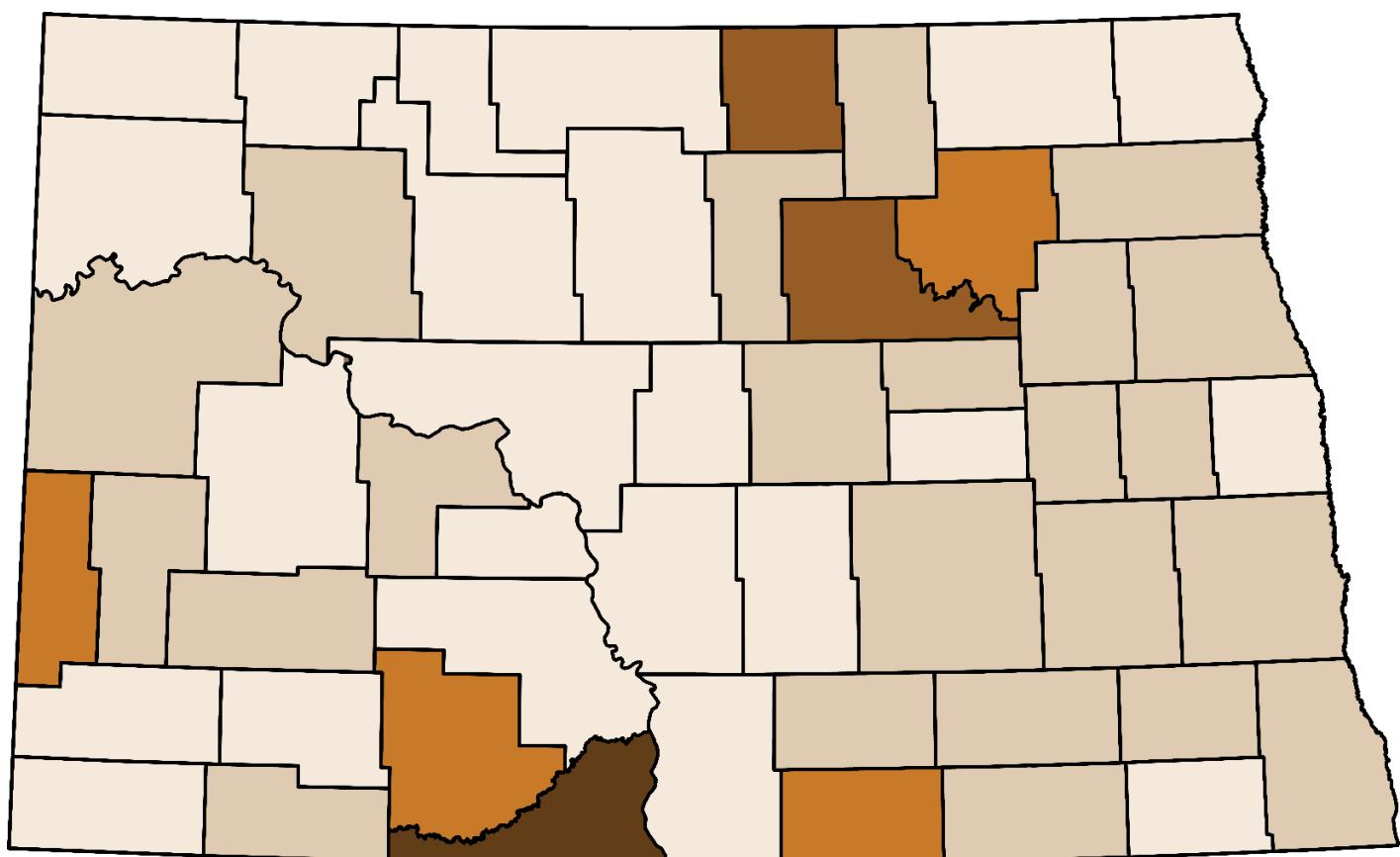




INTERIM HUMAN SERVICES COMMITTEE

SB 2014 SEC. 30 – STUDY ON HOMELESSNESS IN NORTH DAKOTA

