



HCR 3030
Government
Services
Committee

Introduction to North Dakota Housing Finance Agency

Homeownership Opportunities

Multifamily Financing and Compliance

HUD Contract Administration

State and Federal Administration



Homeless Funding – HUD/ND \$\$\$

Coc

- Federal
- \$2.1 Million
- 25% Match Required

ESG

- Federal Funding
- \$486,494* annually
- Requires Match
- State Match \$120,000

NDHG

- State Appropriation
- \$2.5 million 2023 Biennium

Homeless Prevention/Rapid Rehousing

Activity types:		
Rental Assistance**	Housing Relocation and Stabilization Services	
	Financial Assistance	Services Costs
<u>Eligible costs:</u> <ul style="list-style-type: none"> • Short-term rental assistance • Medium-term rental assistance • Rental arrears <p>**Rental assistance can be project-based or tenant-based.</p>	<u>Eligible costs:</u> <ul style="list-style-type: none"> • Rental Application Fees • Security Deposits • Last Month's Rent • Utility Deposits • Utility Payments • Moving Costs 	<u>Eligible costs:</u> <ul style="list-style-type: none"> • Housing Search and Placement • Housing Stability Case Management • Mediation • Legal Services • Credit Repair

Emergency Shelter Activities

Activity types:			
Essential Services	Renovation (also includes Major Rehab and Conversion)	Shelter Operations	Assistance Required Under the Uniform Relocation and Real Property Acquisition Act of 1970 (URA)
<u>Eligible costs:</u> <ul style="list-style-type: none"> • Case management • Child Care • Education Services • Employment Assistance and Job Training • Outpatient Health Services • Legal Services • Life Skills Training • Mental Health Services • Substance Abuse Treatment Services • Transportation • Services for Special Populations 	<u>Eligible costs:</u> <ul style="list-style-type: none"> • Labor • Materials • Tools • Other costs for renovation (including rehab or conversion) 	<u>Eligible costs:</u> <ul style="list-style-type: none"> • Maintenance • Rent • Security • Fuel • Equipment • Insurance • Utilities • Food • Furnishings • Supplies necessary for shelter operation • Hotel/Motel Vouchers 	<u>Eligible costs:</u> <ul style="list-style-type: none"> • Relocation payments • Other assistance to displaced persons

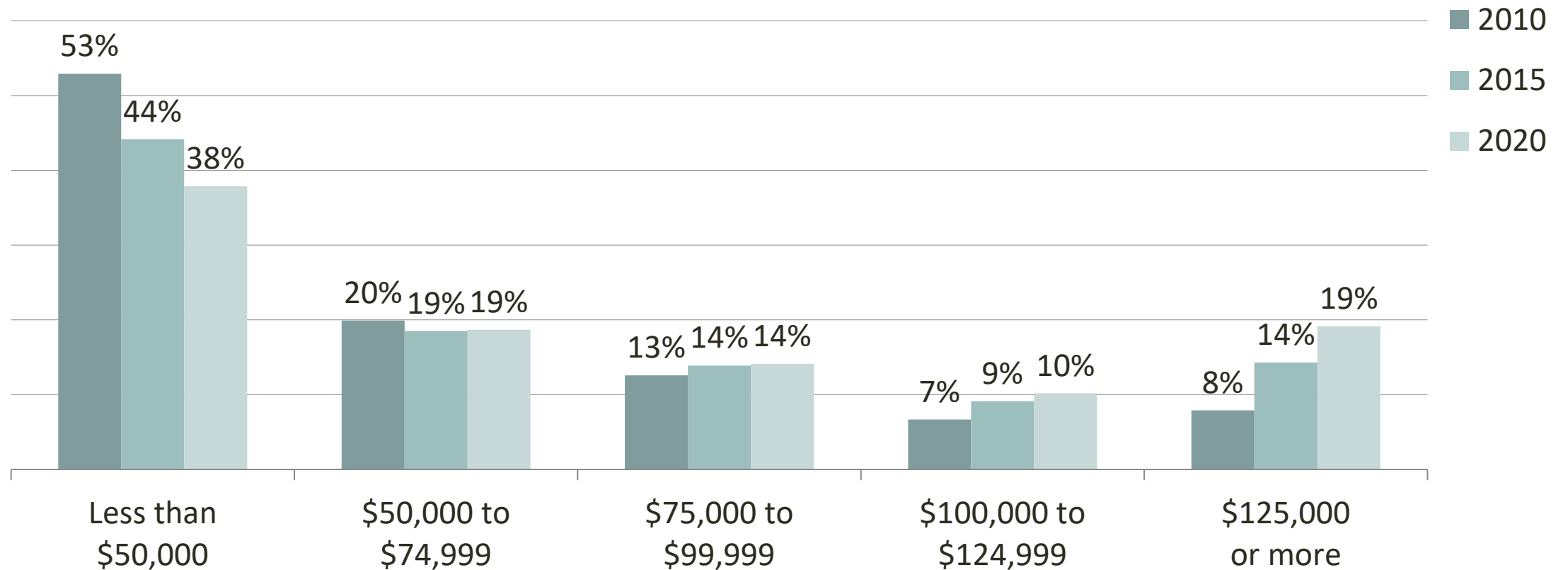
What is Homelessness?

