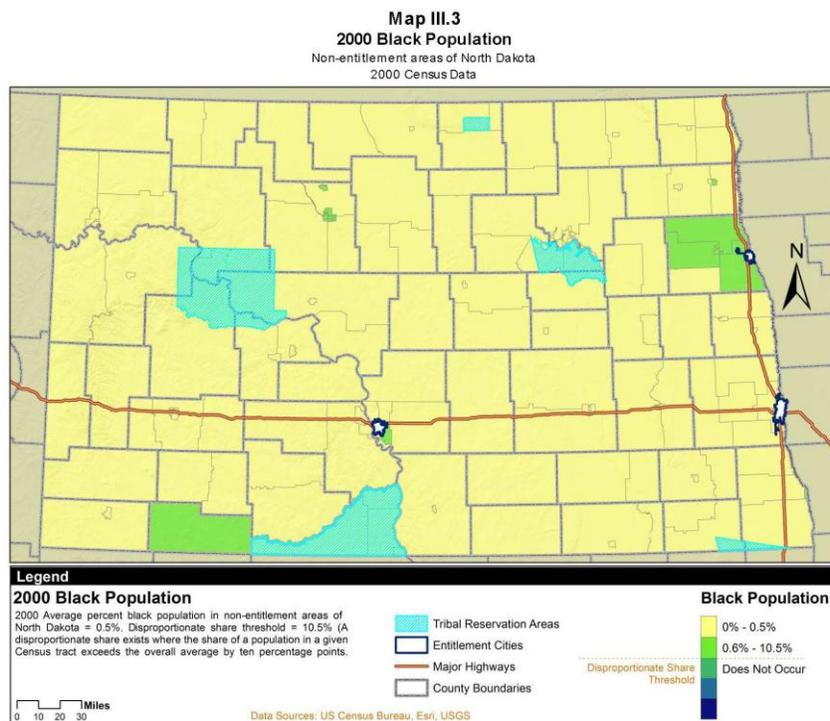
growth. Areas with declining populations have seen a decrease in access to services and in public revenue to support and maintain existing infrastructure and services.

Are there any community assets in these areas/neighborhoods?

Answer not required.

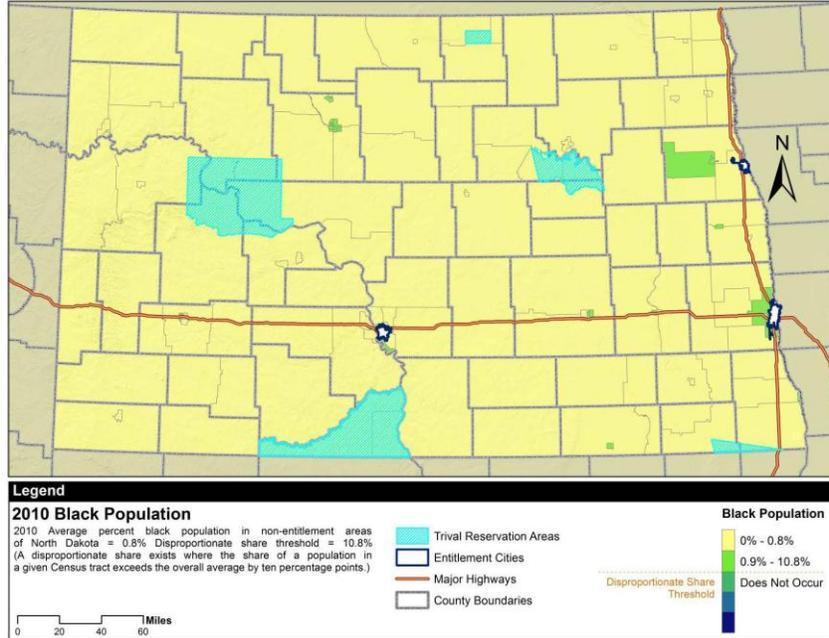
Are there other strategic opportunities in any of these areas?

There are strategic opportunities in various areas of the state to address the highest amount of need. In allocating CDBG funds to eight Regional Planning Councils, the state hopes to more effectively target funds to meet the needs of each region. As the state continues to see a large degree of diversity in the state, the NDDOC continues to strive to meet the needs of each region in a more responsive way.



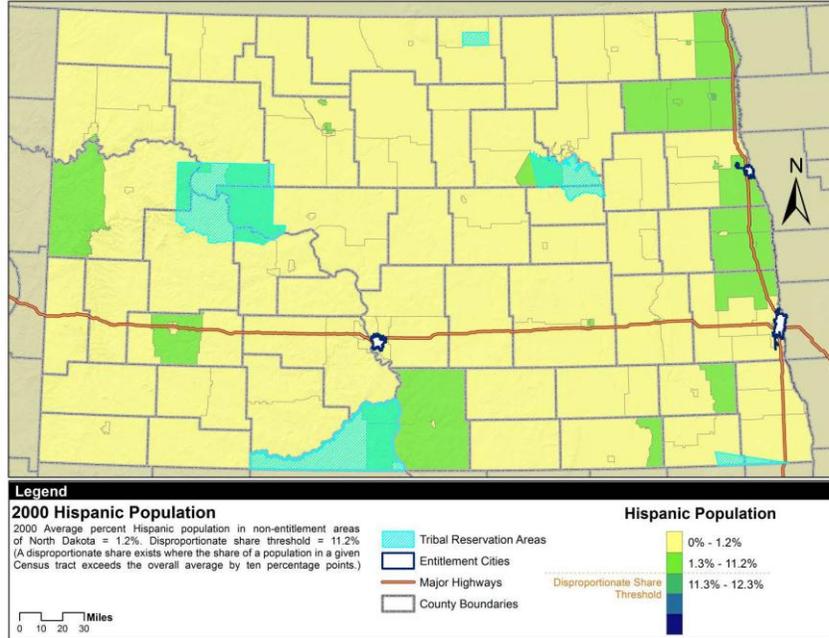
Map III.3

Map III.4
2010 Black Population
 Non-entitlement areas of North Dakota
 2010 Census Data



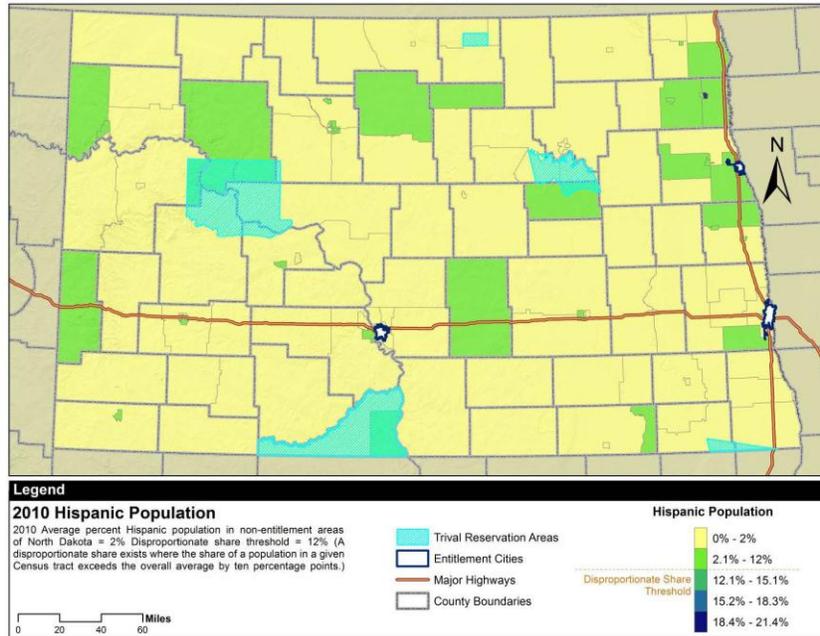
Map III.4

Map III.5
2000 Hispanic Population
 Non-entitlement areas of North Dakota
 Census Bureau 2000



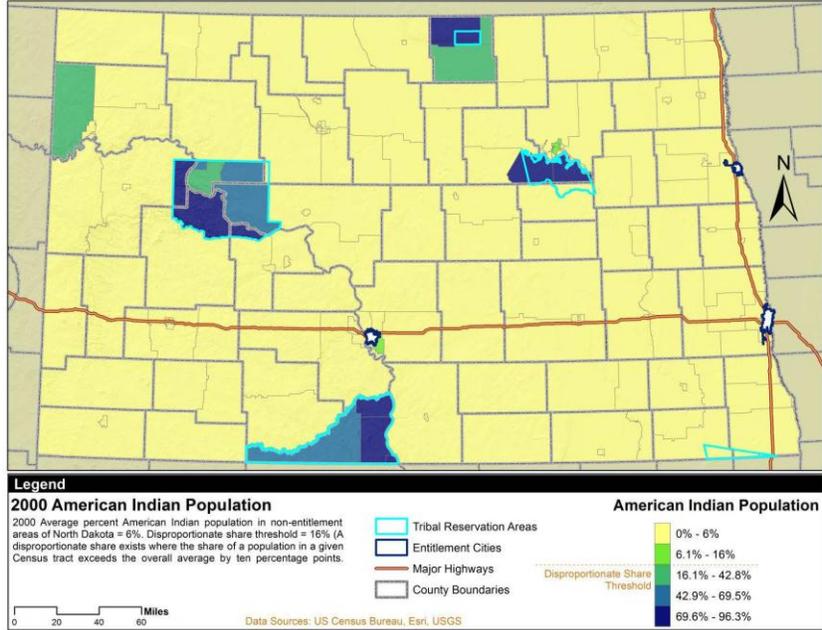
Map III.5

Map III.6
2010 Hispanic Population
 Non-entitlement areas of North Dakota
 Census Bureau 2010



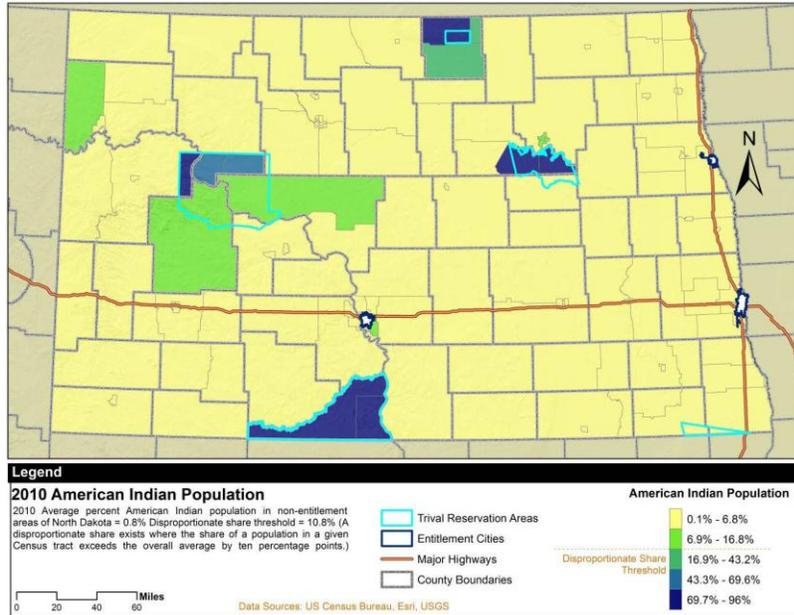
Map III.6

Map III.7
2000 American Indian Population
 Non-entitlement areas of North Dakota
 Census Bureau 2000



