

Aligning our Efforts to Remove Child Care & Housing as Barriers to Work

February 4, 2025

House Appropriations | HR Division
Representative Jon Nelson, Chairman

Presentation by Jessica Thomasson, Executive Director,
Human Services Division



HSD Threads relevant to Appropriations



1

Growing a strong, stable workforce requires strong, stable families

- Family caregiving supports
- Child care as a stable resource
- Housing stability



2

Filling gaps in the system of care can prevent crisis

- Evolving safety net for targeted needs
- Preventing justice system involvement
- Complexity of layered / co-occurring factors
- Transition & diversion across housing-service continuum



3

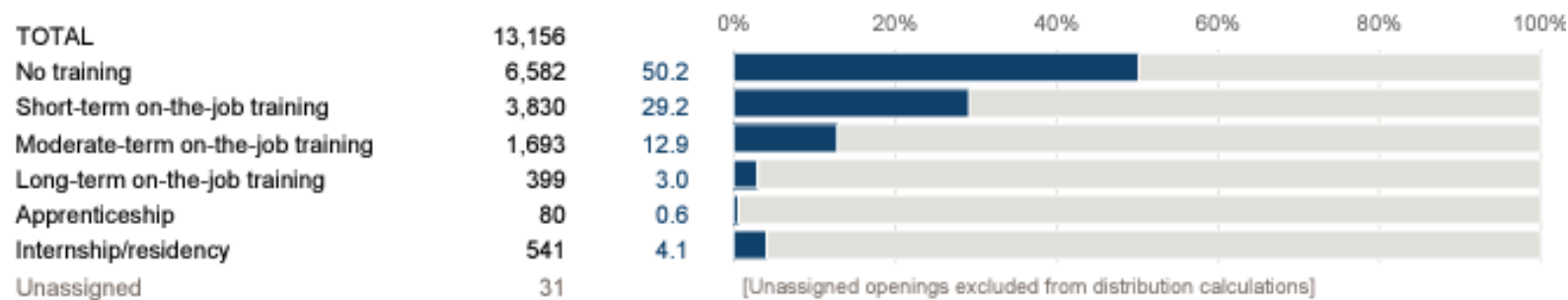
Pushing toward simplicity improves citizen experience

- Incremental progress
- Person centered design
- Reduced administrative burden

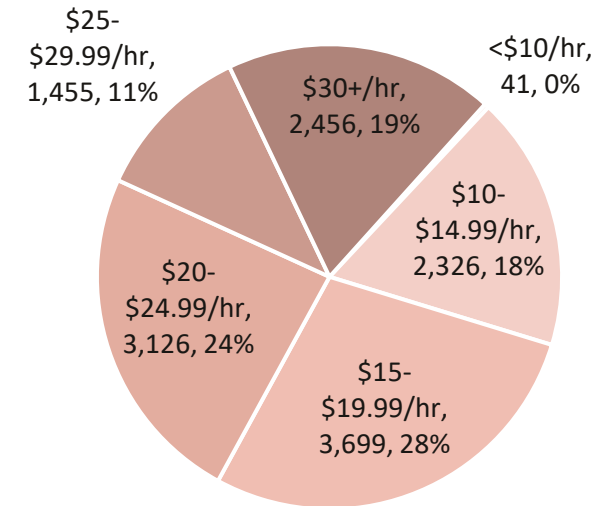
46% of ND job openings pay an average hiring wage of <\$20/hr and require minimal training/education to start

December 2024 Job Openings Report

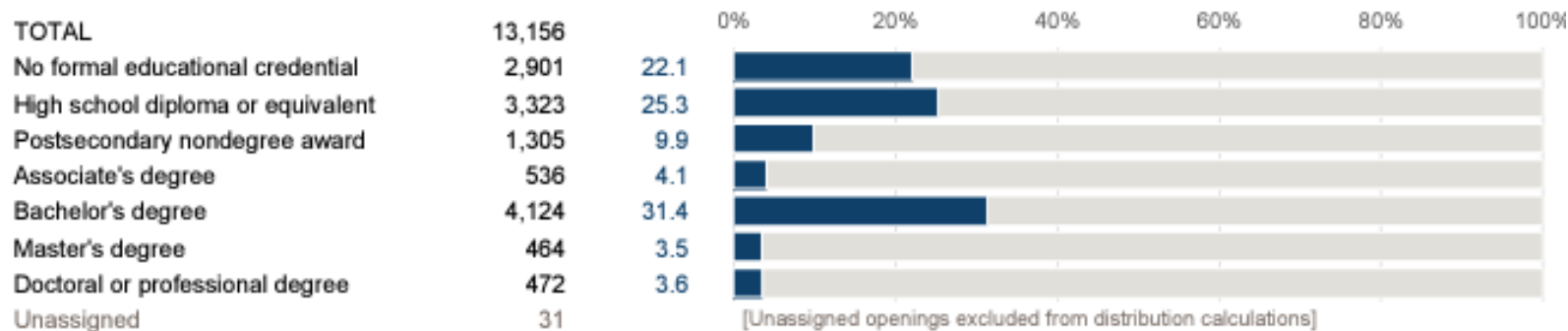
Distribution of Job openings by typical training required



Distribution of Job openings by typical average wage



Distribution of Job openings by typical entry level education





What is workforce? It's workers.



70% of jobs in the ND labor market pay an average wage of \$30/hour or less



Less than \$16 / hour	\$16 - \$22 / hour	\$22 - \$30 / hour	\$30 - \$38 / hour	>\$38 / hour
Childcare worker Waiter/Waitress Dishwasher Bartender Fast food cooks Cashiers Hotel clerk Maid/Housecleaner Farm Worker/Laborers	Home health/PT aide Personal care aide Receptionist/secretary Restaurant cook Preschool teacher Assemblers Maintenance workers Nursing assistant Substitute teacher Stocker/order filler Landscaping/grounds Janitor Laundry/Dry cleaning Legal secretary	Carpenter Loan processor Correctional officers Auto service tech Surgical tech EMTs & paramedics Roofer Real Estate Sales Lic Practical Nurse Dental assistant Firefighter Clergy Architectural drafter Social worker Hotel manager Light Truck driver	Rotary drill operator HR specialist Accountant Electrician PR specialist Counselor Police Registered Nurse Comp network specialist Speech pathologist Production supervisor Occupational therapist	Industrial Engineer Constr mgr Gen/Op mgr Dental hygienist Loan officer Lawyer Sales mgr Software dev Veterinarian Pharmacist Physician Dentist Psychologist
<p>47,960 # of people employed in a job with average wage of <\$16/hour represents 12% of total jobs</p>	<p>112,430 28%</p>	<p>121,150 30%</p>	<p>64,390 16%</p>	<p>52,920 13%</p>

Source: Job Service ND 2023 Employment and Wages by Occupation dataset | median wage by occupation; 386,920 jobs included in statewide wage summary



What do people want?

**To build a life for
themselves & their families.**



What
does it
take to
**Build a
Life?**



2021

- Best in Class (HB 1466)
 - Consolidate many early childhood functions (HB 1416)
-

2023

- Investments in Child Care Assistance, provider grants, and child care infrastructure (HB 1540)
 - Research informed year-before-kindergarten programs (*Best in Class / Waterford Upstart*) (SB 2012)
-

2025

- Continue pushing toward a healthier child care sector and becoming a state where child care is not a barrier to work



Child care is a workforce solution that can make a difference for ND employers



Affordability

Connect more working families to child care assistance to keep the cost of child care within 7% of household income



Availability

Make it easier for working families to find child care when and where they need it



Quality

Help kids realize their potential by supporting quality early childhood experiences

ND Child Care Strategy is both comprehensive and targeted



Target investments to ages 0-3

- ✓ Age of highest developmental return for children
- ✓ Period of greatest economic pressure for most young families
- ✓ Critical decision point for individual-level decisions about how/if to rejoin the labor force
- ✓ Focus on working families employed in occupations where compensation doesn't offset the cost of child care needed to enable work



Embrace an all-of-the-above approach to child care

- ✓ Quality early experiences can happen anywhere.
- ✓ Working families should have meaningful choices about child care.
- ✓ Principles of quality are knowable and transferrable to any setting.
- ✓ Sustainable child care businesses will support more sustainability within the workforce.



Help working parents provide for their families by supporting employment, training and education goals

- ✓ Benefits are scaled to family need.
- ✓ Employers have meaningful vehicles to remediate child care as a barrier to work.
- ✓ There are opportunities for children who are least likely to have access to quality early childhood experiences.

The state of child care in North Dakota

2023-25 Snapshot

STRENGTH

- **Help with child care costs** for larger number of working parents
- More **resources to support** quality rated programs
- Increased state-supported options for children and families in **year before kindergarten**

WEAKNESS

- **Uneven distribution** of child care assistance across ND
- Severe mismatch between child care **supply and demand** in many communities
- Lack of timely, consistent cross-system **data**

S	W
T	O

THREAT


- Local **labor market realities** and childcare workforce **wage scale**
- Impact of staff **turnover** on **quality** of care
- **Shifts in age** of children **served** in all-ages child care settings (infant/toddler, school age)


OPPORTUNITY


- Improved **user experience / outreach** to working parents re **child care assistance** options
- Coordinated approach to greater **operational sustainability** for child care **businesses**
- Strengthen **stability** of child care **workforce**

What indicators characterize a “healthy” child care sector?




 Broad availability of quality licensed care for infants and toddlers

 Very few/no child care deserts (i.e., areas with critical shortages)


 Growth in capacity is greater than loss of capacity


 Increasing % of child care workforce credentialed for promotion


 Mix of provider types who are licensed

 Equitable distribution of child care assistance statewide


 Active quality efforts in increasing % of licensed child care slots

 Parents have options to consider when and where they need them

 % of licensed programs operating to full capacity

 Inclusion supports that create access for children with special needs

 Child care rates cover the cost of delivering quality care

 Working families w/young children pay no more than 7% of income for quality care

What does “progress” look like?



Statewide child care payment model that rewards quality

Increased % of children who are achieving widely held developmental milestones

Families have the information they need to feel like they “know what to look for” when seeking quality early childhood experiences for their kids

Fewer people who report “child care” as a barrier to work

Increased # of infant and preschool slots in highest quality settings

Widespread adoption of kindergarten assessment tool by public and private kindergarten programs

Average wage for front line child care workers equal to the average wage for direct care paraprofessionals in other fields (ex. DSP, CNA, QSP)

Reduced rates of staff turnover in licensed child care programs

Sector-wide identification and understanding of child care health/safety compliance

Increase in kindergarten readiness on day 1 of kindergarten

Child Care Availability | Capacity

Measure:

Increased availability of child care

Increase in the
number of spaces
available to serve
children and families

↑ Licensed child care

↑ Infant/Toddler care

*Licensing | Career Pathways | Grants |
Shared Svc | CCAP rates*



Key Indicator: Child Care Availability | Licensed Capacity

Licensed Child Care capacity by county

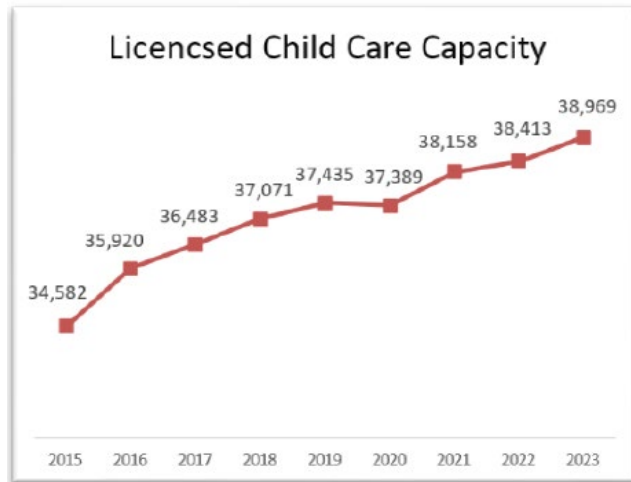
1,122

licensed providers are approved to provide child care for

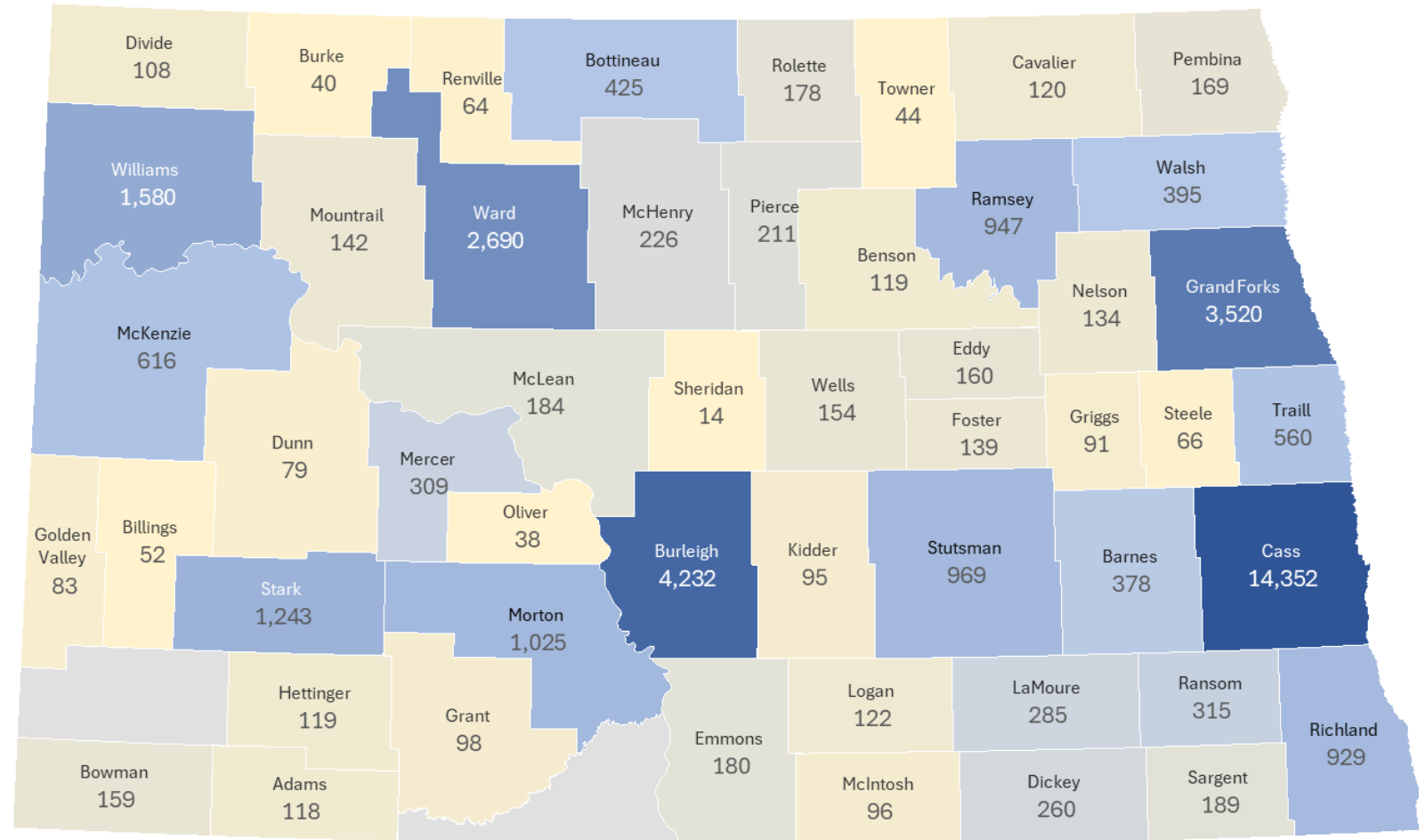
38,821

children ages 0-12

Last updated: Dec 2024



Note: Annual capacity snapshot taken in June each year; 2023 capacity is through October

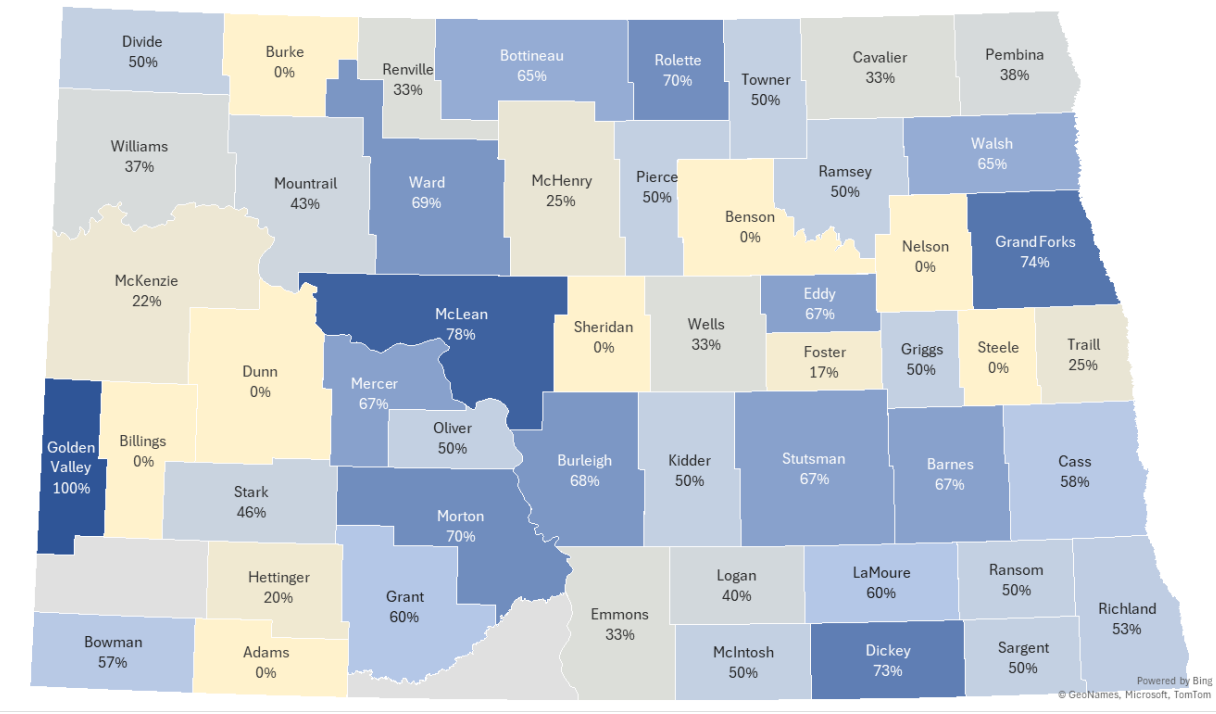


**Source: WLS; excludes Tribally licensed providers, Head Start programs (not state licensed), School-based Pre-K programs*

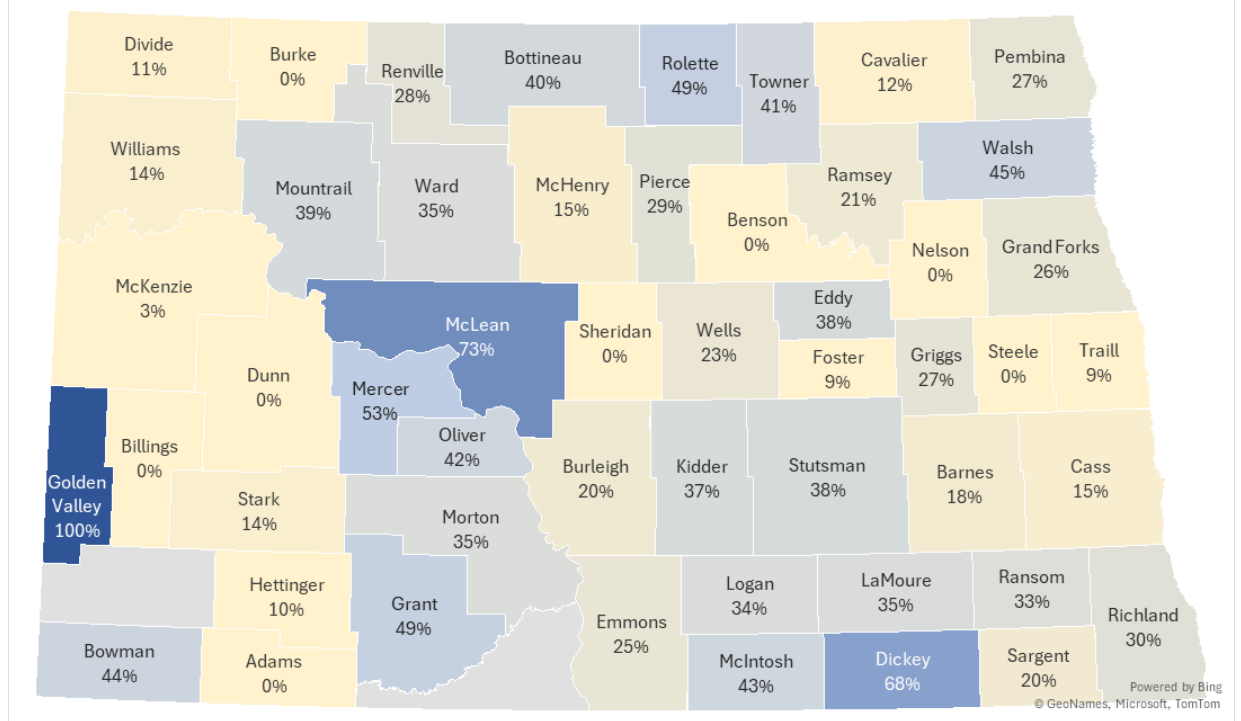
Key Indicator: Child Care Availability | Licensed Capacity

Home-based child care is an important part of the service delivery system

% Lic Providers with a Family/Home License Type (F, G)



% Lic Capacity in a Family/Home License setting (Type F, G)



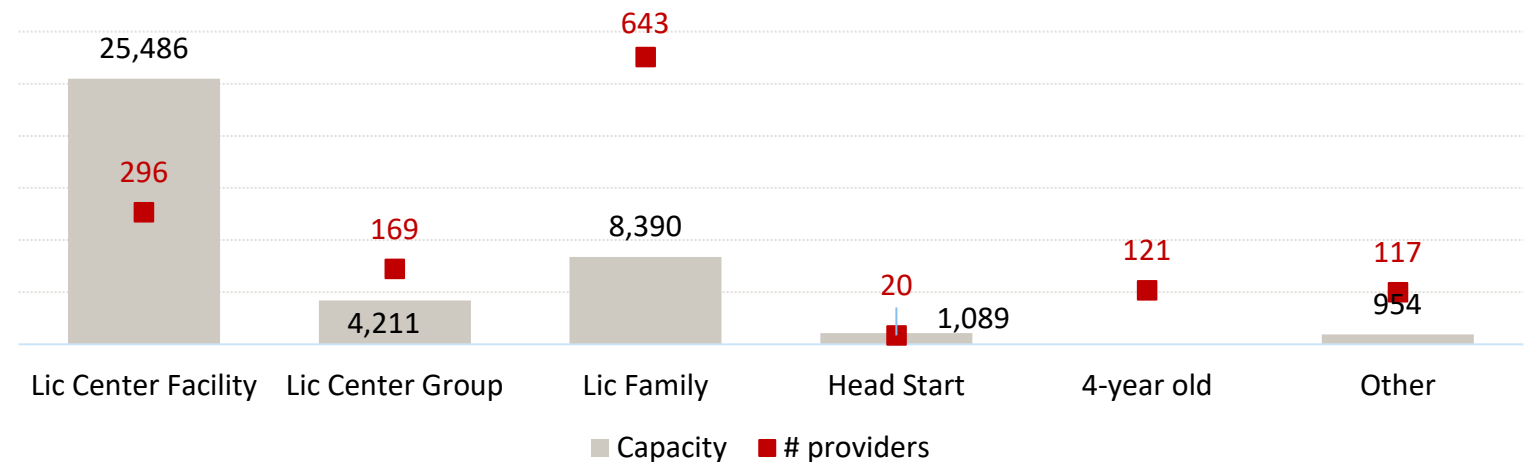
Key Indicator: Child Care Availability | Mixed Delivery

Child Care capacity by type of provider

1,366
providers are
approved to
provide child care
for
40,490
children ages 0-12

Last updated: Dec 2024

	# providers	Capacity
Licensed CC – Center Facility (CEKM)	296	25,846
Licensed CC – Center Group (H)	169	4,211
Licensed CC – Family (FG)	643	8,390
Head Start	20	1,089
4-year old program	121	
Other (ex. non-lic after school)	117	954



Child Care Availability | Staffing

Measure:

Reduced worker vacancy and turnover

Care capacity in licensed
child cares is
not constrained
by workforce shortages

**Desired Capacity – Normal Vacancy =
Actual Capacity**

↑ Net Capacity

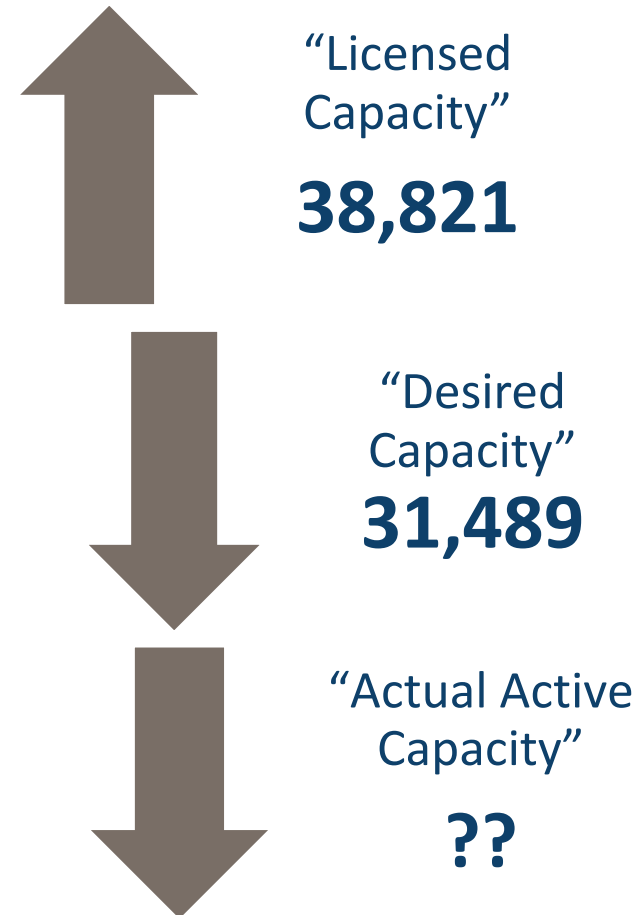
*Training incentives |
Child Care Assistance for CC workforce*



Key Indicator: Child Care Availability | Staffing

Staffing shortages are a significant driver of lower-than-capacity enrollment of children in licensed settings

Nursing Assistant		
10 th percentile	Median	90 th percentile
\$16.24	\$19.54	\$23.02
Teacher's Assistant		
10 th percentile	Median	90 th percentile
\$14.57	\$18.03	\$23.25
Home health aide		
10 th percentile	Median	90 th percentile
\$15.02	\$17.89	\$22.00
Child care worker		
10 th percentile	Median	90 th percentile
\$11.35	\$14.05	\$18.37

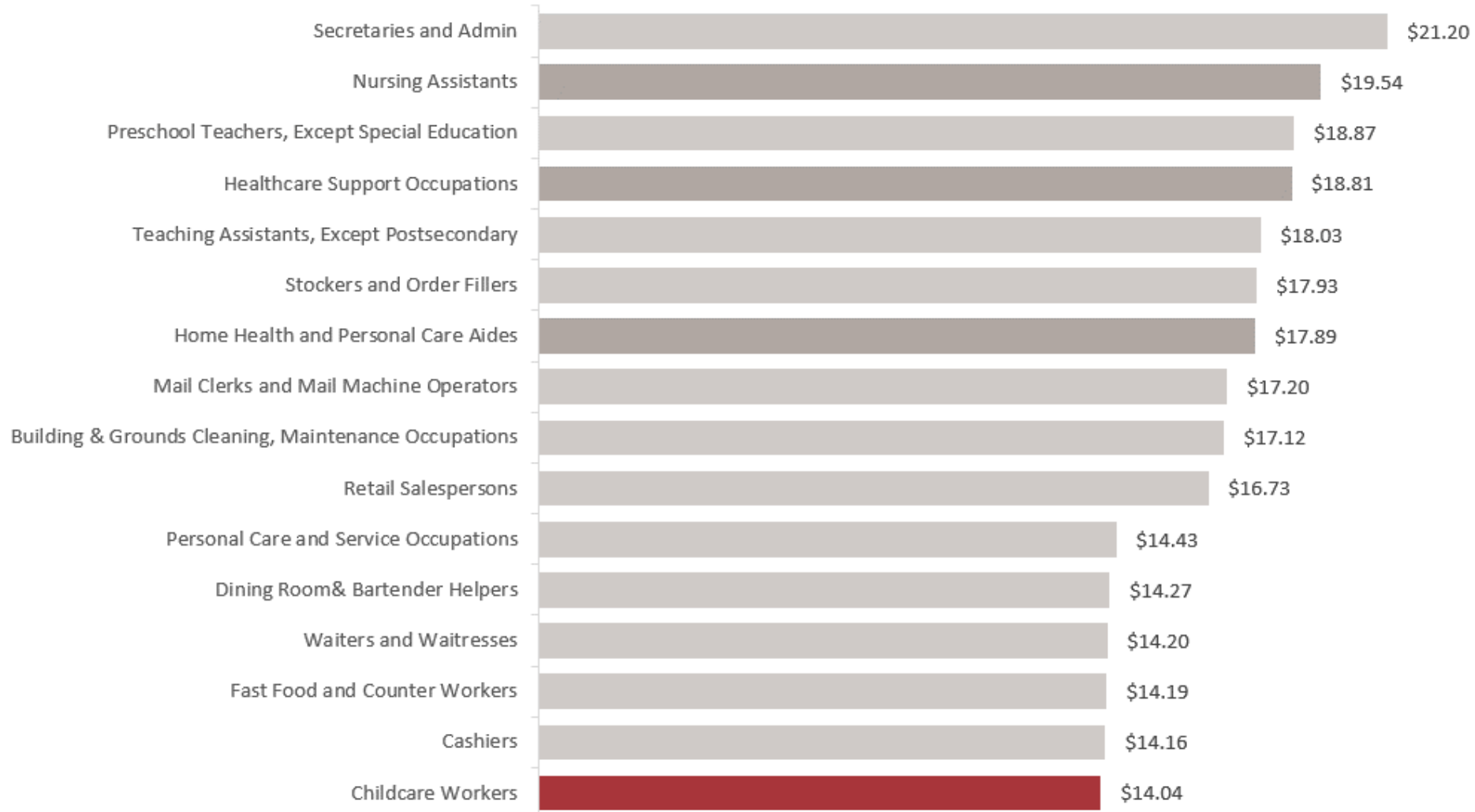


Present Day Potential for **20.3%** increase in capacity (based solely on licensing space requirements)

Key Indicator: Child Care Availability | Staffing

Child care workers are amongst the lowest paid workers in the North Dakota labor force

ND Median Wage for Select Occupations | JSND Labor Market Information | Employment and Wage by Occupation 2023



Key Indicator: Child Care Availability | Staffing

Child Care worker pay is relatively consistent across the state

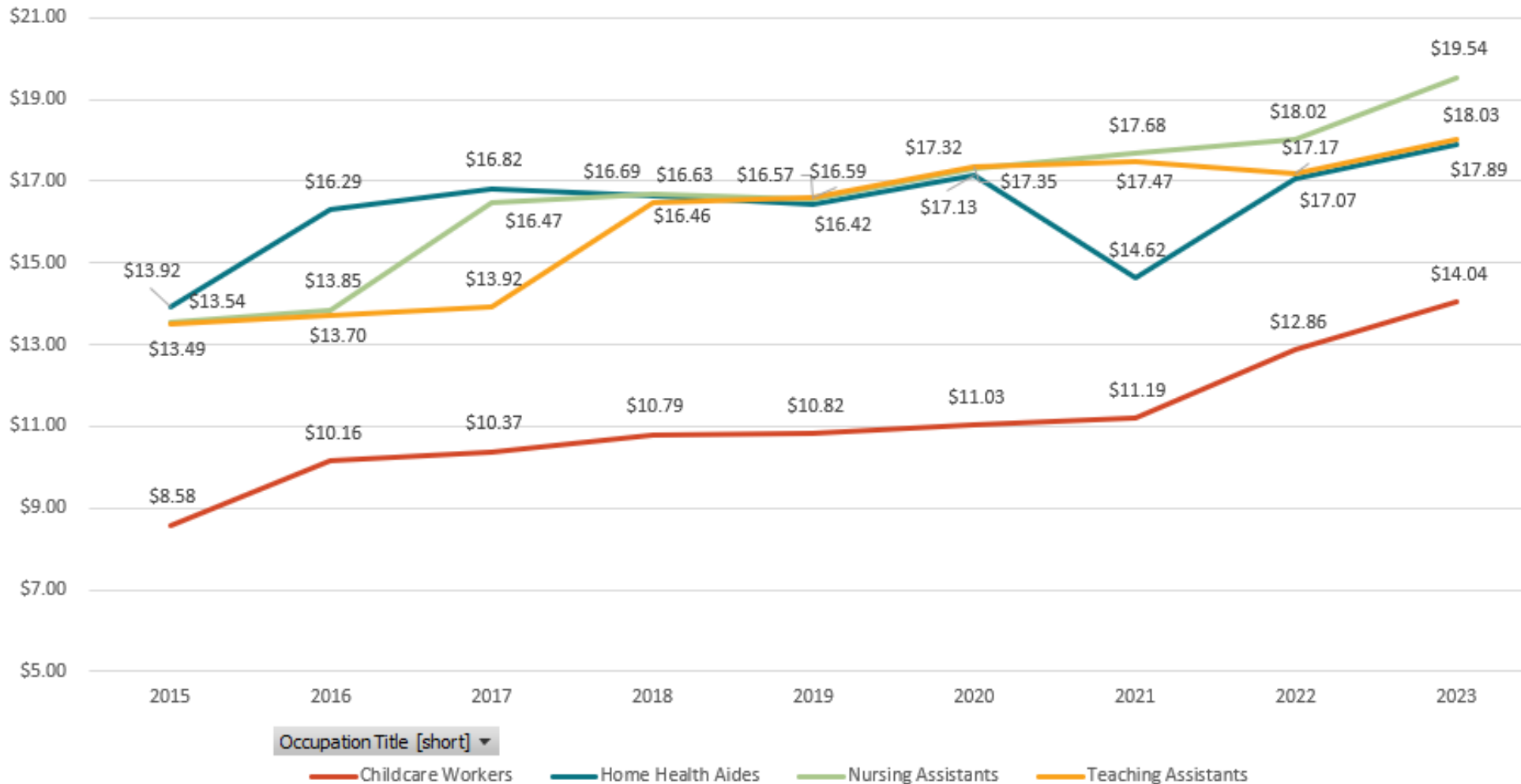
ND **Median** Wage for Select Occupations | JSND Labor Market Information | Employment and Wage by Occupation **2023**

	# of workers	Statewide wage	Reg 1 (Williston)	Reg 2 (Minot)	Reg 3 (Devils Lake)	Reg 4 (Grand Forks)	Reg 5 (Fargo)	Reg 6 (Jamestown)	Reg 7 (Bismarck)	Reg 8 (Dickinson)
Child Care worker	3,380	\$14.05	\$14.84	\$14.24	\$13.88	\$13.59	\$14.15	\$13.83	\$14.03	\$13.88
Teacher's Assistant	5,880	\$18.03	\$17.83	\$19.02	\$17.59	\$17.47	\$17.27	\$15.97	\$19.31	\$18.37
Nursing Assistant	8,630	\$19.54	\$18.96	\$18.70	\$20.95	\$20.91	\$19.21	\$21.20	\$20.70	\$21.71
Home Health Aide	6,720	\$17.89	\$19.61	\$17.76	\$18.13	\$18.89	\$18.32	\$18.74	\$17.66	\$17.76
Preschool Teachers, Except Special Education	570	\$18.87	\$22.38	\$22.11	\$19.69	\$19.63	\$17.08	\$22.05	\$18.30	\$22.05
Education & Childcare Administrators, Preschool & Daycare	250	\$29.59	n/a	\$21.81	\$21.95	\$51.92	\$29.01	\$21.76	\$31.11	n/a
Kindergarten teacher	580	\$25.97	\$29.44	\$30.66	\$25.04	\$24.27	\$25.29	\$23.90	\$30.04	\$26.13

Key Indicator: Child Care Availability | Staffing

Child care worker wages rising but not closing the gap

ND **Median** Wage for Select Occupations | JSND Labor Market Information | Employment & Wage by Occupation **2015-23**

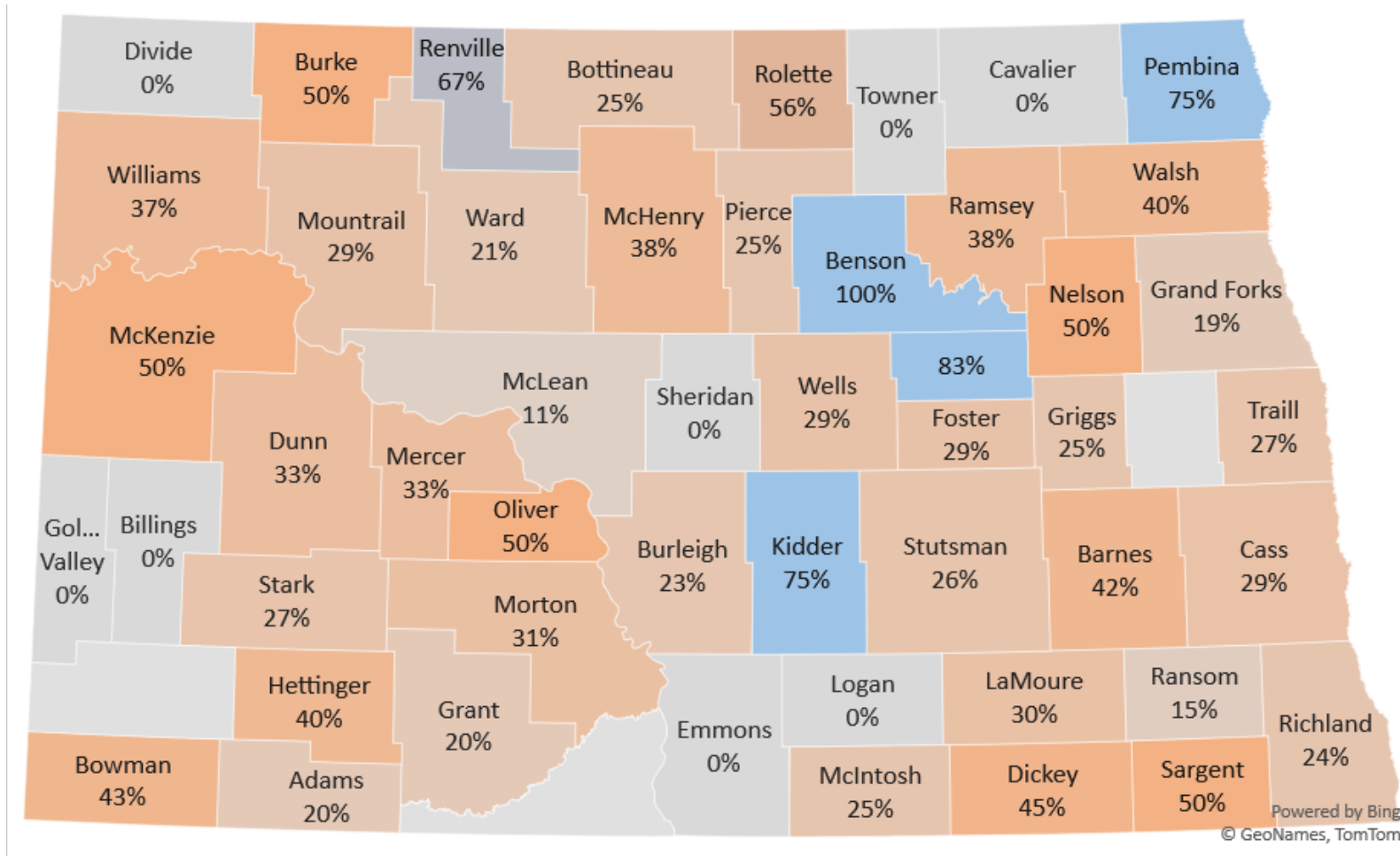


Key Indicator: Child Care Availability | Staffing

Child Care Worker Benefit is making an impact

% Licensed Child Care Providers who have workers utilizing the CCAP Child Care Worker Benefit June-Dec 2024