A grayscale photograph of a person from the chest down, wearing a light-colored shirt and dark pants. They are holding a large, white, rectangular sign with both hands. The sign has the word "HOMELESS" printed on it in large, bold, black, sans-serif capital letters. The background is a plain, light-colored wall. The entire image is overlaid with a semi-transparent white layer, and the text "What is Homelessness?" is positioned at the top left of this layer.

HOMELESS

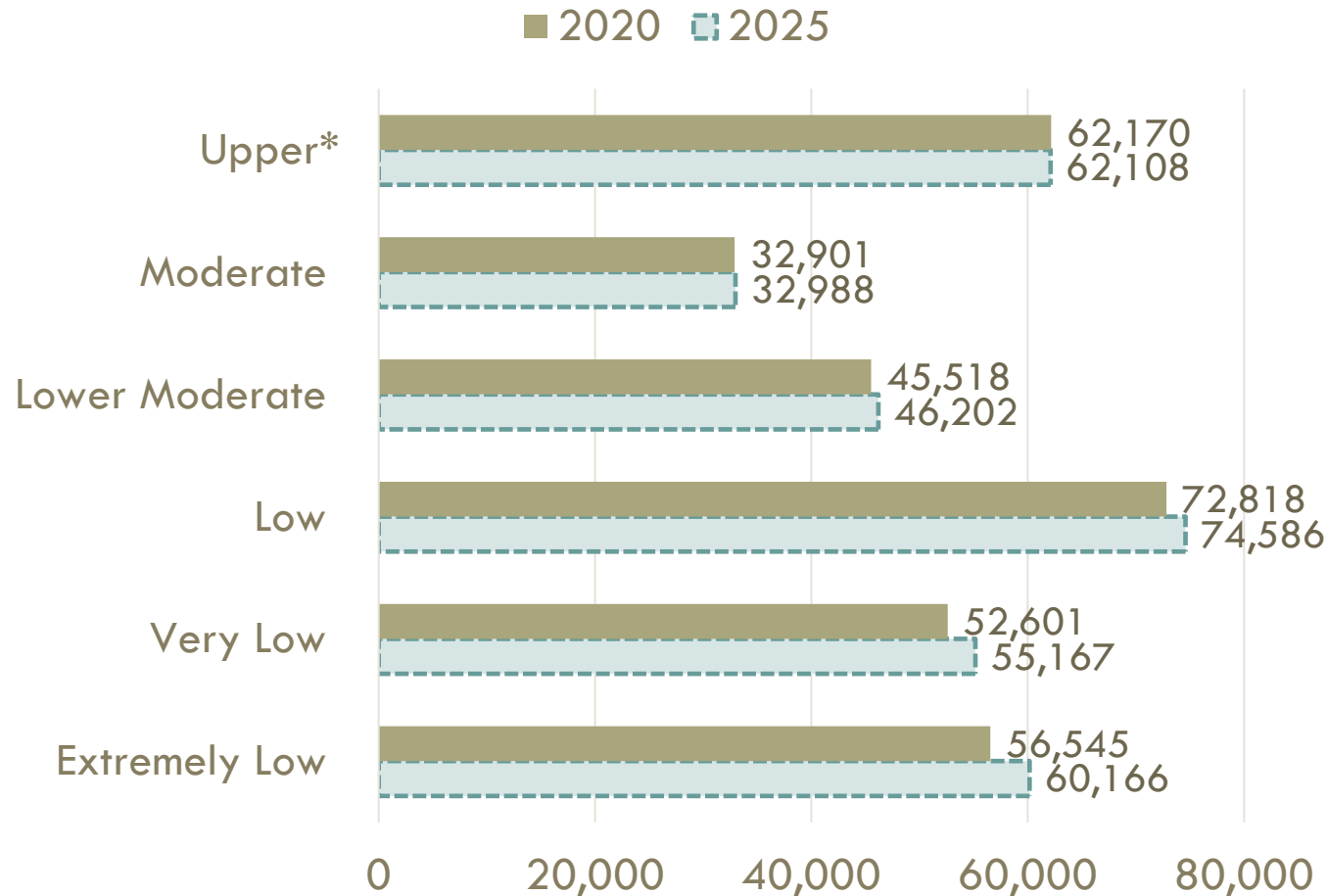
HOUSEHOLD INCOME IN NORTH DAKOTA

North Dakota Households by Household Income Level,
2010, 2015, and 2020



Source: U.S. Census Bureau (2021c)

PROJECTED CHANGE IN HOUSEHOLDS BY INCOME



- Higher income households are expected to hold steady
- Lower income households are expected to increase by 2025

Household Income	% Change 2020 - 2025
Extremely Low (less than) \$26,070)	6.4%
Very Low (\$26,070-\$43,450)	4.9%
Low (\$43,451-\$69,520)	2.4%
Lower Moderate (\$69,521-99,935)	1.5%
Moderate (\$99,936-\$121,660)	0.3%
Upper (greater than \$121,661)	-0.1%

Source: Center for Social Research (2022b)