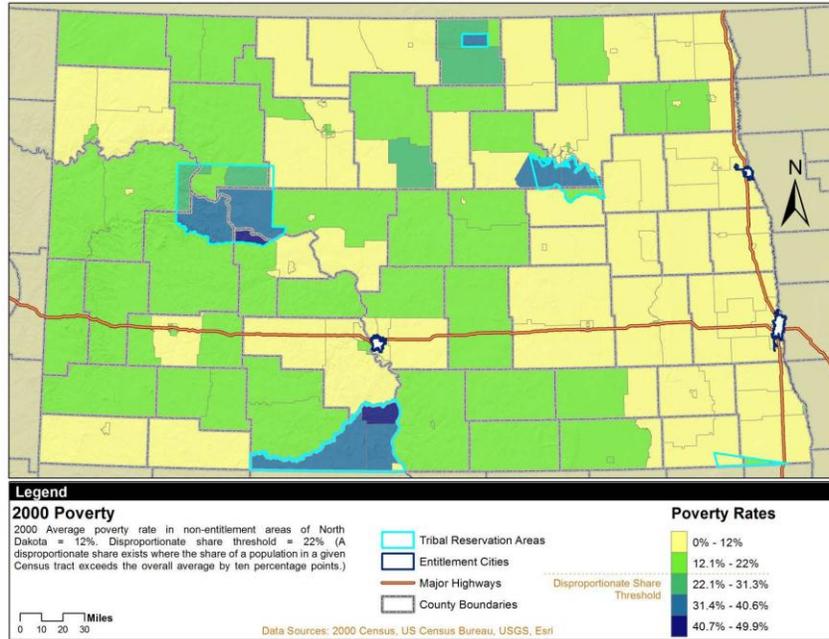
Map III.7

Map III.8
2010 American Indian Population
 Non-entitlement areas of North Dakota
 Census Bureau 2010



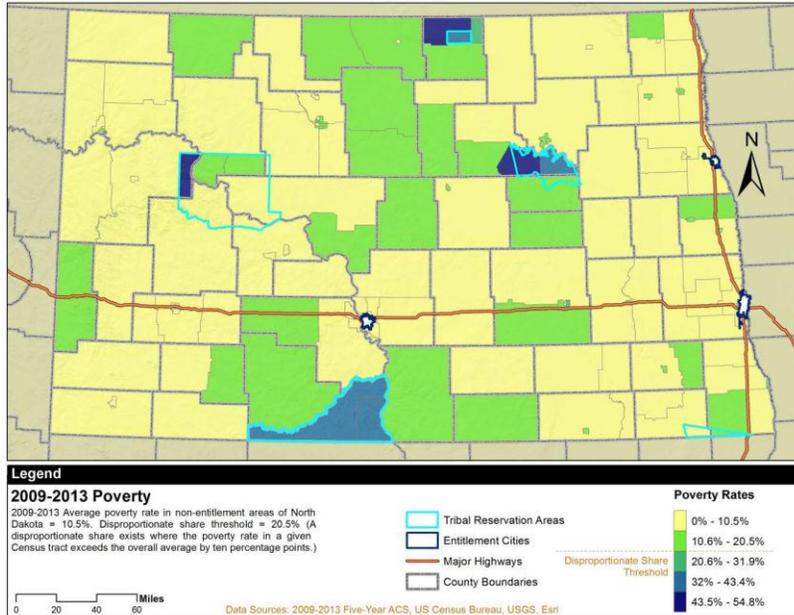
Map III.8

Map III.10
2000 Poverty Rates
 Non-entitlement areas of North Dakota
 2000 Census Data



Map III.10

Map III.11
2013 Poverty Rates
 Non-entitlement areas of North Dakota
 2013 ACS Data



Map III.11

Priority Housing Needs Rankings

Since the Consolidated Plan guidelines were first requested by HUD in the mid 1990's, North Dakota has ranked and prioritized its housing needs, set goals for meeting these needs, and estimated unmet housing needs. This has been expressed by the Consolidated Plan Table 2A. In establishing its five-year priorities and assigning priority need levels, the state considered both of the following:

- Categories of lower- and moderate-income households most in need of housing,
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

High Priority: Activities to address this need will be funded by the NDDOC during the five-year period. Identified by use of an 'H.'

Medium Priority: If funds are available, activities to address this need may be funded by the NDDOC during the five-year period. Also, the NDDOC may take other actions to help other entities locate other sources of funds. Identified by use of an 'M.'

Low Priority: The NDDOC will not directly fund activities to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit CDBG, HOME or ESG Program monies to a Low Priority activity, the NDDOC would have to amend this Consolidated Plan through the formal process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an 'L.'

No Such Need: The NDDOC finds there is no need or that this need is already substantially addressed. The NDDOC will not support applications for federal assistance for activities where no need has been identified. Shown by use of an 'N.'

Priority Needs Analysis and Strategies

Rankings have been assigned to each of the required categories for HUD Housing Priority Needs Table 2A, on the following page. The size of each group having unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the 2014 Housing and Community Development Survey, guided the ranking process for the NDDOC. No groups received less than a medium need.

Table 2A
State of North Dakota
Priority Housing Needs Table for 2015-2020 Consolidated Plan

PRIORITY HOUSING NEEDS (Households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	2,090
		31-50%	H	985
		51-80%	H	450
	Large Related	0-30%	H	470
		31-50%	H	345
		51-80%	H	140
	Elderly	0-30%	H	2,645
		31-50%	H	1,295
		51-80%	H	535
	All Other	0-30%	H	2,825
		31-50%	H	1,285
		51-80%	H	465
Owner	Small Related	0-30%	M	1,170
		31-50%	M	1,420
		51-80%	H	2,105
	Large Related	0-30%	H	386
		31-50%	H	315
		51-80%	H	760
	Elderly	0-30%	H	4,120
		31-50%	H	2,060
		51-80%	H	975
	All Other	0-30%	M	1,165
		31-50%	M	730
		51-80%	H	1,005
Non-Homeless Special Needs	Elderly	0-80%	H	19,355
	Frail Elderly	0-80%	H	19,955
	Severe Mental Illness	0-80%	H	172 ¹
	Disability	0-80%	H	8,666
	Alcohol/Drug Abuse	0-80%	H	56 ¹
	HIV/AIDS	0-80%	H	
Victims of Domestic Violence	0-80%	H	88 ¹	

¹ 2014 North Dakota Statewide CoC homeless count

Table 2A

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Housing Strategies:

1. Preserve and improve the quality and condition of the existing rental and owner-occupied housing stock through rehabilitation of lower-income, disabled and elderly households
2. Fund homeownership opportunities for lower income residents
3. Provide funding to increase the supply of multifamily housing

Homeless Strategies:

1. Support emergency shelters and transitional housing for the homeless
2. Create additional transitional and permanent supportive housing facilities
3. Provide financial support to assist those at imminent risk of homelessness, including rapid rehousing
4. Fund homeless prevention activities, including data collection and prevention services

Non-Housing Community Development Priorities:

1. Encourage economic development opportunities that retain and expand existing businesses
2. Improve and enhance local public infrastructure, including water, sewer, streets and sidewalks
3. Encourage communities to address local public facilities and service needs
4. Encourage communities to do strategic planning

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

The HOME and ESG program funds will be available to eligible applicants statewide. Fargo receives their HOME funds directly from HUD. The CDBG program is available to eligible applicants in every city and county, except the three entitlement cities of Grand Forks, Fargo, and Bismarck.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Low income renter households
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Preserve existing rental and owner housing stock Provide funding to increase multifamily housing Encourage economic development opportunities Enhance local public infrastructure Encourage public facilities and services Encourage communities to do strategic planning
	Description	Renter households with incomes below 80 percent MFI have been demonstrated to be a high priority for the State of North Dakota.
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Middle Large Families Families with Children Elderly
Geographic Areas Affected		

	Associated Goals	Preserve existing rental and owner housing stock Fund homeownership opportunities for lower income Encourage economic development opportunities Enhance local public infrastructure Encourage public facilities and services Encourage communities to do strategic planning
	Description	Low income owner households are a high priority for the State of North Dakota.
	Basis for Relative Priority	This priority is based on the number of low-income owner households with housing problems, the 2014 Housing and Community Development Survey and public and state input.
3	Priority Need Name	Elderly and Frail Elderly
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	Preserve existing rental and owner housing stock Fund homeownership opportunities for lower income Provide funding to increase multifamily housing
	Description	Elderly and frail elderly households are a high priority for the State of North Dakota.
	Basis for Relative Priority	This priority is based on the number of elderly households with housing problems, the 2014 Housing and Community Development Survey and public and state input.
4	Priority Need Name	Persons with Disabilities
	Priority Level	High

	Population	Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Preserve existing rental and owner housing stock Fund homeownership opportunities for lower income Provide funding to increase multifamily housing
	Description	Persons with disabilities are a high priority for the State of North Dakota.
	Basis for Relative Priority	
5	Priority Need Name	Special Needs Populations
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Preserve existing rental and owner housing stock Fund homeownership opportunities for lower income Provide funding to increase multifamily housing Encourage public facilities and services
	Description	Special Needs population are a high priority for the State of North Dakota.
	Basis for Relative Priority	
6	Priority Need Name	Homelessness
	Priority Level	High

	Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Support emergency shelters and transitional housin Create additional transitional and PSH Provide financial support to at risk of homeless Fund homeless prevention activities
	Description	In the State's effort to continue to battle homelessness, it remains a high priority.
	Basis for Relative Priority	
7	Priority Need Name	Water and wastewater systems
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Enhance local public infrastructure
	Description	Water and wastewater systems remain a high priority throughout the state.
	Basis for Relative Priority	
8	Priority Need Name	Streets and sidewalks
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	Enhance local public infrastructure
	Description	Streets are a high priority for community development needs in the state.
	Basis for Relative Priority	
9	Priority Need Name	Disaster relief
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Engage in funding disaster relief areas
	Description	The federally recognized disaster relief areas are a high priority for the State of North Dakota.
	Basis for Relative Priority	
10	Priority Need Name	Retain and expand existing businesses
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Encourage economic development opportunities
	Description	Retaining and expanding existing businesses is a high priority throughout the state.
	Basis for Relative Priority	

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(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)	As shown by the pervious sections, the demand for rental has increased and is expected to continue to increase throughout the course of this Plan. This state expects to see the need for TBRA to continue as the number of cost-burdened families continues to grow.
TBRA for Non-Homeless Special Needs	The Non-Homeless Special Needs populations within the state have a variety of housing needs throughout the state. The increase in demand for rentals and the increase in the price of rentals will place a high need for special need populations within the state. These increases make rentals unaffordable to many special needs populations.
New Unit Production	As shown by this Market Analysis section, housing production has not been keeping pace with demand, resulting in an increase in price. New unit production will increase the number of affordable units available to North Dakota households. The 2014 Housing and Community Development Survey results indicated a high level of need for new unit production, both rental and for-sale.
Rehabilitation	The state of North Dakota has seen a growth in the need for housing, and an increase in demand for rental units. This combination calls for rehabilitation of existing units, both rental and homeowner, in order to meet the needs of households throughout the state. The results of the 2014 Housing and Community Development Survey also indicated a high level of need for unit rehabilitation.
Acquisition, including preservation	As shown previously in this Plan, there are a number of subsidized units at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need. This, in addition to survey results, has indicated a high level of need for preservation of affordable units.