- 744 workers employed by 302 providers
- Receiving assistance with child care costs for 1,661 children
- Average monthly assistance / worker = **\$1,400** which is the **equivalent** to an **\$8/hr wage increase**



Child Care Availability | Net Change

Measure:

Better alignment of supply & demand

Increases in licensed
child care capacity are
greater than decreases
in capacity

(Start-ups + Expansions) > Closures

↑ Net Capacity

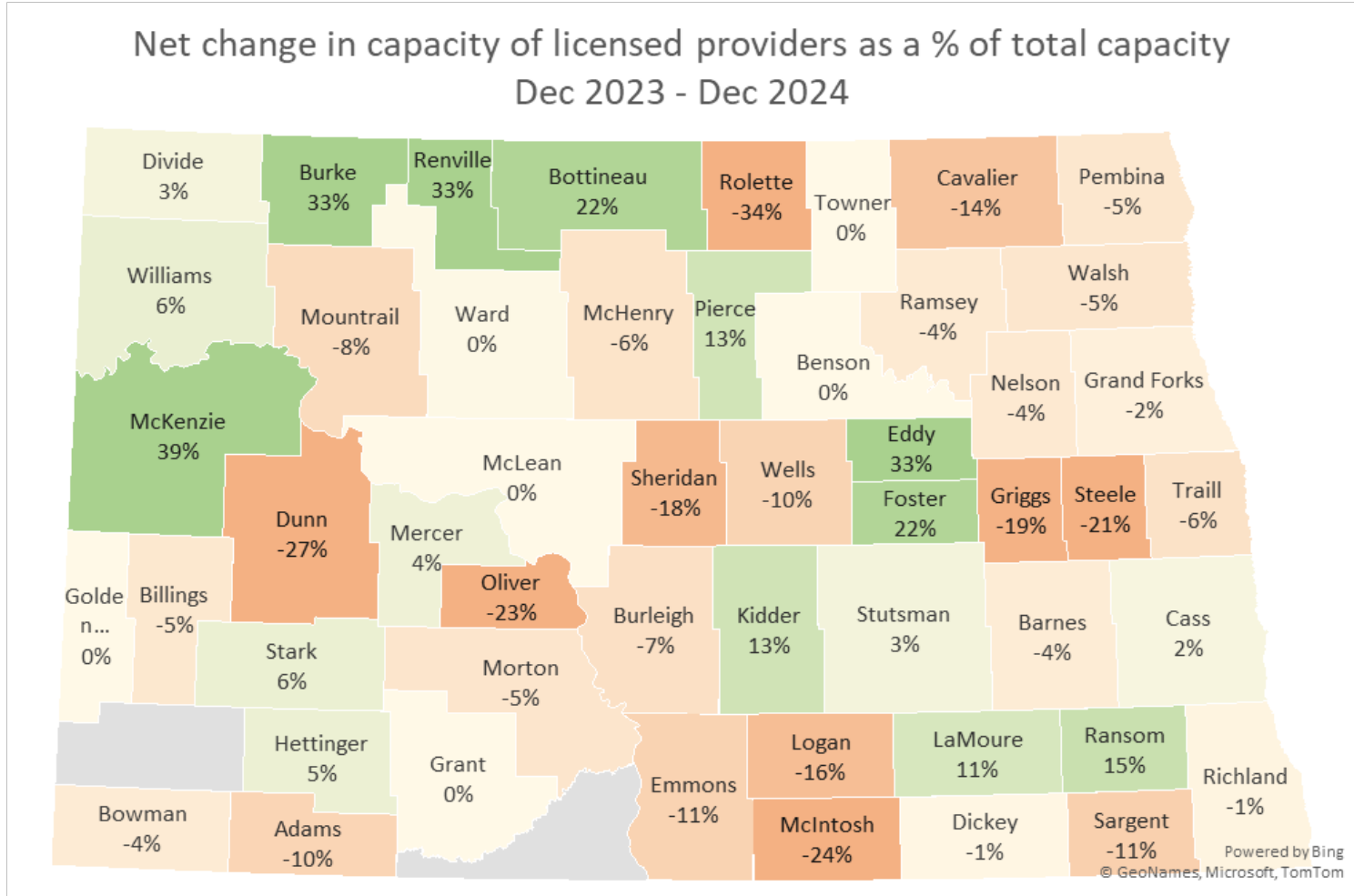
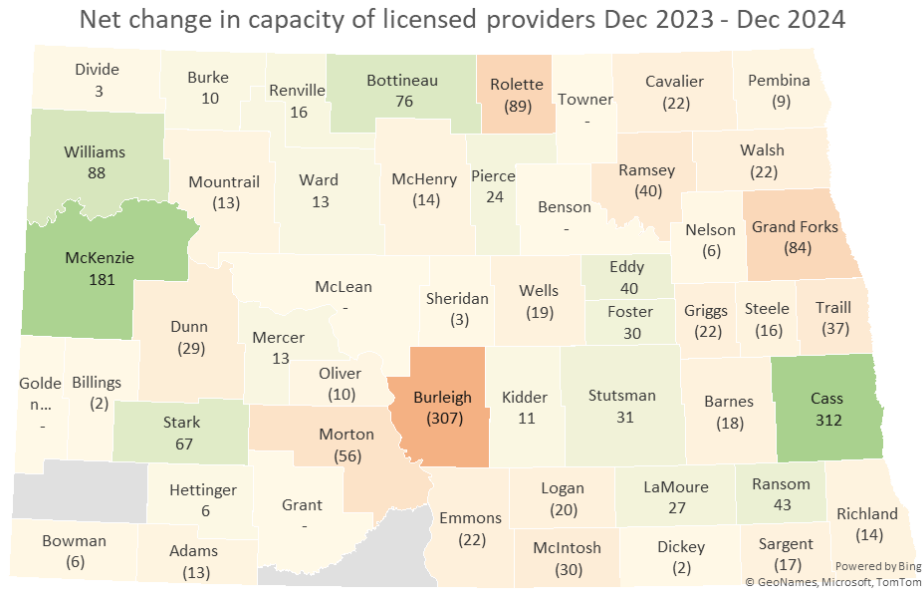
*Licensing | Career Pathways | Grants |
Shared Svc | CCAP rates*



Key Indicator: Child Care Availability | Net Change

While statewide capacity as a whole was stable in 2024, geographic fluctuations show gains and losses

December 2023 – December 2024



Key Indicator: Child Care Availability | Net Change

Net change in capacity of licensed child care

December 2023 – December 2024

County	Net change in Lic Providers	Net change as % of total providers	Net change in Lic Capacity	Net change as % of total capacity
Adams	-1	-16.7%	-13	-10%
Barnes	-1	-8.3%	-18	-4%
Benson	0	0.0%	0	0%
Billings	0	0.0%	-2	-5%
Bottineau	0	0.0%	76	22%
Bowman	0	0.0%	-6	-4%
Burke	1	100.0%	10	33%
Burleigh	-13	-10.0%	-307	-7%
Cass	7	2.1%	312	2%
Cavalier	-2	-33.3%	-22	-14%
Dickey	-1	-8.3%	-2	-1%
Divide	0	0.0%	3	3%
Dunn	-1	-25.0%	-29	-27%
Eddy	0	0.0%	40	33%
Emmons	-2	-18.2%	-22	-11%
Foster	0	0.0%	30	22%
Golden Valley	0	0.0%	0	0%

County	Net change in Lic Providers	Net change as % of total providers	Net change in Lic Capacity	Net change as % of total capacity
Grand Fork	-1	-1.0%	-84	-2%
Grant	0	0.0%	0	0%
Griggs	-2	-33.3%	-22	-19%
Hettinger	0	0.0%	6	5%
Kidder	0	0.0%	11	13%
LaMoure	-1	-9.1%	27	11%
Logan	-1	-20.0%	-20	-16%
McHenry	-1	-11.1%	-14	-6%
McIntosh	-1	-20.0%	-30	-24%
McKenzie	0	0.0%	181	39%
McLean	0	0.0%	0	0%
Mercer	1	9.1%	13	4%
Morton	-2	-3.9%	-56	-5%
Mountrail	-1	-12.5%	-13	-8%
Nelson	0	0.0%	-6	-4%
Oliver	-1	-33.3%	-10	-23%
Pembina	0	0.0%	-9	-5%

County	Net change in Lic Providers	Net change as % of total providers	Net change in Lic Capacity	Net change as % of total capacity
Pierce	0	0.0%	24	13%
Ramsey	-1	-3.7%	-40	-4%
Ransom	0	0.0%	43	15%
Renville	1	50.0%	16	33%
Richland	-1	-2.4%	-14	-1%
Rolette	-2	-18.2%	-89	-34%
Sargent	-1	-20.0%	-17	-11%
Sheridan	-1	-100.0%	-3	-18%
Stark	-4	-8.7%	67	6%
Steele	0	0.0%	-16	-21%
Stutsman	0	0.0%	31	3%
Towner	0	0.0%	0	0%
Traill	-1	-6.3%	-37	-6%
Walsh	0	0.0%	-22	-5%
Ward	1	1.0%	13	0%
Wells	-3	-37.5%	-19	-10%
Williams	-12	-27.3%	88	6%

2024 = Stable

Net change of +49 licensed spaces statewide

Net change of -47 providers statewide

Key Indicator: Child Care Capacity

Grants available to support child care operations

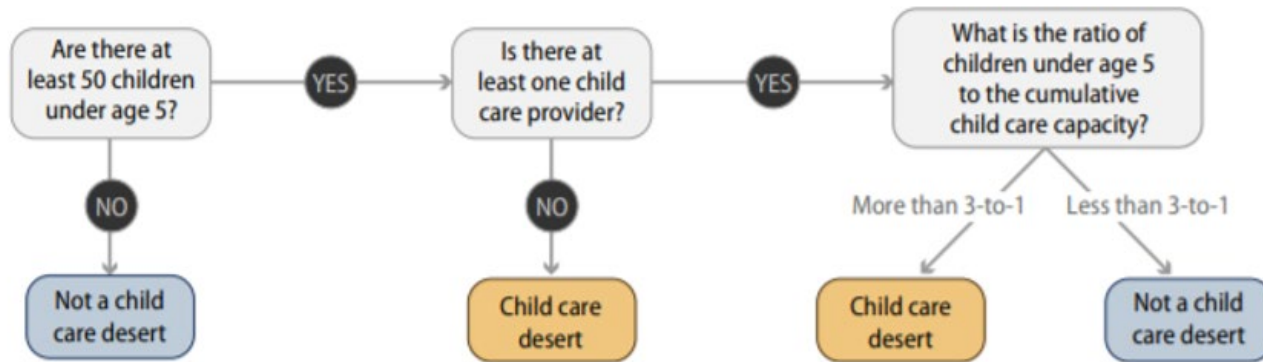
	HHS					Commerce
	Facility	Grow	Quality	Non-Trad Hrs	Inclusion	RWIP
Dollars available	\$2.5 million	\$1 million	\$1.3 million	\$1.8 million	\$1.8 million	\$7.73 million
# awards made	259	28	185	4	76	21
Max award amt	\$20,000	\$100,000	\$12,000	\$500,000	\$10,000 env. mods \$1,500 equipment \$500/quarter/child	\$500,000
Avg award amt	\$7,708	\$31,873	\$3,216	\$450,000	\$17,542	\$368,148 match requirement 25%
Impact	Awardees licensed to serve 9,305 children	720 newly available child care spaces (112 infant, 140 toddler, 468 desert)	42% increase in programs using data to inform qual impr; 30% of all licensed spaces are now in Step 2, 3 or 4 rated programs	Increasing child care spaces outside the hours of 7:30 a.m.- 5:30 p.m.	Care maintained in 97% of cases; 47% increase in programs served	521 newly available child care spaces (6 new programs (272 spaces), 5 facility updates (0 new spaces), 10 expansions (249 new spaces))

Child Care Availability | Desert

Measure:

Eliminate conditions of severe undersupply

Communities have sufficient child care capacity to eliminate severe shortages (known as “child care deserts”)



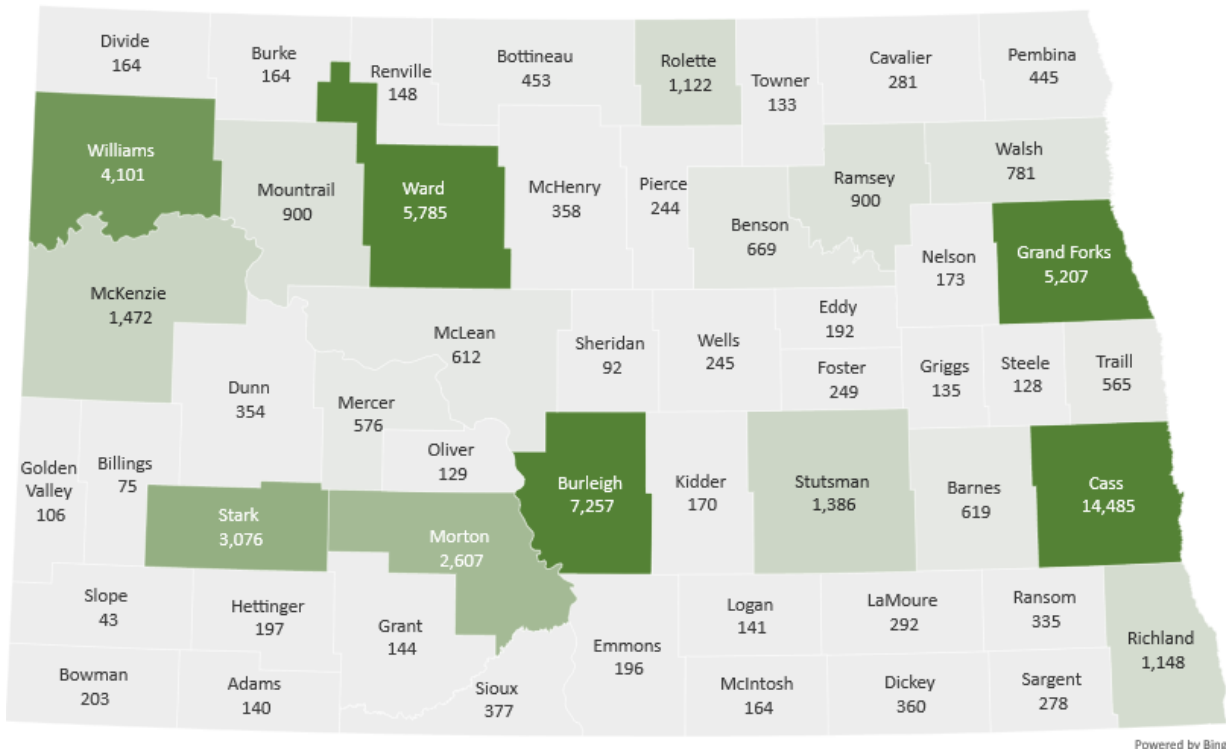
Key Indicator: Child Care Availability | Deserts

Availability

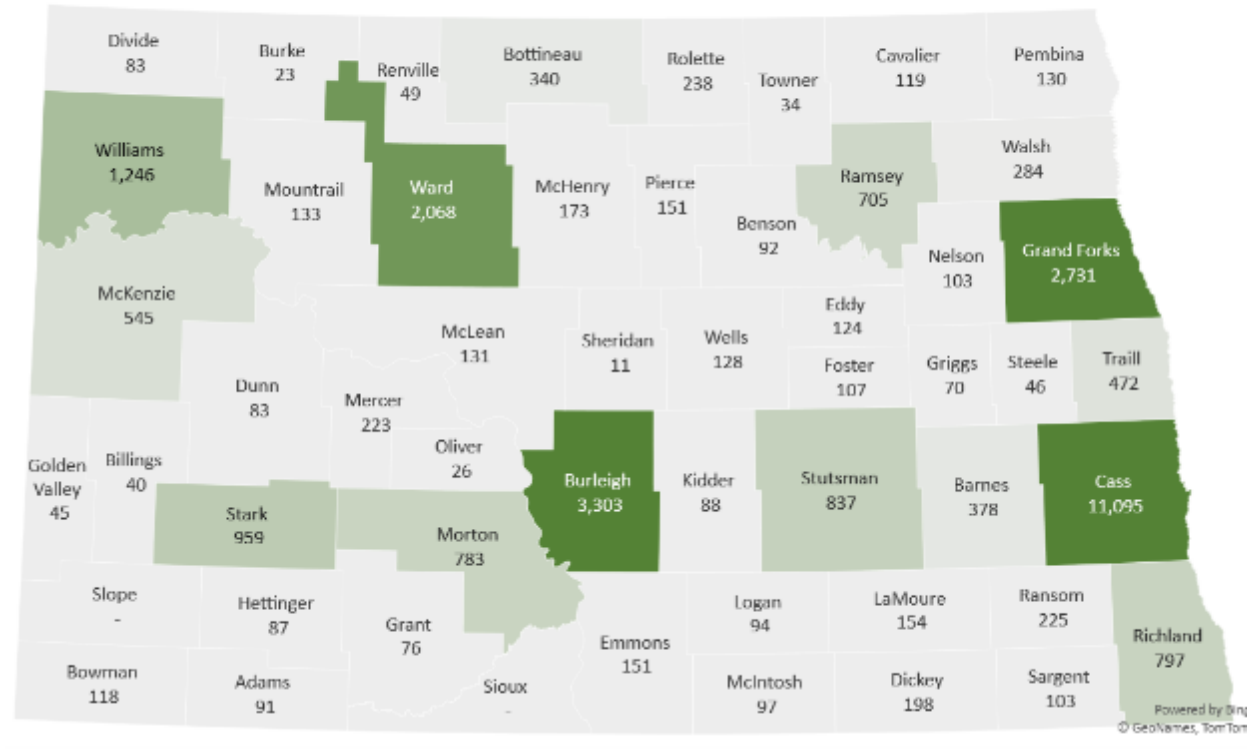
Population age 0-5 and Child Care assumed available to 0-5

Factors necessary to determine degrees of child care shortage

In 2022 ND was home to 60,576 children ages 0-5



In 2024 ND's 1,198 licensed child care providers offered 30,391 child care spaces to children age 0-5 (assumes 77% of 39,377 total licensed spaces)



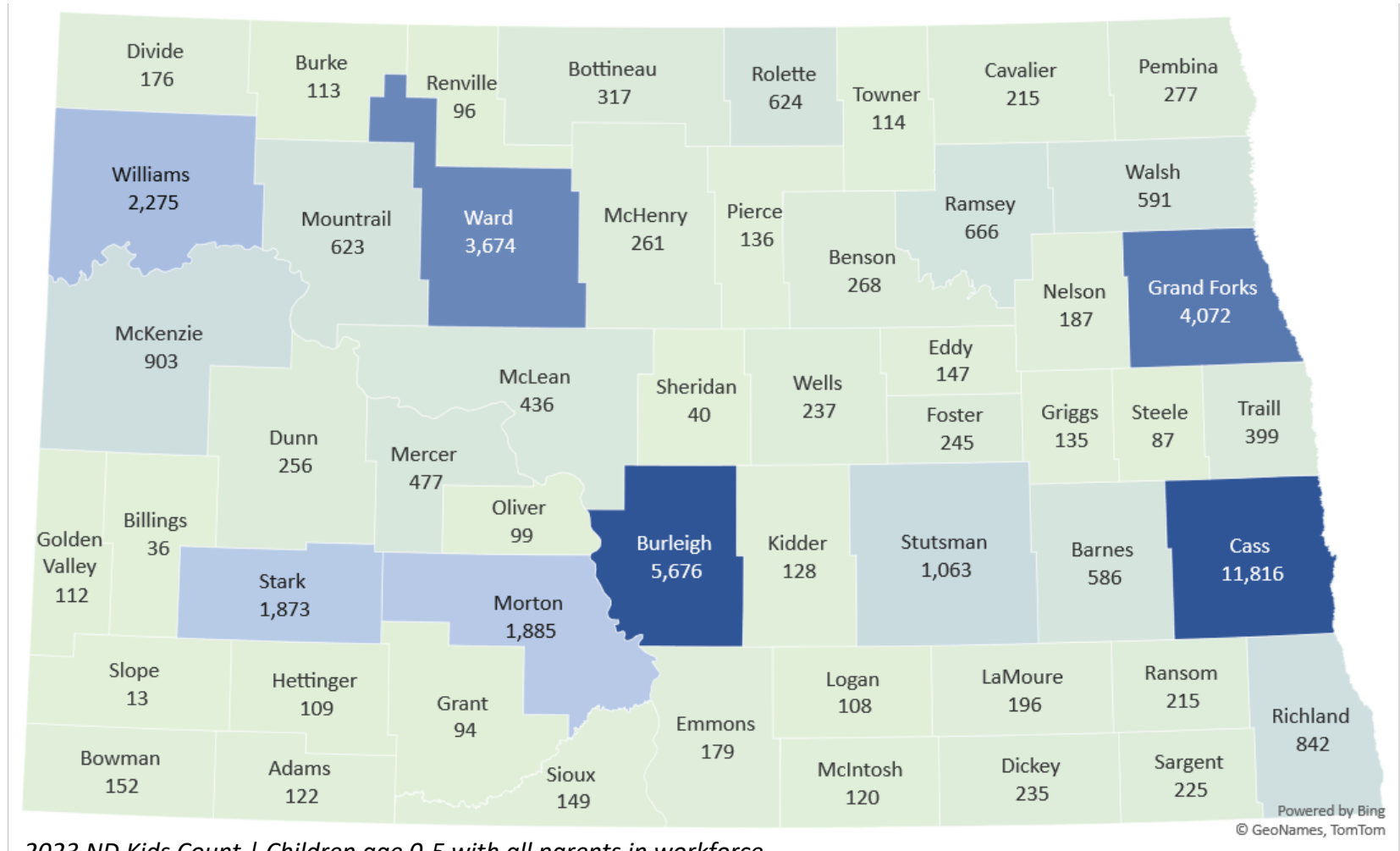
Key Indicator: Child Care Availability | Deserts

Availability

In ND there are 44,080 children age 0-5 who may potentially need child care

Factors necessary to determine degrees of child care shortage

% of children ages 0 through 5 with all parents in labor force
73%



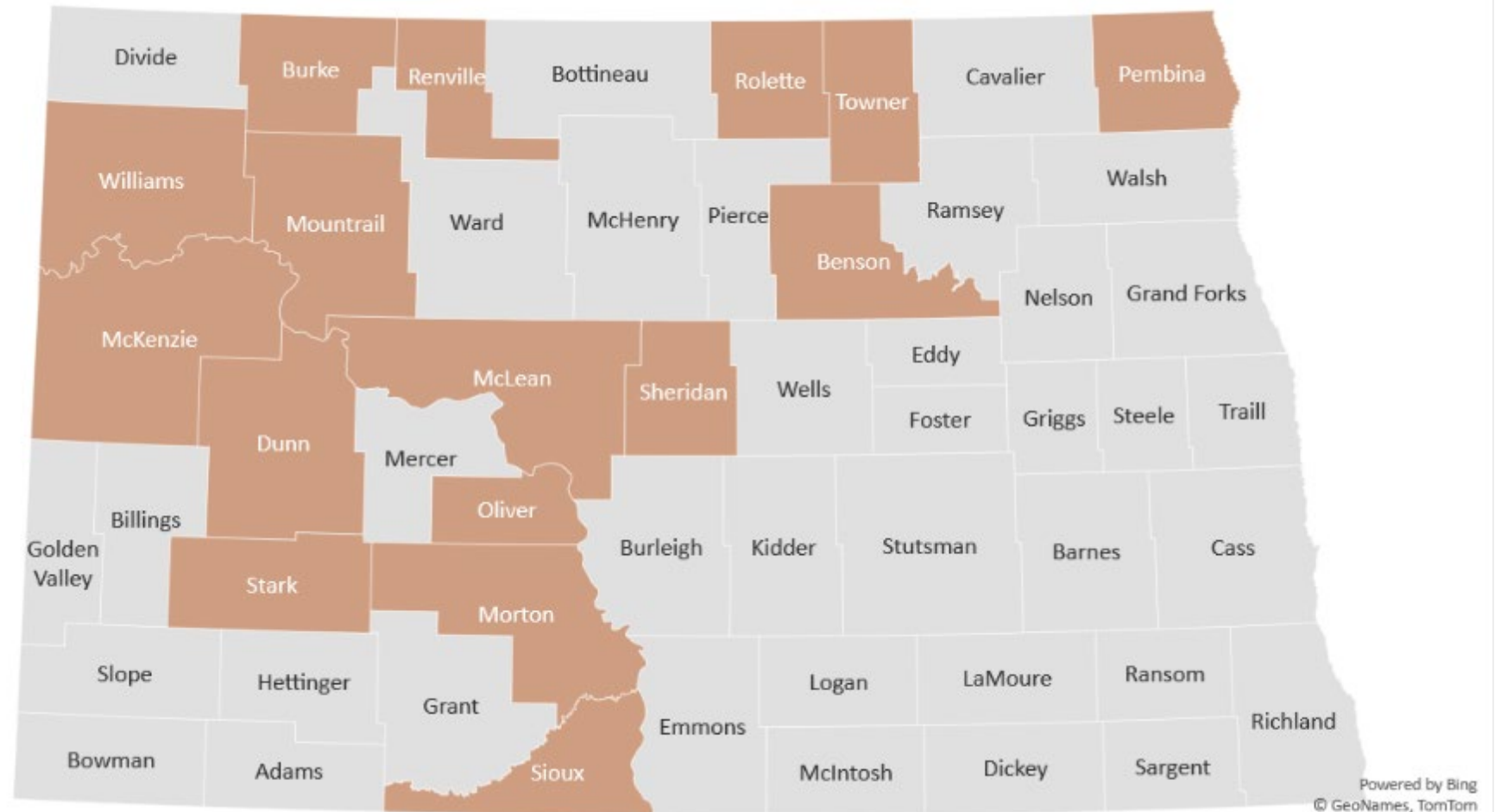
2023 ND Kids Count | Children age 0-5 with all parents in workforce

Key Indicator: Child Care Availability | Deserts

Child Care Desert Designation

1 child care space (assumed to be available for children younger than 5) for every 3 children ages 0-5

16 of North Dakota's 53 counties are considered child care deserts



Child Care desert calculation based on:

Population data: children ages 0-5, ACS/Census 2022

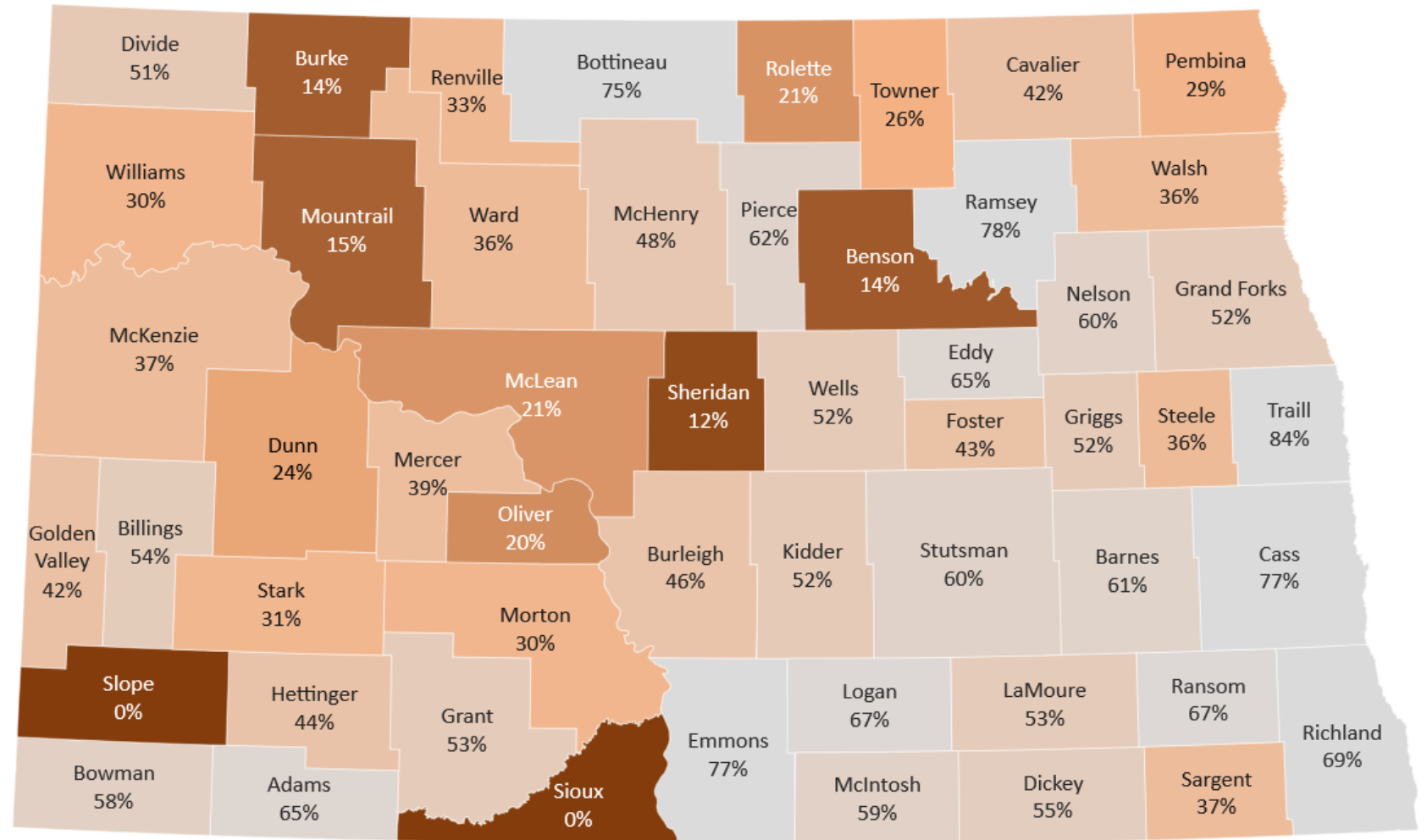
Child care capacity data: licensed capacity, HHS administrative records Sept 2024

Key Indicator: Child Care Availability | Deserts

Severity of Underserved Areas

2022 population / 2024 child care capacity

The cumulative licensed child care capacity as a % of children age 0-5 can help us go beyond the basic “desert” calculation to understand the severity of child care shortages by geography.



Key Indicator: Child Care Availability | Deserts

Severity of Underserved Areas

What are ND goals for access and supply?

What is ND's Capacity Target?

- 60,576** Children ages 0-5
- 30,391** Licensed Child Care Capacity assumed available to children 0-5 (based on currently reported enrollment trends)
- 35%** Threshold for severe child care "undersupply", warranting designation as a "child care desert"
- 9,189** Statewide capacity in excess of desert threshold



- ✓ Role of spatial barriers to access? Relevance of place.
- ✓ Intersection of cost and quality barriers with access barriers?
- ✓ 3:1 is severe – what is "adequate"?
- ✓ Actual capacity v potential capacity – accounting for child care workforce impacts
- ✓ Kids 6-13? Kids with special needs? Extended hours?



Key Indicator: Child Care Availability | Deserts

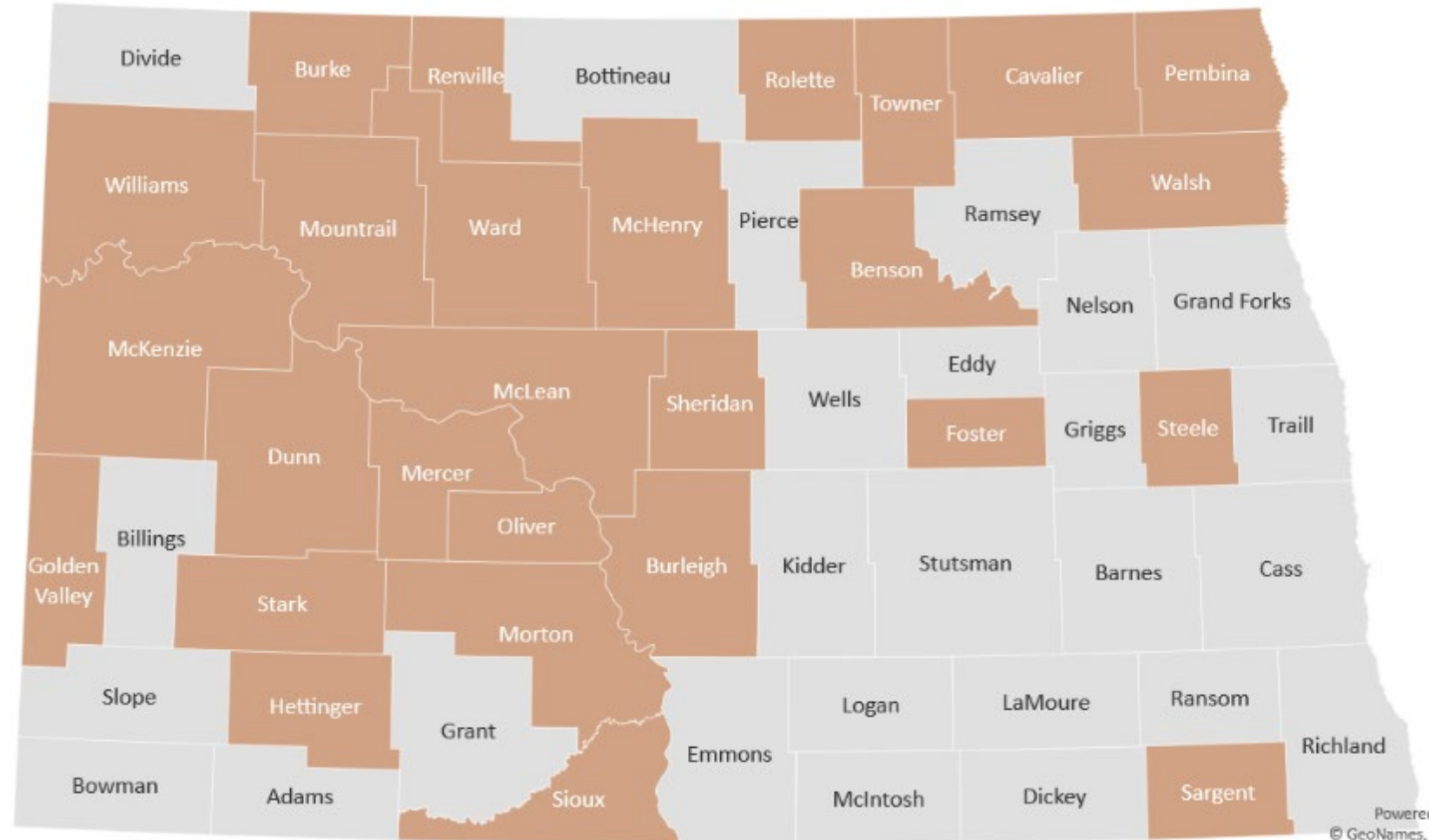
Child Care Shortage – Alternative definition?