DETAILED JOB OPENINGS BY Industry

Industry ▼

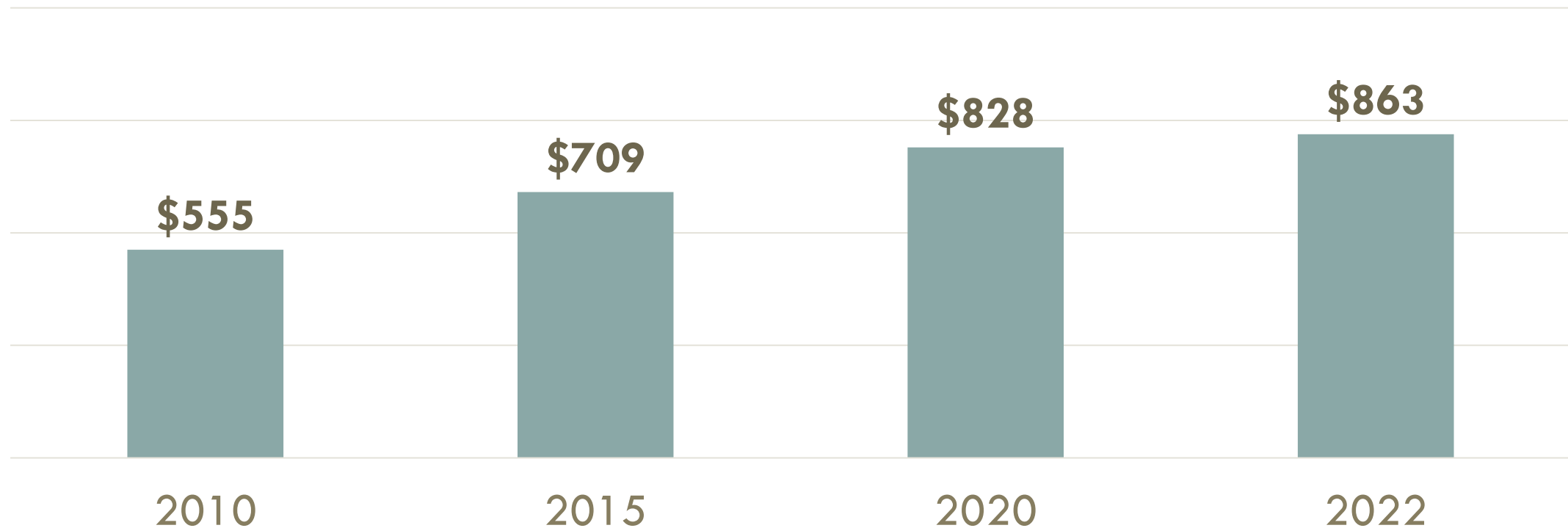
Data Detail

(All) ▼

72	Accommodation and Food Services	
62	Health Care and Social Assistance	
44-45	Retail Trade	
23	Construction	
71	Arts, Entertainment, and Recreation	
48-49	Transportation and Warehousing	
61	Educational Services	
56	Administrative and Waste Services	
54	Professional and Technical Services	