Table 49 – Influence of Market Conditions

Table V.4
Households by Income and Family Status

Non-Entitlement Areas of North Dakota
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	1,165	3,260	856	5,600	3,990	14,871
30.1-50% HAMFI	1,025	2,405	660	2,330	2,015	8,435
50.1-80% HAMFI	775	2,555	900	735	1,470	6,435
80.1% HAMFI or more	585	2,415	800	325	1,080	5,205
Total	3,550	10,635	3,216	8,990	8,555	34,946
Total						
30% HAMFI or less	1,949	4,515	1,046	8,810	5,786	22,106
30.1-50% HAMFI	3,955	5,220	1,280	6,445	4,655	21,555
50.1-80% HAMFI	6,150	10,965	2,346	4,960	8,605	33,026
80.1% HAMFI or more	16,510	59,345	8,765	4,865	17,010	106,495
Total	28,564	80,045	13,437	25,080	36,056	183,182

Table V.4

Population and Population by Region

Table III.1, below, shows the changes in population that have occurred in North Dakota from 2000 through the most recent population estimates for 2013. For the state overall, the population increased from 642,200 in 2000 to over 723,393 in 2013. The population for the non-entitlement areas of the State increased from 446,748 to 487,769 in 2013, an increase of 9.2 percent.

Table III.2, below, shows the population by region from 2000 to 2013. Within the non-entitlement areas, Region 2 had the largest population in 2013, as well as the greatest rate of growth, increasing by over 90,500 during the course of those 13 years. Regions 1, 5, 7 and 8 all experienced growth. Regions 3, 4 and 6, however, declined in population.

**Table III.1
Population Estimates**

State of North Dakota
2000 and 2010 Census and Intercensal Estimates

Year	Bismarck city	Fargo city	Grand Forks city	Non-Entitlement Areas of North Dakota	North Dakota
2000	55,532	90,599	49,321	446,748	642,200
2001	55,888	92,144	49,337	441,693	639,062
2002	56,275	92,782	49,505	439,606	638,168
2003	56,587	93,919	49,707	438,604	638,817
2004	56,885	96,400	51,437	439,983	644,705
2005	57,700	97,259	51,356	439,774	646,089
2006	58,542	99,104	52,059	439,717	649,422
2007	59,350	100,773	51,669	441,030	652,822
2008	59,895	102,409	52,423	442,842	657,569
2009	60,643	104,490	52,371	447,464	664,968
2010	61,272	105,549	52,838	452,932	672,591
2011	62,821	107,620	52,721	461,705	684,867
2012	64,777	110,142	53,533	472,893	701,345
2013	67,034	113,658	54,932	487,769	723,393

Table III.1

**Table III.2
Population Estimates**

State of North Dakota
2000 and 2010 Census and Intercensal Estimates

Year	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Non-Entitlement Areas of North Dakota	North Dakota
2000	27,781	8,889	43,168	41,477	71,528	61,454	74,886	38,365	367,548	642,200
2001	27,433	87,064	42,591	40,334	71,718	60,183	74,488	37,882	441,693	639,062
2002	27,613	86,262	42,180	39,446	72,276	59,485	74,749	37,595	439,606	638,168
2003	27,509	85,561	41,721	38,981	73,420	58,856	75,082	37,474	438,604	638,817
2004	27,513	86,259	41,535	38,823	74,561	58,478	75,387	37,427	439,983	644,705
2005	27,692	85,895	41,224	38,207	75,493	58,092	75,826	37,345	439,774	646,089
2006	27,932	85,757	40,771	37,595	76,215	57,521	76,606	37,320	439,717	649,422
2007	28,400	85,802	40,561	36,826	77,328	56,901	77,528	37,684	441,030	652,822
2008	28,858	86,209	40,512	36,418	78,141	56,368	78,363	37,973	442,842	657,569
2009	29,999	88,138	40,339	35,879	79,035	56,199	79,462	38,413	447,464	664,968
2010	30,829	89,967	40,672	35,681	79,932	56,363	80,592	38,896	452,932	672,591
2011	33,543	93,325	40,953	35,365	80,695	56,185	81,509	40,130	461,705	684,867
2012	36,972	95,787	41,311	35,454	82,182	56,139	82,676	42,372	472,893	701,345
2013	41,223	99,389	41,630	35,627	85,121	56,292	84,421	44,066	487,769	723,393

Table III.2

Population by Race and Ethnicity

As the population of North Dakota grew between 2000 and 2010, the racial and ethnic composition of the state shifted as well. Overall, the population grew by 1.4 percent in non-entitlement areas, though different racial and ethnic groups within the overall population grew at different rates. The white population, which accounted for the largest proportion of North Dakotans in both years, decreased by 0.7 percent. The white population comprised a smaller proportion of the population in 2010 than it had in 2000. The racial group with the largest rate of change in the decade was persons who identified as Native Hawaiian/Pacific Islander, which grew by 62.6 percent. This was followed by Asians with a change of 60.7 percent.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 1.2 percent of the population. After experiencing a rate of growth of 68.0 percent between 2000 and 2010, the Hispanic population came to account for 2.0 percent of the total population. Meanwhile, the non-Hispanic population only grew by 0.6 percent and the proportion of non-Hispanic North Dakota residents fell by less than one percentage point.

Table III.3
Population by Race and Ethnicity

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	409,186	91.6%	406,246	89.7%	-.7%
Black	2,412	.5%	3,647	.8%	51.2%
American Indian	26,969	6.0%	30,851	6.8%	14.4%
Asian	1,401	.3%	2,251	.5%	60.7%
Native Hawaiian/ Pacific Islander	147	.0%	239	.1%	62.6%
Other	1,757	.4%	2,290	.5%	30.3%
Two or More Races	4,876	1.1%	7,408	1.6%	51.9%
Total	446,748	100.0%	452,932	100.0%	1.4%
Non-Hispanic	441,465	98.8%	444,058	98.0%	.6%
Hispanic	5,283	1.2%	8,874	2.0%	68.0%

Table III.3

Race and Ethnicity by Region

Various regions had different racial and ethnic distributions. Tables regarding race and ethnicity for each region are included in Appendix C. Region 1 experienced a shift in its racial and ethnic makeup between 2000 and 2010. The Black, Asian, Native Hawaiian/Pacific Islander, “other” and Hispanic populations all experienced a growth rate over 100 percent. The white population experienced a lower growth rate of 9.6 percent.

Region 2 experienced a 2.1 percent growth rate overall, with the white population declining by 0.4 percent. The Hispanic population grew by 82.7 percent. All minority populations grew at a rate higher than the region average.

The population in Region 3 declined between 2000 and 2010, resulting in a 5.8 percent reduction. The white population declined by 14.9 percent, while all minority populations saw some measure of growth.

Region 4 also saw a decline in population between 2000 and 2010, with a 14 percent decrease. The white, black, Asian and two or more races all saw a decline during this decade. The Hispanic population saw a 18.6 percent increase, while the non-Hispanic population declined by 15.1 percent.

Region 5 experienced a 11.7 percent growth between 2000 and 2010. The racial groups with the greatest rate of change included the black population at 373 percent, the Asian population at 271.5

percent, and the Native Hawaiian/Pacific Islander population at 150 percent. The white population grew at a slower rate than average.

While Region 6 experienced a 8.3 percent in decline in population, different racial and ethnic groups changed at varying rates. All minority populations increased during this time frame, while the white population declined. The white population still accounted for 96.8 percent of the population at the end of the decade, however, after facing a 9.6 percent decrease.

The population in Region 7 grew by 7.6 percent overall between 2000 and 2010. The black, “other” and Hispanic population increased at a rate exceeding 100 percent, more than doubling in size. The white population grew at a rate lower than the average for the region, leaving the proportion of the white population more than a percentage point lower than at the beginning of the decade.

Region 8 grew by 1.4 percent during the decade, and experienced some racial and ethnic shifts throughout the decade. Several racial groups doubled or tripled in size, including the black population, the Asian population, those classified as “other” and the Hispanic population. The white population declined by 0.7 percent, but still comprised 94.9 percent of the total population for the region.

Population by Age

The non-entitlement areas of North Dakota experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents as seen in Table III.4, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 46.8 percent between 2000 and 2010. Other age cohorts with faster than average growth included those aged 20 to 24 and those aged 25 to 34, growing at a rate of 15.8 and 14.5 percent, respectively. By contrast, age cohorts from 5 to 19, those aged 35 to 54, and aged 65 and older declined.

Table III.4
Population by Age

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	27,371	6.1%	30,677	6.8%	12.1%
5 to 19	104,497	23.4%	88,322	19.5%	-15.5%
20 to 24	24,472	5.5%	28,333	6.3%	15.8%
25 to 34	47,423	10.6%	54,318	12.0%	14.5%
35 to 54	130,149	29.1%	120,588	26.6%	-7.3%
55 to 64	39,956	8.9%	58,657	13.0%	46.8%
65 or Older	72,880	16.3%	72,037	15.9%	-1.2%
Total	446,748	100.0%	452,932	100.0%	1.4%

Table III.4

The Elderly

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 Census data, 72,880 persons in non-entitlement areas of North Dakota were considered elderly; by 2010 there were 72,037 elderly persons. Table III.6, below, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in North Dakota in 2010 at 15,621 persons, followed by those aged 75 to 79 with 13,568 persons. Between 2000 and 2010, the most growth occurred in those aged 65 to 66 with a 16.3 percent increase, followed by those aged 85 and older, with a 6.7 percent increase. The elderly population, as a whole, saw a 1.2 percent decline between 2000 and 2010. The fastest declining group during that timeframe was persons aged 70 to 74, with a 10.8 percent decrease over the decade.