How does the picture of “shortage” change when the goal is 1 space per 2 children (rather than 1 space for 3 children)

Child Care desert calculation based on:

Population data: children ages 0-5, ACS/Census 2022

Child care capacity data: licensed capacity, HHS administrative records Sept 2024



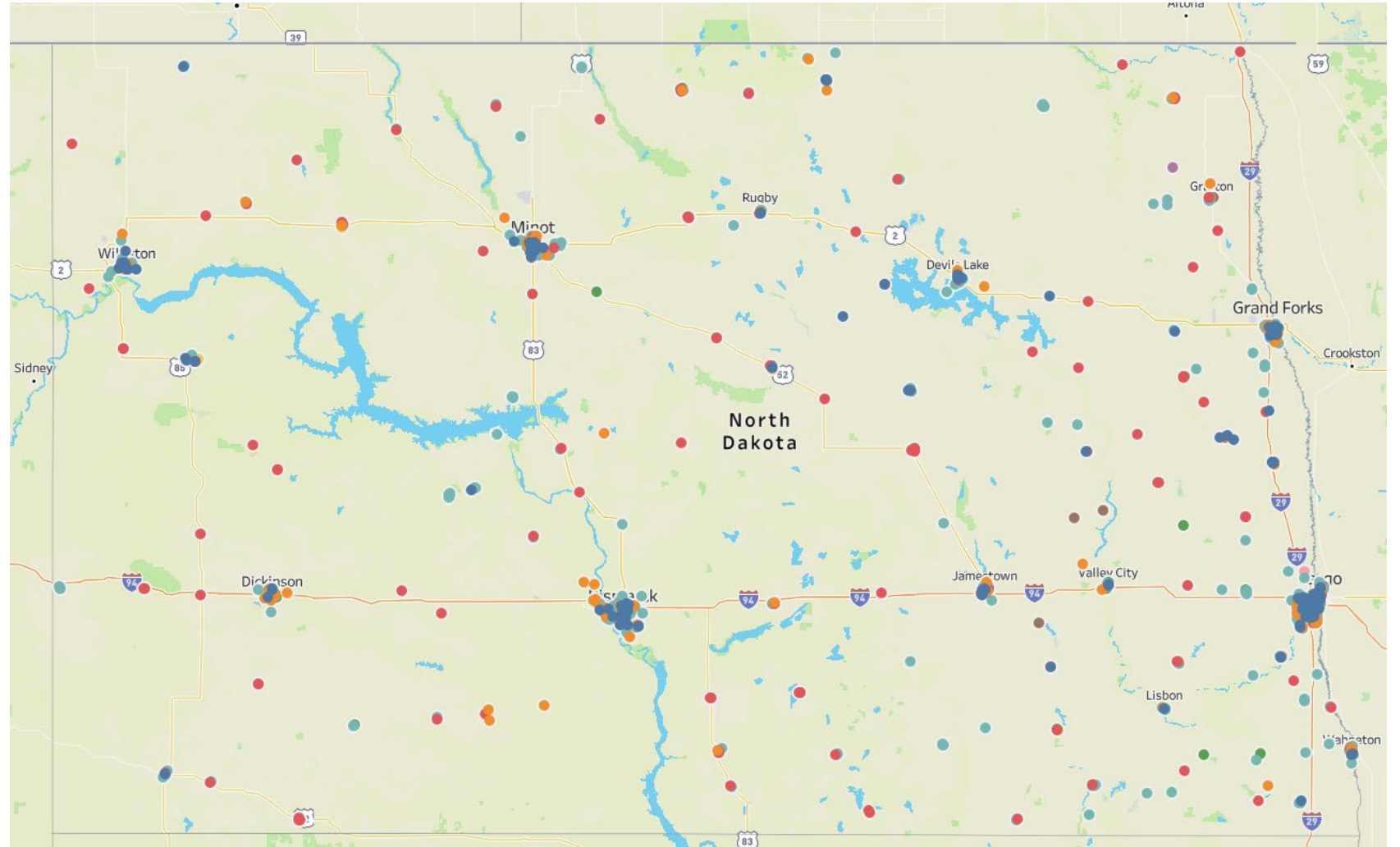
Key Indicator: Child Care Availability | Spatial

Licensed Child Care Providers by type

1,198 Licensed Providers

- 158 Center
- 168 Family
- 176 Group (facility)
- 500 Group (home)
- 90 Multiple
- 30 Preschool
- 2 Provisional Center
- 37 School Age
- 37 Self Declared

As of 9-23-24



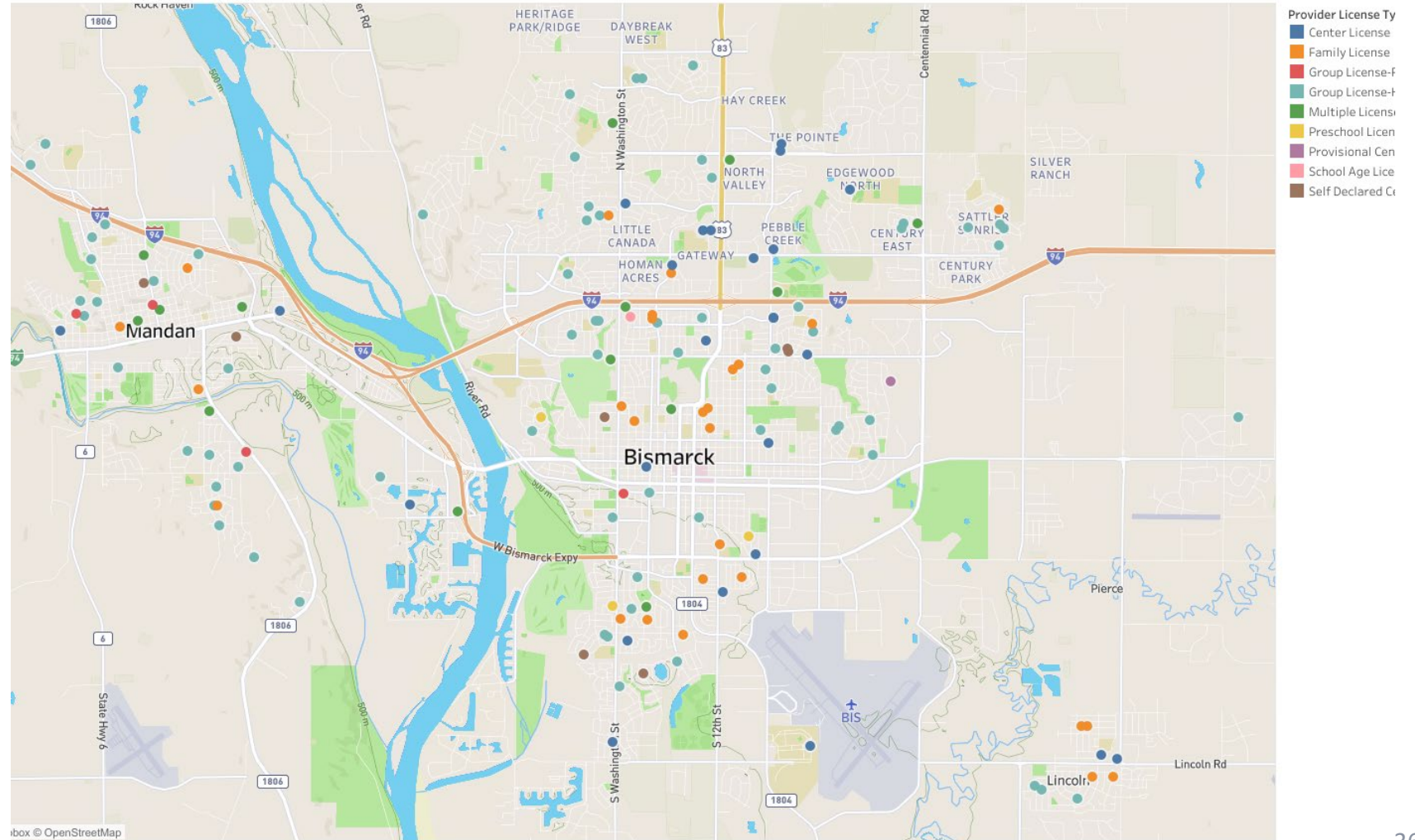
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Bismarck Mandan

154 Licensed Providers
(Sept 2024)

5,088 Licensed Capacity
(Sept 2024)

7,193 Children 0-5 (2022)
7.3% of total pop

98,931 Population (2022)



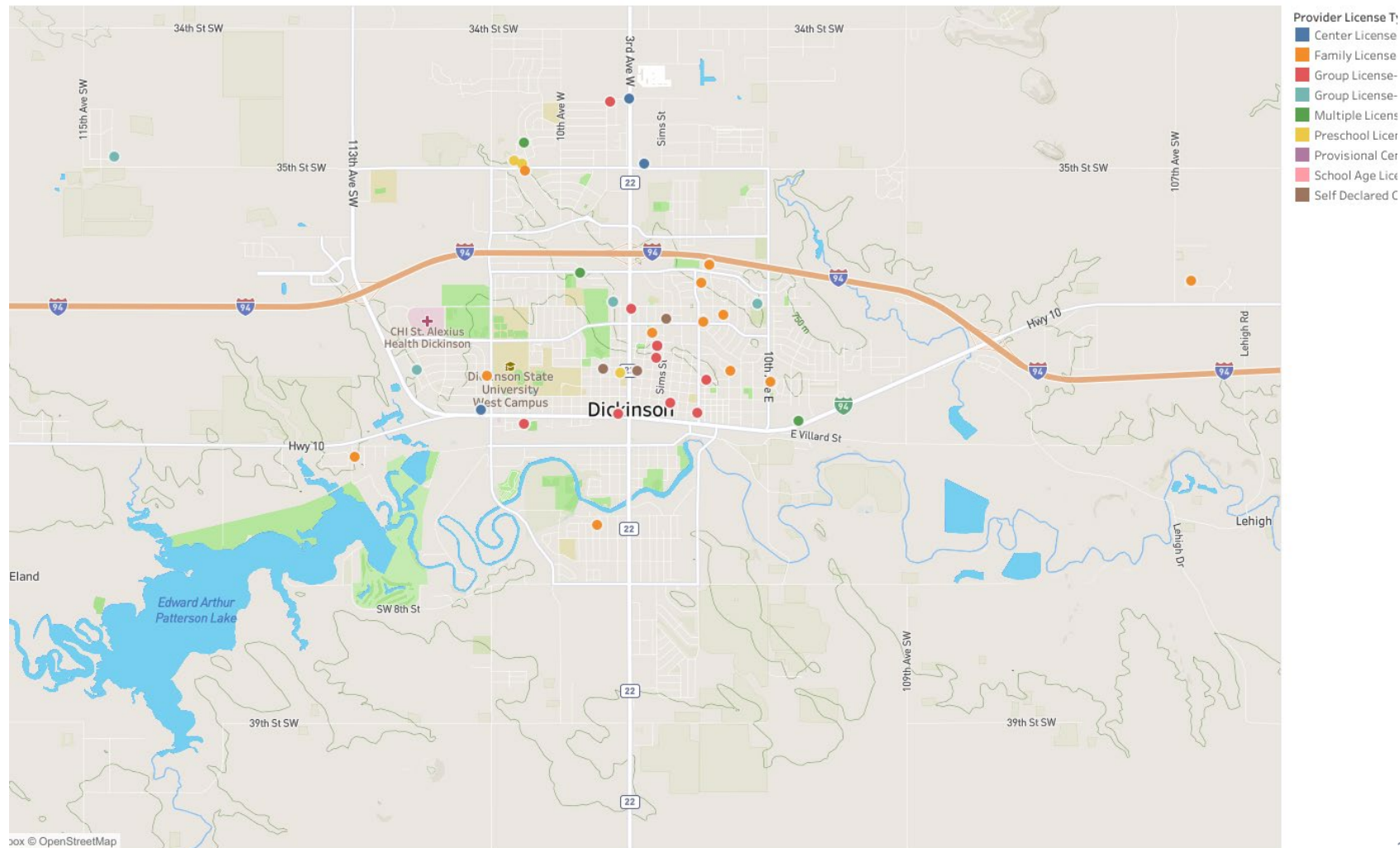
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers - Dickinson

39 Licensed Providers
(Sept 2024)

1,230 Licensed Capacity
(Sept 2024)

2,107 Children 0-5 (2022)
8.7% of total pop

24,903 Population (2022)



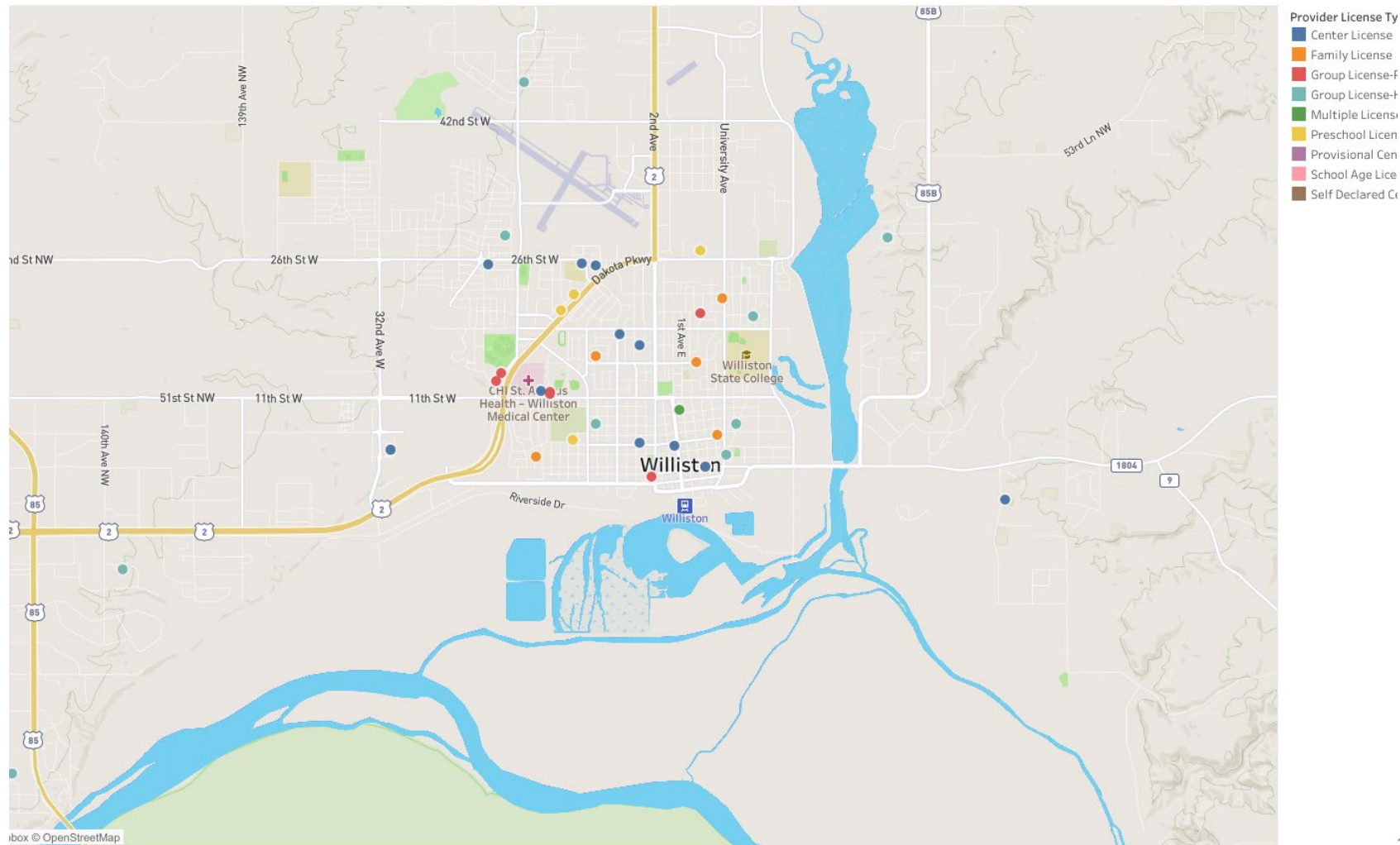
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers - Williston

41 Licensed Providers
(Sept 2024)

1,483 Licensed Capacity
(Sept 2024)

2,477 Children 0-5 (2022)
9.1% of total pop

27,169 Population (2022)



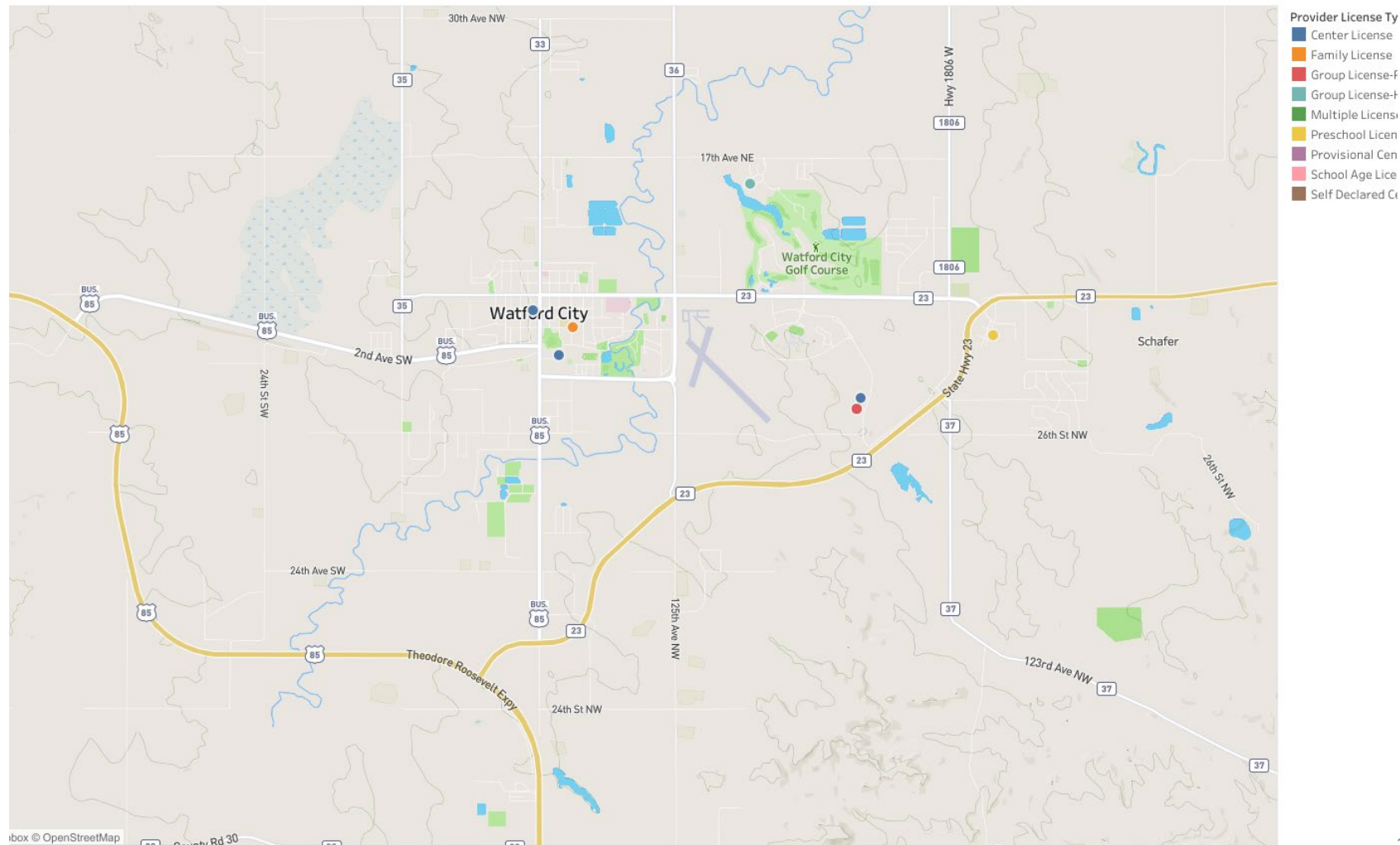
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Watford City

9 Licensed Providers
(Sept 2024)

674 Licensed Capacity
(Sept 2024)

622 Children 0-5 (2022)
10.3% of total pop

6,020 Population (2022)



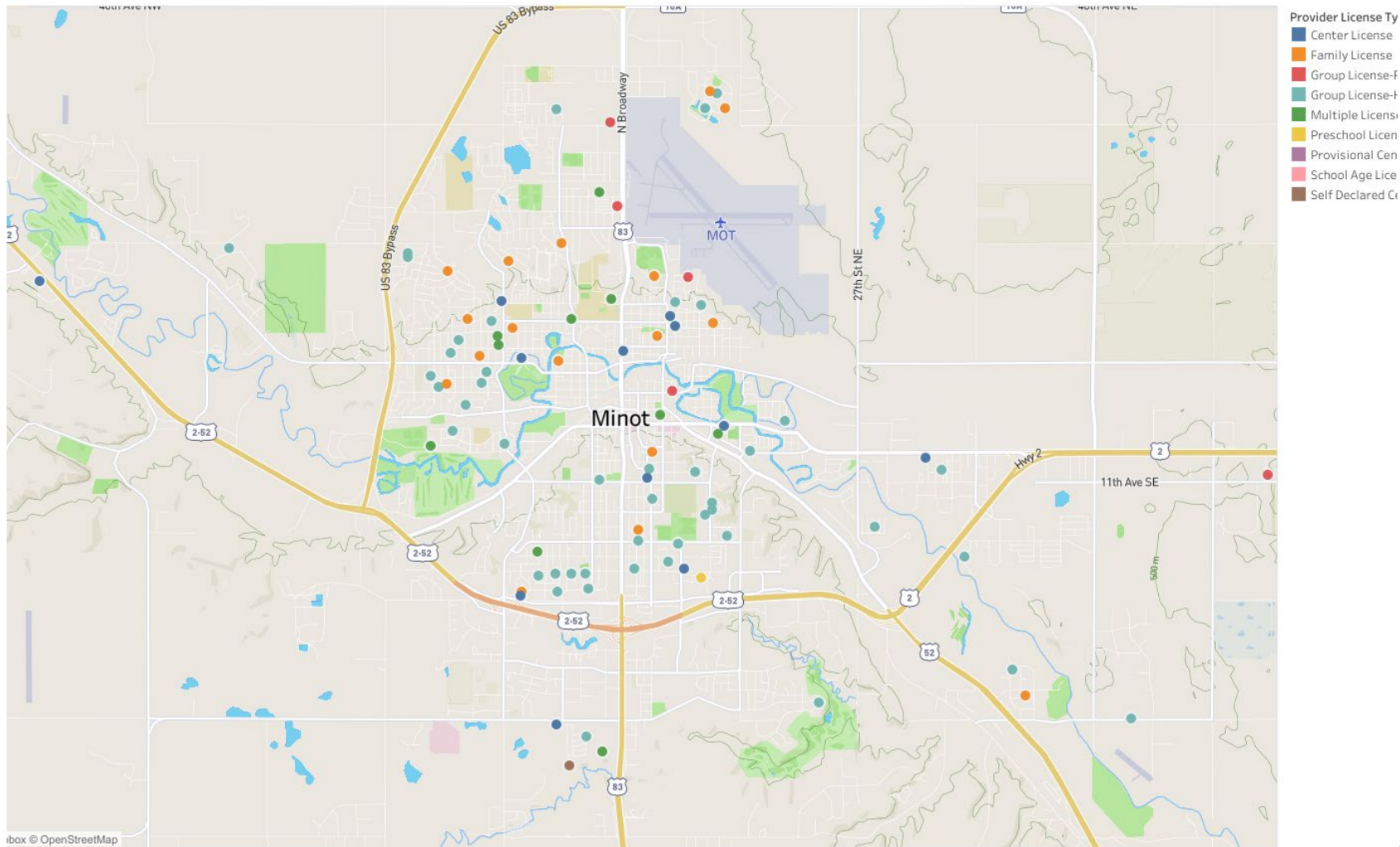
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Minot

98 Licensed Providers
(Sept 2024)

2,585 Licensed Capacity
(Sept 2024)

3,038 Children 0-5 (2022)
6.4% of total pop

47,373 Population (2022)



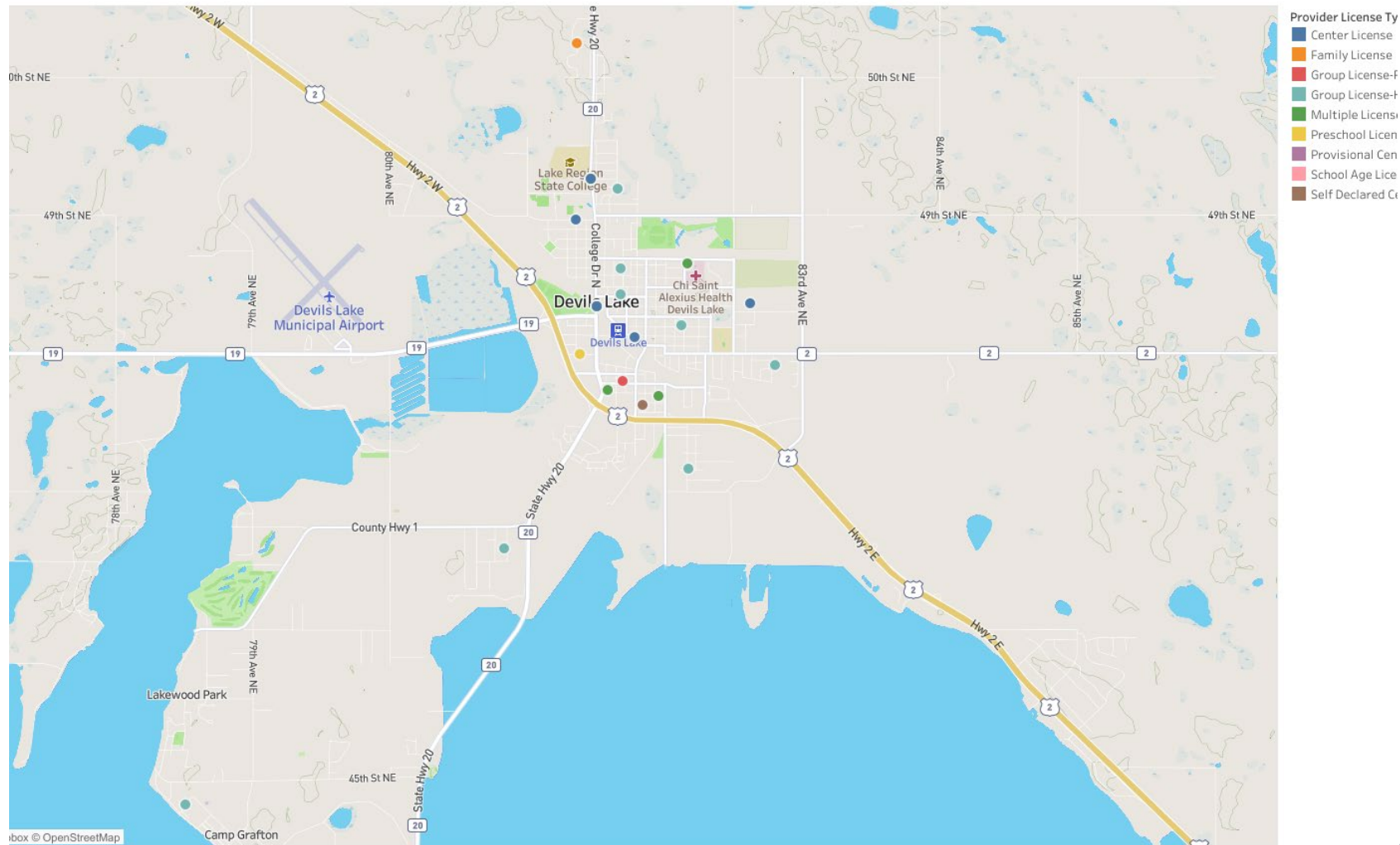
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Devils Lake

24 Licensed Providers
(Sept 2024)

914 Licensed Capacity
(Sept 2024)

423 Children 0-5 (2022)
5.9% of total pop

7,135 Population (2022)



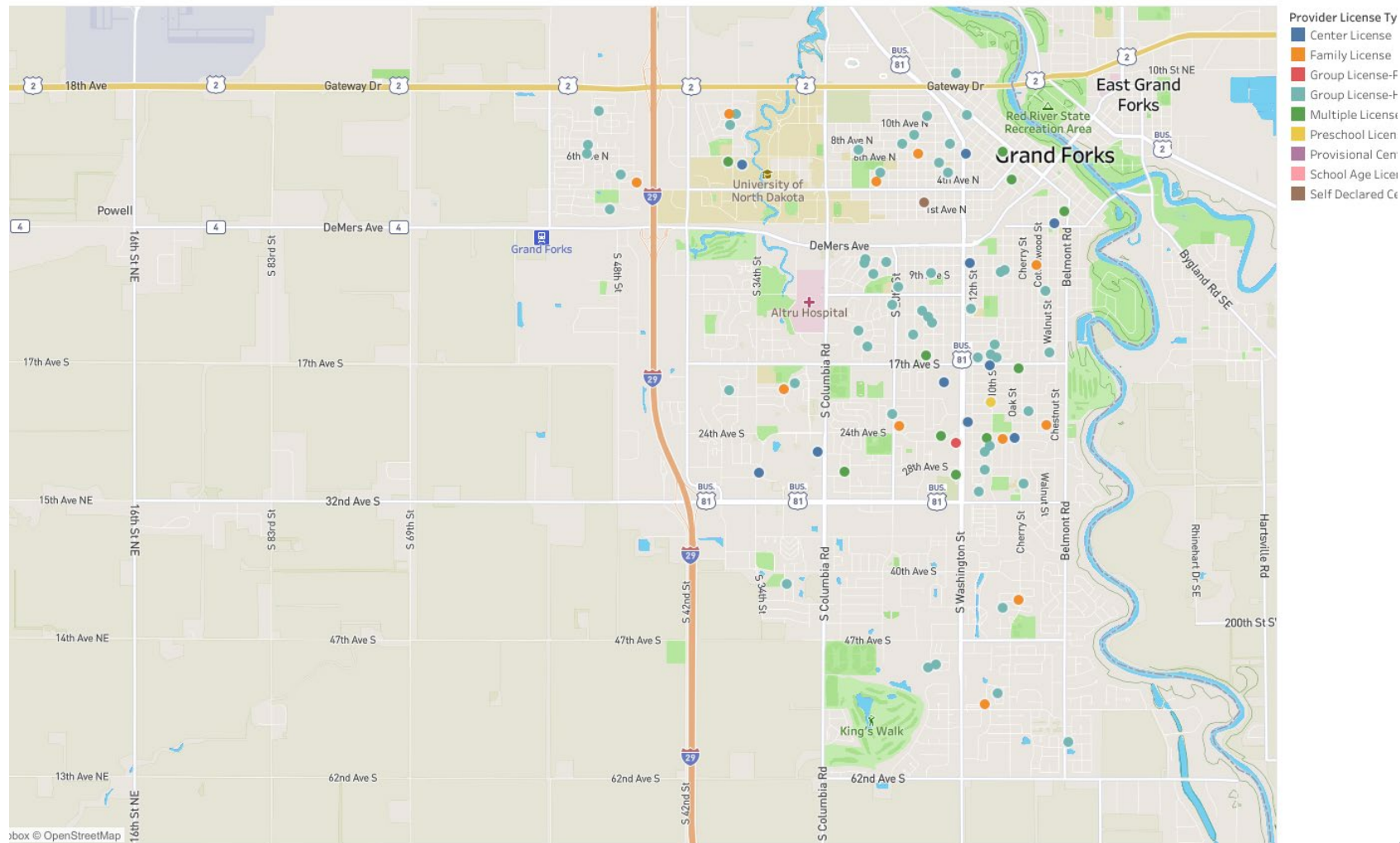
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Grand Forks

89 Licensed Providers
(Sept 2024)

3,212 Licensed Capacity
(Sept 2024)

3,565 Children 0-5 (2022)
6.1% of total pop

58,847 Population (2022)



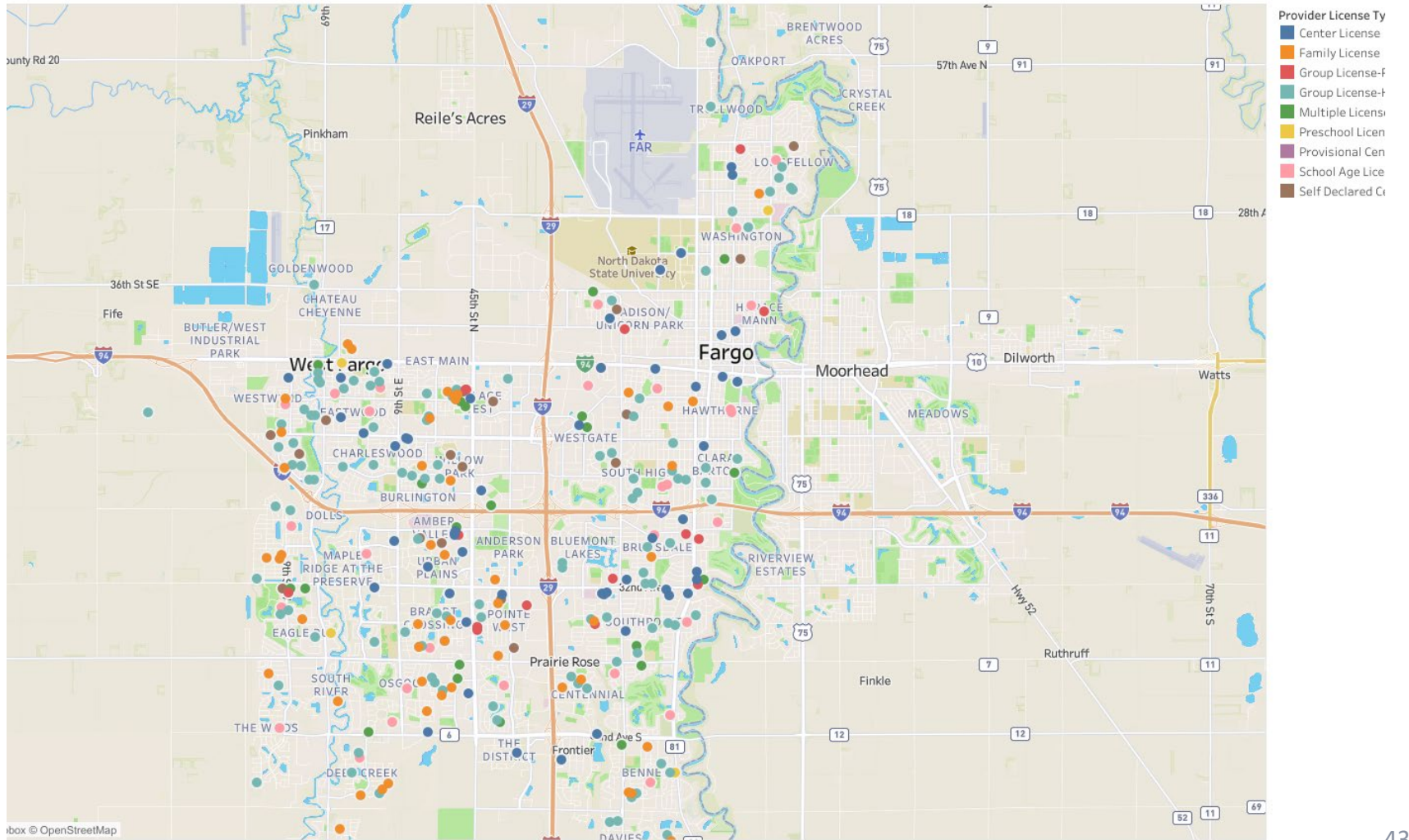
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Fargo West Fargo

307 Licensed Providers
(Sept 2024)

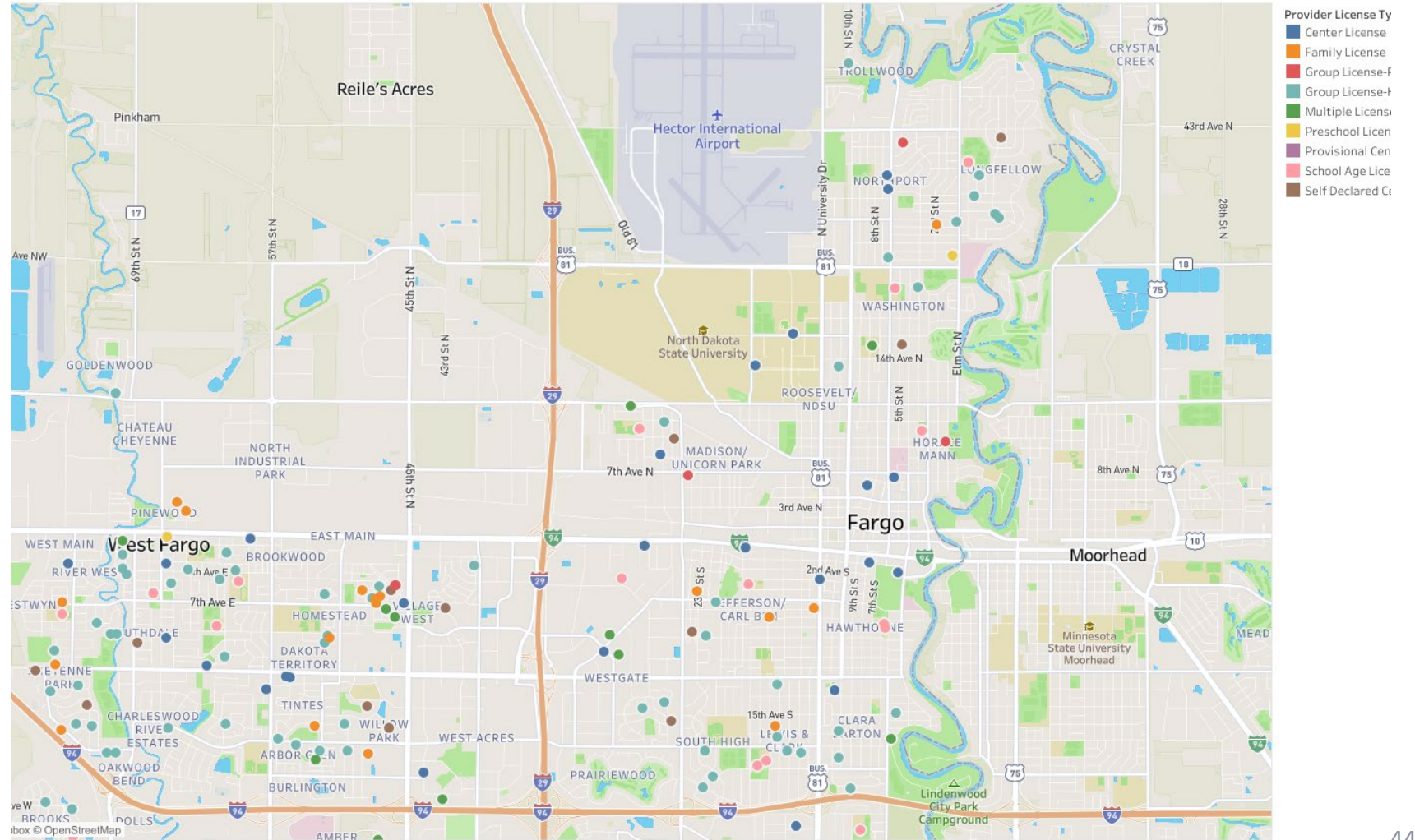
13125 Licensed Capacity
(Sept 2024)

10,647 Children 0-5 (2022)
6.1% of total pop

174,089 Population (2022)



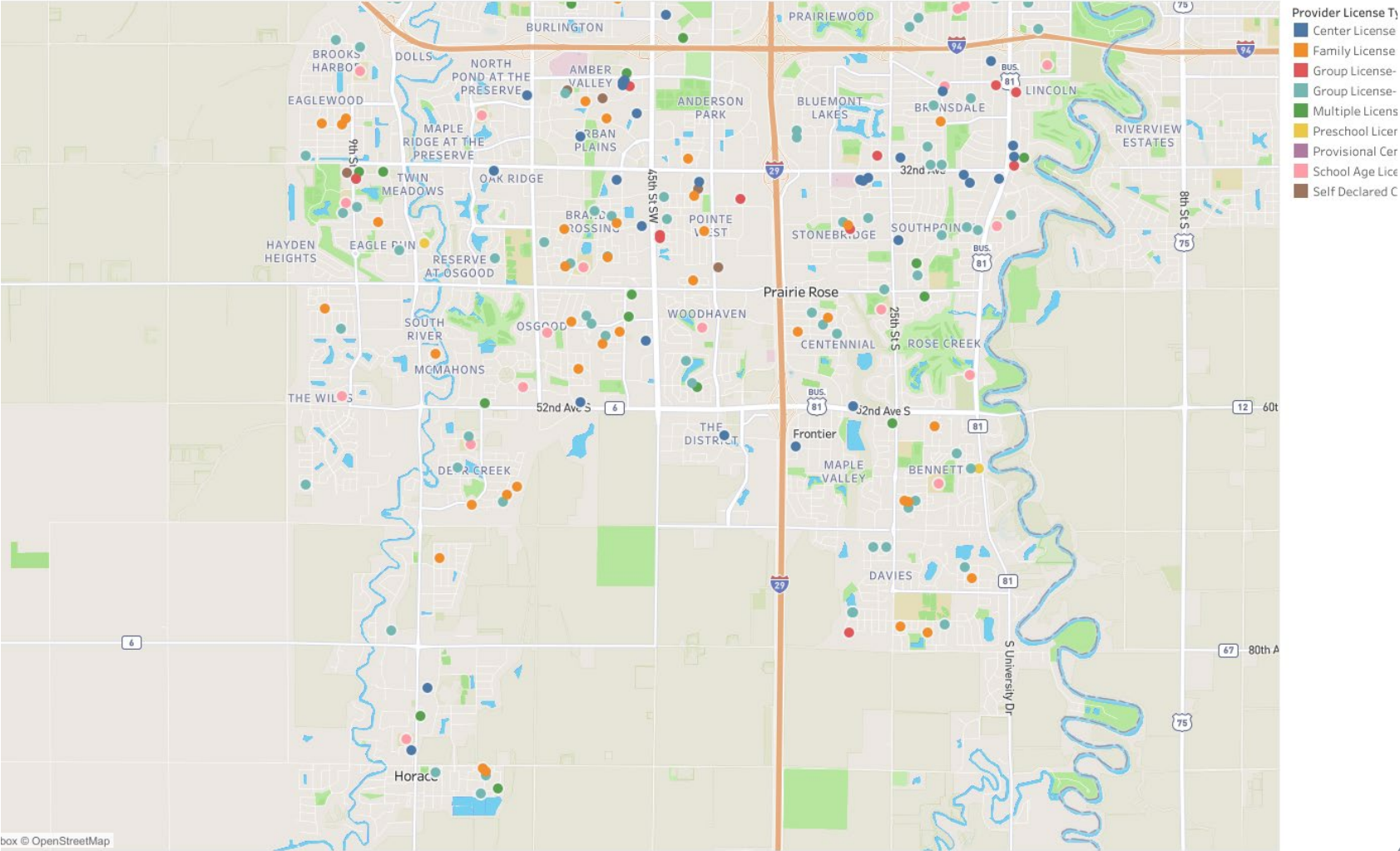
Licensed Child Care Providers – Fargo West Fargo North metro



Note: Fargo West Fargo map split between north and south metro to offer a comparable geographic scale for comparison with other community maps (approx. 6 miles north/south by 10 miles east/west)

Key Indicator: Child Care Access | Spatial

Licensed Child Care Providers – Fargo West Fargo South metro



Note: Fargo West Fargo map split between north and south metro to offer a comparable geographic scale for comparison with other community maps (approx. 6 miles north/south by 10 miles east/west)

Key Indicator: Child Care Availability | Spatial

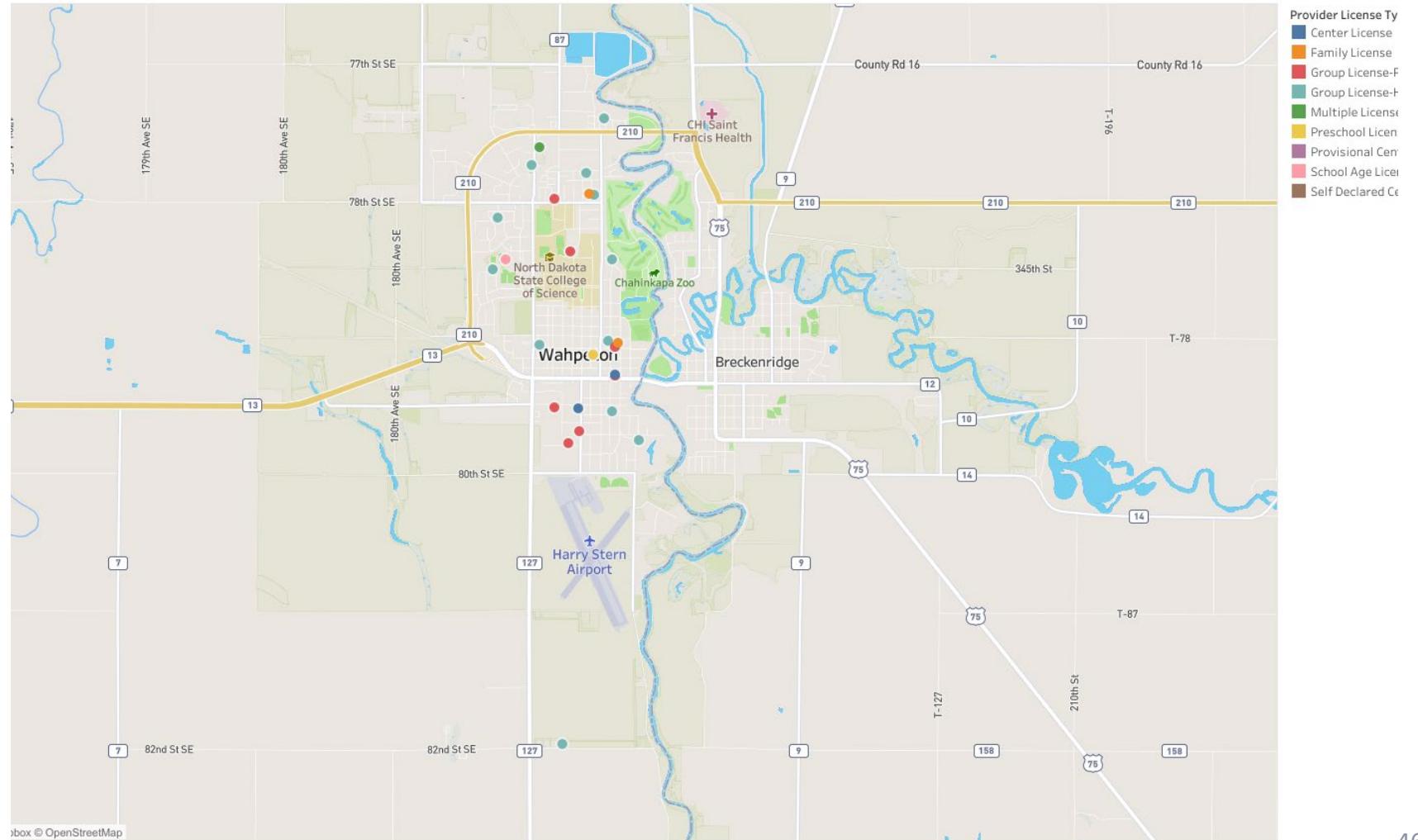
Licensed Child Care Providers – Wahpeton