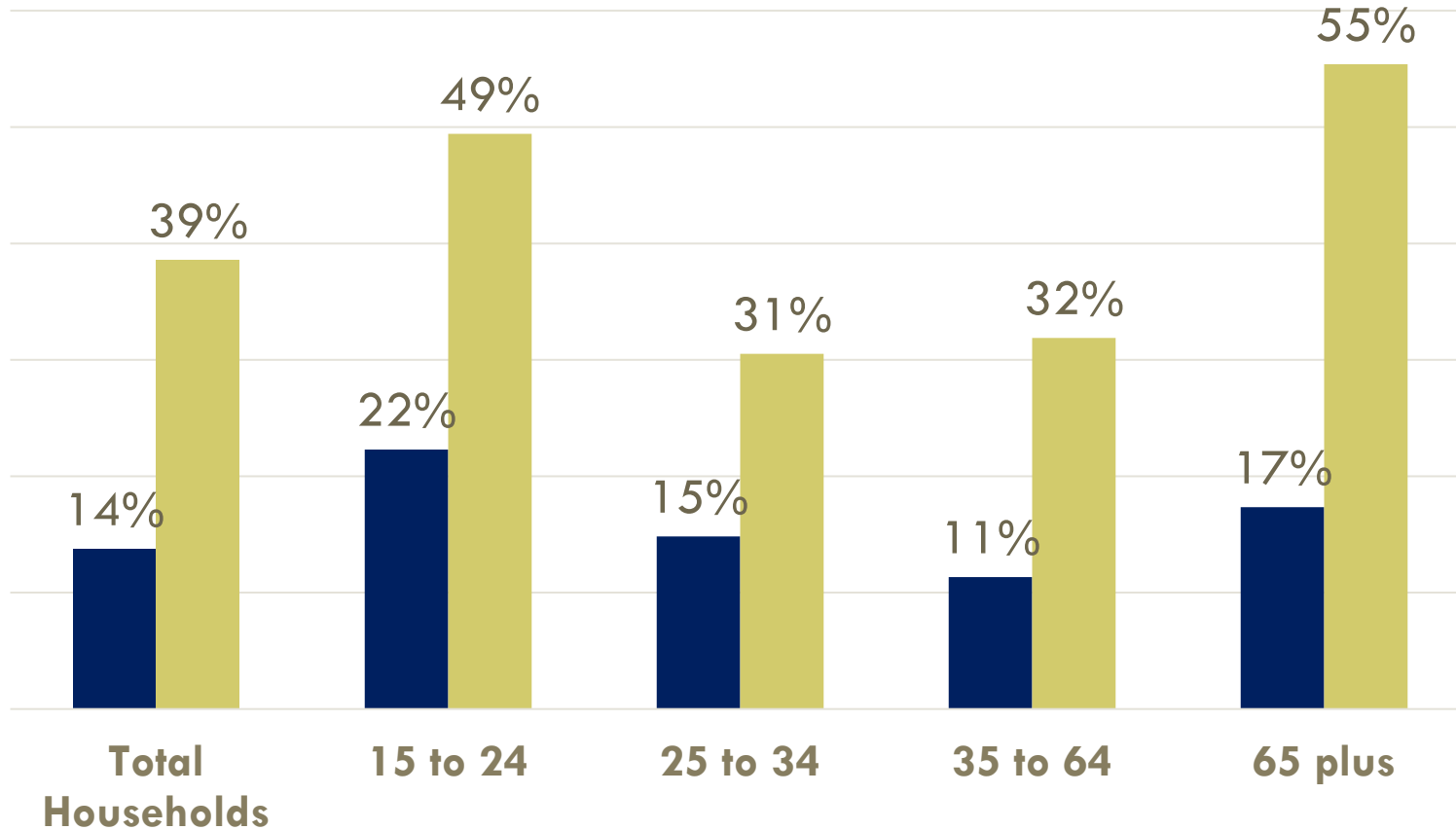
STATEWIDE CHANGE IN MEDIAN RENT

Median Monthly Gross Rent in North Dakota