The elderly population also includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities; this is often quantified as those who are 85 years of age and older. Table III.6 shows that there were 12,204 persons aged 85 or older in North Dakota at the time of the 2010 Census.

Table III.5
Elderly Population by Age
 Non-Entitlement Areas of North Dakota
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	7,147	9.8%	8,315	11.5%	16.3%
67 to 69	10,500	14.4%	10,939	15.2%	4.2%
70 to 74	17,517	24.0%	15,621	21.7%	-10.8%
75 to 79	14,735	20.2%	13,568	18.8%	-7.9%
80 to 84	11,546	15.8%	11,390	15.8%	-1.4%
85 or Older	11,435	15.7%	12,204	16.9%	6.7%
Total	72,880	100.0%	72,037	100.0%	-1.2%

Table III.5

Age by Region

Each region throughout North Dakota experienced changes in age cohorts at different rates. Tables pertaining to age by region are included in Appendix C. Region 1 saw the greatest growth in those aged 20 to 24 and those aged 25 to 34, with a growth rate of 64.8 and 68.1 percent, respectively. This region also saw a decline in those aged 5 to 19, those aged 35 to 64, and those 65 or older. Region 2 experienced a similar shift, with the same age cohorts declining between 2000 and 2010.

Region 3 saw the greatest growth in those aged 55 to 64, with a 31.1 percent increase. This region also saw, however, a decline in the same age groups as Regions 1 and 2. Region 4's population declined as a whole between 2000 and 2010, and all age groups except those aged 55 to 64 declined. Those aged 55 to 64 grew by 41.4 percent during that decade.

In Region 5, the greatest growth was seen in those aged 55 to 64, with a 66.4 percent increase. Age cohorts between 5 and 19, 35 and 54, and over 65 all grew at a rate lower than the regional

average. The population in Region 6 declined over the course of the decade, with the largest decrease in those aged 5 to 19. The only age group that saw a growth during this time period were those aged 55 to 64, which increased by 28.6 percent.

Region 7 experienced the greatest growth in those aged 55 to 64, with a 63.2 percent increase. The population of persons aged 5 to 19 and 35 to 54 both declined during this time period. This was a similar trend to Region 8 that experienced a decline in both those age groups, as well as a 44.2 percent increase in persons aged 55 to 64.

Group Quarters Population

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents[1].” The group quarters population is further divided into two overall categories:

- **The institutionalized population** includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards.
- **The non-institutionalized population** includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless.[2]

The number of residents living in group quarters in non-entitlement areas North Dakota grew slightly from 14,071 in 2000 to 14,563 in 2010, an increase of 3.5 percent. Noninstitutionalized group quarters saw an increase of 9.1 percent, while institutionalized groups quarters saw a 2.2 percent decline. The groups that drove the overall increase included college dormitories, correctional institutions, and other noninstitutionalized.

Table III.8
Group Quarters Population

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	571	8.2%	1,359	19.9%	138.0%
Juvenile Facilities	-	-	211	3.1%	-
Nursing Homes	5,548	79.6%	4,936	72.4%	-11.0%
Other Institutions	852	12.2%	309	4.5%	-63.7%
Total	6,971	100.0%	6,815	100.0%	-2.2%
Noninstitutionalized					
College Dormitories	4,184	58.9%	3,967	51.2%	-5.2%
Military Quarters	1,244	17.5%	1,380	17.8%	10.9%
Other Noninstitutional	1,672	23.5%	2,401	31.0%	43.6%
Total	7,100	50.5%	7,748	53.2%	9.1%
Group Quarters Population	14,071	100.0%	14,563	100.0%	3.5%

Table III.8

Households

North Dakota households in non-entitlement areas grew smaller, in general, between 2000 and 2010. The number of households grew by 5.6 percent overall between 2000 and 2010, but the number of households between three and six members fell behind that overall growth rate, and occupied smaller percentages of all North Dakota households at the end of the decade. By contrast, the number of one-person households grew at a rate of 11.8 percent and the number of two-person households grew by 13.0 percent. As a result, households with one or two members came to occupy 29.3 and 37.3 percent of all households, respectively, by the end of the decade. Additionally, the number of households with seven persons or more grew by 12.7 percent, and the proportion of all households that were occupied by seven or more members grew to account for 1.0 percent of households

Table III.9
Households by Household Size

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	48,458	27.7%	54,196	29.3%	11.8%
Two Persons	61,054	34.9%	68,987	37.3%	13.0%
Three Persons	24,975	14.3%	24,967	13.5%	.0%
Four Persons	23,610	13.5%	20,996	11.4%	-11.1%
Five Persons	11,628	6.6%	10,319	5.6%	-11.3%
Six Persons	3,637	2.1%	3,543	1.9%	-2.6%
Seven Persons or More	1,660	.9%	1,870	1.0%	12.7%
Total	175,022	100.0%	184,878	100.0%	5.6%

Table III.9

Households by Income

The income bracket with the most growth between 2000 and 2013 in non-entitlement areas of North Dakota were those with an income above \$100,000. The proportion of households with incomes above \$100,000 grew by 16.5 percentage points. The proportion of households with an income between \$75,000 and \$99,999 grew by 8.9 percentage points. Households with income between \$50,000 and \$74,999 grew by 1.1 percentage points. The proportion of households in all other income groups declined between 2000 and 2012. Households with income between \$50,000 and \$74,999 and households making more than \$100,000 comprised the largest portion of households, at 19.5 percent and 21.4 percent, respectively.

Diagram III.7 illustrates the change in household incomes between 2000 and 2012.

Table III.11
Households by Income

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2013 Five-Year ACS Data

Income	2000 Census		2013 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	34,507	19.7%	20,620	10.9%
\$15,000 to \$19,999	14,047	8.0%	8,664	4.6%
\$20,000 to \$24,999	14,583	8.3%	9,069	4.8%
\$25,000 to \$34,999	27,043	15.4%	19,546	10.3%
\$35,000 to \$49,999	33,411	19.1%	25,315	13.4%
\$50,000 to \$74,999	32,166	18.4%	36,913	19.5%
\$75,000 to \$99,999	10,798	6.2%	28,541	15.1%
\$100,000 or More	8,504	4.9%	40,368	21.4%
Total	175,059	100.0%	189,036	100.0%

Table III.11

Diagram III.7
Households by Income
 State of North Dakota
 2000 Census SF3 & 2012 Five-Year ACS Data

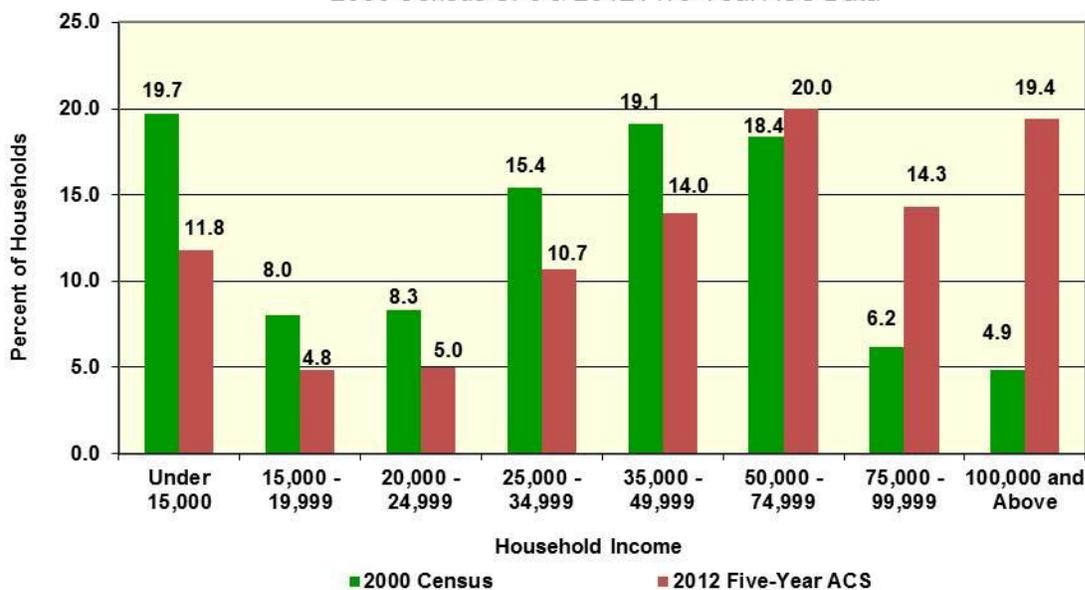


Diagram III.7

Poverty

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.[1]

In North Dakota non-entitlement areas, the poverty rate in 2000 was 12.0 percent, with 52,028 persons living in poverty. There were an estimated 5,772 children under the age of 5 living in poverty in 2000, and another 11,462 children between the ages of 6 and 17 living in poverty. By 2013, there were 5,937 children under 6 living in poverty, and 9,025 children aged 6 to 17. Additionally, in 2012, some 8,039 of the state’s citizens 65 year of age or older were also considered to be living in poverty. These data are presented in Table III.12.

More recent poverty data for the State of North Dakota, extracted from the Census Bureau’s Small Area Income and Poverty Estimates (SAIPE) program, are presented in Table III.13, at right. The poverty rate for the State as a whole has increased from 10.4 percent in 2000 to 11.2 percent in 2012. The poverty

rate increased steadily from 2000 to 2010, ending with 81,176 persons in poverty in 2010. After this, the poverty rate has declined, resulting in 75,251 individuals in poverty in 2012. This is lower than the national poverty rate of 15.9 in 2012.

While the poverty rate continued to increase over the past decade, the median family income for the state of North Dakota as a whole increased from 2000 to 2014, from \$43,000 to \$69,600. This change is shown in Diagram III.3, below. The median family income has risen consistently throughout this time, with an increase of over \$26,000 over the course of the past fourteen years.