29 Licensed Providers
(Sept 2024)

723 Licensed Capacity
(Sept 2024)

344 Children 0-5 (2022)
4.3% of total pop

7,994 Population (2022)



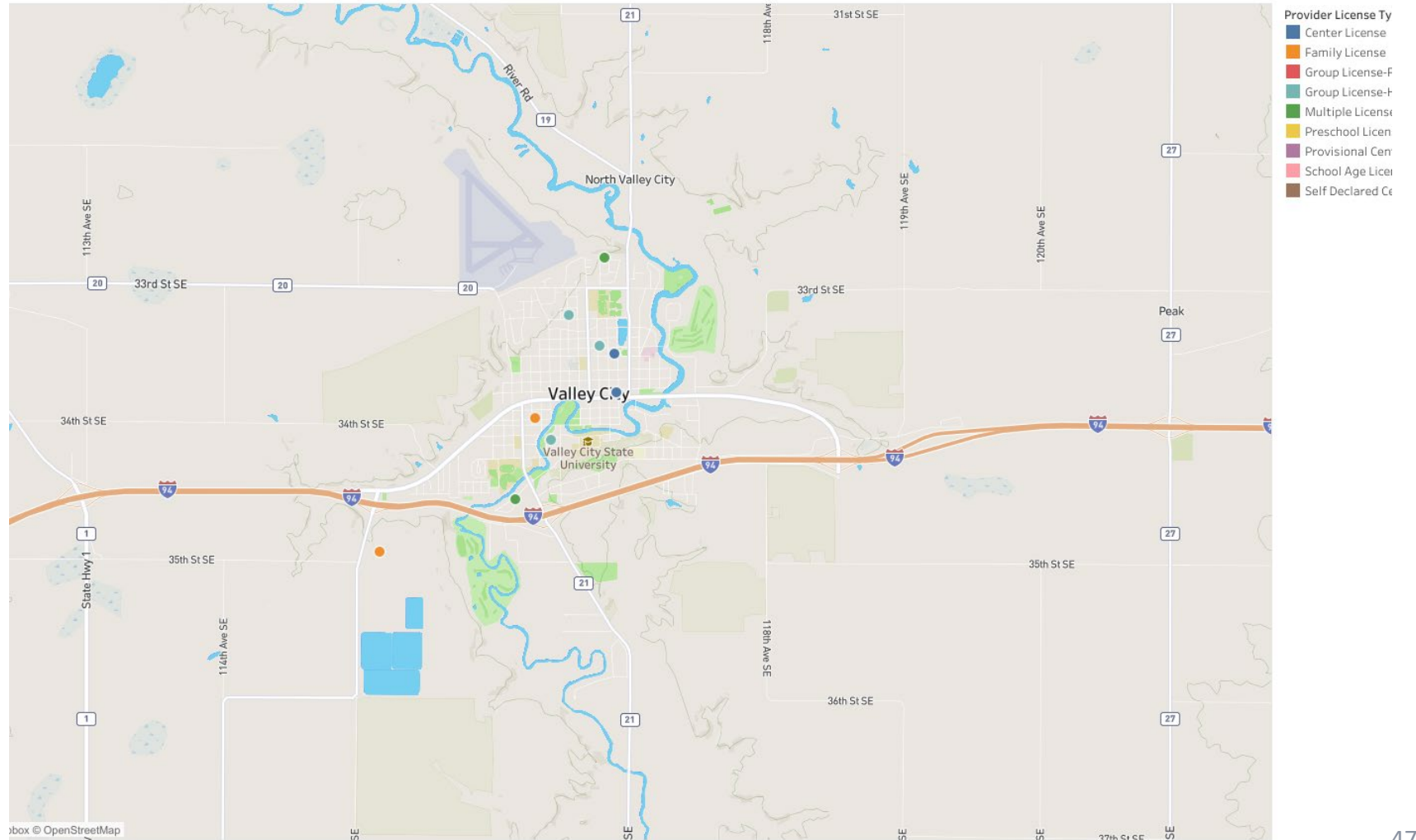
Key Indicator: Child Care Availability | Spatial Licensed Child Care Providers – Valley City

10 Licensed Providers
(Sept 2024)

475 Licensed Capacity
(Sept 2024)

336 Children 0-5 (2022)
5.1% of total pop

6,551 Population (2022)



Key Indicator: Child Care Availability | Spatial

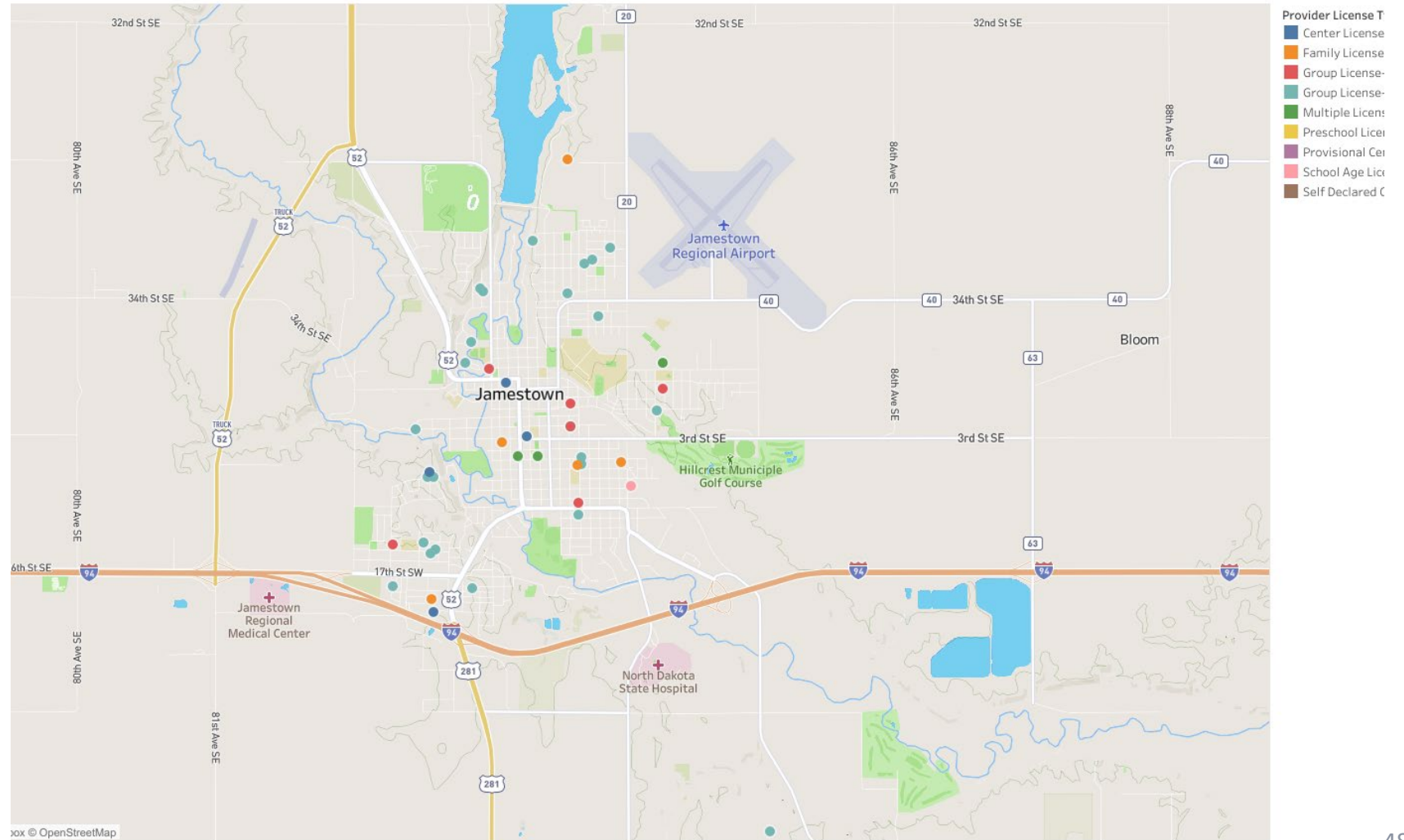
Licensed Child Care Providers – Jamestown

43 Licensed Providers
(Sept 2024)

971 Licensed Capacity
(Sept 2024)

842 Children 0-5 (2022)
5.4% of total pop

15,651 Population (2022)



Child care is one of the largest monthly costs for families with young children

WHAT DOES CHILD CARE COST?

Age 0-17 months

Center-based
\$606 - \$1,835
Avg: \$1,065

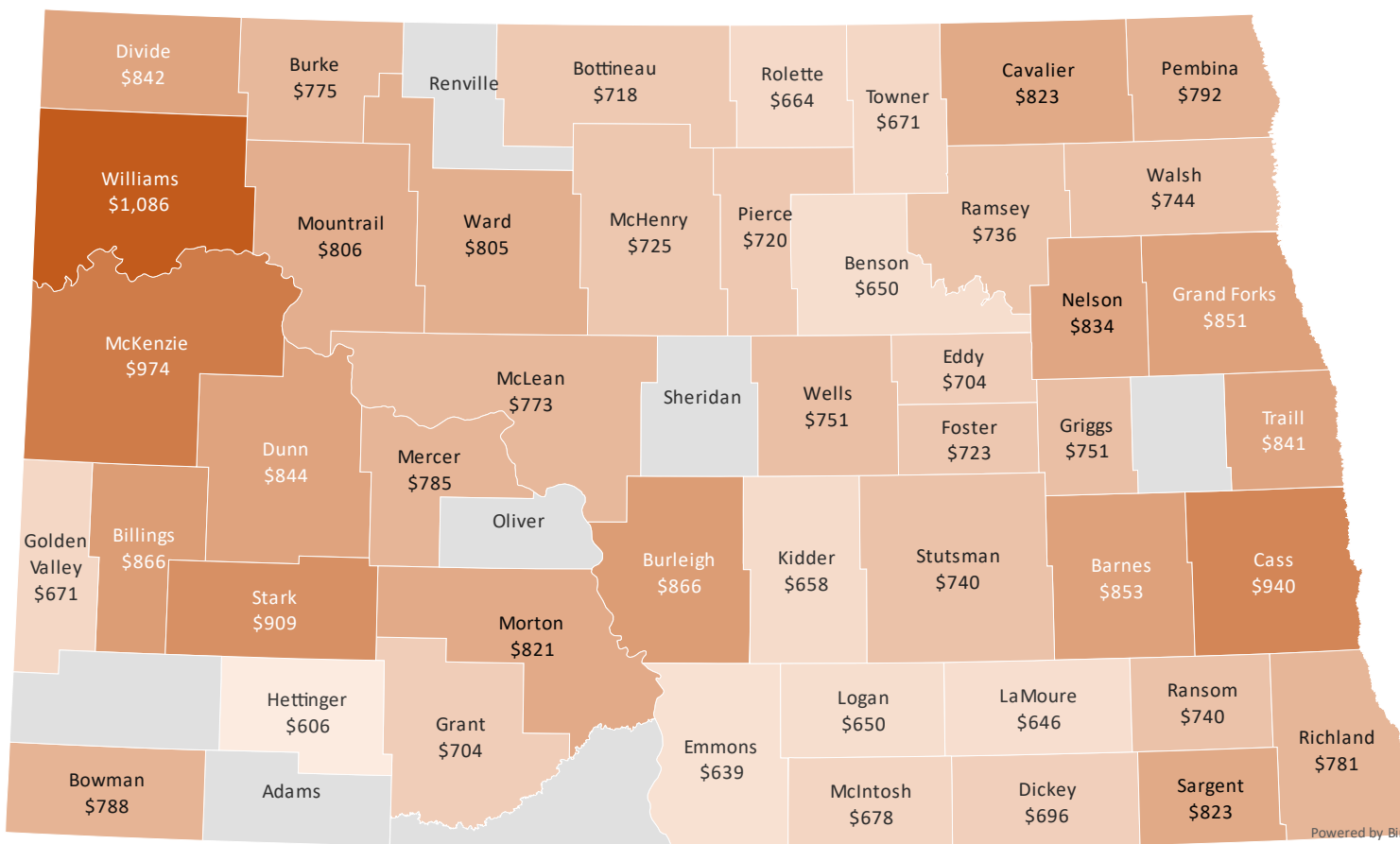
Family/Group-based
\$520 - \$1,410
Avg: \$802

Age 18-35 months

Center-based
\$606 - \$1,675
Avg: \$1,015

Family/Group-based
\$599 - \$1,300
Avg: \$791

2024 Average monthly cost of licensed child care for infants (0-17 mo) - All license types



Source: Oct 2024 Child Care Market Study conducted for ND Child Care Assistance Program

Most all households earning less than 150% of state median income (SMI) will struggle with costs of child care

Household Size	Families potentially eligible for CCAP						CCAP to WPCCR Jul 2025		WPCCR			
	30% SMI		60% SMI		75% SMI		85% SMI		100% SMI		150% SMI	
	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage
2	\$ 23,359	\$11.23	\$ 46,717	\$22.46	\$ 58,397	\$28.08	\$ 66,183	\$ 31.82	\$ 77,862	\$37.43	\$ 116,793	\$ 56.15
3	\$ 28,855	\$13.87	\$ 57,710	\$27.74	\$ 72,137	\$34.68	\$ 81,755	\$ 39.31	\$ 96,183	\$46.24	\$ 144,274	\$ 69.36
4	\$ 34,351	\$16.51	\$ 68,702	\$33.03	\$ 85,877	\$41.29	\$ 97,328	\$ 46.79	\$ 114,503	\$55.05	\$ 171,755	\$ 82.57
5	\$ 39,847	\$19.16	\$ 79,694	\$38.31	\$ 99,618	\$47.89	\$ 112,900	\$ 54.28	\$ 132,823	\$63.86	\$ 199,235	\$ 95.79
6	\$ 45,343	\$21.80	\$ 90,686	\$43.60	\$ 113,358	\$54.50	\$ 128,472	\$ 61.77	\$ 151,144	\$72.67	\$ 226,716	\$ 109.00
7	\$ 46,374	\$22.30	\$ 92,747	\$44.59	\$ 115,934	\$55.74	\$ 131,392	\$ 63.17	\$ 154,579	\$74.32	\$ 231,869	\$ 111.48
8	\$ 47,404	\$22.79	\$ 94,808	\$45.58	\$ 118,511	\$56.98	\$ 134,312	\$ 64.57	\$ 158,014	\$75.97	\$ 237,021	\$ 113.95
9	\$ 48,435	\$23.29	\$ 96,870	\$46.57	\$ 121,087	\$58.21	\$ 137,232	\$ 65.98	\$ 161,449	\$77.62	\$ 242,174	\$ 116.43
10	\$ 49,465	\$23.78	\$ 98,931	\$47.56	\$ 123,663	\$59.45	\$ 140,152	\$ 67.38	\$ 164,884	\$79.27	\$ 247,326	\$ 118.91
Family Co-Pay	\$0		7% of HH inc		7% of HH inc		7% of HH inc		Costs >WPCCR stipend		Costs >WPCCR stipend	

2023-24 State Median Income (SMI); Hourly wage is calculated assuming 2,080 hours worked per year per annual income range noted

Multiple wage earners could combine earnings to attain the noted household (HH) income / hourly wage.

When is child care affordable?

Average monthly cost of infant and toddler care in a Child Care Center compared to household affordability (shown as 7% and 15% of before-tax household income)

2021



1 child (9-month-old)

Center-based avg \$838	→	Household income needed? @7%... \$143,600 @15%... \$67,040	= combined hourly wage of \$69/hr \$32/hr
----------------------------------	---	--	---



1 child (3-year-old)

Center-based avg \$726	→	Household income needed? @7%... \$124,400 @15%... \$58,080	= combined hourly wage of \$60/hr \$28/hr
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2 children (1-year-old and 4-year old)

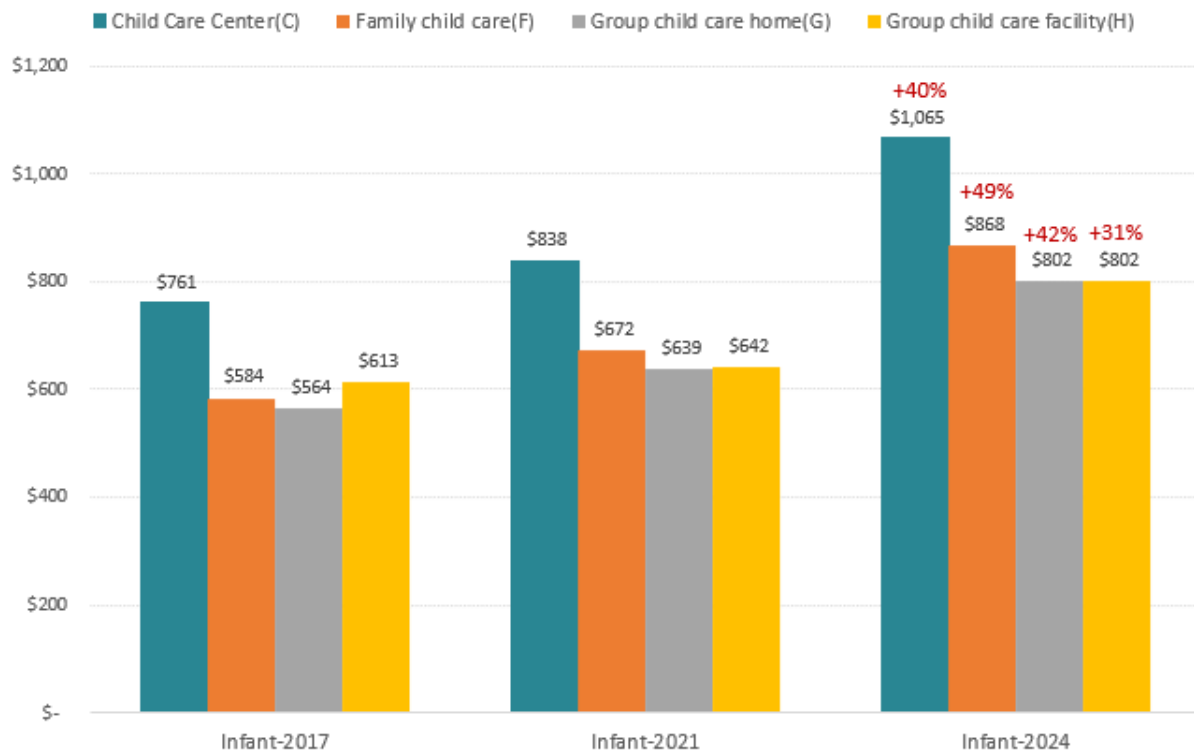
Center-based avg \$1,564	→	Household income needed? @7%... \$268,100 @15%... \$125,120	= combined hourly wage of \$129/hr \$60/hr
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Key Indicator: Child Care Access: Cost of Care

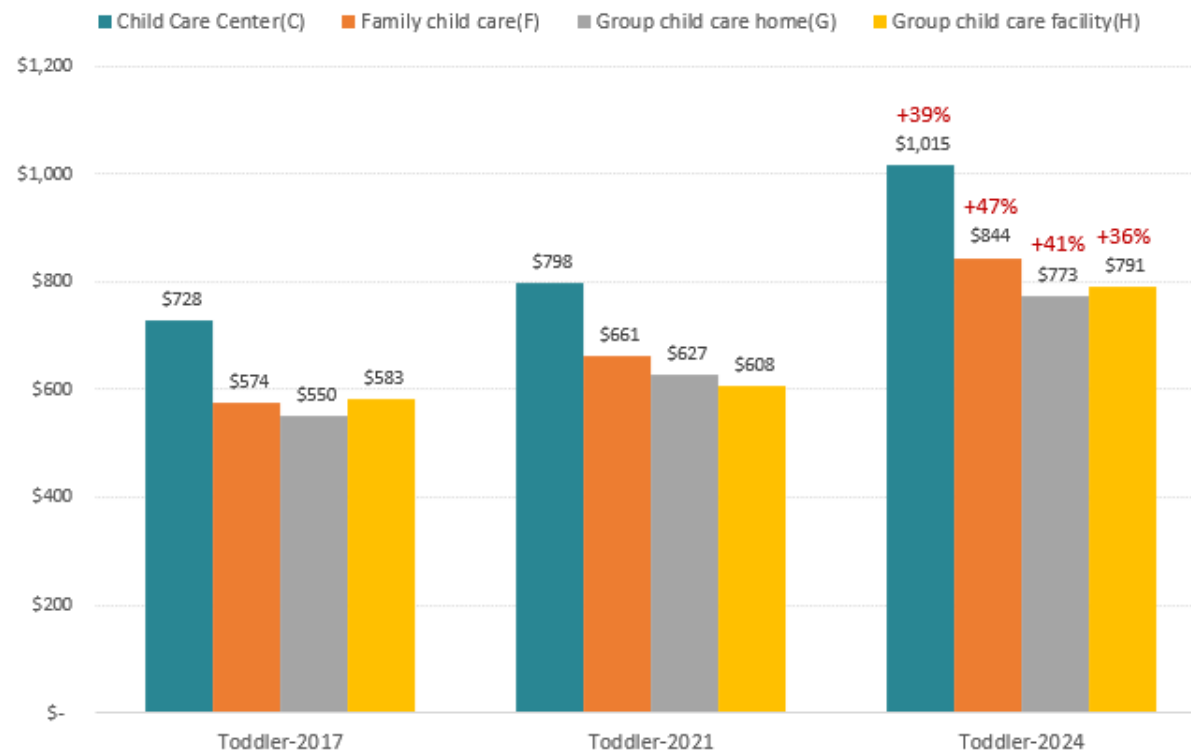
Average Cost of Child Care by Type of Provider

Average Infant and Toddler rates for 4 provider types as per triennial market rate survey

Avg Cost of Child Care for Infants in ND rose by approx 40% 2017-2024



Avg Cost of Child Care for Toddlers in ND rose by approx 40% 2017-2024



When is child care affordable?

Average monthly cost of infant and toddler care in a Child Care Center compared to household affordability (shown as 7% and 15% of before-tax household income)

2024



1 child (9-month-old)

Center-based avg		Household income needed?	=	combined hourly wage of
\$1,082	→	@7%... \$185,400		\$89/hr
		@15%... \$86,560		\$41/hr



1 child (3-year-old)

Center-based avg		Household income needed?	=	combined hourly wage of
\$1,015	→	@7%... \$174,000		\$83/hr
		@15%... \$81,200		\$39/hr



2 children (1-year-old and 4-year old)

Center-based avg		Household income needed?	=	combined hourly wage of
\$2,097	→	@7%... \$359,400		\$172/hr
		@15%... \$167,760		\$80/hr

Comparing the cost of child care to the cost of tuition/fees at a 4 year university in the NDUS

ND HHS Child Care Market Study Oct 2024 | NDUS Tuition/Fee Schedules 2024-25 academic year



	Annual cost of child care (all license types)
Age 0-1	\$10,368
Age 1-2	\$10,368
Age 2-3	\$10,028
Age 3-4	\$9,521
TOTAL	\$40,285



	Annual cost of tuition/fees (NDUS 4 yr institutions)
Freshman	\$8,829
Sophomore	\$8,829
Junior	\$8,829
Senior	\$8,829
TOTAL	\$35,318

Child care Affordability | Utilization

Measure:

Utilization of Child Care Assistance

Working families are accessing child care assistance to help offset child care costs

↑ **Affordability**

*Child Care Assistance | Working parent child care relief |
Child Care Workforce Benefit | Foster care/kin care*



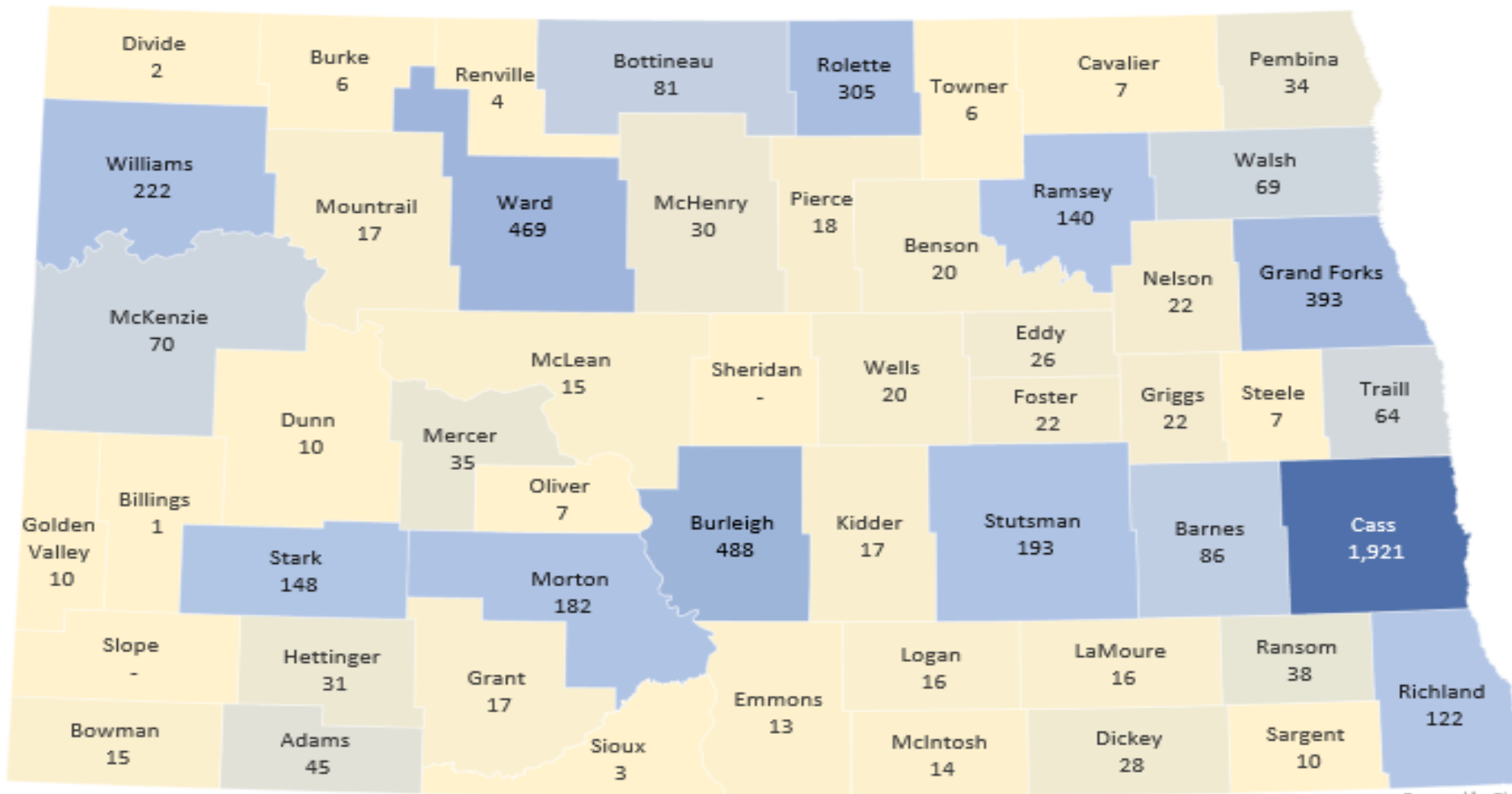
Key Indicator: Child Care Affordability | CCAP Utilization

Child Care Assistance by County

Monthly average number of children benefitting from CCAP Jan 24 – Dec 24

5,556

Average number of children benefitting from CCAP each month



Key Indicator: Child Care Affordability | CCAP Utilization

Child Care Assistance by Month

Number of children benefitting from CCAP by age by month | July 2023 - December 2024

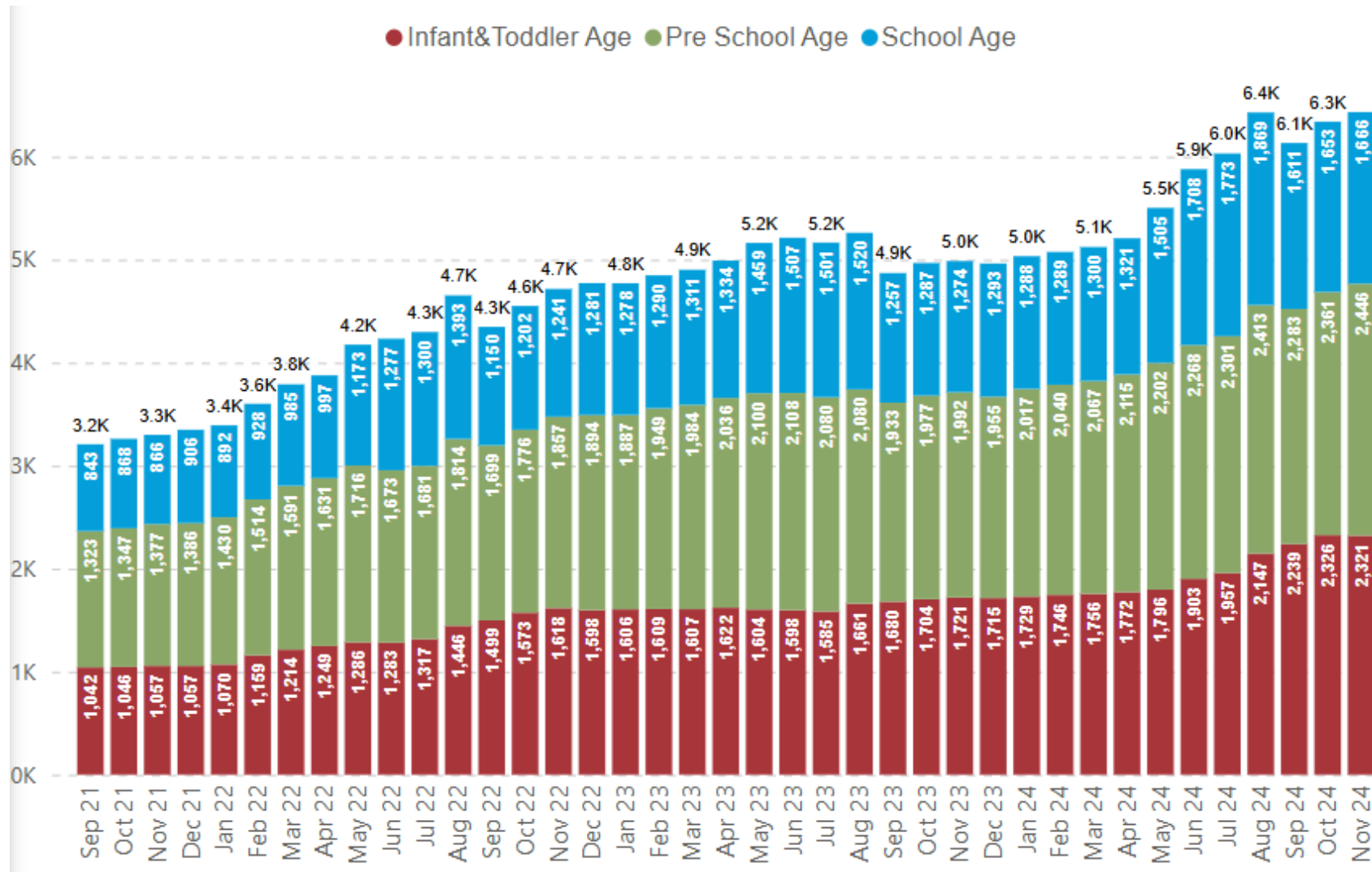
5,760

Average # of children benefitting from child care assistance each month

3,545

Average # of families receiving help with child care costs each month

Source: hhs.nd.gov/data, Child Care Assistance dashboard. 12-mo average Nov 23 – Nov 24

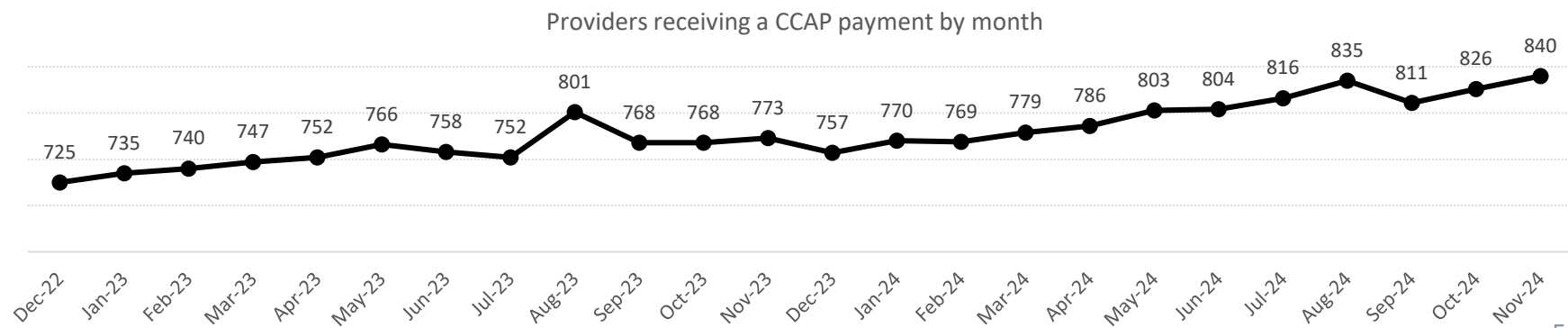
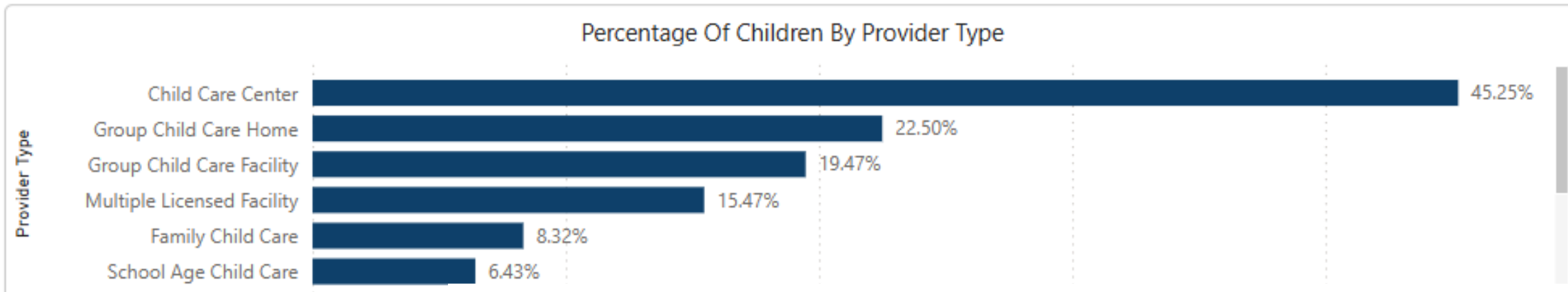


Key Indicator: Child Care Affordability | CCAP Providers

Child Care Assistance by Type of Providers

July 2023 - December 2024

Number Of Families	Number Of Children	Total Providers	Total Issuance Amount	Reporting Range	Custom
6,058	10,080	1,147	\$72.82M	Custom	7/1/2023 - 12/31/2024



Key Indicator: Child Care Affordability | CCAP Utilization

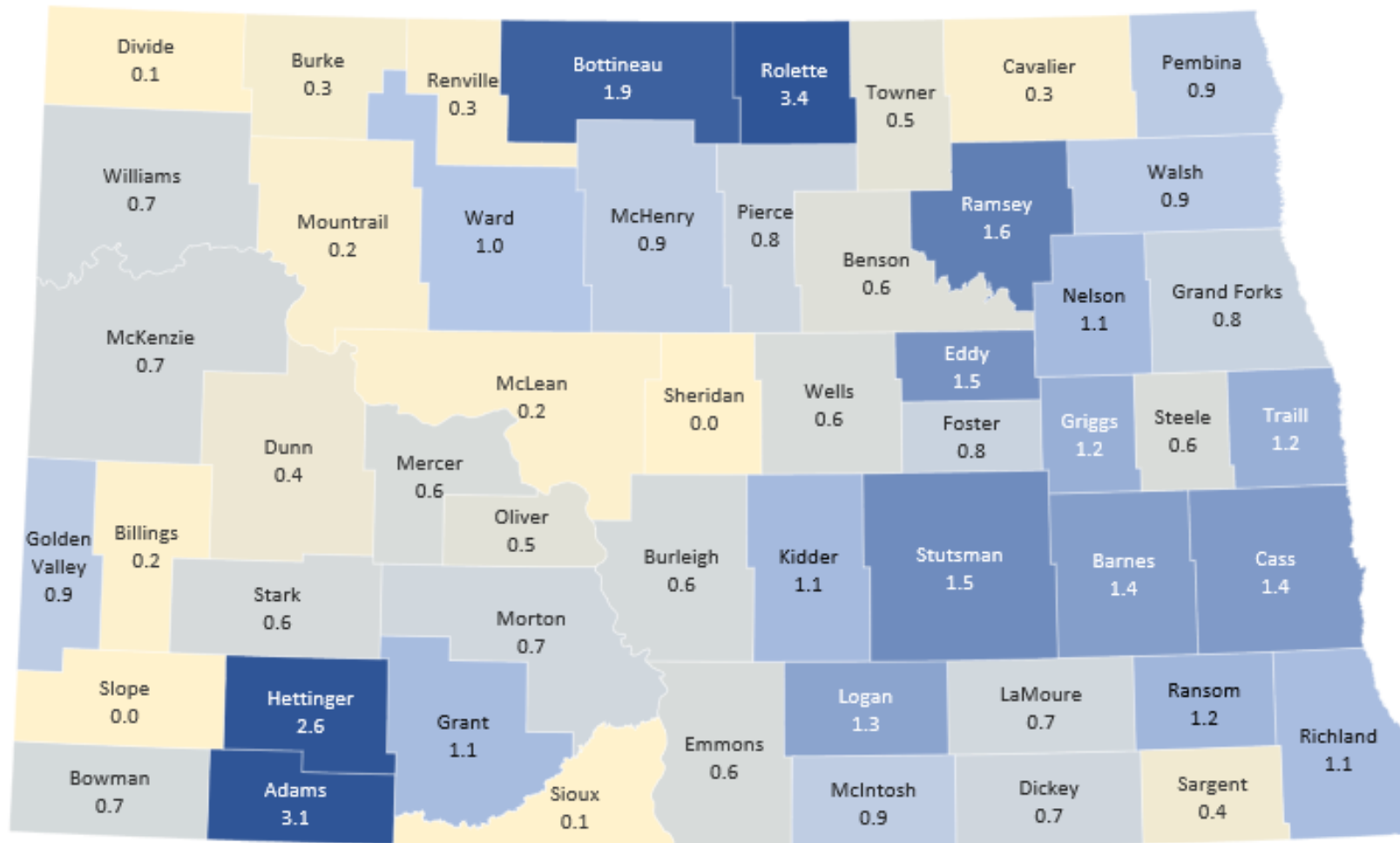
Child Care Assistance as a proportion of population

of children benefitting from CCAP (age 0-12) compared to # of children likely to need CC (all parents in LF) [2024 analysis]



Is the rate of utilization what we would expect, based on total # of children age 0-13 with all parents in workforce?