49% increase



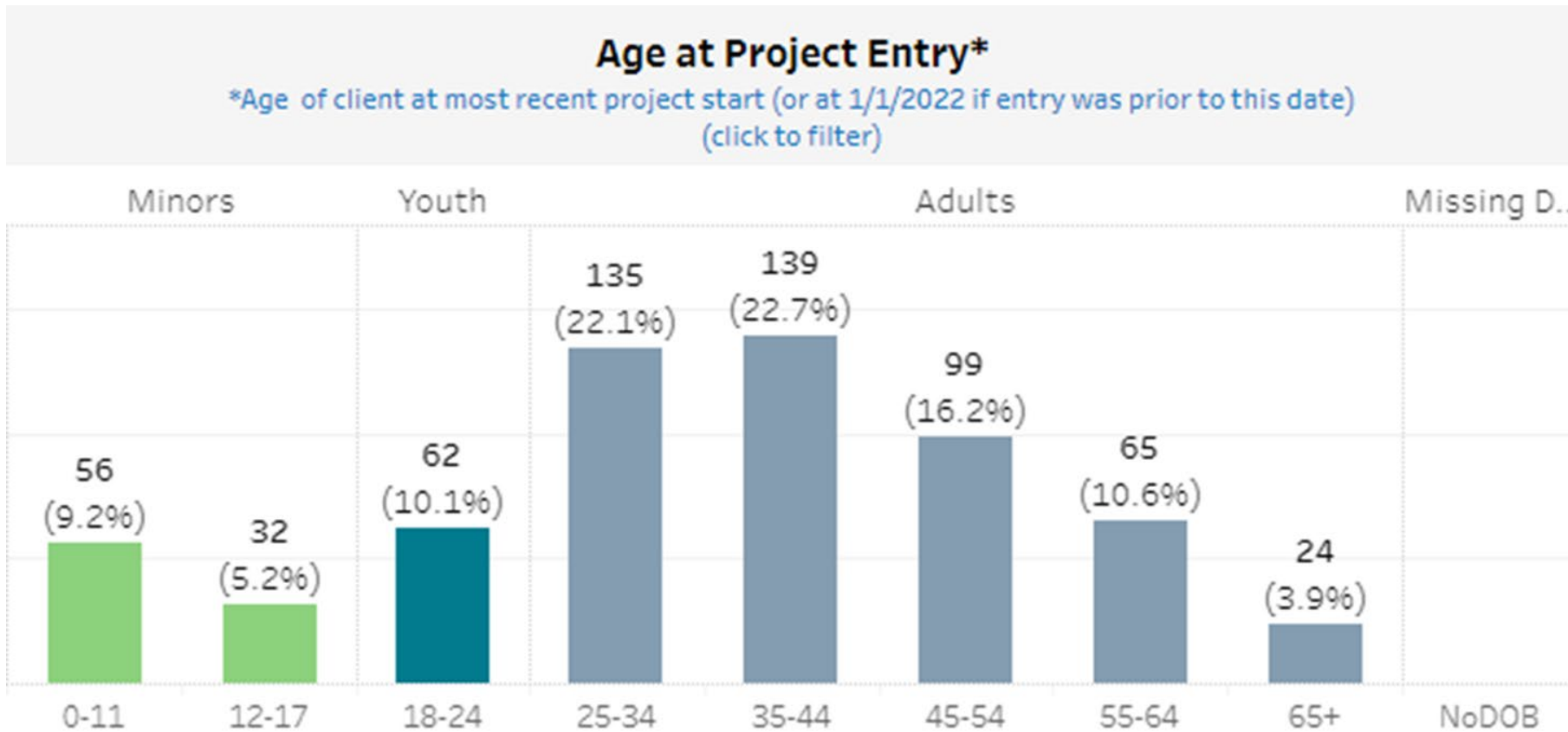
HOUSING COST-BURDENED HOUSEHOLDS IN NORTH DAKOTA, BY AGE OF