**Table III.12
Poverty by Age**

Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2013 Five-Year ACS Data

Age	2000 Census		2013 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	5,772	11.1%	5,937	12.6%
6 to 17	11,462	22.0%	9,025	19.1%
18 to 64	26,567	51.1%	24,224	51.3%
65 or Older	8,227	15.8%	8,039	17.0%
Total	52,028	100.0%	47,225	100.0%
Poverty Rate	12.0%		10.5%	

Table III.12

**Diagram III.8
Median Family Income
State of North Dakota
HUD Data, 2000 – 2014**

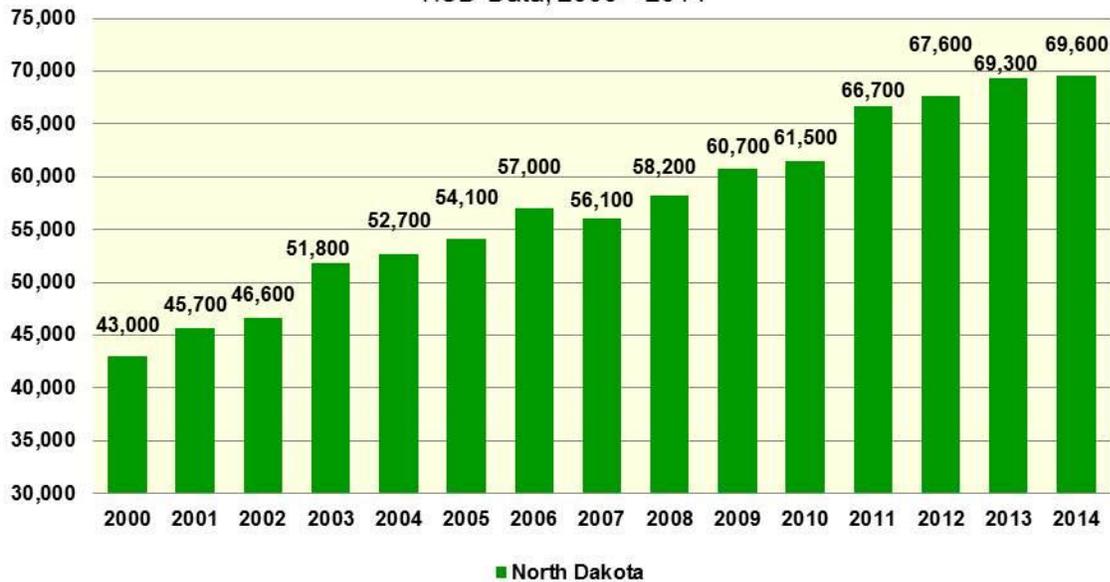


Diagram III.8

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	3,609,246	0	0	3,609,246	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,002,167	0	0	3,002,167	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	445,841	0	0	445,841	0	
Other	public - federal	Admin and Planning Public Improvements	0	0	0	0	0	

Table 50 - Anticipated Resources

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

Federal funds will continue to be leveraged with nonfederal resources to achieve the objectives of this plan. Matching requirements will be achieved through a variety of methods. Grant recipients are encouraged to utilize funds from the private sector, state and local programs, and other sources to assist in meeting HUD matching requirements and to increase the amount of funds available to provide affordable housing, expand economic opportunities, improve infrastructure, and provide community facilities.

Community Development Block Grant

The Federal resources listed have limited funds available so the programs, when administered by the state, are generally designed to require the use of other funds to complete projects. For instance, all CDBG economic development projects require, by design, a 50 percent match of other

funds. For CDBG public facilities projects, the Regional Councils generally require some percentage of other funds. Administrative costs that are required to be matched for the CDBG and HOME programs are included in the Division of Community Services budget.

Home Investment Partnerships Program

Applicants should use private funds, tax credits, Rural Development, Federal Home Loan Bank, CDBG, ND Housing Incentive Fund, Department of Energy, or other grant/loan programs to help leverage HOME activities.

All recipients are expected to locally meet the HOME Program match requirement of 25 percent unless specifically waived by the DCS. Existing general waivers include a state policy that homeowner rehabilitation and TBRA activities are excluded from the match requirement.

Emergency Solutions Grant Program

The State will continue to meet the ESG match requirements in the same manner as it has in past grant years. Each grant year, the State contributes \$120,000 in general funds to match the federal allocation. The remaining matching funds of \$296,114 are provided by ESG sub-recipients. Matching funds are used to enhance and expand eligible ESG components and sub-activities.

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

Discussion

The following state resources are expected to be used to address statewide housing needs:

1. Home Mortgage Finance program (First Time Homebuyer programs);
2. START Downpayment Assistance program;
3. Helping Hands Across North Dakota program for housing;
4. Rehab Accessibility Program
5. Rural Housing Rehabilitation Loan Program;

6. State Revolving Fund program for waste water and drinking water systems;
7. Housing Incentive Fund; and
8. North Dakota Homeless Grant.

Low Income Housing Tax Credit (LIHTC)

The North Dakota Housing Finance Agency is responsible for implementing the Low-income Housing Tax Credit program. Developers looking to use the program must be able to document a particular housing need and demonstrate that the need is consistent with the Consolidated Plan. Each project is rated against specific criteria, eighteen of which are intended to assure a project is targeted to benefit low-income families.

SP-40 Institutional Delivery Structure – 91.315(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
NORTH DAKOTA	Government	Homelessness Non-homeless special needs Ownership Planning Rental	State

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The system in place to implement the CDBG, HOME, and ESG programs is well established and permits the opportunity for close coordination to identify needs and to employ the available re-sources. The CDBG program is well coordinated through the eight Regional Planning Councils, each receiving an allocation with which to fund economic development, housing, and public facilities projects. They in turn coordinate with various housing groups, the Public Housing Authorities, local economic developers, and state agencies to use CDBG funds to fund the most cost effective and low-income targeted projects. In addition, since the Division of Community Services is located in the North Dakota Department of Commerce, the staff is able to have daily coordination with the North Dakota Economic Development and Finance Division in funding economic development projects. The Community Action Agencies are intricately involved in the implementation of the HOME program, and both coordinate housing projects with the Regional Councils. As indicated in the affordable housing goals, Councils will be partnering with Community Action Agencies to assist with lead-based paint requirements. In addition, the North Dakota Housing Finance Agency is provided a set-aside from the HOME program to assist low-income families in accessing housing. The HOME program also coordinates closely with the entitlement cities of Grand Forks and Bismarck to address their local low-income housing needs. The ESG program works very closely with the 25 shelters in the state and the North Dakota Homeless Coalition to identify and address the needs of the homeless and the chronic homeless. At the present time we do not believe that the system has any gaps that need to be addressed.

Coordination

At this time we have no specific plans to enhance coordination. The CDBG program has been implemented for 32 years in the state, and the system in place provides for more than enough coordination, especially when considering the limited funds available and the continued high demands for housing rehabilitation, public facilities, and economic development. If more funds become available, some additional things might be possible, but for now the system for coordination is more than adequate. This also applies to the HOME program which has been in place for 22 years, and the ESG

program which has been in place for 27 years. Working together we are very successful in identifying needs. The problem is the lack of funds to address the needs, and the ability to allocate funds across uses. Every entity involved in the implementation of the Plan does everything in its power to assure that funds are targeted to the most beneficial projects and to the most needy households and individuals.

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

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

Table 52 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

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

While the State of North Dakota and the NDDOC strives to reach every person at risk of homelessness, the lack of funding to address all necessary problems restricts the amount of progress the State can make in its fight against homelessness. As such, some households may slip through the cracks of the designed institutional structure. The State makes every available effort to close as many gaps as possible, while limiting potential gaps through continued communication among agencies.

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

At the present time we do not believe that the system has any gaps that need to be addressed.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing rental and owner housing stock	2015	2019	Affordable Housing		Low income renter households Low Income Owner Households Elderly and Frail Elderly Persons with Disabilities Special Needs Populations	HOME: \$3,085,000	Homeowner Housing Rehabilitated: 140 Household Housing Unit
2	Fund homeownership opportunities for lower income	2015	2019	Affordable Housing		Low Income Owner Households Elderly and Frail Elderly Persons with Disabilities Special Needs Populations	HOME: \$1,985,000	Direct Financial Assistance to Homebuyers: 400 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide funding to increase multifamily housing	2015	2019	Affordable Housing		Low income renter households Elderly and Frail Elderly Persons with Disabilities Special Needs Populations	HOME: \$8,690,000	Rental units constructed: 105 Household Housing Unit
4	Support emergency shelters and transitional housin	2015	2019	Homeless		Homelessness	ESG: \$1,650,000	Homeless Person Overnight Shelter: 68000 Persons Assisted
5	Create additional transitional and PSH	2015	2019	Homeless		Homelessness	ESG: \$1	Overnight/Emergency Shelter/Transitional Housing Beds added: 1 Beds
6	Provide financial support to at risk of homeless	2015	2019	Homeless		Homelessness	ESG: \$220,000	Tenant-based rental assistance / Rapid Rehousing: 2250 Households Assisted
7	Fund homeless prevention activities	2015	2019	Homeless		Homelessness	ESG: \$375,000	Homelessness Prevention: 4000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Encourage economic development opportunities	2015	2019	Non-Housing Community Development		Low income renter households Low Income Owner Households Retain and expand existing businesses	CDBG: \$1	Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted
9	Enhance local public infrastructure	2015	2019	Non-Housing Community Development		Low income renter households Low Income Owner Households Water and wastewater systems Streets and sidewalks	CDBG: \$1	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
10	Encourage public facilities and services	2015	2019	Non-Housing Community Development		Low income renter households Low Income Owner Households Special Needs Populations	CDBG: \$1	Public service activities for Low/Moderate Income Housing Benefit: 1 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Encourage communities to do strategic planning	2015	2019	Non-Housing Community Development		Low income renter households Low Income Owner Households	CDBG: \$1	Other: 1 Other
12	Engage in funding disaster relief areas	2015	2019	Non-Housing Community Development		Disaster relief	CDBG-DR: \$1	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing rental and owner housing stock
	Goal Description	<p><i>1. Preserve and improve the quality and condition of the existing rental and owner-occupied housing stock through rehabilitation of lower-income, disabled and elderly households</i></p> <p>NDDOC will offer funding to rehabilitation activities that address the needs of lower-income and elderly households, including rental and owner-occupied rehabilitations.</p>
2	Goal Name	Fund homeownership opportunities for lower income
	Goal Description	<p><i>Fund homeownership opportunities for lower income residents</i></p> <p>NDDOC will offer down payment assistance to low-income households purchasing homes in high-cost areas of the state. The program will provide low-interest, deferred loans to be used for down payment and closing costs.</p>

3	Goal Name	Provide funding to increase multifamily housing
	Goal Description	NDDOC will fund eligible nonprofit and for-profit housing builders with financial subsidies for the development of rental properties affordable to low-income households.
4	Goal Name	Support emergency shelters and transitional housing
	Goal Description	<i>Support emergency shelters and transitional housing for the homeless</i> NDDOC will provide funding for a number of services needed by homeless persons, such as case management, health services, and outreach. Funding will also be provided to assist with shelter maintenance and operations.
5	Goal Name	Create additional transitional and PSH
	Goal Description	<i>Create additional transitional and permanent supportive housing facilities</i> The State of North Dakota supports efforts to acquire additional housing structures for homeless transitional and permanent supportive housing in the non-entitled areas.
6	Goal Name	Provide financial support to at risk of homeless
	Goal Description	<i>Provide financial support to assist those at imminent risk of homelessness, including rapid re-housing</i> The Department of Commerce will provide financial support, including services and outreach for persons at imminent risk of becoming homeless.
7	Goal Name	Fund homeless prevention activities
	Goal Description	<i>Fund homeless prevention activities, including data collection and prevention service</i> The Department of Commerce will fund prevention activities, including services and outreach for persons at imminent risk of becoming homeless.
8	Goal Name	Encourage economic development opportunities
	Goal Description	<i>Encourage economic development opportunities that retain and expand existing businesses</i> NDDOC will participate in funding economic development activities that retain or expand existing businesses and jobs.