1.0 = yes



Key Indicator: Child Care Affordability | CCAP Utilization

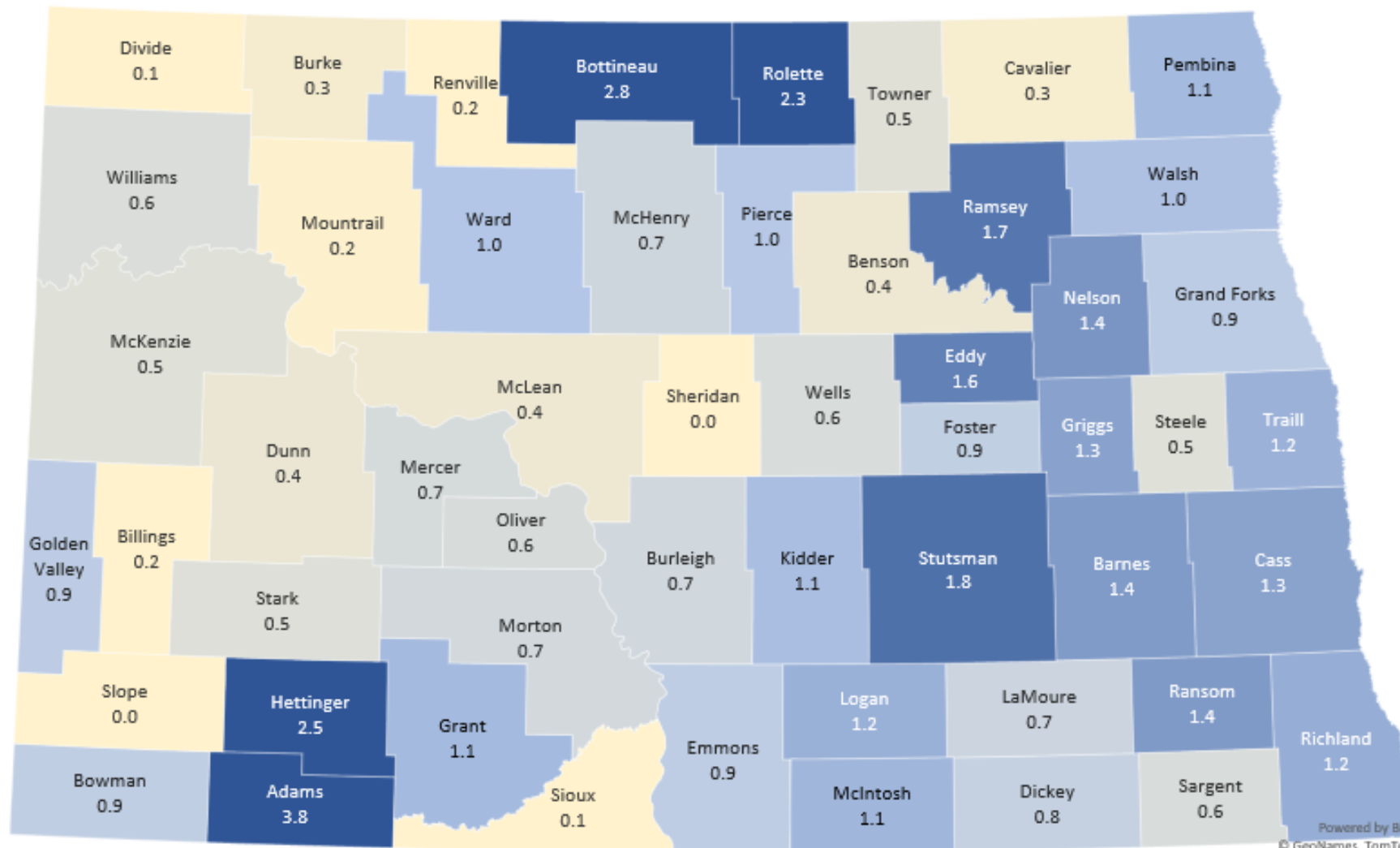
Child Care Assistance as a proportion of population

of children benefitting from CCAP (age 0-12) compared to # likely to need CC (all parents in LF), **adjusting for income** [2024 analysis]



Is the rate of utilization what we would expect, based on total # of children age 0-13 with all parents in workforce, *adjusting for household income <80% AMI?*

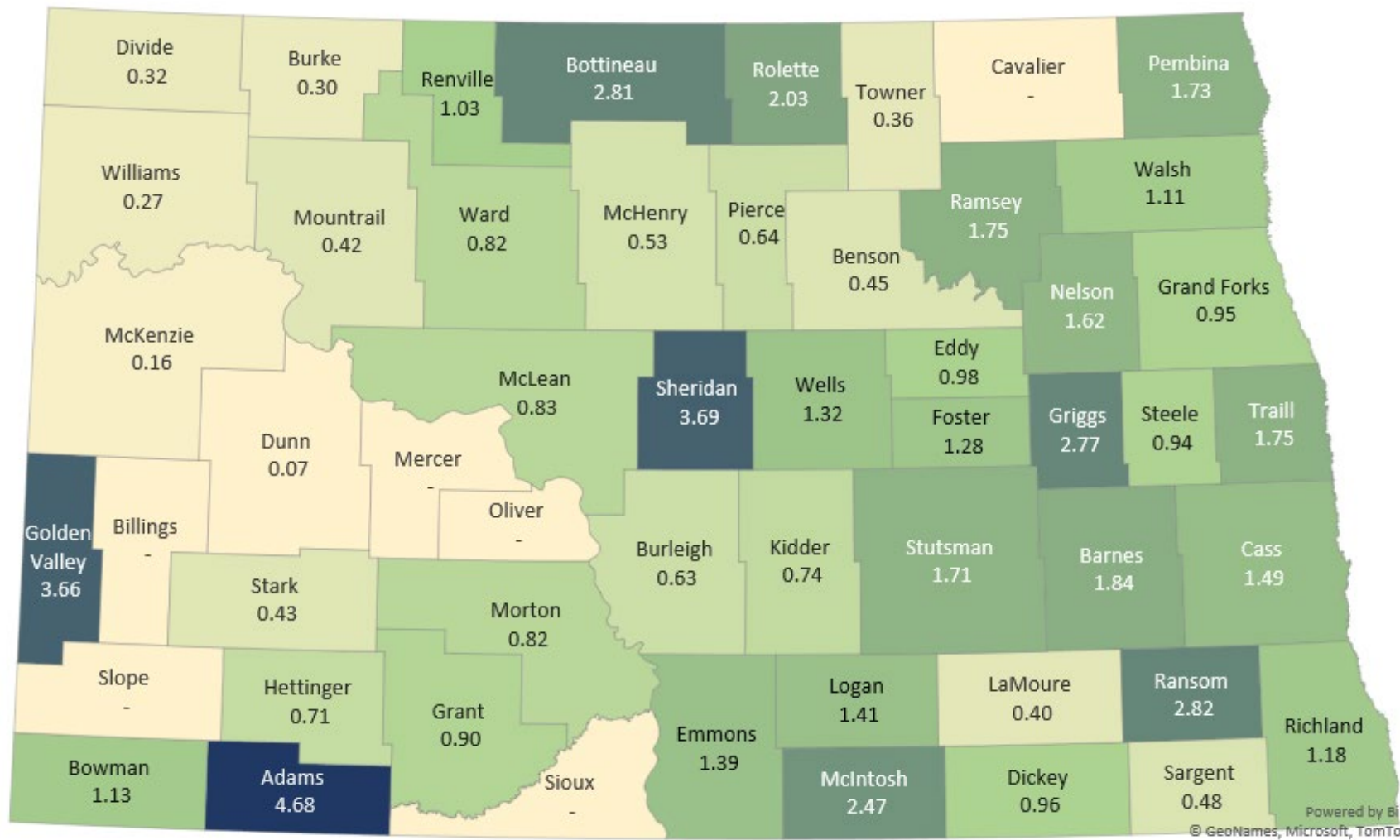
1.0 = yes



Key Indicator: Child Care Affordability | CCAP Utilization

Child Care Assistance as a proportion of population

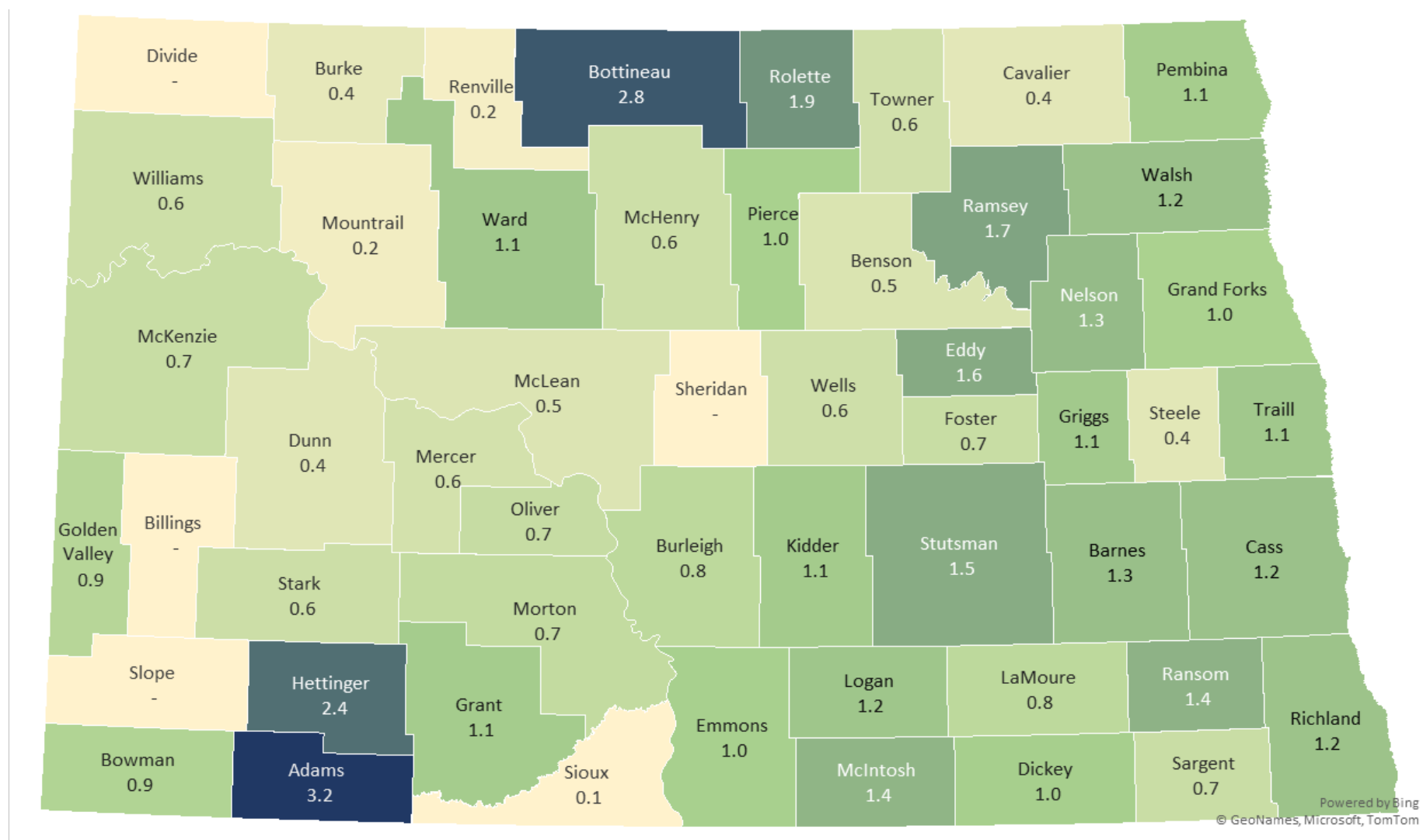
of children benefitting from CCAP (0-5) compared to # likely to need CC (all parents in LF), **adjusting for income** [2020-21 analysis]



Key Indicator: Child Care Affordability | CCAP Utilization

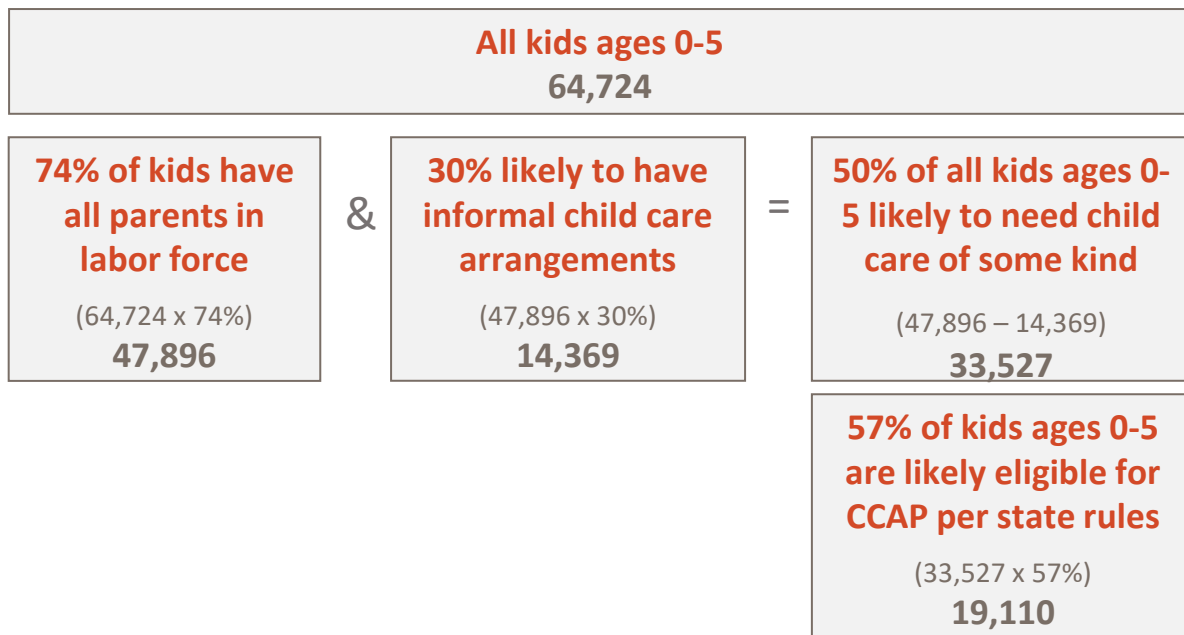
Child Care Assistance as a proportion of population

of children benefitting from CCAP (0-5) compared to # likely to need CC (all parents in LF), **adjusting for income** [2024 analysis]



Estimating demand

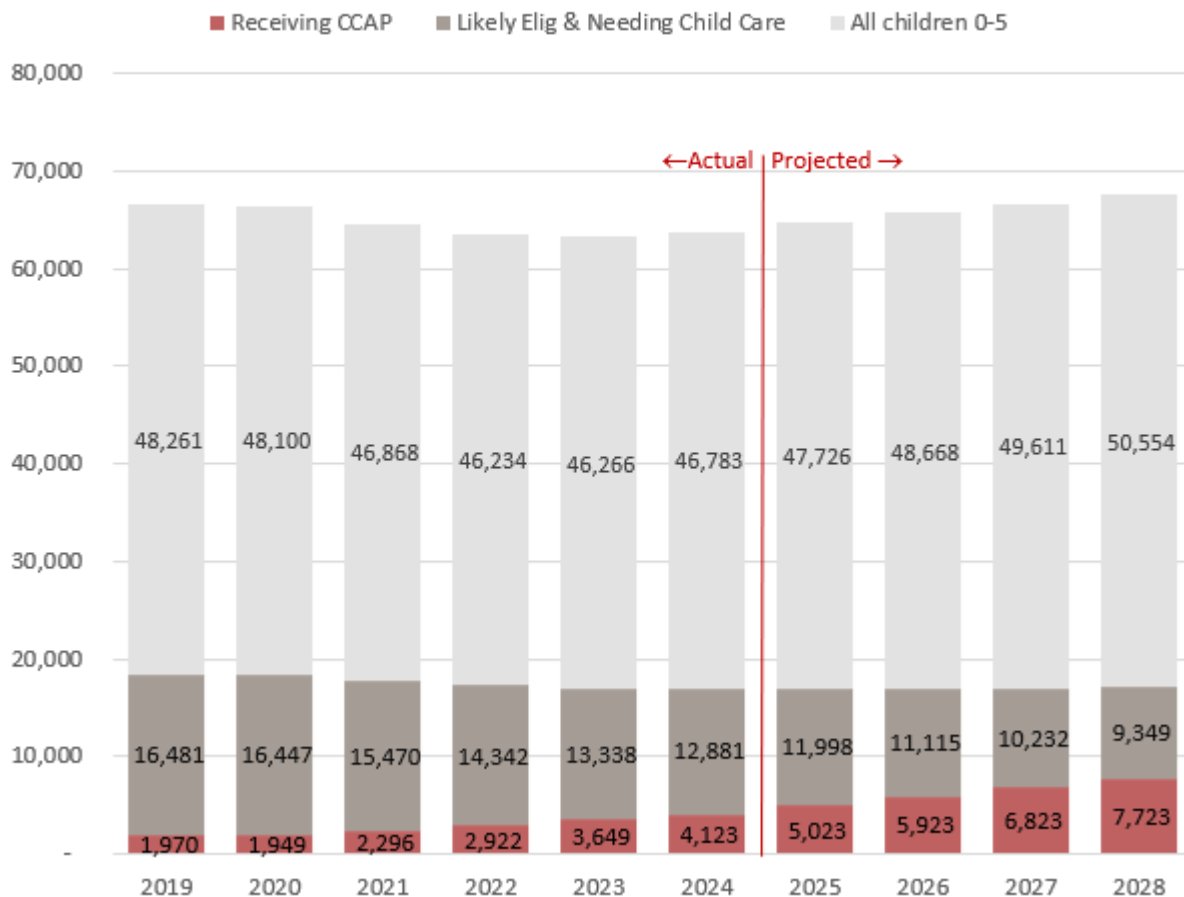
Approximately 30% of ND children younger than age 5 likely need and are eligible for child care assistance



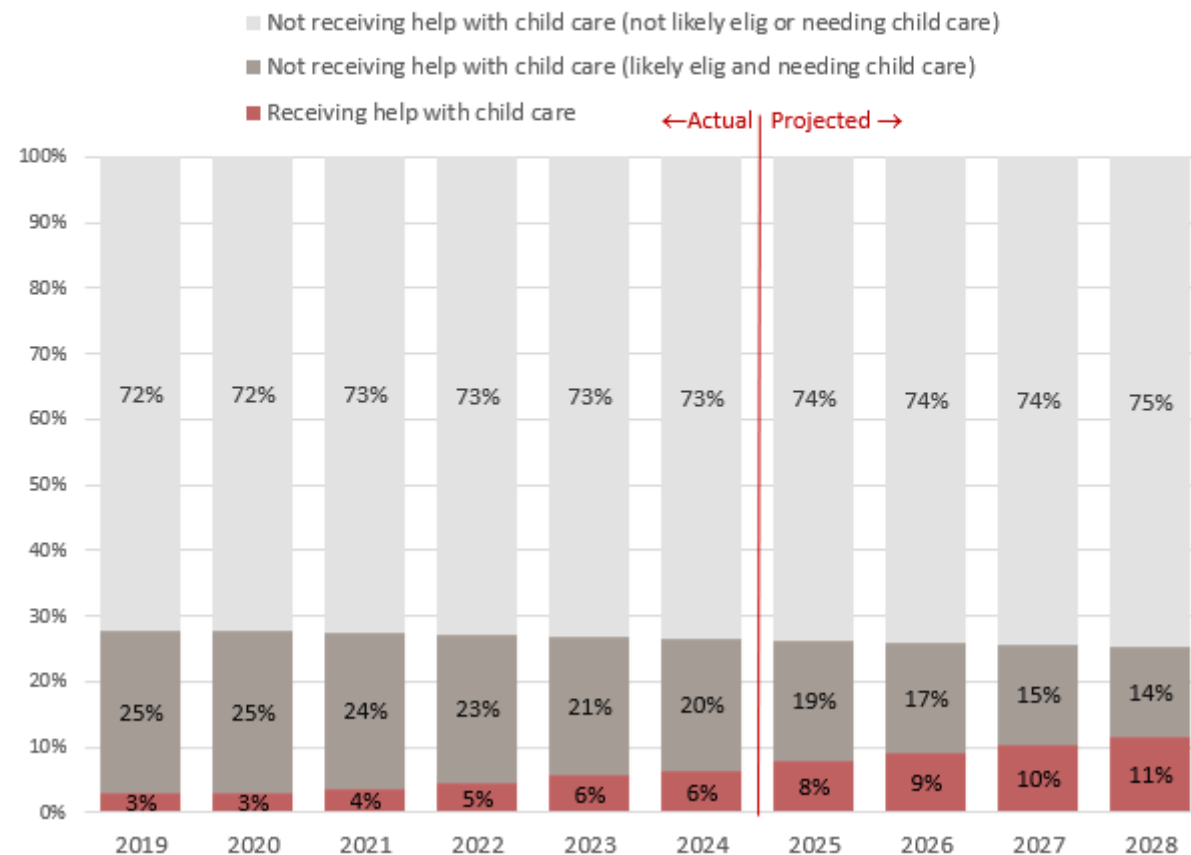
Estimating Demand

In 2024 approximately 6% of children ages 0-5 lived in families who benefitted from some amount of help with costs of child care

Children age 0-5 & Projected Eligibility for and Receipt of CCAP

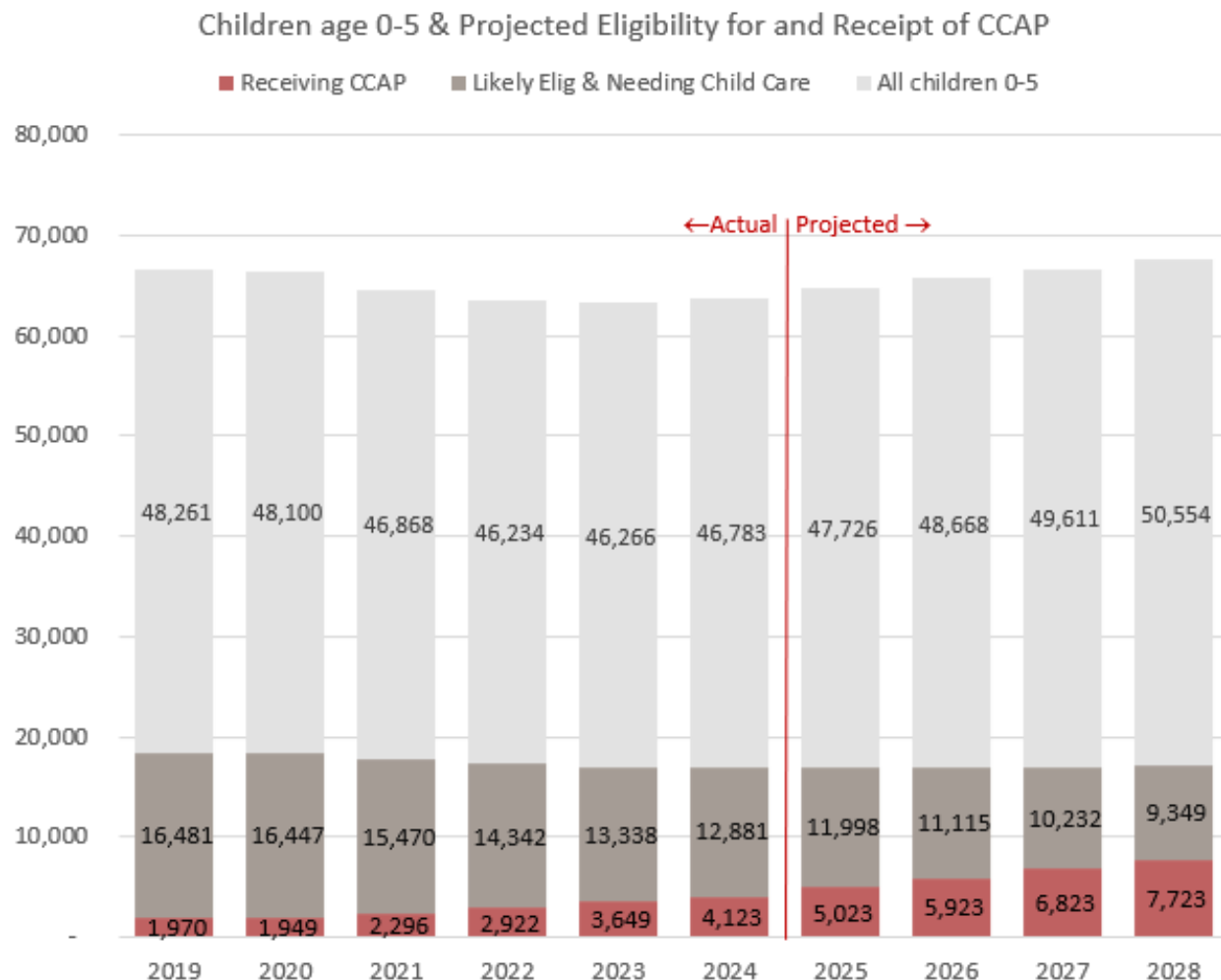


In 2024 approximately 6% of children ages 0-5 lived in families who benefitted from some amount of help with costs of child care



Estimating Demand

Since 2021 the number of potentially eligible families receiving assistance with child care costs has doubled



- What % of eligible children should be benefitting from CCAP?
- Does the goal vary by age (i.e., 0-3, 0-5, 0-11)?
- What % of needs should we assume are met with alternatives to licensed care? (i.e., care not eligible for CCAP)

ND HHS analysis based on U.S. Census data (ND Kids Count Population by single year of age) and CCAP utilization data (SPACES data warehouse)

Assumptions:

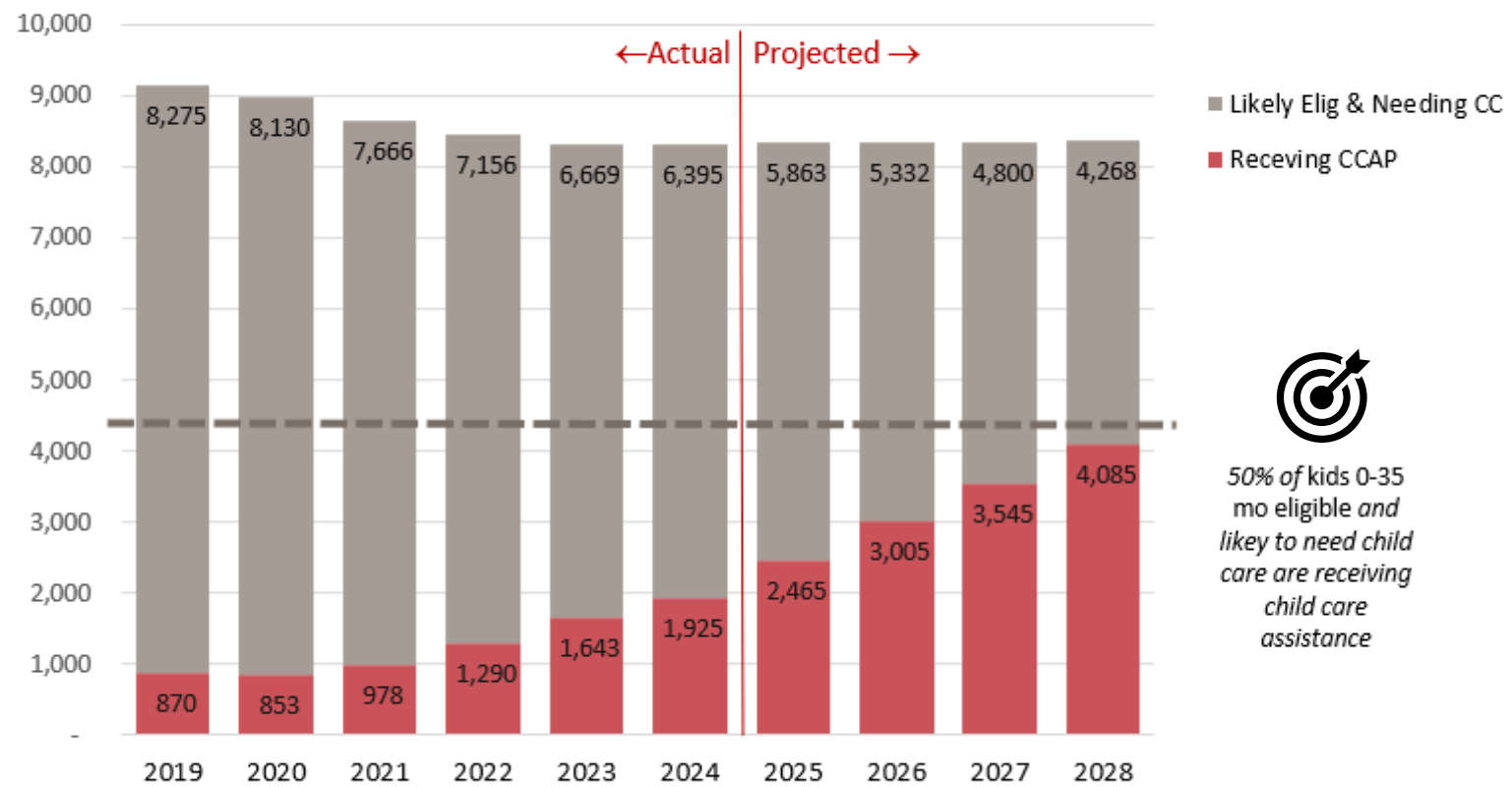
- 0.1% - Population change 0-5 per year
- 50% - % of children age 0-5 likely to need some type of child care
- 57% - % of children 0-5 likely eligible for CCAP as per State program rules


Children 0-5 potentially eligible and likely to need child care but not receiving CCAP

Estimating Demand

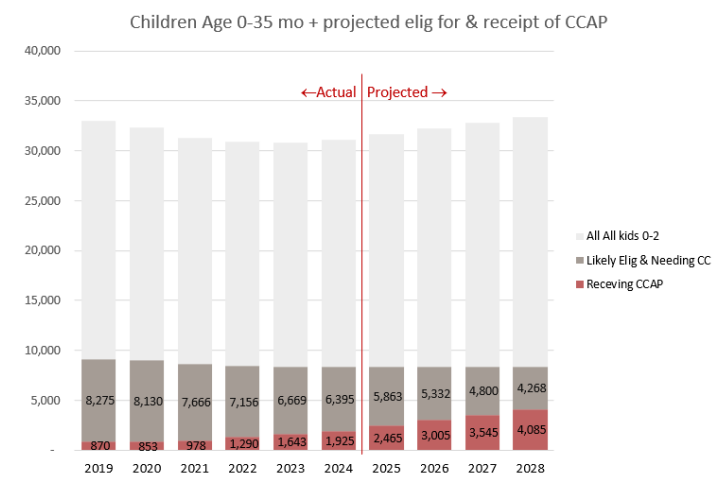
A higher proportion of families with young children are accessing child care assistance

With continued investment 50% of eligible children age 0-2 who are likely to need child care could receive some assistance by 2028



 50% of kids 0-35 mo eligible and likely to need child care are receiving child care assistance

ND HHS analysis based on U.S. Census data (ND Kids Count: Population by single age) and Child Care Assistance Program utilization data (SPACES data warehouse)



Child care Affordability | Co-pay

Measure:

Family share of child care costs

Working families are
able to limit child
care costs to 7% of their
household income

**Gross household income x 7% =
Max out of pocket child care cost**

↑ **Affordability**

*Child Care Assistance | Working parent child care relief |
Child Care Assistance for CC workforce | Foster care/kin care*



CCAP Co-Payments by State Median Income (SMI) and Household Size – July 2024

		0% -30% SMI		31% - 40% SMI		41% - 50% SMI		51% - 60% SMI		61%- 69% SMI		70% -75% SMI	
HH Size	Copay	Lowest Copay	Highest Copay	Lowest Copay	Highest Copay	Lowest Copay	Highest Copay	Lowest Copay	Highest Copay	Lowest Copay	Highest Copay	Lowest Copay	Highest Copay
		2% of Income		2% of Income		2% of Income		4% of Income		6% of Income			
Average # families by SMI Jul-Dec 2024	1,100	520		500		434		365		95			
1	\$0	\$32	\$41	\$43	\$51	\$107	\$124	\$192	\$215	\$221	\$234		
2	\$0	\$42	\$53	\$56	\$67	\$140	\$162	\$251	\$280	\$289	\$306		
3	\$0	\$52	\$66	\$69	\$83	\$172	\$200	\$310	\$346	\$357	\$377		
4	\$0	\$62	\$78	\$82	\$99	\$205	\$238	\$369	\$412	\$425	\$449		
5	\$0	\$71	\$90	\$95	\$114	\$238	\$276	\$428	\$478	\$493	\$521		
6	\$0	\$81	\$103	\$108	\$130	\$271	\$314	\$488	\$544	\$561	\$593		
7	\$0	\$83	\$105	\$111	\$133	\$277	\$321	\$499	\$557	\$573	\$607		
8	\$0	\$85	\$108	\$113	\$136	\$283	\$328	\$510	\$569	\$586	\$620		

Income Eligibility Limits FFY2025

HHS Economic Assistance programs

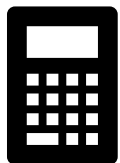
TANF – 50% FPL
 SNAP – 200% FPL
 LIHEAP – 60% SMI
 CCAP – 75% SMI

NOTE:

30% State Median Income (SMI) is roughly equivalent to 100% of the Federal Poverty Level (FPL)

60% State Median Income (SMI) is roughly equivalent to 250% of the Federal Poverty Level (FPL)

Household Size	TANF		100% FPL		SNAP		LIHEAP		75% SMI		85% SMI	
	50% FPL		Monthly	Hourly	Monthly	Hourly	Monthly	Hourly	Monthly	Hourly	Monthly	Hourly
	Monthly	Hourly	Monthly	Hourly	Monthly	Hourly	Monthly	Hourly	Monthly	Hourly	Monthly	Hourly
1	\$ 628	\$ 3.62	\$ 1,255	\$ 7.24	\$ 2,510	\$ 14.48	\$ 2,977	\$ 17.18	\$ 3,722	\$ 21.47	\$ 4,218	\$ 24.33
2	\$ 852	\$ 4.92	\$ 1,704	\$ 9.83	\$ 3,408	\$ 19.66	\$ 3,893	\$ 22.46	\$ 4,867	\$ 28.08	\$ 5,516	\$ 31.82
3	\$ 1,076	\$ 6.21	\$ 2,152	\$ 12.42	\$ 4,304	\$ 24.83	\$ 4,809	\$ 27.74	\$ 6,011	\$ 34.68	\$ 6,813	\$ 39.31
4	\$ 1,300	\$ 7.50	\$ 2,600	\$ 15.00	\$ 5,200	\$ 30.00	\$ 5,725	\$ 33.03	\$ 7,157	\$ 41.29	\$ 8,111	\$ 46.79
5	\$ 1,525	\$ 8.80	\$ 3,049	\$ 17.59	\$ 6,098	\$ 35.18	\$ 6,641	\$ 38.31	\$ 8,302	\$ 47.90	\$ 9,409	\$ 54.28
6	\$ 1,749	\$ 10.09	\$ 3,497	\$ 20.18	\$ 6,994	\$ 40.35	\$ 7,557	\$ 43.60	\$ 9,446	\$ 54.50	\$ 10,706	\$ 61.77
7	\$ 1,973	\$ 11.38	\$ 3,945	\$ 22.76	\$ 7,890	\$ 45.52	\$ 7,729	\$ 44.59	\$ 9,662	\$ 55.74	\$ 10,950	\$ 63.17
8	\$ 2,197	\$ 12.68	\$ 4,394	\$ 25.35	\$ 8,788	\$ 50.70	\$ 7,900	\$ 45.58	\$ 9,876	\$ 56.98	\$ 11,193	\$ 64.58



\$377

Family of 3 with monthly income of \$6,011 would have a CCAP co-pay of \$377

If monthly cost of care = \$1,082 (average center / infant)

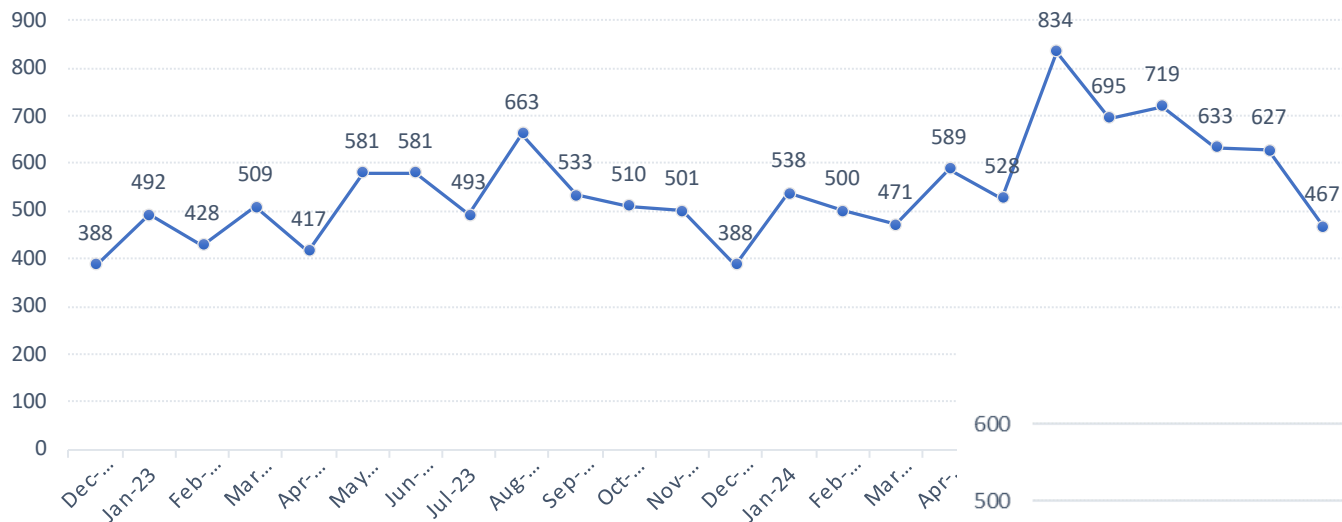
Family pays \$377; CCAP pays \$705

Key Indicator: Child Care Affordability | CCAP Access

Administrative changes impact application success rates

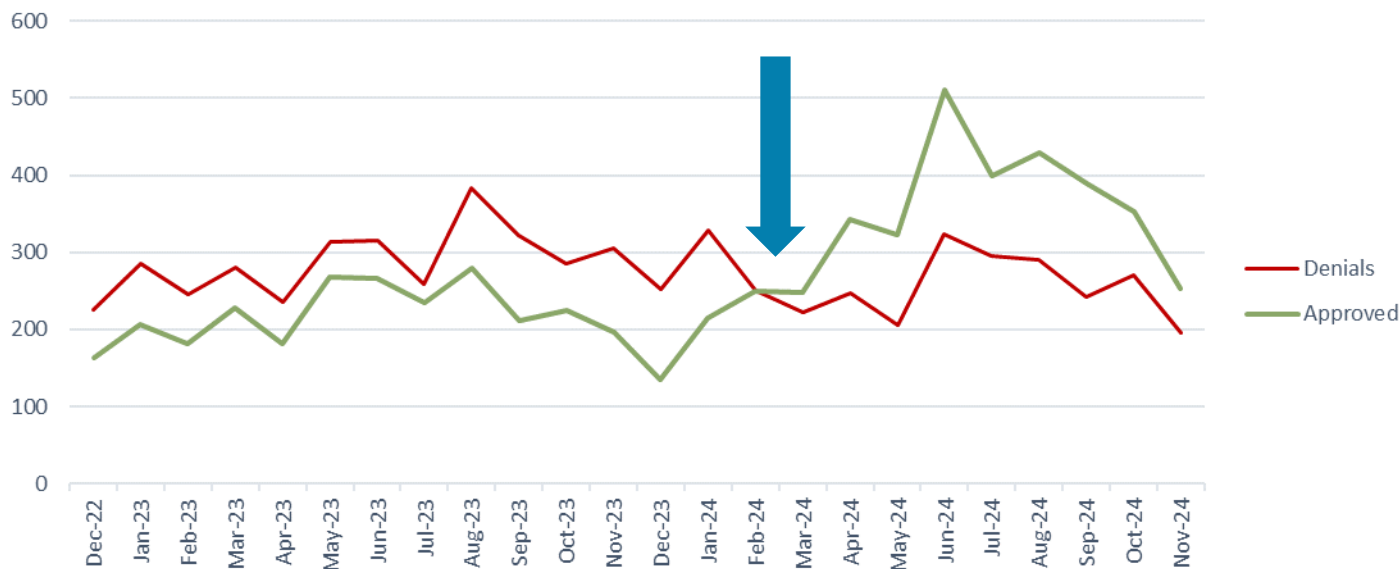
ND Child Care Initiative progress during 23-25 interim

Total New CCAP Applications by Month



- 30 days to submit documentation
- 18 mo eligibility period
- Job search allowed as eligible activity
- Focus groups to help redesign portal
- 90 day grace period for families in housing crisis to provide verifications
- Adjusting co-pays to no more than 6% of family income
- Redesign of notices