HOUSEHOLDER, 2020

■ Owner ■ Renter

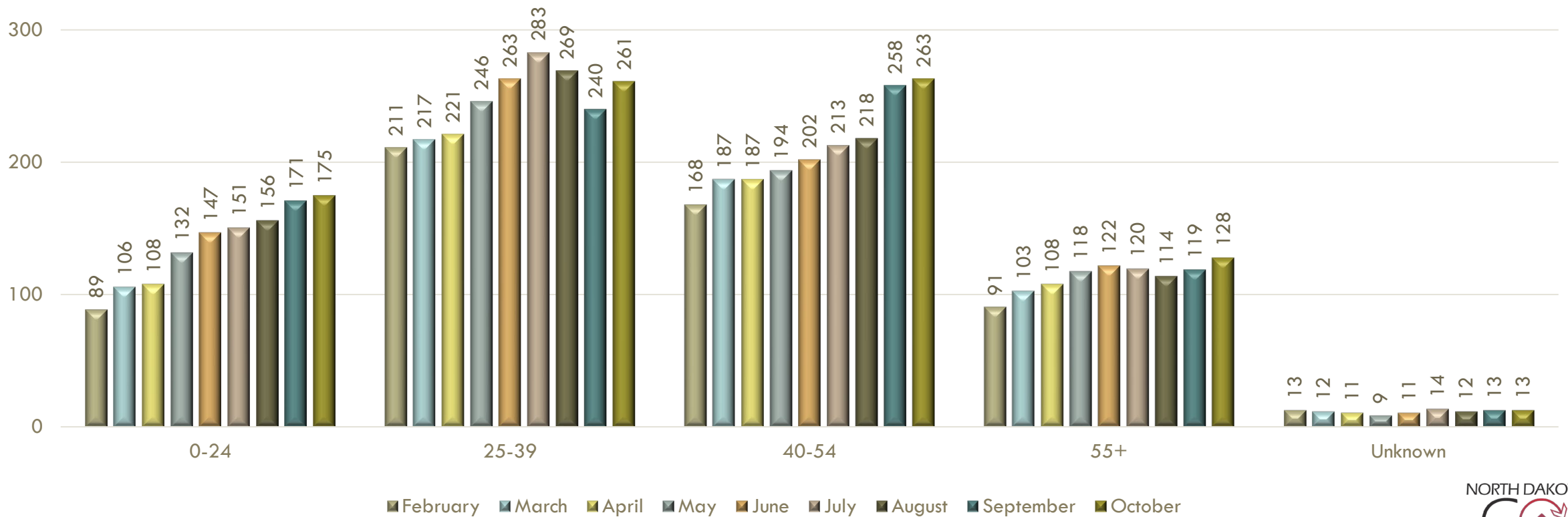


Source: U.S. Census Bureau (2021C)