9	Goal Name	Enhance local public infrastructure
	Goal Description	<i>Help improve and enhance local public infrastructure including water, sewer, streets and sidewalks</i> The Department of Commerce will participate in funding activities that improve the existing infrastructure through updating street, water and wastewater systems and sidewalks/paths.
10	Goal Name	Encourage public facilities and services
	Goal Description	<i>Encourage communities to address local public facilities and service needs</i> The Department of Commerce will participate in funding quality public facilities and service activities that benefit the low/mod populations throughout North Dakota.
11	Goal Name	Encourage communities to do strategic planning
	Goal Description	<i>Encourage communities to do strategic planning</i> As part as the on-going effort to improve the quality of living environments for North Dakota residents, the Department of Commerce will provide funding for planning activities for local units of government.
12	Goal Name	Engage in funding disaster relief areas
	Goal Description	<i>Engage in funding disaster relief areas</i> As part as the on-going effort to combat the effects of Superstore Sandy, NDDOC will utilize CDBG-DR funds to address these needs in affected areas throughout the state.

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)

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

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

Not Applicable.

Activities to Increase Resident Involvements

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

No

Plan to remove the ‘troubled’ designation

Not Applicable.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

The 2014 Housing and Community Development Survey included a question about barriers to affordable housing. Table IV.24, below, shows the responses received. The top responses including cost of land or lot, cost of labor, lack of qualified builders, cost of materials, lack of affordable development policies and Not in My Back Yard (NIMBY) mentality.

The regional public input meetings also had comments that related to the barriers to affordable housing in various parts of the state. Some of the comments are as follows:

•

- High cost of land
- Conservative lending practices
- Lack of qualified affordable housing developers
- High price of land
- High construction costs
- Lack of incentives to build affordable units

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The assessed barriers are primarily local issues over which the state has little or no authority. However, we do have a state building code and we will continue to promote its adoption and enforcement and continue to provide training support to local building officials through the North Dakota Building Officials Association. In addition, we will promote the use of CDBG and HOME funds for development whenever it becomes a potential.

Table IV.24

Do any of the following acts as barriers to the development or preservation of housing?

Non-Entitlement Areas of North Dakota
2014 Housing and Community Development Survey

Barrier	Number of Citations
Cost of land or lot	57
Cost of labor	57
Cost of materials	51
Lack of qualified contractors or builders	50
Lack of Affordable housing development policies	43
Not In My Back Yard (NIMBY) mentality	38
Lack of other infrastructure	30
Lack of available land	30
Lack of sewer system	29
Lack of water system	25
Construction fees	16
Density or other zoning requirements	14
Building codes	10
ADA codes	9
Other Barriers	9
Lack of water	8
Permitting fees	8
Permitting process	8
Lot size	8
Impact fees	5

Table IV.24

SP-60 Homelessness Strategy – 91.315(d)

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

The State of North Dakota's method of distribution provides funding to engage homeless individuals and families living on the street (Street Outreach).

Addressing the emergency and transitional housing needs of homeless persons

ESG funds will be used to improve the number and quality of emergency shelters for homeless individuals and families (Shelter Renovation); help operate these shelters through eligible activities such as maintenance, rent, repair, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies (Shelter Operations); provide essential services to shelter residents (Essential Services).

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.

Funding will be available for rapid re-housing and homeless prevention activities to both shorten and prevent incidents of homelessness throughout the State.

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

Through the use of funds for rapid re-housing and homeless prevention as the State strives to help individuals and families avoid homelessness.

SP-65 Lead based paint Hazards – 91.315(i)

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

During this program year we will continue working with the North Dakota State Health Department and the University of North Dakota to provide training for lead-based paint risk assessors. In addition, we expect to see more coordination with the Community Action Agencies to increase the amount of lead-based paint testing activities.

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

Lead based paint requirements are integrated into HOME and CDBG requirements to help ensure that follow all procedures relating to lead-based paint testing and abatement.

SP-70 Anti-Poverty Strategy – 91.315(j)

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

In this section we are required to describe the state's goals, programs, and policies for reducing the number of poverty level families, and how the state's goals, programs, and policies for producing and preserving affordable housing will be coordinated with other programs and services for which the state is responsible, and the extent to which they will reduce the number of poverty level families, taking into consideration factors over which the state has control.

The primary tool at the state level for providing assistance to deal with poverty is the Community Services Block Grant (CSBG) program. This program provides funds to the state's seven Community Action Agencies to ameliorate the causes and conditions of poverty. The funds provide a range of services and activities to assist the needs of low-income individuals, including the homeless, migrants, and the elderly. In North Dakota the funds are used to reduce poverty, revitalize low-income communities, and empower low-income families and individuals to become self-sufficient. This program is located in the North Dakota Division of Community Services, which provides an opportunity for almost daily interaction and coordination with the CDBG, HOME, and ESG programs.

The Community Action Agencies also play a key role in providing housing opportunities, most of which are included in the state's affordable housing goals, through the implementation of the state's HOME program. Their low-income clientele, most of who live in poverty, are the primary beneficiaries of HOME funds for obtaining housing as owners or renters. Families are also provided assistance in weatherizing their homes through the Weatherization program, which is a program within the Division of Community Services, and is often used in conjunction with HOME and CDBG funds that are used for housing rehabilitation. As noted in the affordable housing goals, some Regional Councils are partnering with Community Action Agencies to deal with lead based paint issues, and these are targeted to assist extremely low-income households. Homeless people also benefit through the Community Action Agencies through enrollment in the state's Self-Sufficiency Program.

The primary focus for the use of CDBG funds in addressing poverty, besides an emphasis on rehabilitating homes owned and rented by extremely low-income households, will continue to be through the creation of jobs. This is consistent with the short-term non-housing objectives established within each region for providing funds for economic development projects. The ESG program provides emergency shelter for many persons and families living in poverty; and the Shelter Plus Care program provides these people with transitional and permanent housing opportunities through the Continuum of Care.

The institutional structure and programs, along with close coordination between implementing agencies, are all in place, and many families and individuals have benefited. However, there is no way to demonstrate or predict just how these programs and services will reduce the number of people living in poverty. Since the state's affordable housing goals, the goals of the ESG and CDBG community

development programs, emphasize targeting extremely low-income families, most of whom live in poverty, and because of the primary focus of the Community Services Block Grant program in providing services to people living in poverty, we believe that no additional goals are needed to specifically target poverty level families.

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

The State of North Dakota integrates housing services and social services by working closely with local jurisdictions, non-profits, and services agencies. Many programs meet the needs of low- and moderate-income households and those with special needs. The State is involved in planning and prioritizing needs. This plan serves as a guide to implement strategies to help alleviate poverty and coordinate efforts to combat poverty for households within the State.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state 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

Monitoring will be the responsibility of the staff assigned to the CDBG, HOME, and ESG programs and the organizations that partner with the Division of Community Services to implement these programs. This will primarily be accomplished through quarterly and final reports on each funded project. To assure long-term compliance with program requirements, staff will do on-site monitoring of files and each completed project using a systems review of the implementing organizations. Staff will also perform desk-top monitoring using drawdown requests, environmental review notices, Section 504 Self-evaluations, and the Integrated Disbursement Information System (IDIS).

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	3,609,246	0	0	3,609,246	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	3,002,167	0	0	3,002,167	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	445,841	0	0	445,841	0	
Other	public - federal	Admin and Planning Public Improvements	0	0	0	0	0	

Table 54 - Expected Resources – Priority Table

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

Federal funds will continue to be leveraged with nonfederal resources to achieve the objectives of this plan. Matching requirements will be achieved through a variety of methods. Grant recipients are encouraged to utilize funds from the private sector, state and local programs, and other sources to assist in meeting HUD matching requirements and to increase the amount of funds available to provide affordable housing, expand economic opportunities, improve infrastructure, and provide community facilities.

Community Development Block Grant

The Federal resources listed have limited funds available so the programs, when administered by the state, are generally designed to require the use of other funds to complete projects. For instance, all CDBG economic development projects require, by design, a 50 percent match of other funds. For CDBG public facilities projects, the Regional Councils generally require some percentage of other funds. Administrative costs that are required to be matched for the CDBG and HOME programs are included in the Division of Community Services budget.

Home Investment Partnerships Program

Applicants should use private funds, tax credits, Rural Development, Federal Home Loan Bank, CDBG, ND Housing Incentive Fund, Department of Energy, or other grant/loan programs to help leverage HOME activities.

All recipients are expected to locally meet the HOME Program match requirement of 25 percent unless specifically waived by the DCS. Existing general waivers include a state policy that homeowner rehabilitation and TBRA activities are excluded from the match requirement.

Emergency Solutions Grant Program

The State will continue to meet the ESG match requirements in the same manner as it has in past grant years. Each grant year, the State contributes \$120,000 in general funds to match the federal allocation. The remaining matching funds of \$296,114 are provided by ESG sub-recipients. Matching funds are used to enhance and expand eligible ESG components and sub-activities.

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

Discussion

The following state resources are expected to be used to address statewide housing needs:

1. Home Mortgage Finance program (First Time Homebuyer programs);
2. START Downpayment Assistance program;
3. Helping Hands Across North Dakota program for housing;
4. Rehab Accessibility Program
5. Rural Housing Rehabilitation Loan Program;
6. State Revolving Fund program for waste water and drinking water systems;
7. Housing Incentive Fund; and
8. North Dakota Homeless Grant.