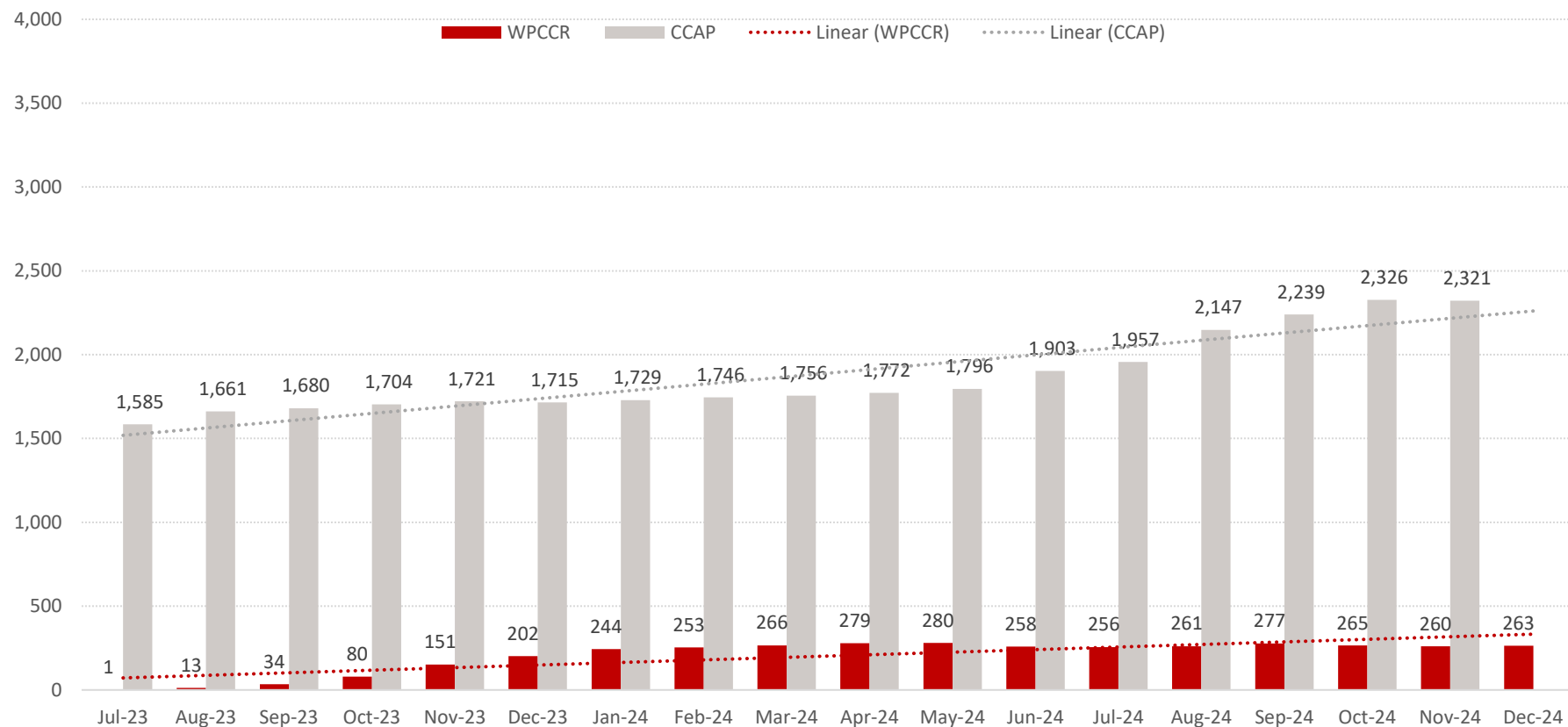
CCAP New Application approvals v denials



Key Indicator: Child Care Affordability | WPCCR

Working Parent Child Care Relief has grown to serve 4-4.5% of the total number of infants and toddlers who benefit from CCAP

WPCCR and CCAP - Children ages 0-3
July 2023 - Dec 2024



How it works

1. Employer Opts In
2. Employee Applies
3. HHS reviews/approves
4. Employer and state each send employee \$300/mo
5. Employee pays child care provider

Quality child care | QRIS

Measure:

Quality rated programs

Increase in number of programs with a quality rating

- ↑ Programs pursuing Step 2
- ↑ % of infant/toddler rooms Step 2+
- ↑ QRIS across program types

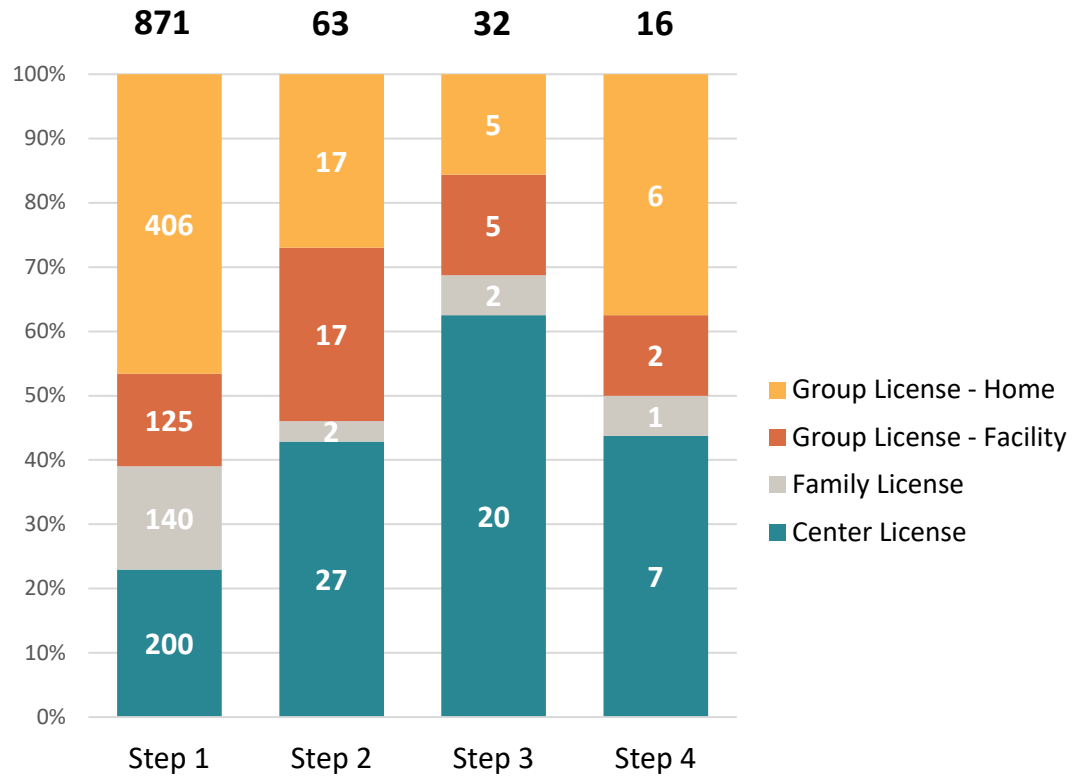
QRIS 2, 3, 4 | TSG | BIC | Professional Dev



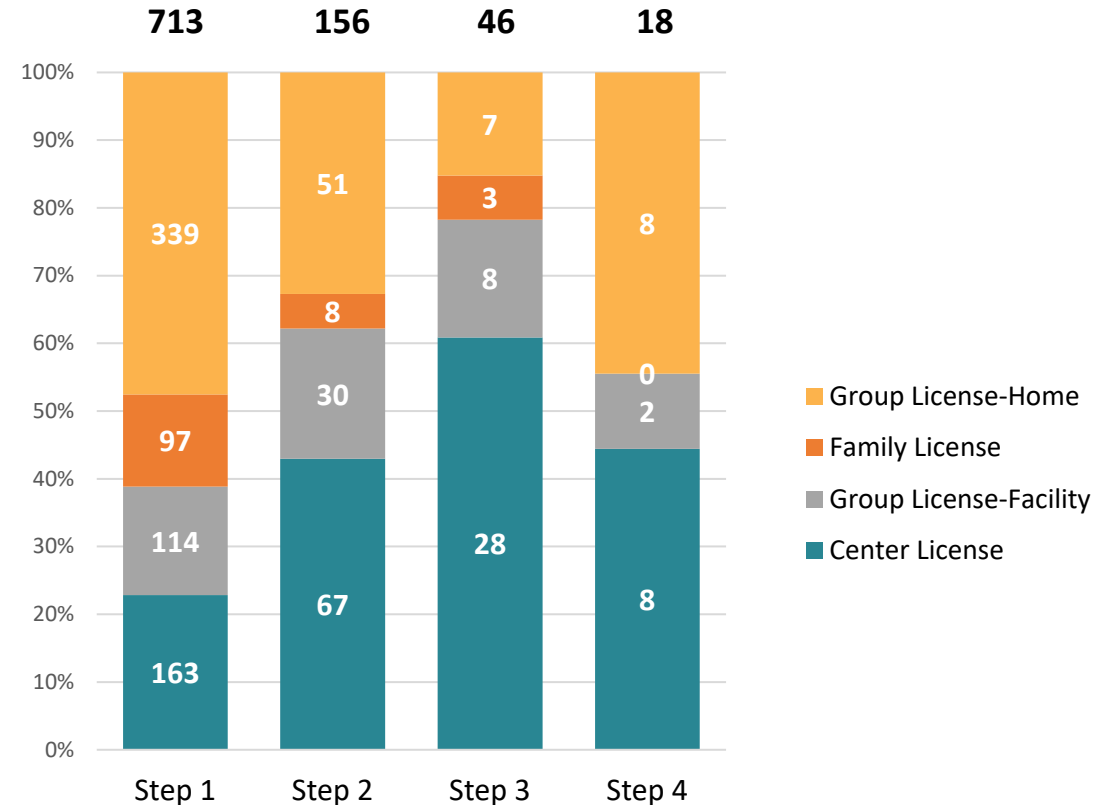
Key Indicator: Child Care Quality | Expanding Access

77% increase in the number of licensed providers with a Step 2, 3 or 4 quality rating

of licensed providers by QRIS rating | July 1 2023 and Feb 1 2025



July 1, 2023
111 programs
 Step 2, 3, 4
(982 total)



February 1, 2025
196 programs
 Step 2, 3, 4
(933 total)

Key Indicator: Child Care Quality | Expanding Access

Quality

13 additional counties now have at least one quality-rated program

July 2023 – February 2025 | Step 2, 3 4 QRIS providers and capacity by county

County	# providers w/ Step 2, 3, 4 QRIS		
	7/1/2023	2/1/2025	Net change
Adams	0	1	1
Barnes	2	3	1
Billings	0	1	1
Bottineau	0	1	1
Bowman	0	1	1
Burleigh	9	16	7
Cass	31	50	19
Cavalier	0	1	1
Dickey	1	3	2
Divide	0	1	1
Dunn	0	1	1
Eddy	0	1	1
Emmons	1	4	3
Foster	2	2	0
Grand Forks	15	25	10
Griggs	0	1	1
Hettinger	1	1	0
LaMoure	1	1	0
McHenry	3	3	0
McIntosh	0	1	1
McKenzie	1	4	3

County	Lic capacity of Step 2, 3, 4 QRIS		
	7/1/2023	2/1/2025	Net change
Adams	-	20	20
Barnes	160	220	60
Billings	-	30	30
Bottineau	-	16	16
Bowman	-	15	15
Burleigh	1,015	1,334	319
Cass	2,373	4,024	1,651
Cavalier	-	86	86
Dickey	30	68	38
Divide	-	96	96
Dunn	-	30	30
Eddy	-	70	70
Emmons	18	83	65
Foster	42	42	-
Grand Forks	1,185	1,659	474
Griggs	-	36	36
Hettinger	30	30	-
LaMoure	9	9	-
McHenry	77	77	-
McIntosh	-	25	25
McKenzie	17	255	238

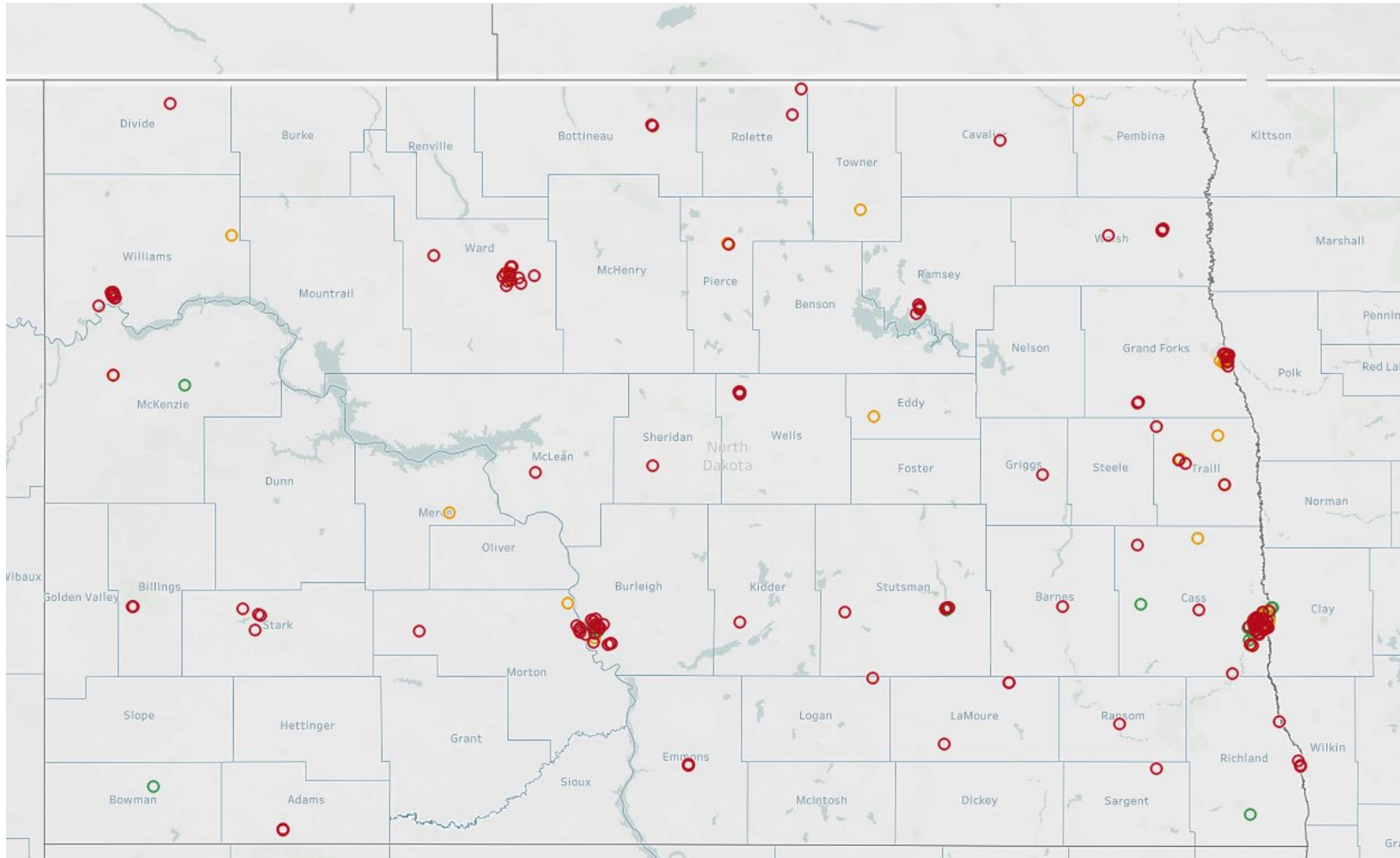
County	# providers w/ Step 2, 3, 4 QRIS		
	7/1/2023	2/1/2025	Net change
McLean	0	1	1
Mercer	3	3	0
Morton	2	6	4
Mountrail	1	1	0
Nelson	2	3	1
Pierce	2	3	1
Ramsey	2	7	5
Ransom	1	1	0
Richland	1	4	3
Rolette	1	2	1
Sargent	1	3	2
Stark	0	3	3
Steele	0	2	2
Stutsman	5	11	6
Towner	1	1	0
Trail	3	7	4
Walsh	3	4	1
Ward	7	22	15
Wells	1	1	0
Williams	3	13	10
TOTAL	106	220	114

County	Lic capacity of Step 2, 3, 4 QRIS		
	7/1/2023	2/1/2025	Net change
McLean	-	28	28
Mercer	137	137	-
Morton	92	172	80
Mountrail	30	30	-
Nelson	80	110	30
Pierce	58	70	12
Ramsey	199	497	298
Ransom	55	55	-
Richland	149	231	82
Rolette	20	38	18
Sargent	30	177	147
Stark	-	87	87
Steele	-	50	50
Stutsman	185	280	95
Towner	26	26	-
Trail	79	278	199
Walsh	120	142	22
Ward	394	1,033	639
Wells	17	17	-
Williams	134	713	579
TOTAL	6,761	12,396	5,635

Key Indicator: Child Care Quality | Expanding Access

Quality

30% of all licensed child care spaces have achieved a Step 2, 3 or 4 rating



Qris Stage
Step 2
Step 3
Step 4

11,500

spaces in licensed programs with a Step 2, 3 or 4 rating

Quality child care | Milestones

Measure:

Children meeting widely held expectations (WHE)

Increase in number of children meeting or exceeding WHE

- ↑ Ages 0-5 meeting or exceeding WHE
- ↑ Age 4-5 kindergarten readiness

QRIS 2, 3, 4 | TSG | Waterford | BIC
| Professional Dev



Child outcomes associated with early childhood investments are closely linked with program quality.

Objective 17: Demonstrates knowledge of print and its uses.
 A. Uses and appreciates books and other texts

Not Yet	1	2	3	4	5	6	7	8	9		
	<p>Shows interest in books</p> <ul style="list-style-type: none"> Gazes at the pages of a book Brings book to adult to read 		<p>Orients book correctly; turns pages from the front of the book to the back; recognizes familiar books by their covers</p> <ul style="list-style-type: none"> Hands teacher book and says, "Let's read <i>Corduroy!</i>" 		<p>Knows some features of a book (e.g., title, author, illustrator, front and back covers); connects specific books to authors</p> <ul style="list-style-type: none"> Says, "I want to read this Dr. Seuss book today." Says, "Eric Carle wrote this book. He is the author." Selects a book in the library and talks to the librarian about the front and back cover; points out the title page when prompted 		<p>Uses various types of books for their intended purposes</p> <ul style="list-style-type: none"> Selects a nonfiction book about insects to identify the butterfly seen on the playground 				
	0 – 1 yrs		1 – 2 yrs		2 – 3 yrs		3 yrs		4 yrs		Kindergarten

What are Widely Held Expectations?

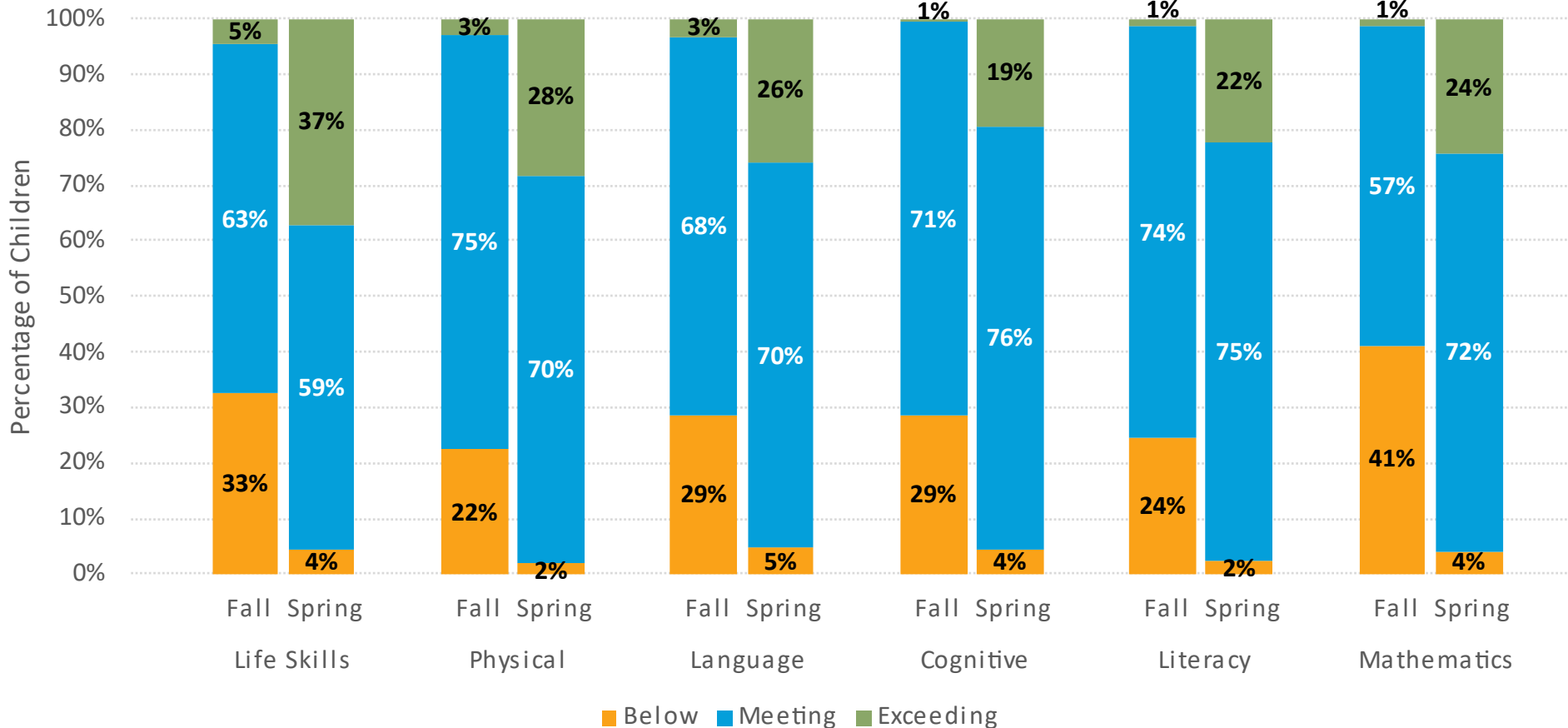
Widely-Held Expectations describe the range of knowledge, skills, and abilities that children of a particular age typically demonstrate over a year of life.

These expectations are based on the latest research in early childhood and are frames of reference that help parents and teachers focus on the development of the individual child.

- ✓ Unique to each child
- ✓ Observation based
- ✓ Inter-rater reliability
- ✓ Benchmarks
- ✓ Supporting materials

All Best in Class programs utilize a validated tool to measure progress for each child

2023-2024 Fall and Spring Widely Held Expectations Breakdown by Area



Customer Experience

How are we communicating with providers?

ND Child Care Initiative progress during 23-25 interim

- Early Childhood Advisory Committee
- E-Newsletter
- Licensing dashboard
- Insight dashboard
- CCAP dashboard
- Licensing specialist visits
- Child Care Aware coaching and technical assistance
- Direct Mail
- CCAP provider resources on website (guidebooks, videos)



Customer Experience

How are we communicating with families?

ND Child Care Initiative progress during 23-25 interim

- Social Media
- Take home CCAP material via child care provider and employers
- Vroom / Parents Lead
- Life.nd.gov
- CCAP notices in Self Service Portal and US mail (text messaging coming soon)
- Family resources on website (how to apply for CCAP, how to use the self service portal, etc)



Customer Experience

How are we communicating with employers and other stakeholders

ND Child Care Initiative progress during 23-25 interim

- Employer toolkit
- Pre-designed content employers can use for employee communication re child care
- Online app process for WPCCR
- Early Childhood Council
- Individualized training on CCAP application process and self service portal for various providers and stakeholder groups



Program Changes

What are we doing to reduce administrative burden?

ND Child Care Initiative progress during 23-25 interim and going forward

IN PROGRESS / COMPLETE

- Deploying mobile fingerprint units to each region to assist rural providers with staff screenings.
- Automated EC data exchange with CCAP to share base provider information required for CCAP registration

PROPOSED

- Reducing number of license types from 8 to 3 (HB 1119)
- Decoupling training requirement timing from licensing timing.
- Eliminating need for duplicate entry for resource and referral licensing workforce registry quality.



Program Changes

Child Care Providers

ND Child Care Initiative progress during 23-25 interim

CCAP

- Prospective payment
- Enrollment-based payment
- Mobile-friendly Provider Portal redesign (register, certify enrollment, check pmt status and maintain info)
- Empower customer support to share information about CCAP status of families with providers

Provider Resources

- Business training and child care business mgmt. tools through Shared Service alliance
- Grants for facility improvements, supplies, equipment
- Deploying mobile fingerprint units to each region to assist rural providers with staff screenings



Program Changes

Child Care Workers

ND Child Care Initiative progress during 23-25 interim

- CCAP Child Care worker benefit available to anyone working 25+ hrs/wk in licensed child care
- Above and beyond training stipends
- Mobile friendly access to Growing Futures workforce registry and training courses
- Improved processing times for fingerprinting



Child Care Initiative Budget/Expenditure Summary

	Legislative Origin	HHS Budget Section	23-25 Appropriation	2023-25 Expended (through Dec 2024)	25-27 Exec Budget Request (Armstrong Administration)
Child Care Assistance Enhancements (CCAP)	HB 1540	Econ Assistance	\$39,300,000	\$25,773,275	\$39,300,000
Quality based pmts in CCAP	HB 1540	Econ Assistance	\$3,000,000*	\$1,155,346	\$3,000,000*
CCAP app outreach & assistance	HB 1540	Econ Assistance	\$500,000	\$90,424	\$500,000
Provider grants & shared svc	HB 1540	Early Childhood	\$7,000,000*	\$5,293,069	\$5,000,000*
Non-traditional hours grants	HB 1540	Early Childhood	\$1,800,000	\$1,300,000	\$1,800,000
Training / Worker stipends	HB 1540	Early Childhood	\$2,000,000	\$1,006,268	\$2,000,000
Quality infrastructure	HB 1540	Early Childhood	\$3,000,000*	\$1,335,164	\$3,000,000*
Evidence based programs in Year Before Kindergarten	SB 2012	Early Childhood	\$14,400,000	\$10,161,409	\$20,400,000**
Employer-led child care cost sharing program	HB 1540	Early Childhood	\$5,000,000*		Carryover request
Background Check Automation & State Employer Share WPCCR	HB 1540	Admin	\$1,000,000*	\$15,220	Carryover request
			\$80,000,000	\$47,620,411	\$75,000,000

* = one-time funding
 ** = partial one-time funding

Note: This summary does not include CCAP base budget / expenditure originating from SB2012

Executive Budget Request

Child Care as Workforce Infrastructure (\$17,272,500)

WHAT?

- ✓ Best in Class expansion - \$6 million**
- ✓ Child care grants and shared services - \$5 million**
- ✓ Early childhood quality infrastructure - \$3 million**
- ✓ Inclusion support for child care - \$172,500**
- ✓ Outcome measurement tools for quality rated child care programs - \$100,000**
- ✓ Quality tiers in Child Care Assistance payments - \$3 million**

** - Designated as one-time funding / SIIF

WHY?

Addressing child care as a barrier to work requires a comprehensive approach that tackles all 3 elements of the child care dilemma: Affordability, Availability & Quality.



Best in Class | Stanley, ND

Housing is a prerequisite for workforce growth

Can you find it?



Availability

- Population change
- Housing supply (new & existing)
- Housing mix
- Infrastructure
- Construction labor force

Can you afford it?



Affordability

- Housing costs
- Household income
- Life stage costs (child care, services)
- Budget constraints
- Regulation

Can you keep it?



Stability

- Accessibility
- Income changes
- Health needs
- Homelessness
- Family disruption

HOUSING IS A WORKFORCE ISSUE.

- When workers don't have stable housing, they are universally less able to be fully engaged at work.
- Whether renting or owning, an inability to find, afford, and maintain your place to live is destabilizing.



AFFORDABILITY AND THE WORKFORCE

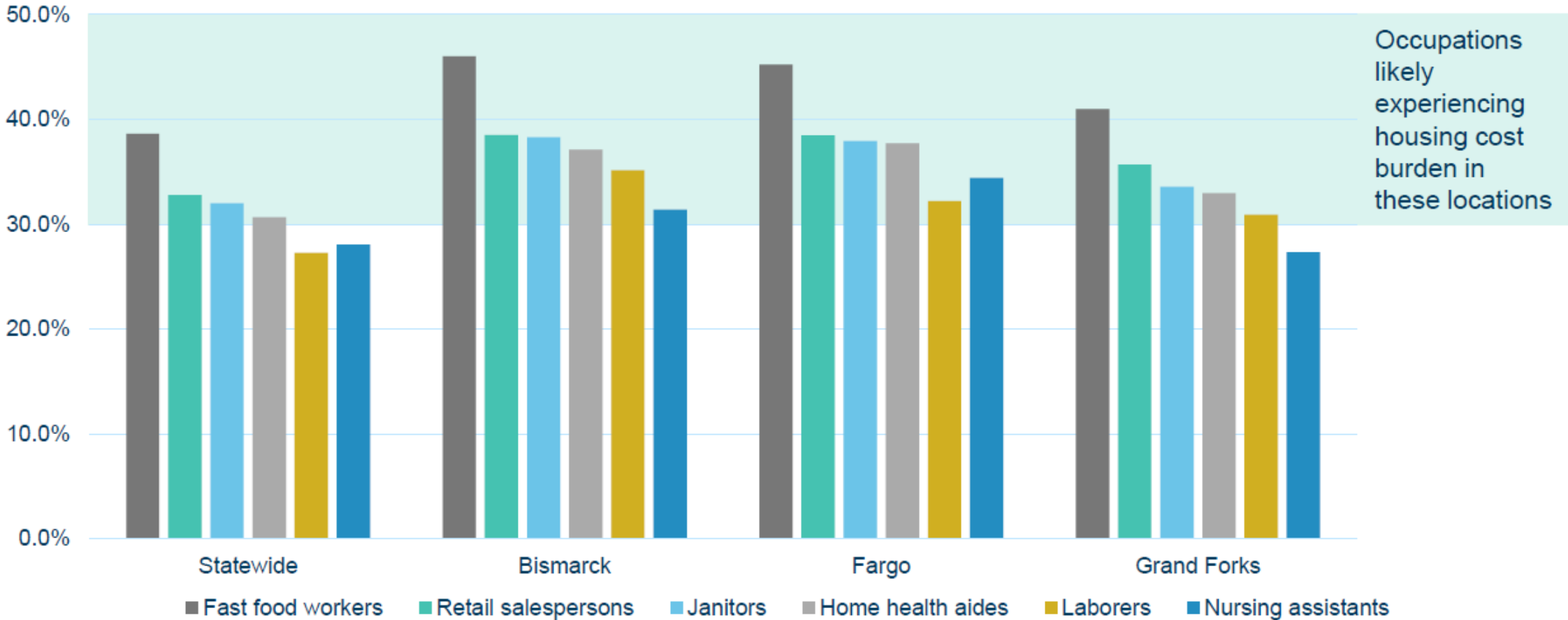
Sample Job Types	Average Wage Range	Affordable Rent / Mortgage
Home Health Care and Personal Care Aides Service (retail, restaurants, cleaners) Education (child care staff, K-12 teaching assistants)	\$37,000 or less ("Affordable" or "Deeply Affordable")	\$1,100 or less
Transportation (truck drivers) Education (teachers) Trades (laborers, maintenance, carpenters, plumbers, roofers) Administrative (office workers, clerks)	\$37,001 - \$59,000 ("Affordable" or "Workforce")	\$1,100 - \$1,500
Health Care (nurses, dental hygienists) Professional (accountants, tech, analysts) Trades (electricians, supervisors, heavy equipment) Energy (oil and gas)	\$59,201 - \$89,000 ("Workforce")	\$1,500 - \$2,220

Sources: American Community Survey, North Dakota Job Service Labor Market Information



WAGES FOR LARGE OCCUPATIONS AND MEDIAN RENTS

Median rent as a percentage of monthly median wages

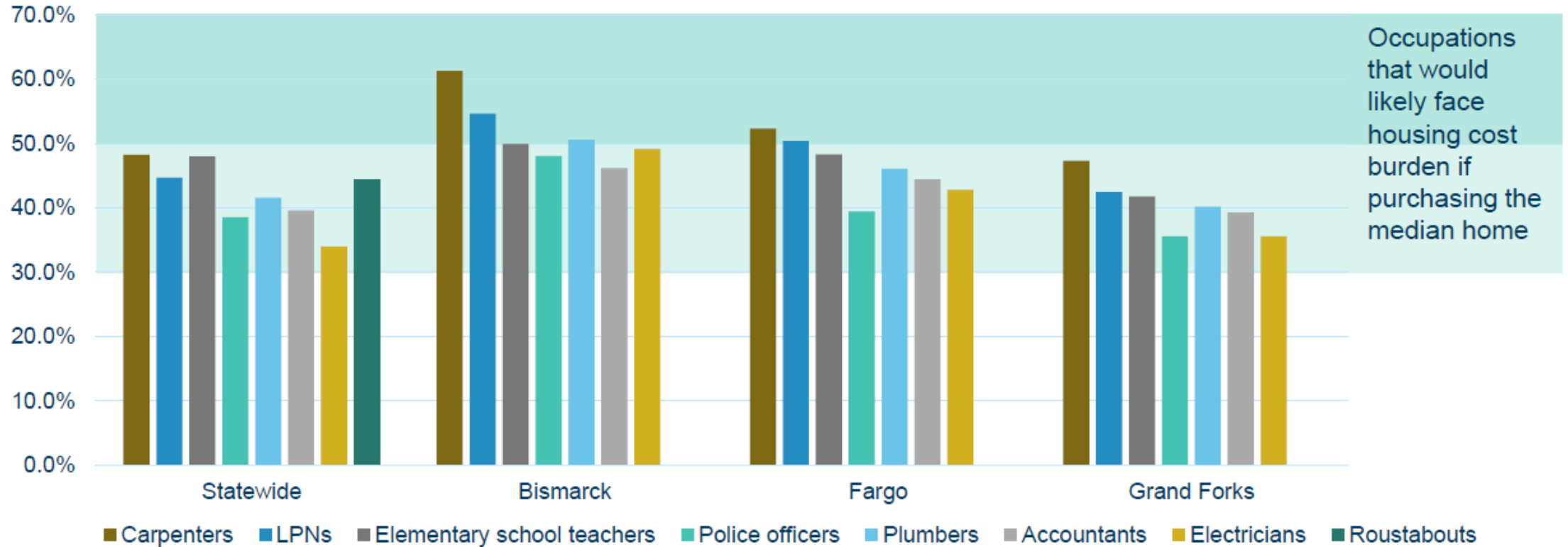


Source: Zillow, Zillow Observed Rent Index; Bureau of Labor Statistics, Occupational Employment and Wage Statistics (assumes 40 hours / week). All data for May 2023.



MIDDLE-CLASS INCOMES VS. MEDIAN HOME PRICES

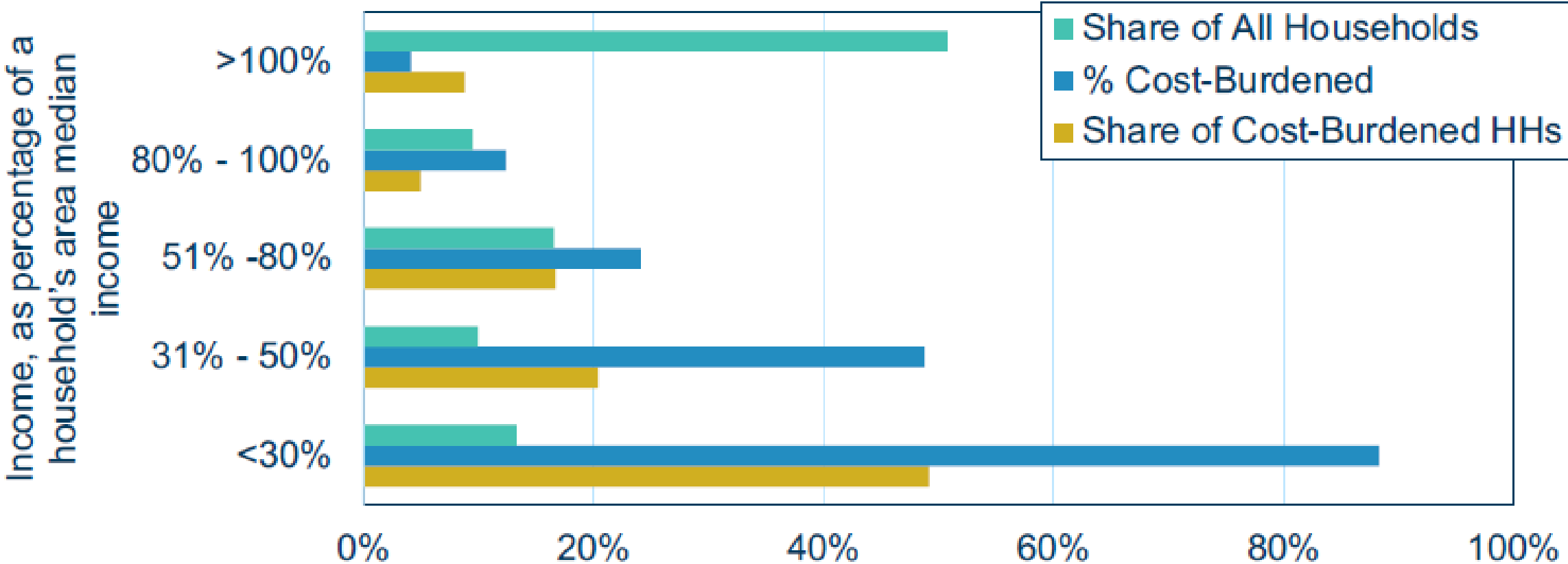
Monthly payment for median home
as a share of monthly median wages (May 2023)



Source: Zillow, Zillow Housing Value Index and Bureau of Labor Statistics, Occupational Employment and Wage Statistics. Presumes a 10% downpayment and prevailing mortgage interest rates from May 2023, assumes a 40 hour / week

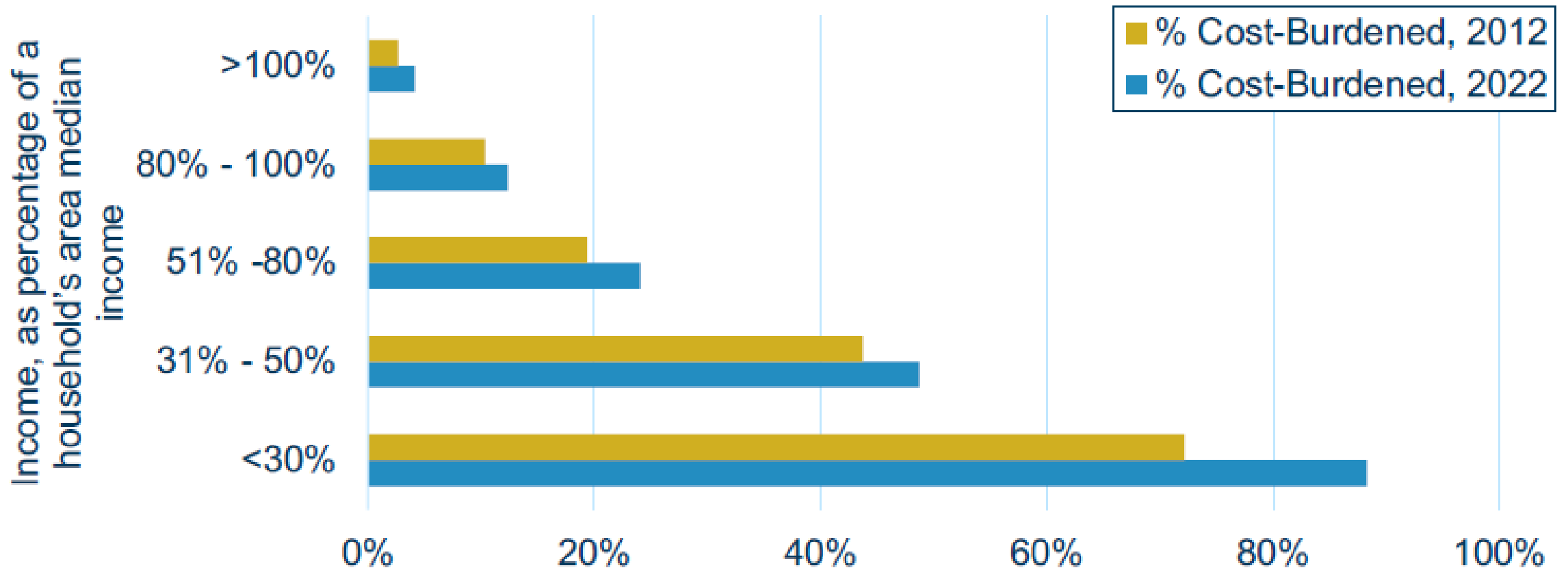


HOUSING COST-BURDEN IN NORTH DAKOTA: 2022



Source: Minneapolis Fed analysis of 2022 American Community Survey data

HOUSING COST-BURDEN IN NORTH DAKOTA: 2012 VS. 2022



Source: Minneapolis Fed and HUD analysis of American Community Survey data



WHAT IS AN "AFFORDABLE" HOUSING PAYMENT

MONTHLY PAYMENT - Affordable Housing cost \leq 30% of gross income

Assume: Housing payment must include cost of all utilities

HH size	Percent of Median Income								
	120%	110%	100%	80%	70%	60%	50%	40%	30%
1	\$2,187	\$2,005	\$1,823	\$1,459	\$1,275	\$1,095	\$911	\$730	\$548
2	\$2,499	\$2,291	\$2,083	\$1,666	\$1,458	\$1,250	\$1,041	\$833	\$625
3	\$2,814	\$2,580	\$2,345	\$1,875	\$1,643	\$1,408	\$1,171	\$938	\$704
4	\$3,123	\$2,863	\$2,603	\$2,083	\$1,823	\$1,563	\$1,301	\$1,040	\$781
5	\$3,375	\$3,094	\$2,813	\$2,250	\$1,970	\$1,757	\$1,406	\$1,125	\$879
6	\$3,624	\$3,322	\$3,020	\$2,416	\$2,115	\$2,014	\$1,510	\$1,208	\$1,007
7	\$3,873	\$3,550	\$3,228	\$2,583	\$2,260	\$2,271	\$1,614	\$1,290	\$1,136
8	\$4,125	\$3,781	\$3,438	\$2,750	\$2,408	\$2,528	\$1,719	\$1,375	\$1,264

Based on Household Income in Fargo Moorhead West Fargo Metro Area, October 2023

SIZE OF MORTGAGE - Affordable Housing cost <= 30% of income

Assume: 30 yr term; Taxes & Insurance = 25% of payment Interest rate: 5.0%

HH size	Percent of Median Income								
	120%	110%	100%	80%	70%	60%	50%	40%	30%
1	\$305,548	\$280,086	\$254,624	\$203,804	\$178,132	\$152,984	\$127,312	\$101,989	\$76,492
2	\$349,138	\$320,043	\$290,949	\$232,794	\$203,629	\$174,639	\$145,474	\$116,310	\$87,320
3	\$393,147	\$360,385	\$327,623	\$261,959	\$229,476	\$196,644	\$163,637	\$130,979	\$98,322
4	\$436,318	\$399,958	\$363,598	\$290,949	\$254,624	\$218,299	\$181,799	\$145,300	\$109,149
5	\$471,525	\$432,232	\$392,938	\$314,350	\$275,231	\$245,473	\$196,469	\$157,175	\$122,736
6	\$506,313	\$464,121	\$421,928	\$337,577	\$295,489	\$281,378	\$210,964	\$168,701	\$140,689
7	\$541,102	\$496,010	\$450,918	\$360,804	\$315,747	\$317,284	\$225,459	\$180,227	\$158,642
8	\$576,309	\$528,283	\$480,257	\$384,206	\$336,355	\$353,190	\$240,129	\$192,103	\$176,595

SIZE OF MORTGAGE - Affordable Housing cost <= 30% of income

Assume: 30 yr term; Taxes & Insurance = 25% of payment Interest rate: 7.0%

HH size	Percent of Median Income								
	120%	110%	100%	80%	70%	60%	50%	40%	30%
1	\$246,542	\$225,997	\$205,452	\$164,446	\$143,732	\$123,440	\$102,726	\$82,293	\$61,720
2	\$281,714	\$258,238	\$234,762	\$187,837	\$164,305	\$140,913	\$117,381	\$93,848	\$70,457
3	\$317,224	\$290,789	\$264,353	\$211,370	\$185,160	\$158,668	\$132,036	\$105,685	\$79,334
4	\$352,058	\$322,720	\$293,382	\$234,762	\$205,452	\$176,142	\$146,691	\$117,240	\$88,071
5	\$380,466	\$348,761	\$317,055	\$253,644	\$222,079	\$198,068	\$158,528	\$126,822	\$99,034
6	\$408,536	\$374,491	\$340,447	\$272,385	\$238,425	\$227,040	\$170,223	\$136,122	\$113,520
7	\$436,606	\$400,222	\$363,838	\$291,127	\$254,771	\$256,011	\$181,919	\$145,423	\$128,006
8	\$465,014	\$426,263	\$387,512	\$310,009	\$271,399	\$284,983	\$193,756	\$155,005	\$142,492

HOW MUCH HOUSE CAN YOU AFFORD?