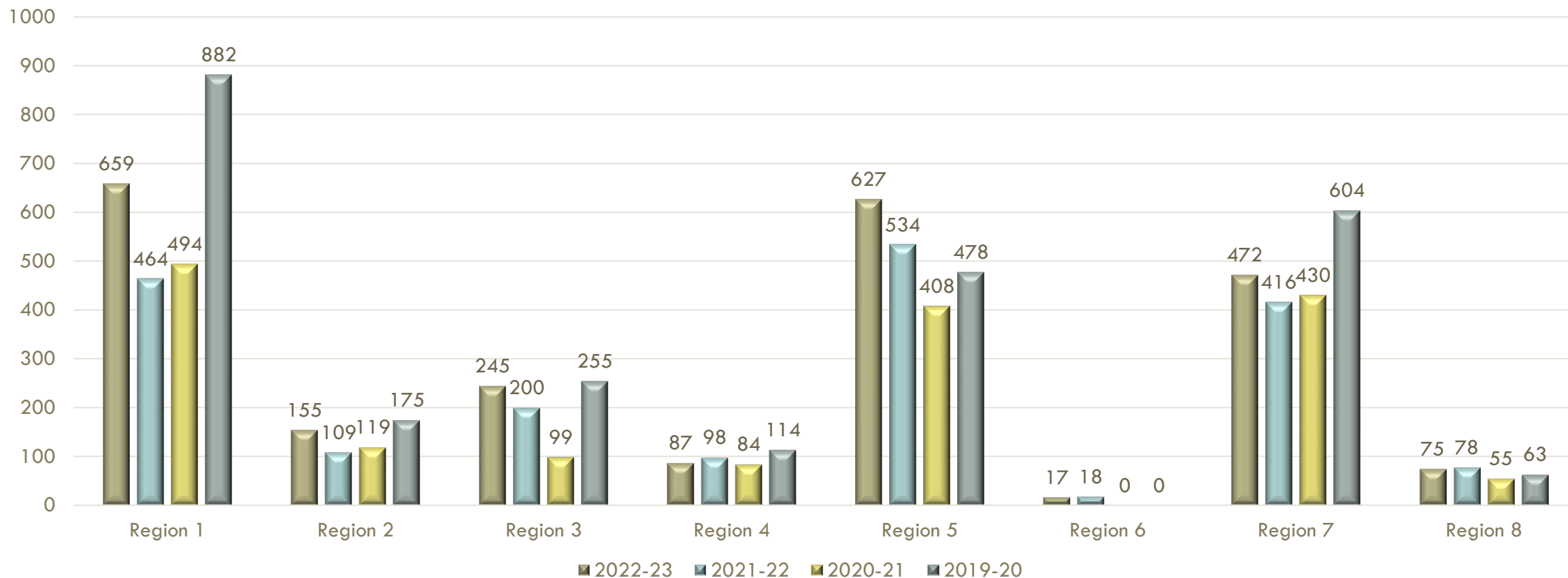
PRIORITIZATION LIST — AGE DEMOGRAPHICS



PRIORITIZATION LIST - AGE



STUDENTS EXPERIENCING HOMELESSNESS



ELLIOT EISENBERG, ECONOMIST

“According to a recent analysis, the **average monthly new mortgage payment is currently 52% more than the average apartment rent.** The last time this percentage was anywhere near where it is now was in 06Q2, not long before the Housing Bust, when it was 33.4%. **The last time housing was less affordable than today was in the early 1980s when interest rates were in the high teens.**”

OLDER HOUSEHOLDS — HOMELESSNESS GROWING

“Thanks in part to a series of recessions, high housing costs and a shortage of affordable housing, **older adults are now the fastest-growing segment of America’s homeless population**, according to a report in the Wall Street Journal, based on data from the Department of Housing and Urban Development.”





Per the National Council of State Legislatures

Each year an estimated 4.2 million youth and young adults experience homelessness in the US

700,000 are unaccompanied



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Definitions of Homelessness

Experiencing homelessness refers to the state of lacking a stable, safe, and appropriate place to live. It encompasses a range of living situations in which individuals or families do not have regular, reliable access to adequate housing. Here are a few definitions that capture the essence of experiencing homelessness:

- **Lack of Permanent Housing:** Experiencing homelessness involves not having a fixed, regular, and adequate nighttime residence. This includes living in shelters, transitional housing, vehicles, abandoned buildings, or public spaces.
- **Inadequate Housing Conditions:** Homelessness can also refer to living in places that are unfit for human habitation due to their lack of safety, sanitation, and stability. This includes situations where individuals are forced to live in overcrowded, unsafe, or unsanitary conditions.
- **Unsheltered Homelessness:** This occurs when individuals or families live on the streets, in parks, under bridges, or in other public spaces without any form of shelter or housing.
- **Sheltered Homelessness:** This refers to individuals and families who seek temporary accommodation in emergency shelters, transitional housing, or other temporary facilities due to their inability to secure permanent housing.
- **Hidden Homelessness:** This type of homelessness includes people who do not have a stable home but are not easily visible as they might be temporarily staying with friends or family members, "couch-surfing," or living in temporary arrangements.
- **Chronic Homelessness:** Chronic homelessness is characterized by long-term and continuous periods of being homeless, often coupled with additional challenges such as mental health issues, substance abuse, or physical disabilities.
- **Situational Homelessness:** This form of homelessness arises from specific circumstances, such as job loss, eviction, or a sudden change in personal or financial circumstances, that prevent individuals or families from maintaining stable housing.

- **Episodic Homelessness:** Episodic homelessness refers to periods of homelessness that occur intermittently due to recurring crises or challenges, even if individuals regain housing in between episodes.
- **Youth Homelessness:** This type of homelessness specifically affects young people who lack a stable and safe place to live. Youth homelessness may arise due to family conflicts, aging out of foster care, or other factors.
- **Family Homelessness:** Families with children who lack permanent housing, often moving between temporary accommodations such as shelters, motels, or doubled-up living arrangements, are experiencing family homelessness.

Barriers to Accessing Housing

Accessing housing can be challenging for many individuals due to various barriers. These barriers can vary based on socioeconomic, cultural, and geographic factors. Addressing these barriers often requires a combination of policy changes, community support, education, and advocacy to ensure equitable access to safe and affordable housing for all individuals and families.

Some common barriers to accessing housing include:

Financial Barriers:

- **Affordability:** High housing costs relative to income can make it difficult for individuals and families to afford suitable housing.
- **Security Deposits and Upfront Costs:** Initial costs such as security deposits, first and last month's rent, and application fees can be prohibitive for some individuals.
- **Credit History:** Landlords often require a positive credit history, which can be a barrier for people with poor credit or no credit history.
- **Income Requirements:** Some landlords or property managers set minimum income requirements, excluding those with lower incomes.

Discrimination and Bias:

- **Housing Discrimination:** Discrimination based on factors such as race, ethnicity, gender, sexual orientation, disability, or familial status can limit housing options.
- **Implicit Bias:** Unconscious biases held by landlords or property managers can influence rental decisions and limit opportunities for certain groups.

Insufficient Supply:

- **Housing Shortages:** In areas with high demand and limited supply, finding available housing can be challenging, leading to increased competition and higher prices.

- **Lack of Affordable Housing:** A shortage of affordable housing options can leave many individuals without suitable choices within their budget.

Inadequate Housing Options:

- **Substandard Housing:** Some individuals may have limited options and may be forced to live in substandard or overcrowded housing.
- **Lack of Accessibility:** Housing that is not designed to accommodate individuals with disabilities can be a significant barrier.

Lack of Information and Resources:

- **Limited Access to Information:** Some individuals may not be aware of available housing options due to limited access to information or lack of knowledge about the housing market.
- **Language Barriers:** Language barriers can make it difficult for non-native speakers to navigate the housing search process.

Legal and Regulatory Barriers:

- **Zoning and Land Use Regulations:** Zoning laws and regulations can restrict the types of housing available in certain areas, limiting housing options.
- **Tenant-Landlord Laws:** Lack of knowledge about tenant rights and responsibilities can lead to exploitative situations or eviction.

Geographic and Location Factors:

- **Transportation Accessibility:** Lack of transportation options in certain areas can limit housing choices for individuals who rely on public transportation.
- **Rural Areas:** Limited housing options in rural areas can make it difficult for individuals to find suitable housing close to job opportunities and essential services.

Health and Safety Concerns:

- **Health Hazards:** Housing with issues like poor air quality, lead paint, or other environmental hazards can pose health risks.
- **Inadequate Infrastructure:** Lack of proper utilities, sanitation, and infrastructure can make housing uninhabitable.