Low Income Housing Tax Credit (LIHTC)

The North Dakota Housing Finance Agency is responsible for implementing the Low-income Housing Tax Credit program. Developers looking to use the program must be able to document a particular housing need and demonstrate that the need is consistent with the Consolidated Plan. Each project is rated against specific criteria, eighteen of which are intended to assure a project is targeted to benefit low-income families.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing rental and owner housing stock	2015	2019	Affordable Housing		Low Income Owner Households	HOME: \$617,000	Homeowner Housing Rehabilitated: 28 Household Housing Unit
2	Fund homeownership opportunities for lower income	2015	2019	Affordable Housing		Low Income Owner Households	HOME: \$397,000	Direct Financial Assistance to Homebuyers: 80 Households Assisted
3	Provide funding to increase multifamily housing	2015	2019	Affordable Housing		Low income renter households	HOME: \$1,738,000	Rental units constructed: 21 Household Housing Unit
4	Support emergency shelters and transitional housin	2015	2019	Homeless		Homelessness	HOME: \$330,000	Homeless Person Overnight Shelter: 13000 Persons Assisted
5	Create additional transitional and PSH	2015	2019	Homeless				
6	Provide financial support to at risk of homeless	2015	2019	Homeless		Homelessness	HOME: \$44,000	Tenant-based rental assistance / Rapid Rehousing: 450 Households Assisted
7	Fund homeless prevention activities	2015	2019	Homeless		Homelessness	ESG: \$75,000	Homelessness Prevention: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Encourage economic development opportunities	2015	2019	Non-Housing Community Development		Retain and expand existing businesses	CDBG: \$1	Businesses assisted: 1 Businesses Assisted
9	Enhance local public infrastructure	2015	2019	Non-Housing Community Development		Water and wastewater systems Streets and sidewalks	CDBG: \$1	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted
10	Encourage public facilities and services	2015	2019	Non-Housing Community Development		Special Needs Populations	CDBG: \$1	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
11	Encourage communities to do strategic planning	2015	2019	Non-Housing Community Development			CDBG: \$1	Other: 1 Other
12	Engage in funding disaster relief areas	2015	2019	Non-Housing Community Development		Disaster relief	CDBG: \$1	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing rental and owner housing stock
	Goal Description	

2	Goal Name	Fund homeownership opportunities for lower income
	Goal Description	
3	Goal Name	Provide funding to increase multifamily housing
	Goal Description	
4	Goal Name	Support emergency shelters and transitional housin
	Goal Description	
5	Goal Name	Create additional transitional and PSH
	Goal Description	
6	Goal Name	Provide financial support to at risk of homeless
	Goal Description	
7	Goal Name	Fund homeless prevention activities
	Goal Description	
8	Goal Name	Encourage economic development opportunities
	Goal Description	
9	Goal Name	Enhance local public infrastructure
	Goal Description	
10	Goal Name	Encourage public facilities and services
	Goal Description	
11	Goal Name	Encourage communities to do strategic planning
	Goal Description	
12	Goal Name	Engage in funding disaster relief areas
	Goal Description	

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The State of North Dakota and the Department of Commerce prioritize funds based on the priority needs established in this plan. A combination of factors, including the greatest needs, the availability of resources and the capacity of entities within the state help determine how the NDDOC will fund activities during the program year.

Funding Allocation Priorities

	Preserve existing rental and owner housing stock (%)	Fund homeownership opportunities for lower income (%)	Provide funding to increase multifamily housing (%)	Support emergency shelters and transitional housin (%)	Create additional transitional and PSH (%)	Provide financial support to at risk of homeless (%)	Fund homeless prevention activities (%)	Encourage economic development opportunities (%)	Enhance local public infrastructure (%)	Encourage public facilities and services (%)	Encourage communities to do strategic planning (%)	Engage in fun disa re ar (%)
CDBG	0	0	0	0	0	0	0	0	0	0	0	
HOME	20	13	57	0	0	0	0	0	0	0	0	
ESG	0	0	0	56	0	18	18	0	0	0	0	
Other CDBG-DR	0	0	0	0	0	0	0	0	0	0	0	

Table 56 – Funding Allocation Priorities

Reason for Allocation Priorities

The State of North Dakota's Five-Year Consolidated Plan identified the State's housing priority needs as meeting the needs of low income rental and owner households through homeownership opportunities, homeowner rehabilitation, and rental development. The state also prioritized addressing homelessness in the State through supporting shelters and engaging in homeless prevention. In the Five-Year Consolidated Plan, the State identified North Dakota's non-housing priorities as economic opportunities, enhancing public infrastructure, improving public facilities and

encouraging strategic planning. In meeting these priorities, the State of North Dakota is allocating resources to address these needs.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

To distribute the CDBG funds, the state provides an allocation of funds to each of the state’s eight Regional Planning Councils to recommend grant awards on a competitive basis. Each Regional Council is responsible for developing a program distribution statement describing how it will award funds. The state’s role is to provide overall direction for the CDBG program and to review each project for compliance with the state CDBG Program Distribution Statement and the respective regional program statement. In addition, a set-aside is available for the Governor to fund economic development projects, new housing and emergency projects addressing health and safety concerns in coordination with the Regional Councils. For the HOME program, funds will be allocated to each of the state’s seven Community Action Agencies, the North Dakota Housing Finance Agency, two Community Housing Development Organizations, two housing authorities, and the cities of Bismarck and Grand Forks. Funds from the ESG program will be distributed on a competitive basis to eligible applicants. More detailed information for accessing and awarding funds under these three programs may be found on the Division of Community Services web site.

The criteria for approving projects under the CDBG program for each Region are based directly on the state’s affordable housing goals and long-term non-housing community development objectives, emphasizing all needs identified as a high priority and primary benefit to households of 0 to 51 percent MFI. The HOME program is designed to achieve the affordable housing goals identified in the Strategic Plan, and the ESG program is focused on broadening existing emergency shelter and homelessness prevention activities, emphasizing rapid rehousing and helping people quickly gain stability in permanent housing after experiencing a housing crisis and or homelessness.

The following provides an overview description of each program:

Distribution Methods

Table 57 - Distribution Methods by State Program

1	State Program Name:	CDBG - DR
	Funding Sources:	CDBG-DR

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>On May 10, 2011, President Obama declared North Dakota as being in a state of disaster with FEMA assigning the state disaster number FEMA-1981-DR. Under the declaration for Disaster, FEMA’s Public Assistance (PA) Program and Hazard Mitigation Grant Program (HMGP) were instated to assist 44 counties and four tribes with disaster recovery and reimbursement of flood damage costs.</p> <p>While the CDBG Disaster Recovery funding may be used in the 44 counties that are eligible for assistance under the 2 FEMA programs, it has been determined that, due to limited funding, only those entities that received the Individual Assistance Declarations from FEMA (declarations are based on the amount of damage received) will be served by CDBG Disaster funding. The eligible entities are: Barnes; Benson; Burleigh; McHenry; Morton; Ramsey; Renville; Richland; and Ward Counties and the Spirit Lake Reservation.</p> <p>Department of Housing and Urban Development Appropriations Act, 2012 (Public Law 112-55), which appropriated \$400,000,000 in Community Development Block Grant funds related to disaster relief, long-term recovery, and restoration of infrastructure in areas covered by a declaration of major disaster under title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.) as a result of recent natural disasters on a national level. The State of North Dakota has been allocated a total of \$11,782,684 from that appropriation with an additional \$67,575,964 going directly to the City of Minot for recovery from the impacts of the severe flooding experienced in North Dakota.</p>
---	---

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The unmet needs submitted from affected units of local governments, housing authorities and emergency shelters within the counties that received an individual declaration from FEMA will be scored based on the following:</p> <ul style="list-style-type: none"> • Project will receive 20 points if it is located in a HUD identified county with severe unmet needs; • Project will receive 0 points if it is not located in a HUD identified county with severe unmet needs • Project will receive 1 point for each percentage point of Total Severe Housing and Business Needs in the county as compared to the Statewide Total; • Project will receive 100 points if it benefits LMI; • Project will receive 20 points if it is located in a county with a FEMA Individual Assistance Declaration; • Project will receive 20 points if it is an eligible CDBG Disaster activity; • Project will receive 0 points if it is not an eligible CDBG Disaster activity; • Project will receive 10 points if the activity identified for reimbursement followed CDBG Regulations relating to Environmental, Davis Bacon, etc.; • Project will be disqualified if the activity did not follow CDBG Regulations relating to Environmental, Davis Bacon, etc.; and • Projects listed without documented unmet needs will be disqualified. <p>The State will invite applications in order starting with the highest ranked project. Applications will be invited until all funds have been obligated. However, a minimum score of 100 must be obtained to be invited to submit an application.</p>
--	---

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>For additional information, please contact the Department of Commerce or refer to their website at: http://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrantDisasterRelief/</p>
---	---

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
--	--

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations) . (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>Each project awarded will be evaluated individually to determine the amount of administrative dollars required. (See Appendix B - Guidance Relating To Administrative Costs and Program/Activity Delivery Costs). However, the total state and local administrative dollars will not exceed \$328,800.</p> <p>Applicants applying for repair, restoration or replacement projects will be required to document that a project is directly related to damage resulting from the 2011 flood event as authorized in FEMA Declaration FEMA-1981-DR North Dakota dated May 10, 2011, for North Dakota Flooding. Applicants submitting projects for funding utilizing CDBG Sandy disaster assistance will, as part of the application process, be required to submit copies of the FEMA damage assessment worksheets or Federal Highway Detailed Damage Inspection Reports (DDIR) which document the association with the 2011 flood event and the estimated costs of repair, restoration, or replacement.</p> <p>In order to meet timely distribution of funds requirements, the applicant must spend 100% of their funds within 24 months of HUD’s approval of the project. If the funds are not spent, HUD will rescind them.</p>

	Describe threshold factors and grant size limits.	
	What are the outcome measures expected as a result of the method of distribution?	Outcomes will be measured by the number of households and businesses assisted.
2	State Program Name:	Community Development Block Grant (CDBG)
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	<p>The purpose of the Community Development Block Grant (CDBG) Program Distribution Statement is to describe how the state of North Dakota intends to distribute its CDBG Public Facilities, Housing and Economic Development funds.</p> <p>To better address local community development needs, the Governor has directed that the State's allocation be divided among each of the eight Regional Planning Councils that have established procedures to review and rank applications submitted within their respective regions</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Program Goals and Objectives</p> <ul style="list-style-type: none"> • Creation of permanent jobs for very low and low income persons • Economic diversification • Leveraging of private and local investment • Benefit to the state’s economy • Water and sewer activities which currently present a threat to health and safety • Removal of architectural barriers which will permit access for the handicapped • Direct benefit to a locality’s very low and low income persons • Leveraging local and other available financial resources to finance the cost of the activity • Meeting the health and safety needs of very low income persons by bringing the rehabilitated housing up to a minimum of the Section 8 Housing Quality Standards • Making more affordable housing available for very low and low income persons <p>Eligible Applicants</p> <p>Eligible applicants under the North Dakota Community Development Block Grant Program are limited to counties and incorporated cities.</p>
--	---