Based on Household Income in Fargo Moorhead West Fargo Metro Area, October 2023

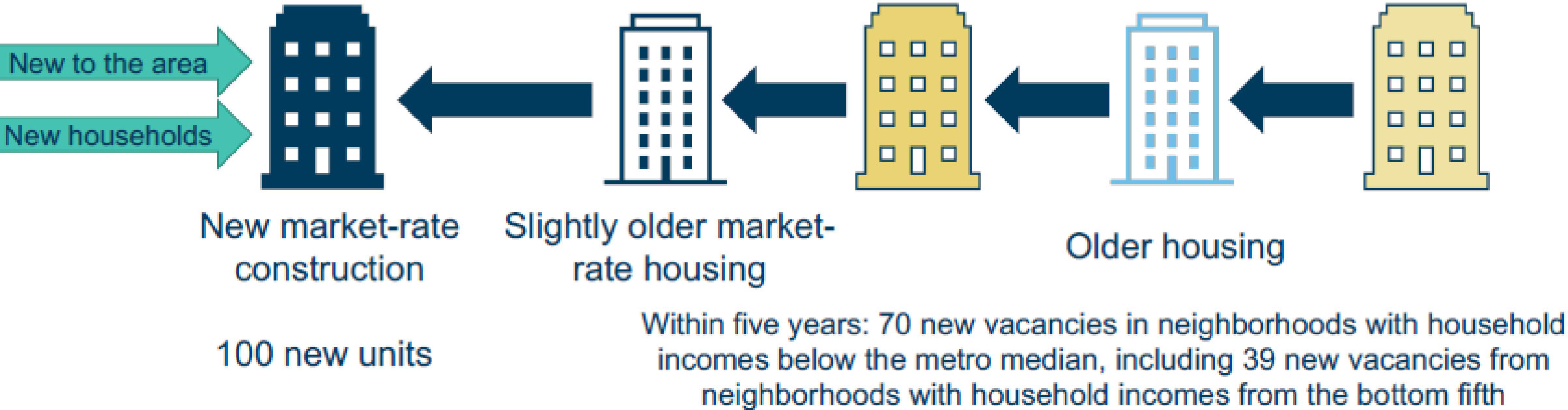
ALL NEW HOUSING CREATES OPPORTUNITIES.

- We need diverse supply to create affordability.
- Being able to move within markets allows more affordable units to open up as people seek options better suited to their life stage.
- People don't always *want* what they *need*. Preference matters. The most successful local markets are attuned to demand.



HOW NEW HOMES OPEN UP OPPORTUNITY

New housing, even luxury and market-rate units, frees up existing units for lower-income households to move into, thus expanding housing choices.



HOUSING MARKETS COUNT ON MOVEMENT.

- When fewer people can buy homes, more people remain in the rental market creating rental shortages, driving up costs.
- Housing cost burden is creeping up the income spectrum as housing price increases exceed income increases.



PRICE ONLY MATTERS IN THE CONTEXT OF INCOME.

- Solving housing challenges means that people need to find a place where they want to live that they can afford.
- Healthy markets have options to allow the market forces of supply and demand to work.
- Vital communities need all types of housing – all price points, forms, sizes, characteristics.



DISINVESTMENT IS EXPENSIVE. HOUSING REHAB IS PREVENTATIVE.

- Housing almost always ages into affordability.
- Healthy housing markets balance new construction and existing units.
- Preventing obsolescence during the aging process is key.
 - Functional – features people expect
 - Physical – elements of disrepair
 - Economic – context housing exists in



YOU CAN'T REPLACE YOUR MOST AFFORDABLE HOUSING INVENTORY LIKE FOR LIKE.

- If you have to build it new, you are going to have to be ready to pay for whatever affordability you seek (development or operating subsidy, or both).
- The cost of preserving affordability is – in almost all cases - substantially lower than having to build for affordability.

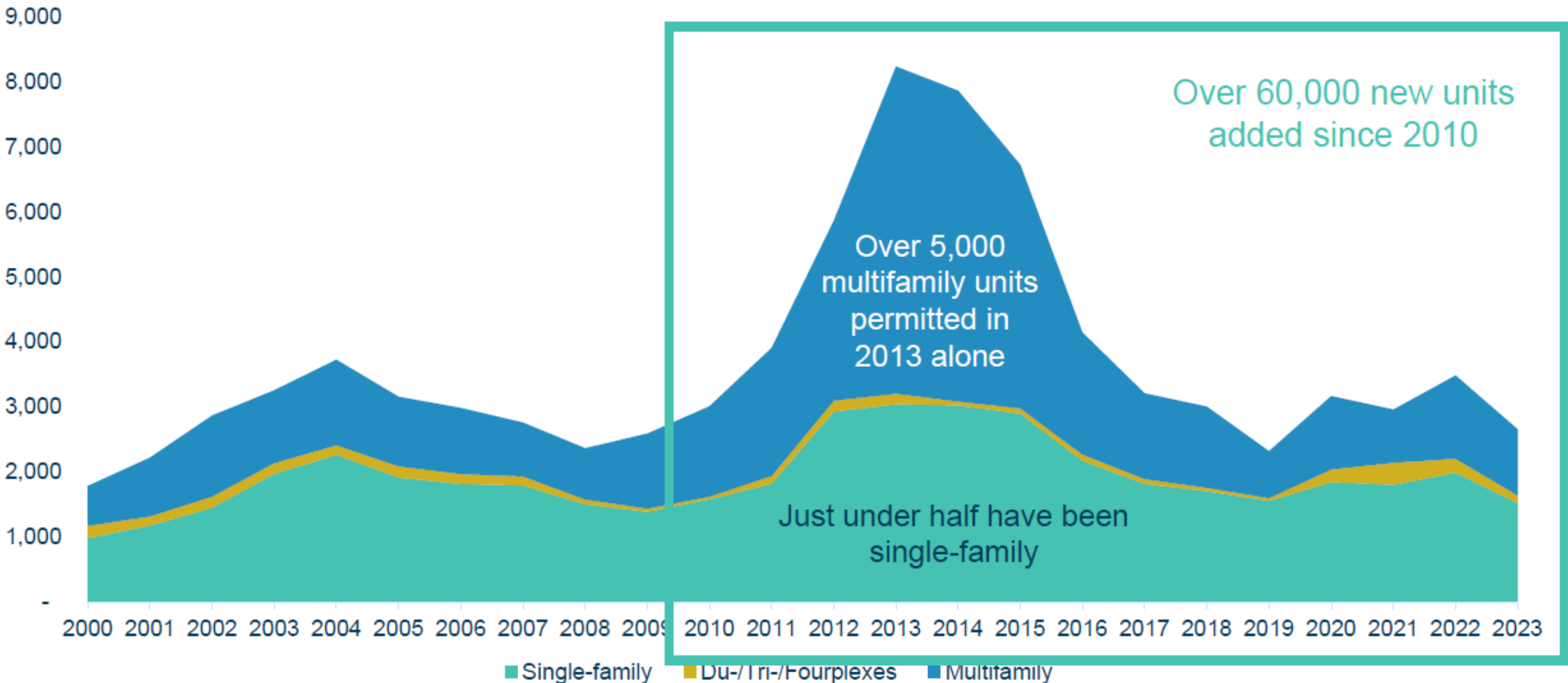


HOUSING IN NORTH DAKOTA IS YOUNGER THAN NEIGHBORS



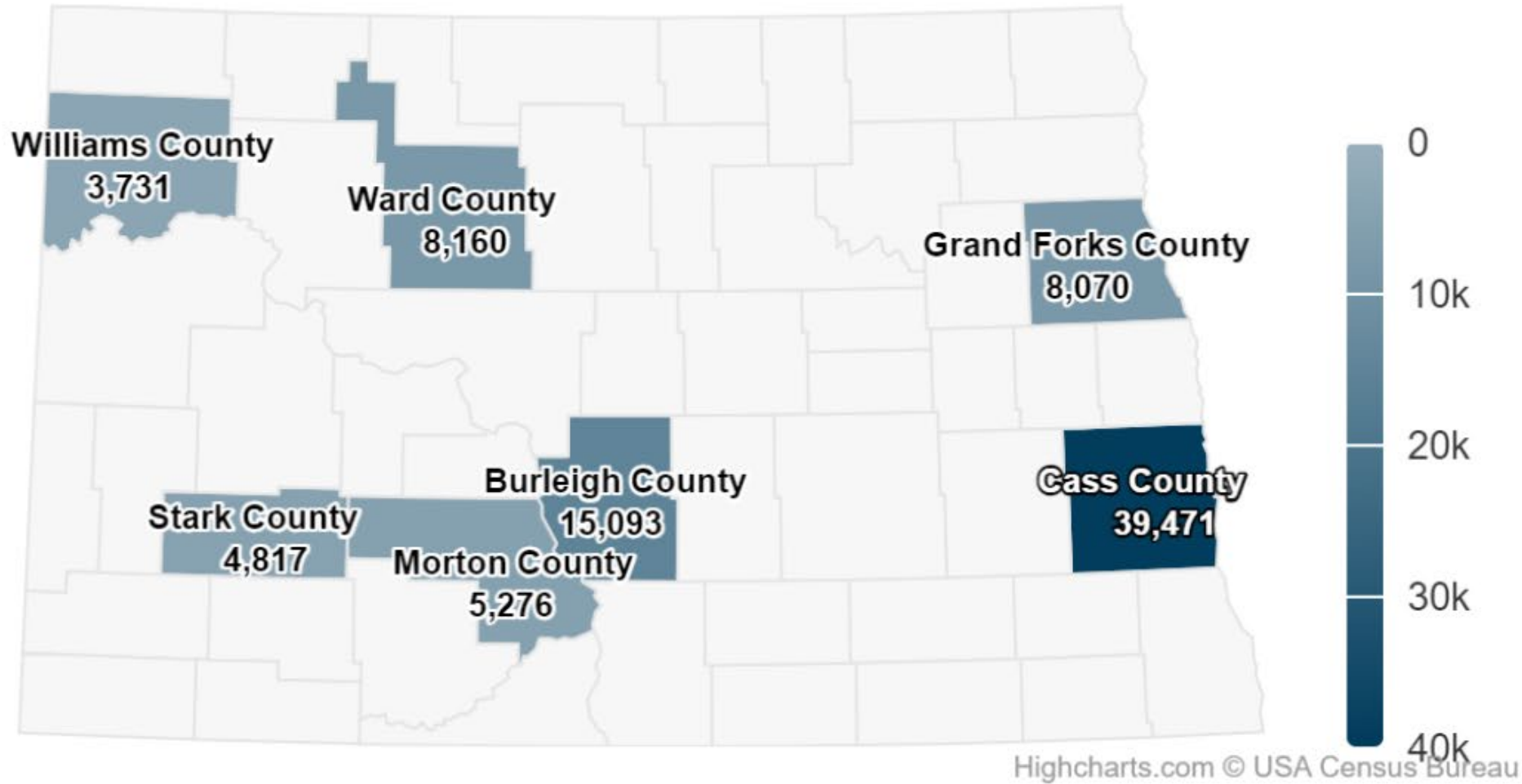
Source: U.S. Census Bureau, American Community Survey, 2022 (one-year data)

NEW HOUSING UNITS PERMITTED PEAKED A DECADE AGO

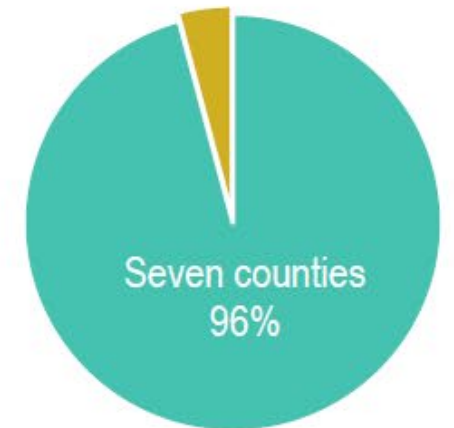


Source: U.S. Census Bureau, Building Permits Survey

NEW HOUSING IS GEOGRAPHICALLY CONCENTRATED



These seven counties have seen the overwhelming majority of new housing units since 2000



IN ND, HOUSING SUPPLY SHORTAGES ARE NOT THE MOST FUNDAMENTAL ISSUE.

- There are pockets of undersupply but in ND, affordability mismatches are the more widespread issue.
- In many markets there is a lack of necessary diversity in supply. Which means a lack of options for people to move, or to find what they need.



A FEW WAYS TO THINK ABOUT “ENOUGH” HOUSING:



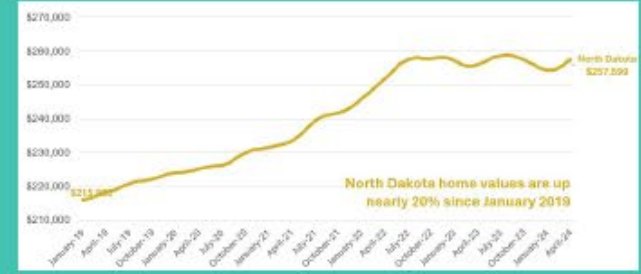
Demographically

- Does the stock of housing align with the needs of households?



Affordably

- Are there enough housing units to avoid demand outstripping supply and driving up prices?



Numerically

- Are there enough housing units for households (both today’s and tomorrow’s)?

$$\left[\begin{array}{c} \text{Households} \\ + \\ \text{Missing} \\ \text{Households} \end{array} \right] \times 1.05 \text{ (1+ Target Vacancy Rate)} - \left[\begin{array}{c} \text{Total Housing Units} \\ - \\ \text{2nd and Vacation Homes} \\ - \\ \text{Uninhabitable Units} \end{array} \right]$$

TARGET NUMBER OF HOUSING UNITS UNITS THAT ARE RENTER OR OWNER OCCUPIED

REALITIES OF PLACE MATTER.

- Some parts of ND have very limited residential construction infrastructure
- Adopt an all-of-the above strategy to maximize opportunity to build strong, diverse local markets.
 - Site built, modular, manufactured.
 - Professional, quasi-professional and DIY.
 - New construction, renovation, conversion, infill.



LOWEST INCOME RENTERS NEED HELP TO COMPETE IN THE MARKETPLACE.

- Someone's "willingness to pay" and "ability to pay" are not always the same thing.
- Competition for the lowest cost (market worthy) housing is always greatest.
- Lower income households can only shop in segments of the market where competition is greatest and vacancy rates are lowest.



HOUSING CRISIS IS REAL.

- It affects people all over the state
- Make sure when it occurs -- wherever it occurs -- that it's rare, brief and solvable.





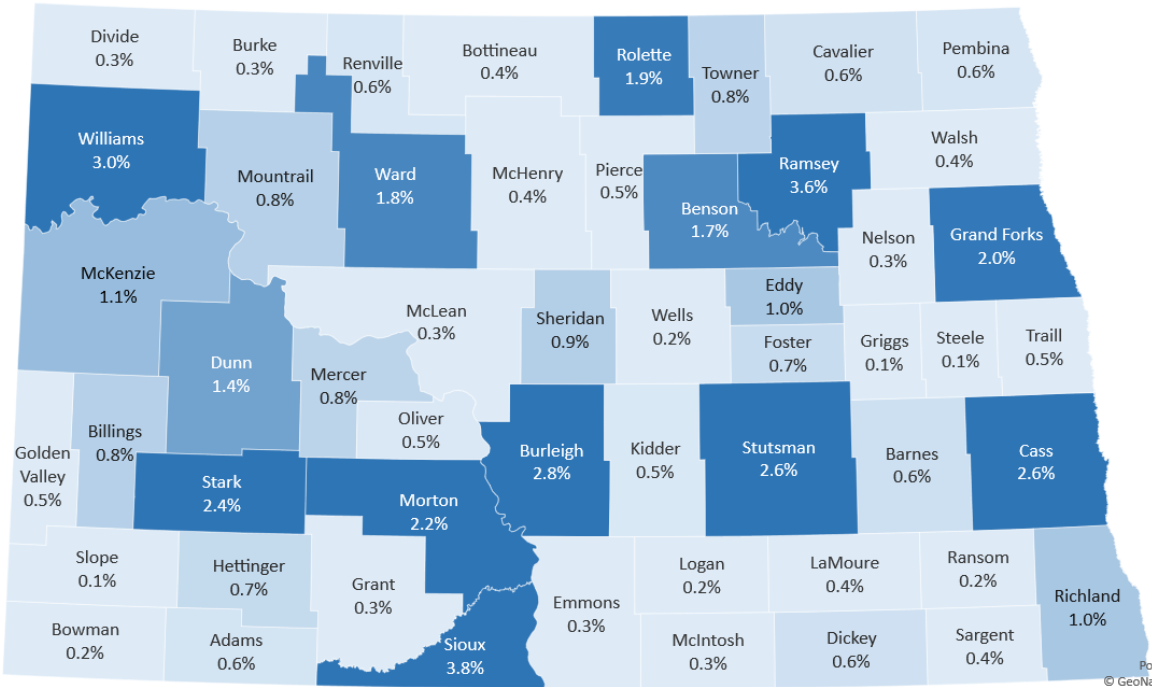
10% of people with income near or below poverty level will cycle in and out of homelessness every year



HOUSING CRISIS IS A DE-STABILIZING FORCE

Homelessness

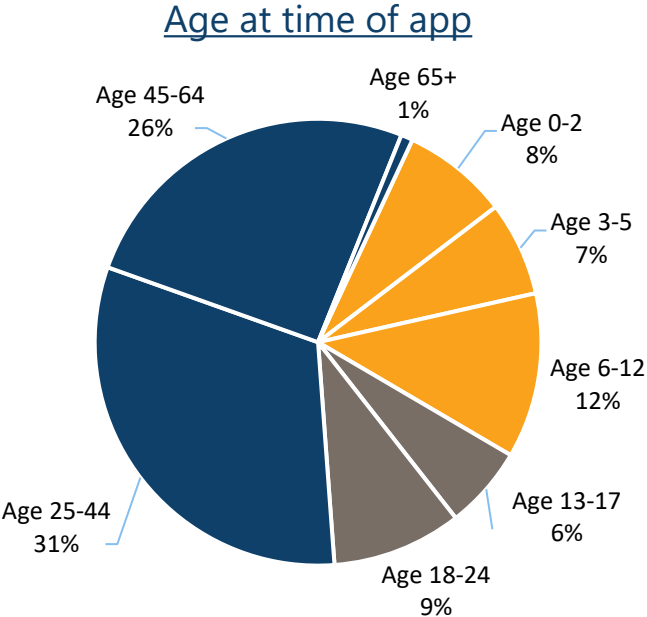
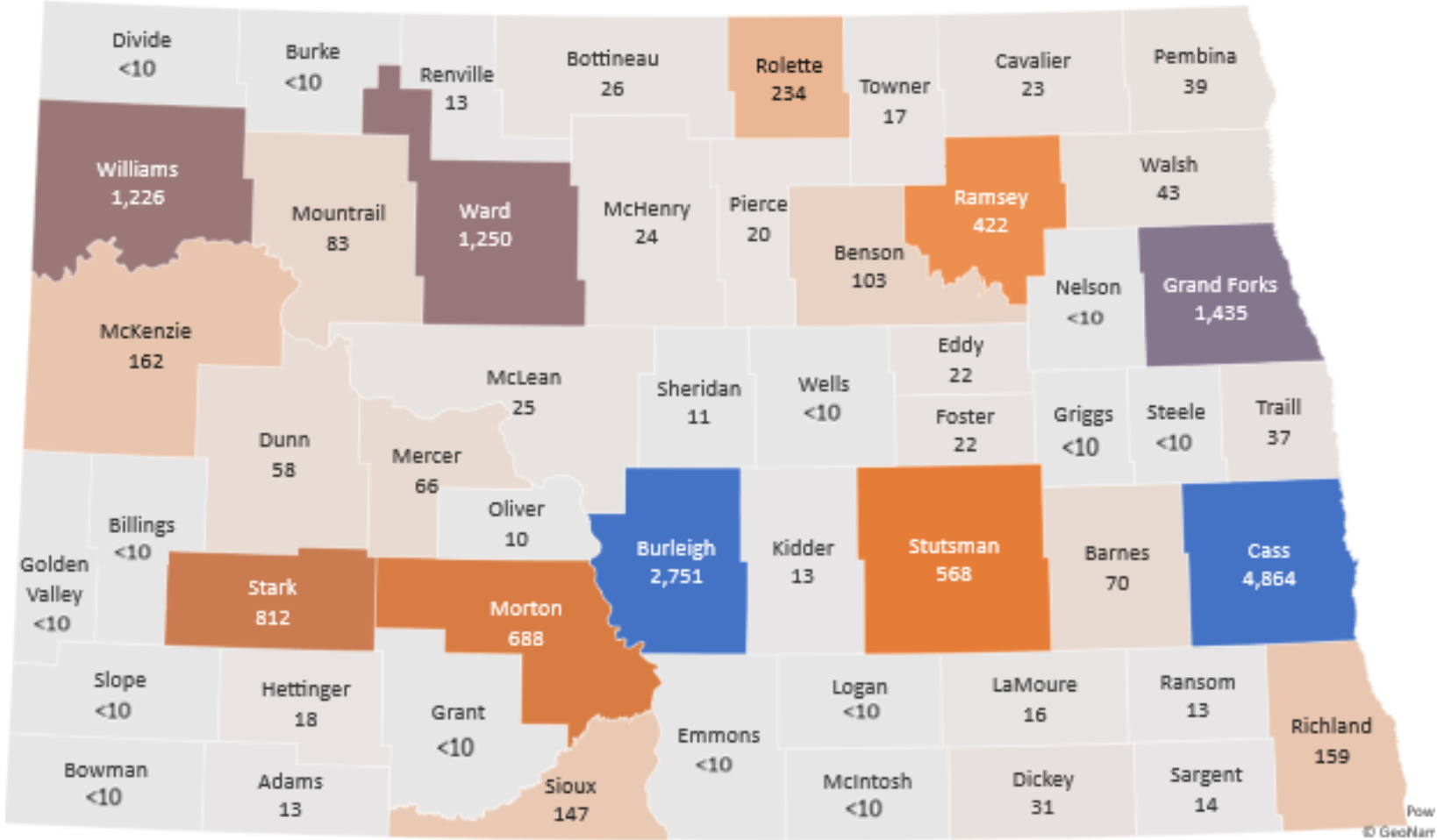
An individual or family who lacks a fixed, regular, adequate nighttime residence. This includes a living situation where you are temporarily doubled up with another household.



15,528 people were experiencing homelessness at time of NDRH app (Oct 21 – Dec 23)
Shown as a % of total population by county

Powered by Bing © GeoNames, TomTom

28% OF THE PEOPLE EXPERIENCING HOMELESSNESS WERE YOUNGER THAN 12 YEARS OLD



Living situations at time of app varied

- **17%** (1,588 households) **unsheltered** (living in vehicle or other public or private place)
- **44%** (4,156) **doubled up** (temporarily staying with friend or family)
- **9%** (810) reported living in **emergency shelter**

A SINGLE SOLUTION WILL NOT SOLVE ALL PROBLEMS.

- Acknowledge and plan for differences in tools, resources, and approaches unique to each place.
- Build frameworks that allow local and tribal governments to align directionally while maintaining all the flexibility that is needed to address local circumstances.



A SUPPLY STRATEGY ALONE IS NOT ENOUGH.

- Lower income workers can't afford rent levels that even meet minimum property operating costs.
- Some market demand segments don't match up well to market price realities.
- You can't just build your way out of this market mismatch.



A DEMAND STRATEGY ALONE IS NOT ENOUGH.

- Demand side strategies can bridge many market gaps but, alone is not enough.
- People first need to find a place to live that meets their needs and then be able to pay for it.
- Appropriately flexible gap assistance can bridge affordability gaps.



SERVICES WITHOUT HOUSING ARE RARELY EFFECTIVE.

- A person can't focus on their physical health or their mental health if their most basic needs aren't met.
- Having a place to live is a first order need.
- Housing status is foundational to a person's ability to build a life for themselves and their family.



NORTH DAKOTA HOUSING MARKET IN SUMMARY

- Housing growth is keeping up with population growth – North Dakota has largely avoided underproduction of housing
- Home values and rents are rising, but less than nationally and in neighboring states
- Housing affordability is falling in North Dakota and homes are becoming unaffordable in some metros
- Mortgage interest rates may be constraining supply of for-sale homes in the state
- The scale of the housing challenges in North Dakota is still manageable



SUMMARY

- Housing matters for households' economic stability and opportunities.
- Relative to other states, North Dakota's supply of low-cost housing options is high.
- Specificity about affordability levels and subpopulations is important.
- A majority of households earning less than 50 percent of their area's median income are housing cost-burdened, as are 1 in 4 households earning 50-80 percent of their area's median income.
- There was an increase in the housing-burdened rate across all income categories over roughly the past decade (and that does not include data in the wake of more recent price increases).



2025-2027 - \$104.5 million

SB 2014 – NDHFA budget

Housing Incentive Fund (HIF) (\$25M) and Homelessness (emergency shelter operations) and Rapid Rehousing (\$10M)

HB 1012 – HHS budget

Eviction prevention and targeted rental assistance (\$13.5M) and home modification grants for accessibility (\$1M)

SB 2018 – Dept of Commerce budget

Rural slum and blight program (\$5 million)

SB 2225 – Housing for Opportunity, Mobility and Empowerment (**HOME**) program as a matched grant to help local governments create solutions to address housing needs (**Dept of Commerce**) (\$50M)

Bank of North Dakota developing a secondary market alternative to help address appraisal gap issues for single family homes, particular in rural areas.



Housing is local. The State has a role.



Supply

- Homeownership secondary market
- Financing and compliance for affordable housing (HIF, LIHTC, HTF, HOME, HUD)
- Homeless programs administrator



Demand

- Utility/Rent/Homeowner assistance
- Housing navigators, outreach and financial coaching
- Home & comm-based services for renters and homeowners (physical & behavioral health)



Supply

- Development & Infrastructure financing
- Participating lender for housing related financing
- Financial literacy



Supply

- State Building Codes
- State Workforce Housing/Slum & Blight Removal grant and CDBG
- Main Street, Renaissance Zone
- Home weatherization and State Energy Rebates



Supply

- Construction trades training
- Workplace learning and apprenticeship



Supply

- Skilled trades training and certification
- Education for housing industry workforce



Connect people on the edge of crisis to private market units

Mediate

Educate

Mitigate

Close the \$\$ gap

Eviction prevention program

- Provider outreach
- Mediation
- Housing debt payment

Create rental assistance for people at risk of instability (quadrants B&C)

- Heavy focus on outreach at the right time
- Rent assistance is the key to engagement for longer term outcomes
- Housing coach, financial literacy, budget planning, employment advisement



Demand

Housing crisis is a reality for families of all kinds of backgrounds, in communities across the state

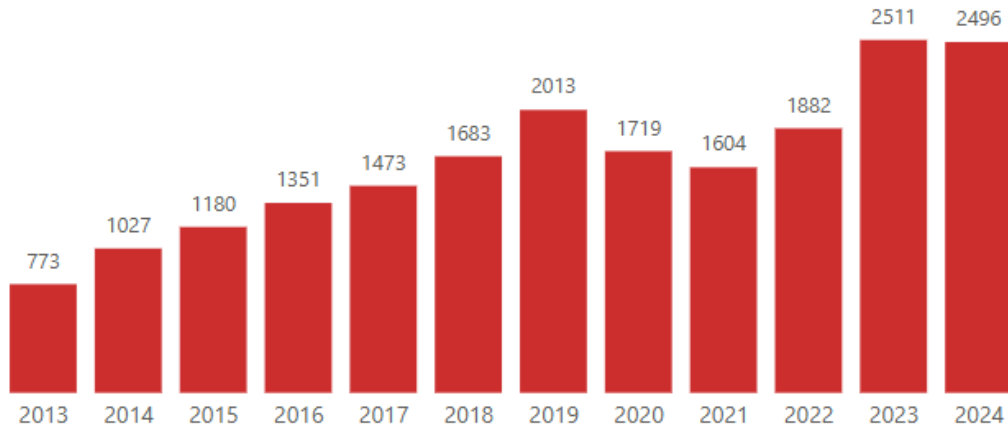
46%

Households that applied have children age 0-18

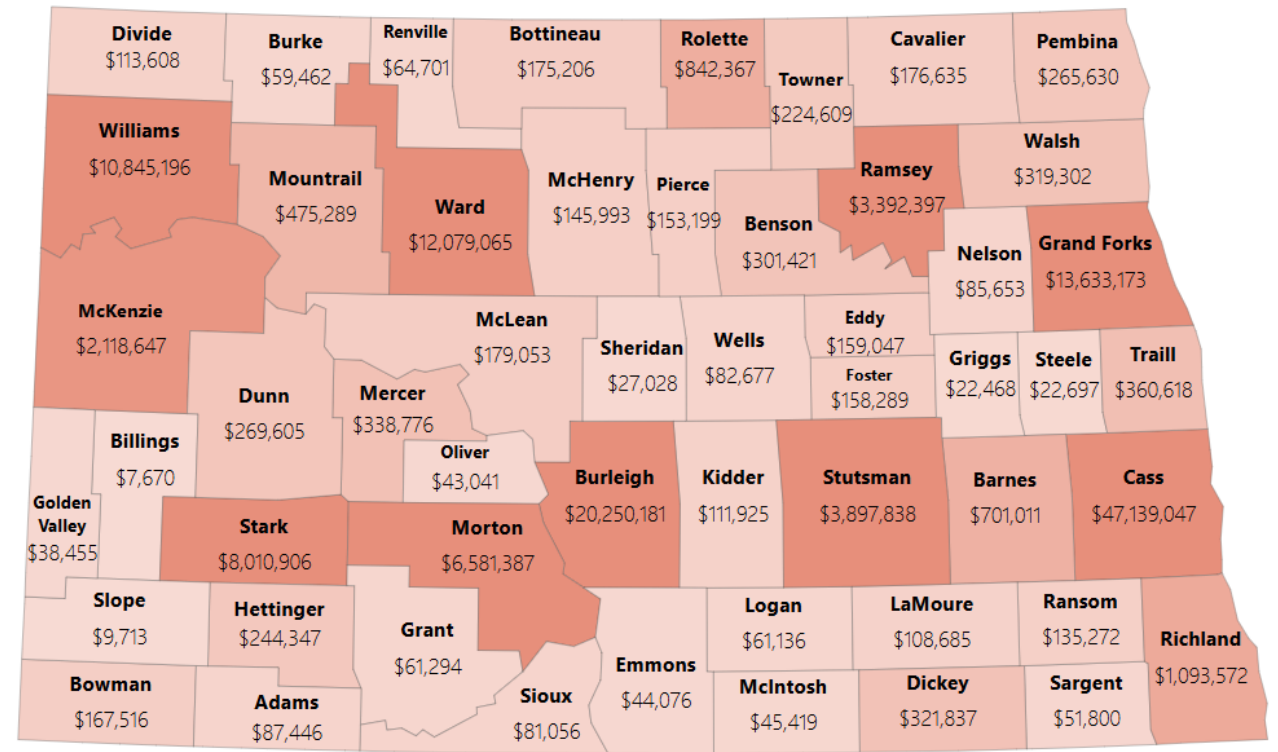
4%

Renters who applied for help & were age 65+

ND Eviction Judgments by Calendar Year



Housing Stability Resources Invested by County Dec 2021-Dec 2024



Piloting a statewide eviction prevention program helped document the nature of housing crises in ND

Scenario 1:

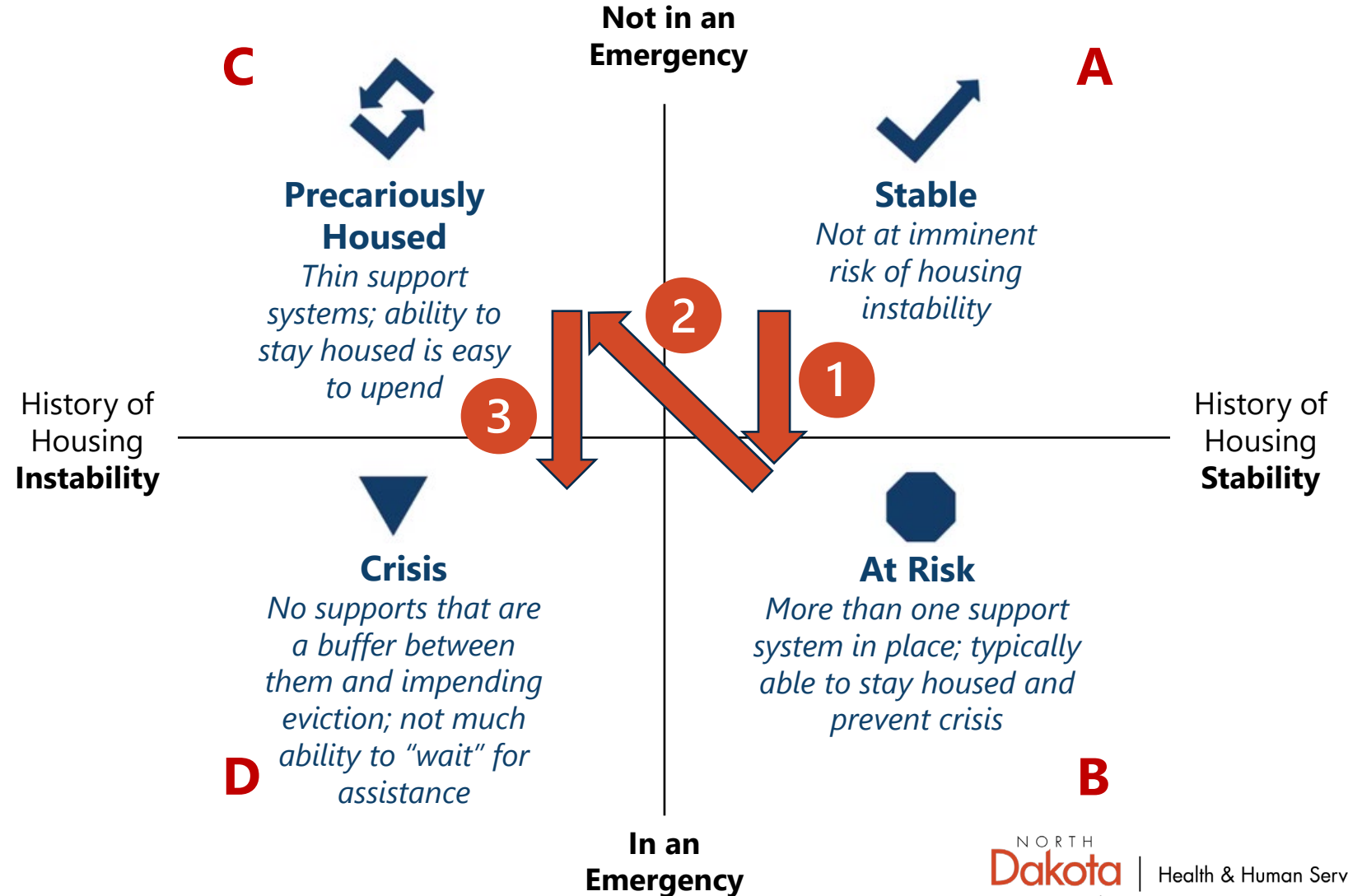
- Income interruption
- Health issue
- Caregiving change
- Unexpected expense

Scenario 2:

- Layering of disruptions – domestic violence, substance use, mental health, job loss, persistence of a health condition

Scenario 3:

- Persistent lack of resolution to family level disruptions – inability to maintain earnings, actions that trigger eviction, worsening health



Intentional interventions can stop de-stabilizing events from taking hold

Scenario 1:

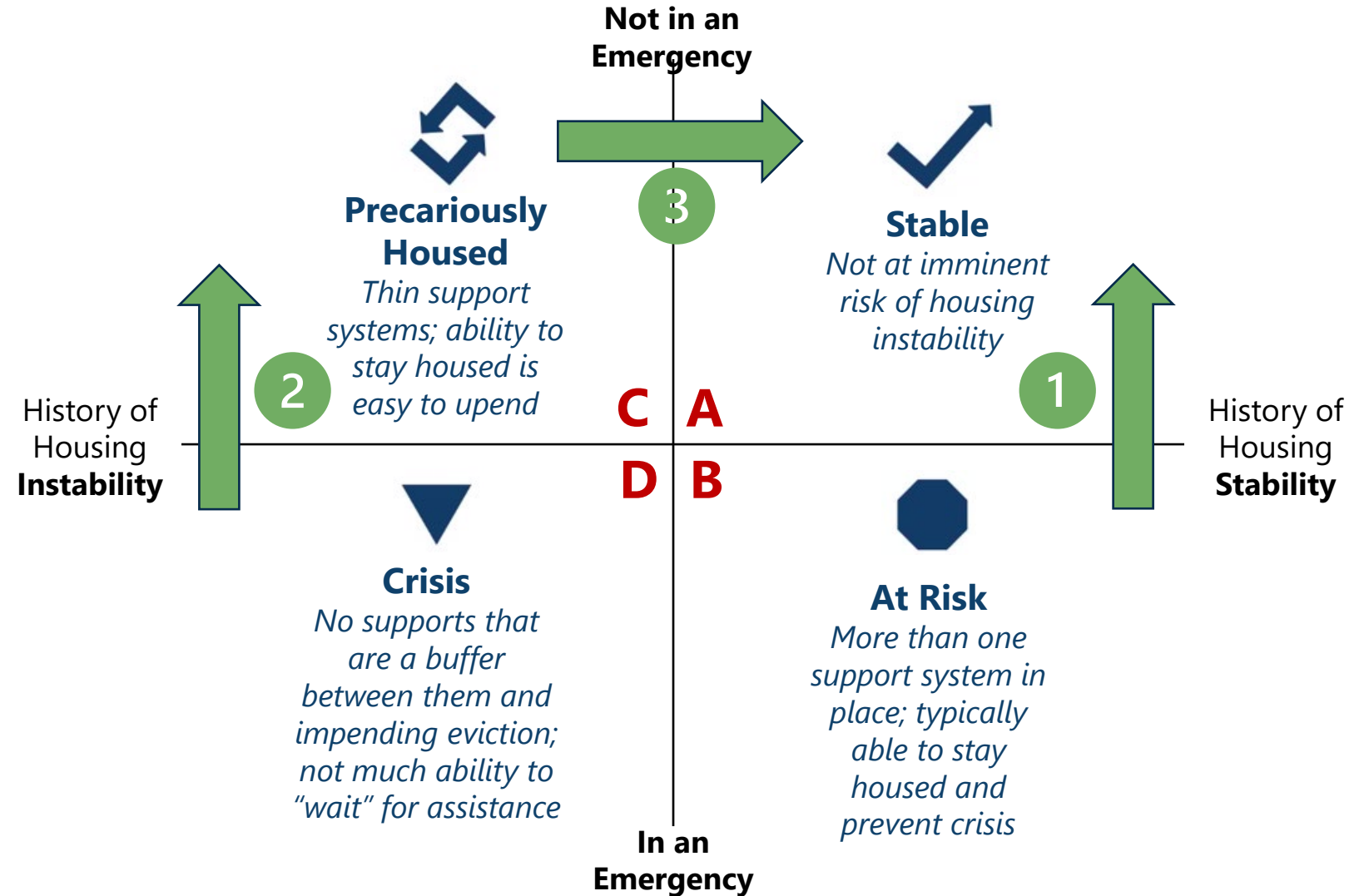
- Rent and utility assistance

Scenario 2:

- Rent and utility assistance
- Back rent/housing debt
- Re-housing assistance
- Mediation
- Peer support/care coord
- Support services (more likely to have a chronic health or disabling condition)

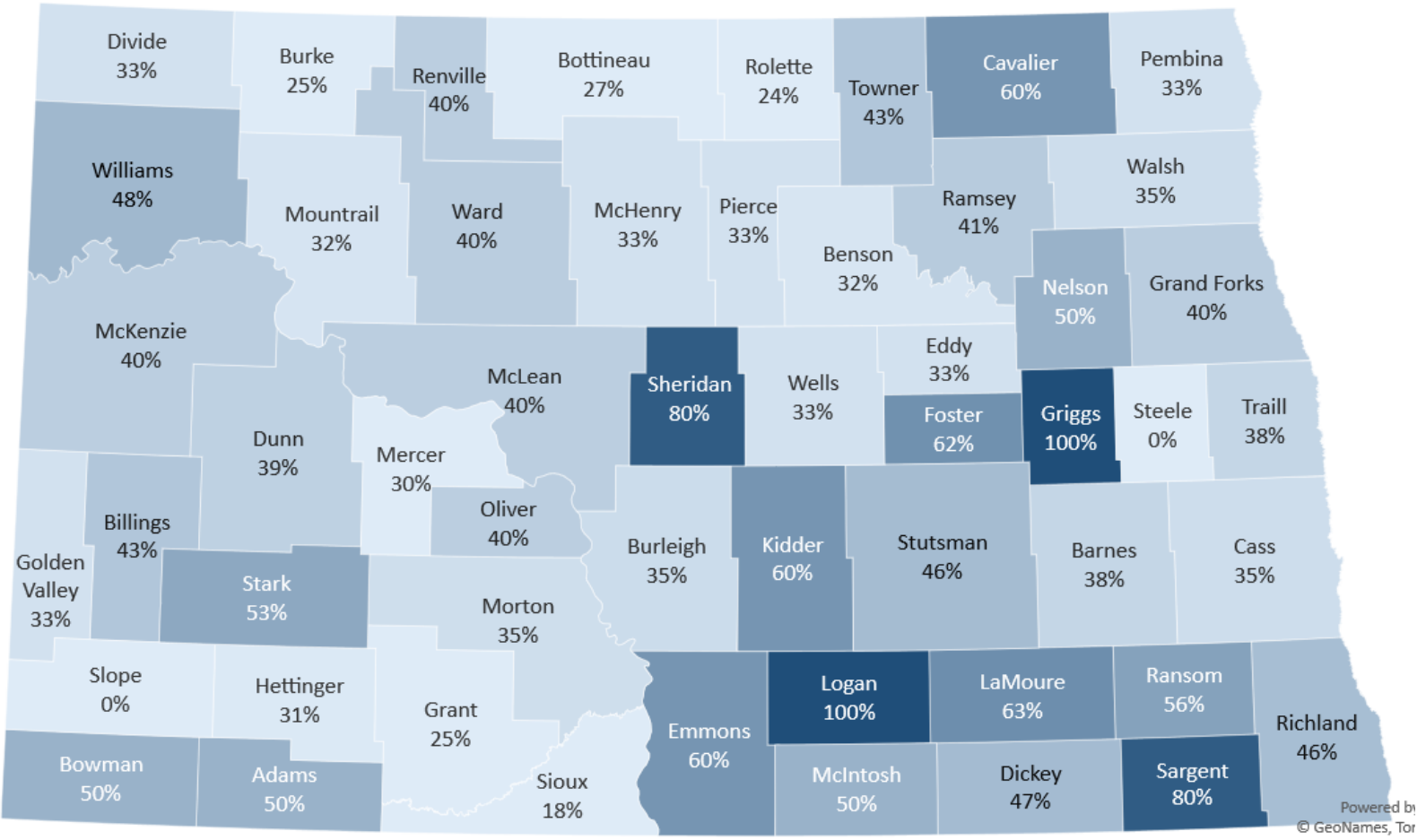
Scenario 3:

- Rent and utility assistance
- Benefit cliff mitigation (income strategy)
- Potential for some support services



39% OF THE HOUSEHOLDS WHO WERE EXPERIENCING HOMELESSNESS AT THE TIME THEY APPLIED FOR ND RENT HELP OBTAINED HOUSING

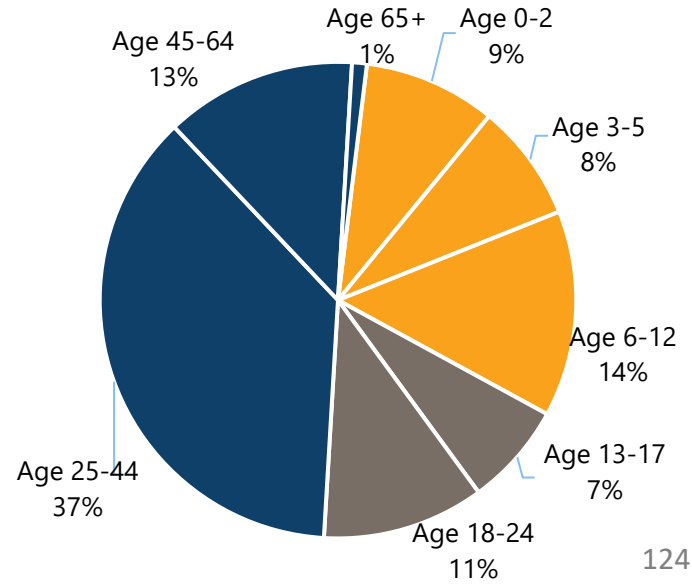
% of households experiencing homelessness who were able to obtain housing Oct 2021-Nov 2023



Formerly homeless
now housed

3,627
Households

6,450
Individuals



Identify High Impact Inflection points for unique populations

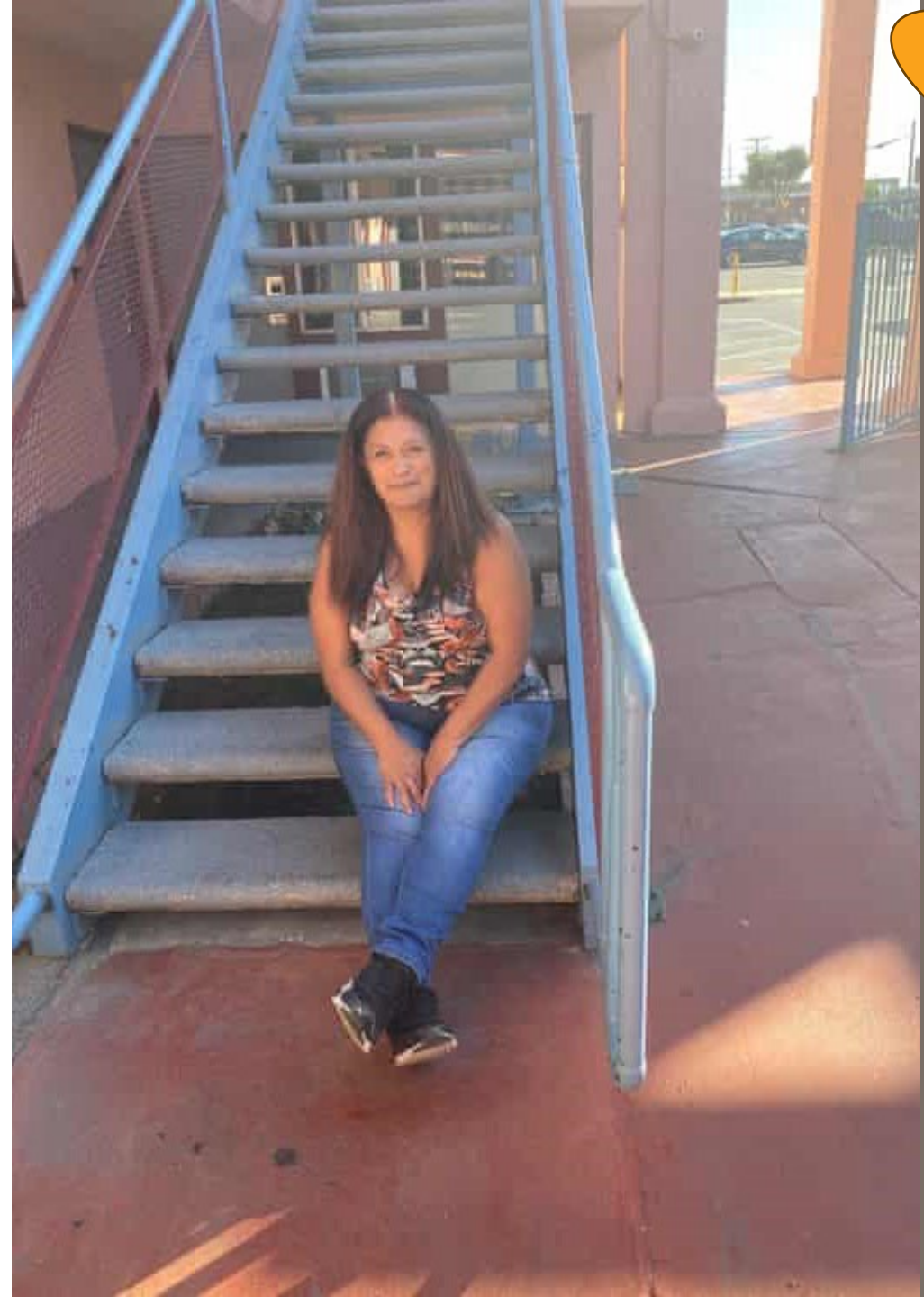
- Layer in housing assistance for transition age youth
- Flex funds for housing as part of FFPSA prevention work
- Layer in housing assistance for svc coord / peer support programs (Comm Connect, FTR, 1915i)
- Re-conceptualize service-connected “room and board” as “housing” and “service” payments
- Explore project-based services vouchers as an element of PSH
- Get clear on housing options (and how we pay) in institutional and non-institutional settings



Demand

Connect people in Housing crisis to emergency response built on housing first

- Strengthen funding model for emergency shelter to address immediate need (quadrant D)
- Connect every person in shelter setting with coordinated Rapid Rehousing response
- Letter of Commitment to assure availability of rent and utilities for 3 months
- Housing facilitator to help identify/secure unit
- Peer support/care coordination through existing non-shelter initiatives
- Transition for emergency response to stabilization supports after 3 months housed (no change in address – just in services designed to support ongoing success)



Demand

Adopt proactive Life Stage Strategies: Aging into older adulthood

Transitions to “older adulthood” cohort will outweigh all else in the next 10 years.

Older Stay

KEY

- Home mods to existing housing
- Maintains ability to stay in your chosen home community as housing needs change
- Preserves existing housing infrastructure
- Creates more affordable option for some future buyer

Older Sell

KEY

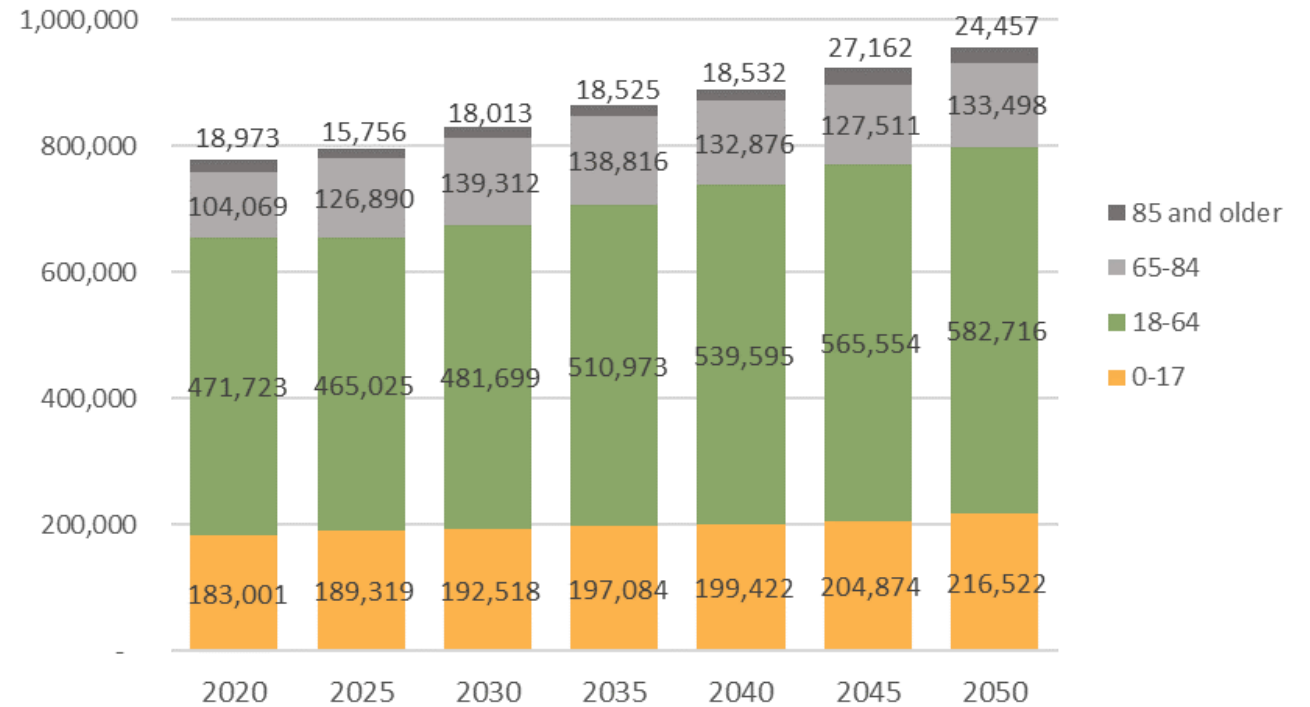
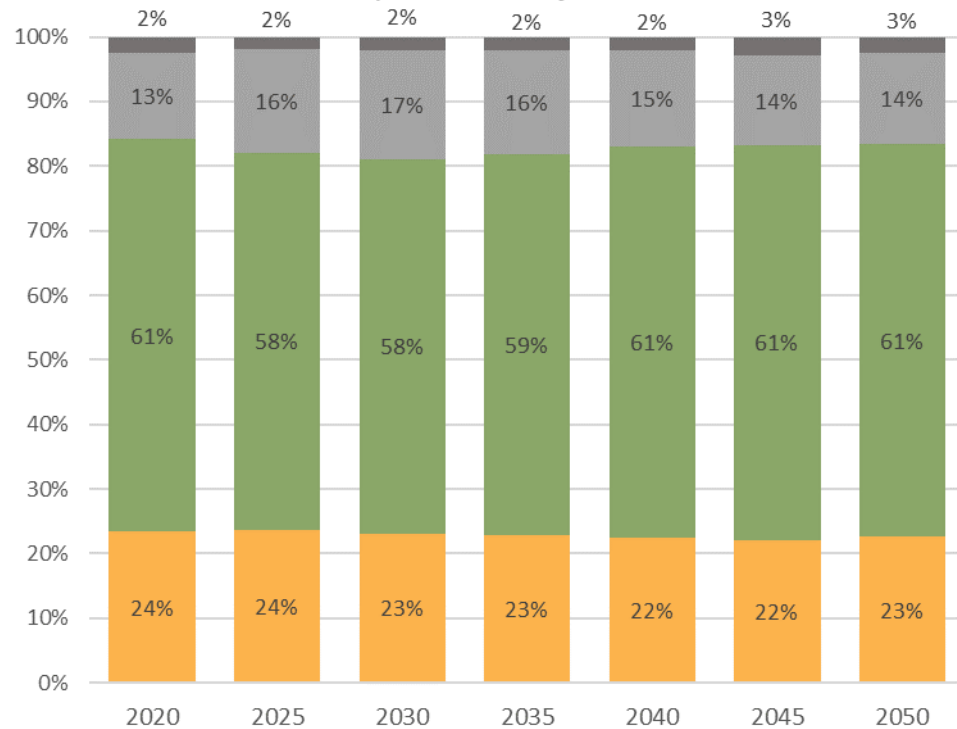
- Housing options with certain characteristics (“active adult” – not always service-enriched)
- Some change in location will occur
- Opens door for family formation/ younger buyers



Demand

NORTH DAKOTA DEMOGRAPHIC TRENDS WILL IMPACT HOUSING MARKETS

North Dakota Population Projections 2020-2050 | ND Department of Commerce State Data Center

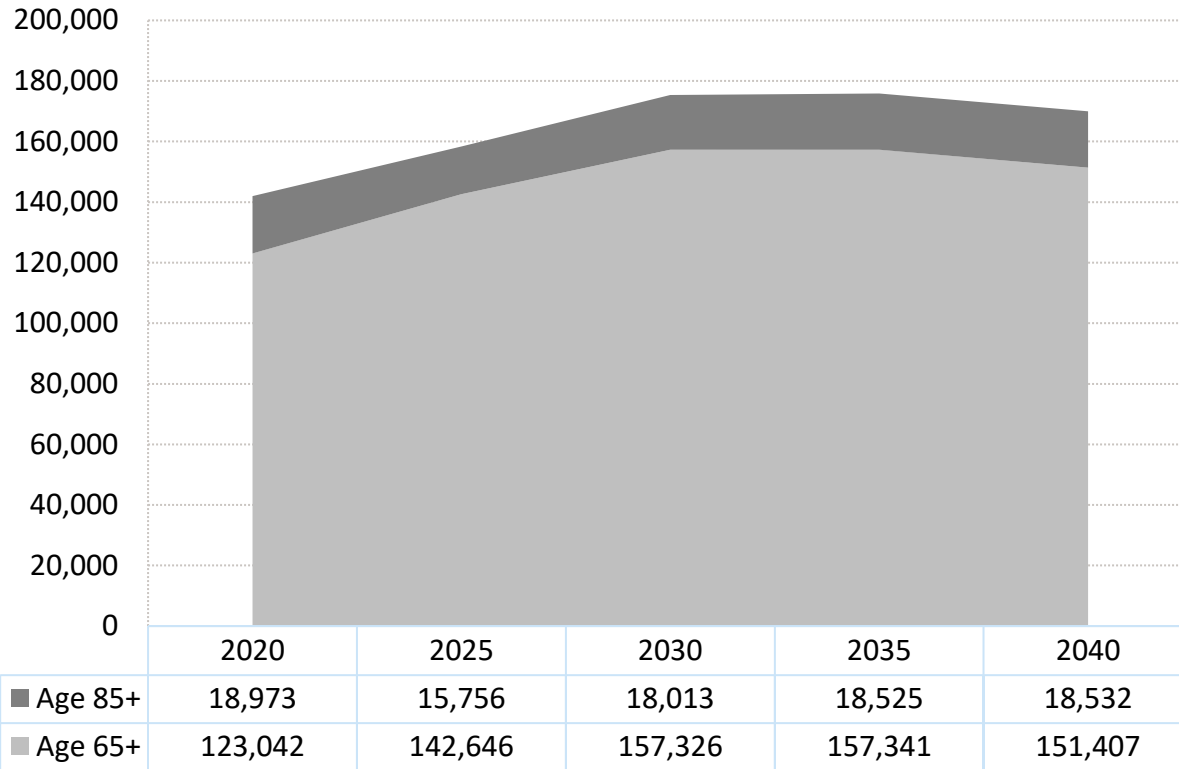


Source: ND 2024 Population Projection | State Data Center



The age shifts from 2020-2030 translate to **24-26,000 fewer people** in the peak "workforce ages" of **18-64**

OLDER ADULTS AND ADULTS WITH PHYSICAL DISABILITIES MAKE UP A GROWING PERCENTAGE OF ND'S POPULATION



■ Age 65+ ■ Age 85+

Source: 2024 ND State Data Center Population Projections

The population age 65+ is expected to experience the **largest period of growth between now and 2035**

- People age 65+ represent 18-19% of ND population
- **Age 85+** consistently represents approx. 15% of total pop age 65+ but the **number of people** in that age group will **grow by 3,000** between now and **2035**



7 in 10

Americans 65+ will need LTC services for an average of 5 years

Adopt proactive Life Stage Strategies: Aging into Prime LFP/Family Formation

To reverse expected loss of ages 25-44 adopt housing policies geared to be attractive to this stage of life.

KEY

Housing that can offer expected characteristics

- Home / work spaces – flexible room layouts
- Access to outdoor rec/leisure (both public and private spaces)
- Kitchens and Baths
- Color schemes and materials
- Smart home features / wifi ready

KEY

Housing costs that align to available income

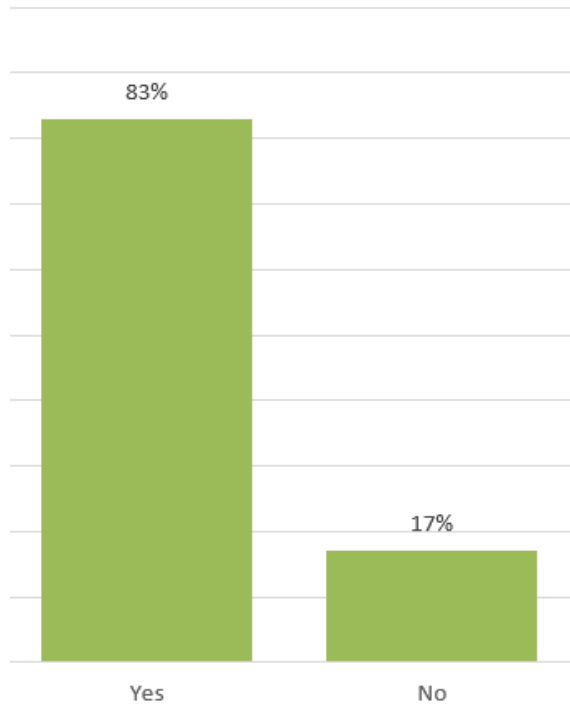
- First time buyer incentives
- Child care assistance for working parents
- Wealth-building strategies
- Community culture of home improvement



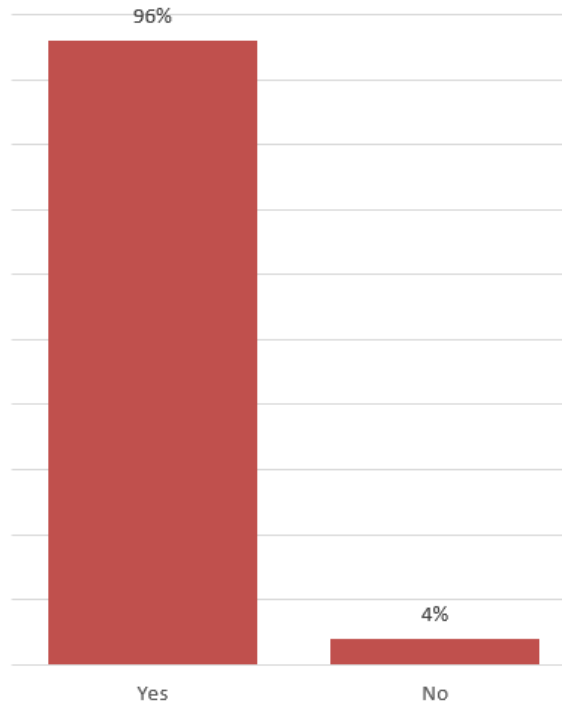
PUBLIC INPUT SURVEY (1,848 respondents, May-Sept 2024)

Q: Do you worry about housing costs?

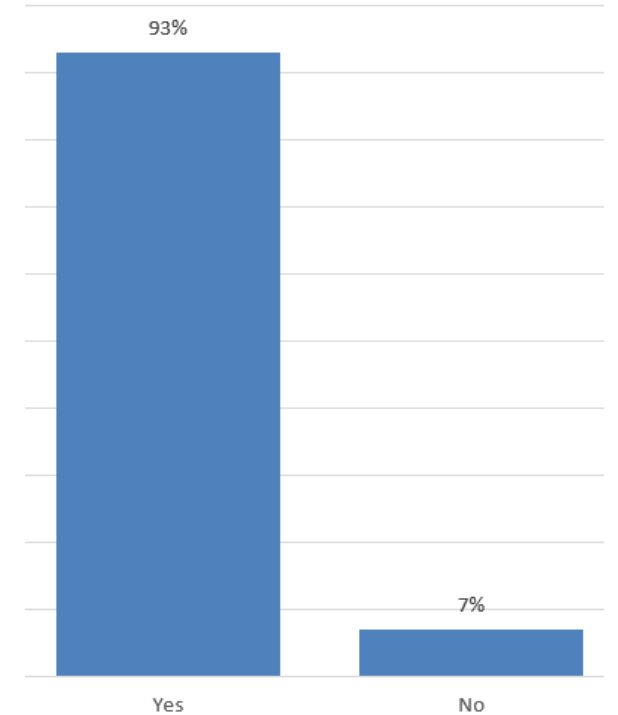
Owners



Renters



Experiencing Homelessness



PUBLIC INPUT SURVEY

Q: What do you **love most** about your current home?

Owners



A word cloud for owners, with the most prominent words in dark blue and others in lighter shades of blue. The words are arranged in a roughly rectangular shape.

close parks close school no neighbors
space available
paid off first floor
large yard townhouse community
affordable home neighborhood size
low mortgage safe neighborhood no stairs
walkable neighborhood modern layout
attached garage historic district
great location nature/trees
close proximity
quiet neighborhood
quiet area close to work rural home
one level
family friendly
functional space character home

Renters



A word cloud for renters, with the most prominent words in dark blue and others in lighter shades of blue. The words are arranged in a roughly rectangular shape.

family-friendly
single-level living
Location
Safe and secure access to parks attached garage natural light
Affordable rent proximity to schools
Washer and dryer in unit
Quiet neighborhood big yard pet-friendly space
Garage included convenient amenities good neighbors
private entrance green space spacious layout
utilities included
close to work
fenced yard updated appliances

Experiencing Homelessness



A word cloud for those experiencing homelessness, with the most prominent words in dark blue and others in lighter shades of blue. The words are arranged in a roughly rectangular shape.

pet-friendly country living fresh air
structured environment
emergency shelter
spacious yard no rent
safe environment
quiet neighborhood
stable housing supportive family clean environment community support
great neighbors temporary shelter
family support low-cost housing
modern touch shared space close friends long-term residence
sober living affordable rent
safe space free rent
friendly neighbors close family

PUBLIC INPUT SURVEY

Q: What do you **love least** about your current home?

Owners

A word cloud for Owners showing common complaints. The most prominent terms are 'small space', 'poor insulation', 'old appliances', 'costly repairs', 'outdated design', 'basement issues', 'water drainage', 'high taxes', 'parking issues', 'noisy neighbors', and 'shared laundry'. Other visible terms include 'high mortgage', 'neighborhood decline', 'traffic noise', 'needs updates', 'roof repairs', 'flooding problems', 'small kitchen', 'property maintenance', 'lot rent', 'high cost', 'old infrastructure', 'busy street', 'heating costs', 'distance town', 'limited space', 'split level', 'mold issues', and 'no storage'.

Renters

A word cloud for Renters showing common complaints. The most prominent terms are 'Safety concerns', 'lack of amenities', 'small size', 'high utility costs', 'inadequate space', 'poor neighborhood', 'lack of updates', 'no central air', 'parking problems', 'shared laundry', and 'old building/condition'. Other visible terms include 'crime in area', 'no dishwasher', 'basement issues', 'no garage', 'mold', 'poor insulation', 'no storage space', 'drug use in area', 'unstable environment', 'lack of privacy', and 'unreliable landlord'.

Experiencing Homelessness

A word cloud for Experiencing Homelessness showing common complaints. The most prominent terms are 'expensive rent', 'noisy neighbors', 'unstable housing', 'bad neighborhood', 'no privacy', 'shared space', 'small space', 'poor maintenance', and 'crowded living'. Other visible terms include 'shared room', 'lack of space', 'cramped space', 'uncomfortable living', 'tent leaks', 'no utilities', 'poor conditions', 'unsafe environment', 'temporary housing', 'homeless situation', 'lack of freedom', 'no security', 'unwanted control', 'unreliable landlord', 'unfinished repairs', 'health risks', and 'unstable environment'.

2 Filling gaps in the system of care can prevent crisis

- Evolving safety net for targeted needs
- Preventing justice system involvement / re-involvement
- Complexity of co-occurring factors
- Transition & diversion across housing-service continuum
- Addressing both root causes and immediate symptoms

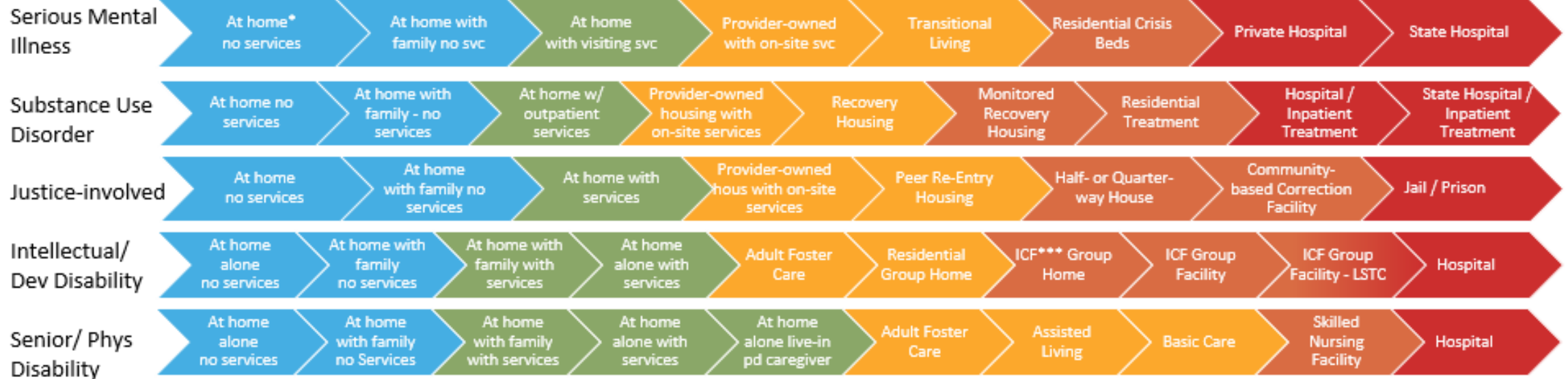


The Housing-Service Continuum - Adults

A key concept defined



ADULTS



*Home = includes any type of home setting that is the responsibility of the individual (single family home, condo, apartment, mobile home)

**Family = includes birth family, kin-caregiver, adopted family

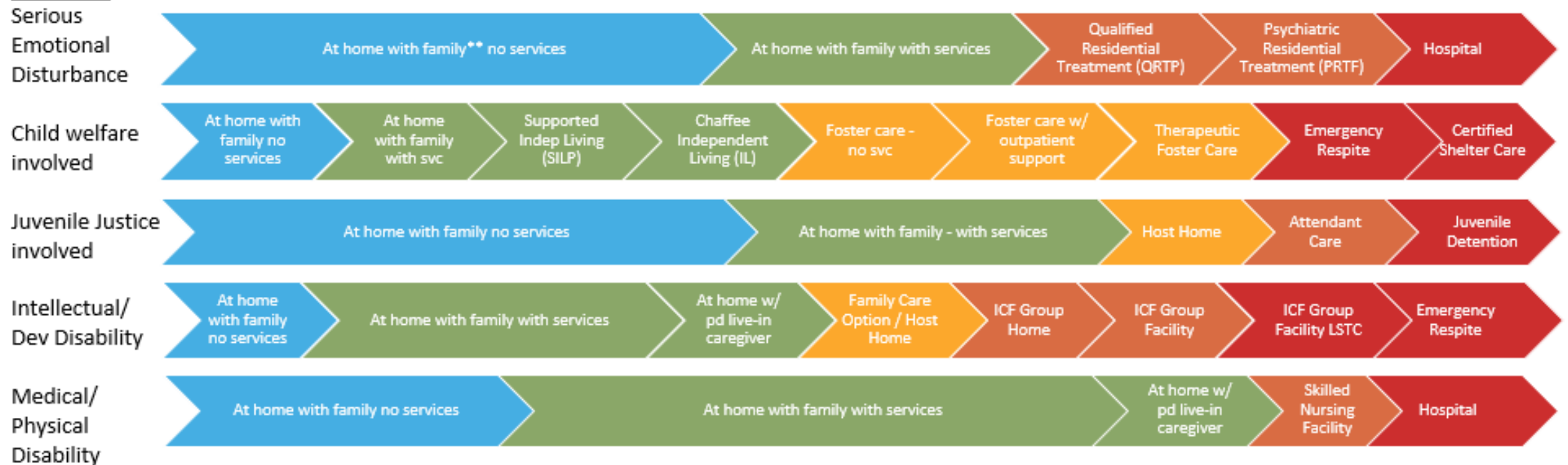
***ICF = Intermediate Care Facility. ICF Group Home (less than 8 people); ICF Group Facility (8 or more people); ICF LSTC (Life Skills Transition Center)

The Housing-Service Continuum - Children

A key concept defined



CHILDREN

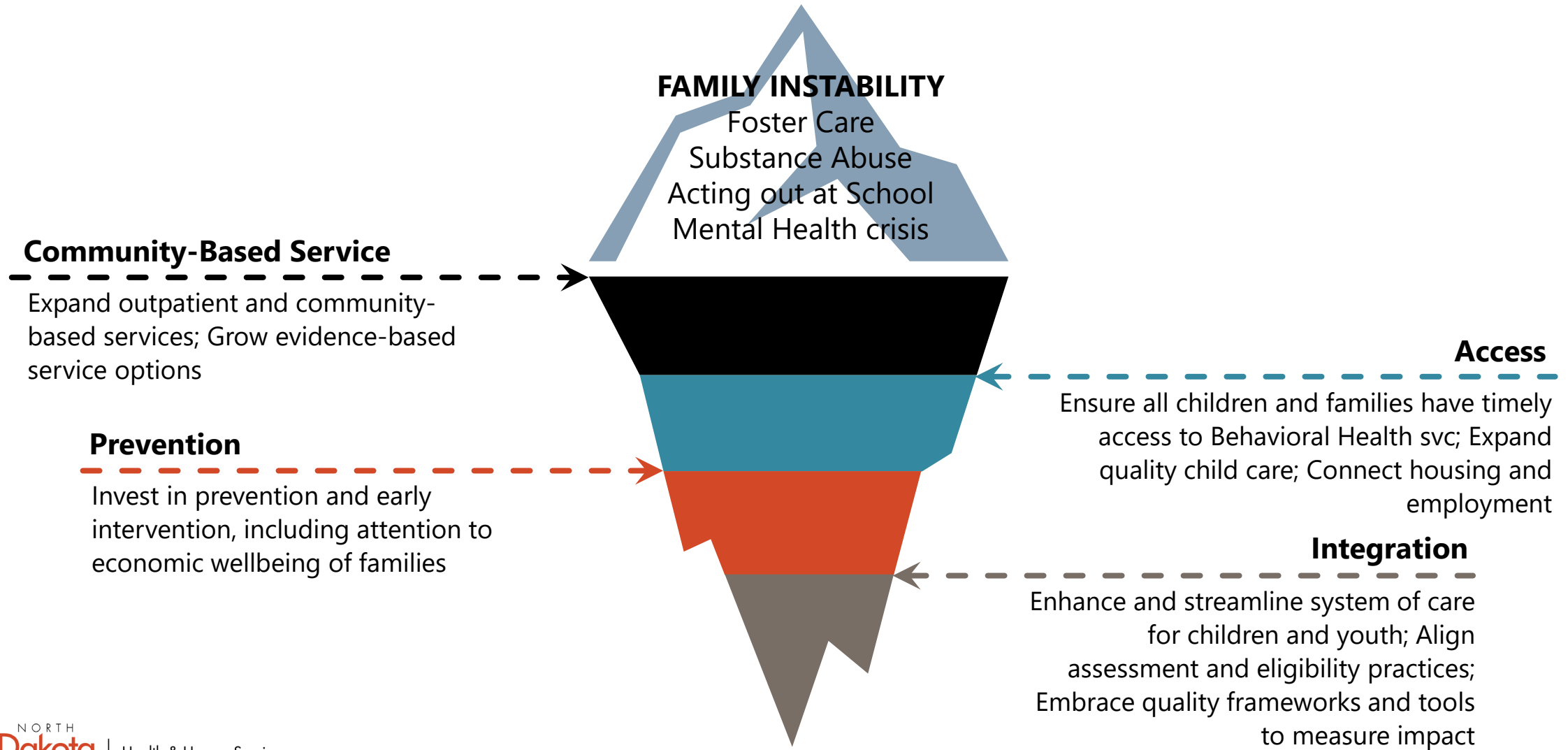


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***ICF = Intermediate Care Facility. ICF Group Home (less than 8 people); ICF Group Facility (8 or more people); ICF LSTC (Life Skills Transition Center)

Connecting what we see and what we need to do



Executive Budget Request

Housing Initiative | Eviction prevention and Housing stabilization (\$14.5 million)

WHAT?

- ✓ Eviction prevention - \$3.5 million **
- ✓ Targeted rent assistance for people at highest risk of housing instability - \$10 million **
- ✓ Home Renovation incentives to address accessibility modifications - \$1 million **

** - Designated as one-time funding / SIF

Housing is...

- The largest item in most household budgets (unless you have small children – then it's likely child care)
- A top barrier to transition from institution to community
- A risk factor in child neglect and a barrier to successful family reunification
- A challenge for successful transition from prison to community and a risk factor for criminal recidivism



WHY?

Strategically targeting interventions that address household budget gaps can prevent the spread of crisis and instability.

Contact Info

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