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Application information will be available on the NDDOC's website at: http://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrantCDBG/</p>
---	--

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
--	--

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations) . (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	

	<p>Describe threshold factors and grant size limits.</p> <p>Governor’s Fund for Community Development</p> <p>The Governor’s Fund for Community Development primary focus will be to fund primary sector economic development projects. However, other eligible CDBG projects may also be funded, including those that will alleviate an immediate health and safety condition in the community. Up to \$100,000 of the Governor’s Fund may be used for permanent supportive housing to address long term homelessness. Housing projects funded with the Governor’s Fund will be based on increased housing needs due to economic development activities.</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p> <p>Outcomes will be measured by the various Goal Outcome Indicators, as set forth in AP-20. Goal Outcomes are primarily measured by the number of households assisted, the number of businesses assisted, or the number of planning endeavors completed.</p>
3	<p>State Program Name: Emergency Solutions Grant Program</p> <p>Funding Sources: ESG</p> <p>Describe the state program addressed by the Method of Distribution. The State’s 2015 ESG allocation will be made available to eligible applicants and will be administered in accordance with the Interim (or Final) Rule regarding Homeless Emergency Assistance and Rapid Transition to Housing: Emergency Solutions Grant Program and Consolidated Plan Conforming Amendments.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The Division of Community Services (DCS) will review, score, and fund applications based on the ability to achieve the following state program objectives:</p> <ol style="list-style-type: none"> 1. To fund projects that encourages the use of program funds to complement the use of other public and private funds in providing assistance to the homeless. (Max. 5 points) 2. To fund projects which document and address shortages in funding, facilities, and services to the homeless, and which encourage and demonstrate maximum coordination of services and programs within the community. (Max. 5 points) 3. To fund projects which document participation in region wide or statewide continuum of care process. (Max. 5 points) 4. To fund projects which can be completed in a timely manner, within budget, and in conformance with all applicable federal and state requirements. (Max. 5 points) 5. To fund projects which involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG, and in providing service for occupants of these facilities. (Max. 5 points) <p>To be eligible for funding, applications must receive a minimum subjective score of 15. All applications with a score of 15 or higher will receive funding based on the average recommended amounts by DCS' application reviewers.</p>
--	--

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	
---	--

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Eligible applicants for the Emergency Solutions Grants program are Units of Local Government, and private nonprofit organizations. Nonprofit entities located on Indian reservations are also eligible to receive funds.</p>
--	---

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations) . (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	

	Describe threshold factors and grant size limits.	The maximum amount of funds that will be made available to any one homeless facility or agency providing assistance to the homeless is \$50,000.
	What are the outcome measures expected as a result of the method of distribution?	Expected measures of outcome include the number of households assisted with funds and the number of emergency shelter or permanent supportive beds added.
4	State Program Name:	HOME Investment Partnership Program
	Funding Sources:	HOME

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Department of Housing and Urban Development (HUD) has designated the State of North Dakota as a Participating Jurisdiction (PJ) and as such it may apply for and distribute HOME funds. The agency responsible for administration of the North Dakota HOME Program is the Department of Commerce, Division of Community Services (DCS).</p> <p>This is a description of how the state plans to distribute FY 2015 HOME funds and administer its program. The plan demonstrates consistency with the goals identified in the state's Consolidated Plan (CP). Accordingly, the state can use its HOME funds for the following activities to help meet the identified housing needs:</p> <ul style="list-style-type: none"> • Rehabilitation of Owner-occupied and Rental Property • Homebuyer Assistance • Tenant Based Rental Assistance (including security and utility deposits) • Acquisition, New Construction, Site Improvements, or Demolition Linked to a Project • Administrative Costs • Operating Expenses for Community Housing Development Organization (CHDO) <p>The state will administer its program through state recipients, sub recipients, non-profits, and CHDOs. The HOME Program will be allocated to state recipients and sub recipients through a non-competitive set-aside. The non-profit and CHDO category will be competitive and awarded based on scoring criteria. Any funds remaining after the competitive round will be distributed on a first-come-first-serve need basis.</p> <p>Applicants new to the HOME Program are required to partner with an experienced developer, sponsor, or consultant (i.e., someone with projects completed and operating successfully).</p> <p>The state may reallocate funds from one category to another, or one state recipient or sub recipient to another, because of high demand, an emergency due to a natural disaster, or determinations that performance-based measures have not been met.</p> <p>State program income received by DCS may be allocated, at our discretion, for any project or activity deemed necessary.</p> <p>Relocation is the only allowed activity in a designated floodplain under the state's multi-year environmental review. Grand Forks and Bismarck may complete their own environmental reviews and make their own floodplain determinations on a case-by-case basis.</p>
---	---

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Each application meeting the threshold requirements will be reviewed and assigned points according to the following selection criteria. Applications must achieve a minimum score of <u>80</u> points to be considered for funding. Scoring will be on entire project/units (not just HOME units). Only one (1) application per project will be considered. Applicants may request no more than 60% of the hard construction costs. Income targeting for HOME requires at initial occupancy that not less than 90% of the units assisted with HOME funds be occupied by families at 60% and below area median income. Projects with five (5) or more HOME units, 20% of those units must have low home rents for the period of affordability.</p> <ol style="list-style-type: none"> 1. Income Targeting 2. Addresses Housing Shortage in Developing Communities of 20,000 or less 3. Leveraging 4. Financial Support from Local Sources 5. Readiness to Proceed 6. Rehab of Existing Vacant Habitable Structures 7. Preservation 8. Special Needs 9. Neighborhood Characteristics 10. Public Housing Notification 11. Cross-Cutting Requirements <p>Additional scoring information is available in the attached HOME program statement.</p>
--	--

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	
---	--

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
--	--

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations) . (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>Please refer to the attached HOME program statement for funding categories.</p>

<p>Describe threshold factors and grant size limits.</p>	
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>HOME outcome measures include the number of rental or owner units constructed or renovated, the number of households assisted with direct financial assistance and the number of households assisted with rental assistance.</p>

Discussion:

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 58 – Project Information

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

AP-38 Project Summary
Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Acceptance process of applications

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

AP-50 Geographic Distribution – 91.320(f)

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

The HOME and ESG program funds will be available to eligible applicants statewide. Fargo receives their HOME funds directly from HUD. The CDBG program is available to eligible applicants in every city and county, except the three entitlement cities of Grand Forks, Fargo, and Bismarck.

Geographic Distribution

Target Area	Percentage of Funds

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The North Dakota Department of Commerce will strive to meet the following goals for Affordable Housing during the 2015 Action Year.

One Year Goals for the Number of Households to be Supported	
Homeless	450
Non-Homeless	129
Special-Needs	0
Total	579

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	450
The Production of New Units	21
Rehab of Existing Units	28
Acquisition of Existing Units	80
Total	579

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion:

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

The State has no actions planned for 2015 to address public housing.

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

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

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

Discussion:

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The following are the actions the State of North Dakota will take in FY 2015 to address homelessness and other special needs.

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

Homeless activities during 2015 include awarding Emergency Solutions Grant funds to eligible applicants to provide street outreach and homeless prevention activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

The assessed barriers are primarily local issues over which the state has little or no authority. However, we do have a state building code and we will continue to promote its adoption and enforcement and continue to provide training support to local building officials through the North Dakota Building Officials Association. In addition, we will promote the use of CDBG and HOME funds for development whenever it becomes a potential.

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

Many applicants utilize rapid re-housing to limit the amount of time that households spend in homelessness and in homeless prevention. In funding these types of activities, the State is continuing its efforts to reduce homelessness and prevent new households from entering homelessness.

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

Through the use of funds for rapid re-housing and homeless prevention as the State strives to help individuals and families avoid homelessness. The State will encourage service agencies to coordinate efforts to meet any gaps in the system to address the needs of those transitioning from publically funded institutions and systems of care.

Discussion

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

This section refers to the Barriers to Affordable Housing as discussed in the 2015-2020 Consolidated Plan.

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

The assessed barriers are primarily local issues over which the state has little or no authority. However, we do have a state building code and we will continue to promote its adoption and enforcement and continue to provide training support to local building officials through the North Dakota Building Officials Association. In addition, we will promote the use of CDBG and HOME funds for development whenever it becomes a potential.

Discussion:

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The major obstacle to meeting underserved needs is the small amount of funds the state receives through the CDBG, HOME, and ESG programs. The needs far exceed the ability of these programs to make any significant impact, which is why the state continues to fund the same type of housing and non-housing activities each year. Housing rehabilitation continues to be a high priority need, but the interest in doing more rehabilitation is severely hampered by the lead-based paint requirements. Costs to investigate and mitigate lead-based paint are very high and the lack of funds means fewer opportunities for rehabilitation. Since there is nothing we can do to change either of these problems, no actions are planned.

Actions planned to foster and maintain affordable housing

During the 2015 program year we will continue to promote targeting CDBG and HOME funds to households of 0 to 30 percent of the MFI, persons with disabilities, the elderly, and minorities, focusing primarily on housing rehabilitation and assistance in buying or renting affordable housing.

Actions planned to reduce lead-based paint hazards

During this program year we will continue working with the North Dakota State Health Department and the University of North Dakota to provide training for lead-based paint risk assessors. In addition, we expect to see more coordination with the Community Action Agencies to increase the amount of lead-based paint testing activities.

Actions planned to reduce the number of poverty-level families

The primary activities will be to create jobs with CDBG funds, encourage referrals of low-income persons and families to the Self-Reliance program (although no data can be obtained showing referrals because of confidentiality), and, as reflected in our affordable housing goals, to target HOME and CDBG funds to low-income households.

Actions planned to develop institutional structure

As noted previously, we do not believe that there are any gaps in the current institutional structure for the delivery of programs that need to be addressed.

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

service agencies

As previously noted, we believe that good coordination of programs is occurring and that no specific additional actions are required.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	1
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.320(k)(2)

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

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:
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:
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:

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Discussion:

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2014 Continuum of Care Housing Inventory Count Rep</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>North Dakota Statewide CoC</p>
	<p>Provide a brief summary of the data set.</p> <p>Summary of all beds reported by the CoC</p>
	<p>What was the purpose for developing this data set?</p> <p>Accounting of homeless assistance programs housing inventory</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Statewide</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2014</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>