POVERTY RATE BY COUNTY



PERCENT

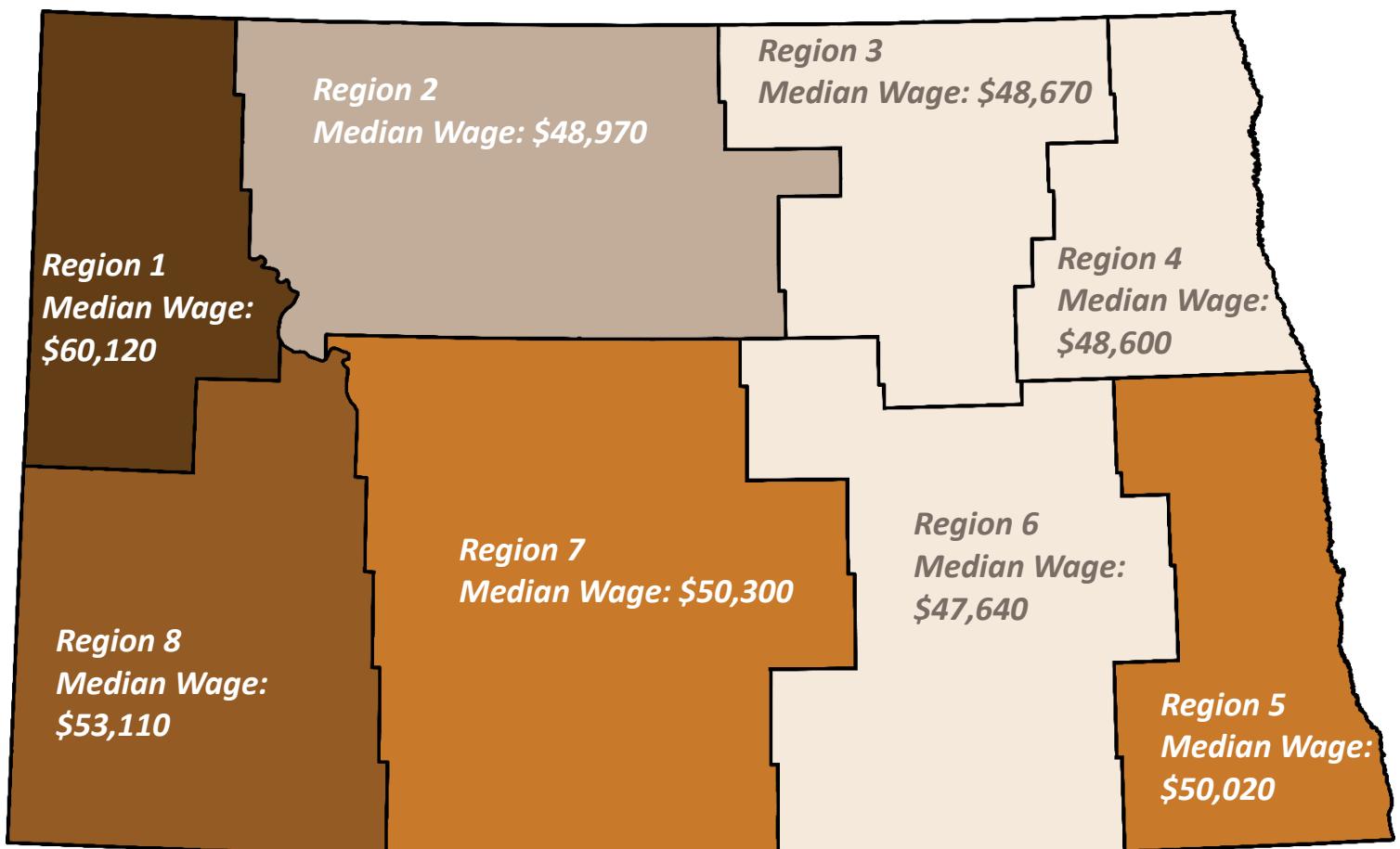
Source: 2023 Census Data



4.7%

42.7%

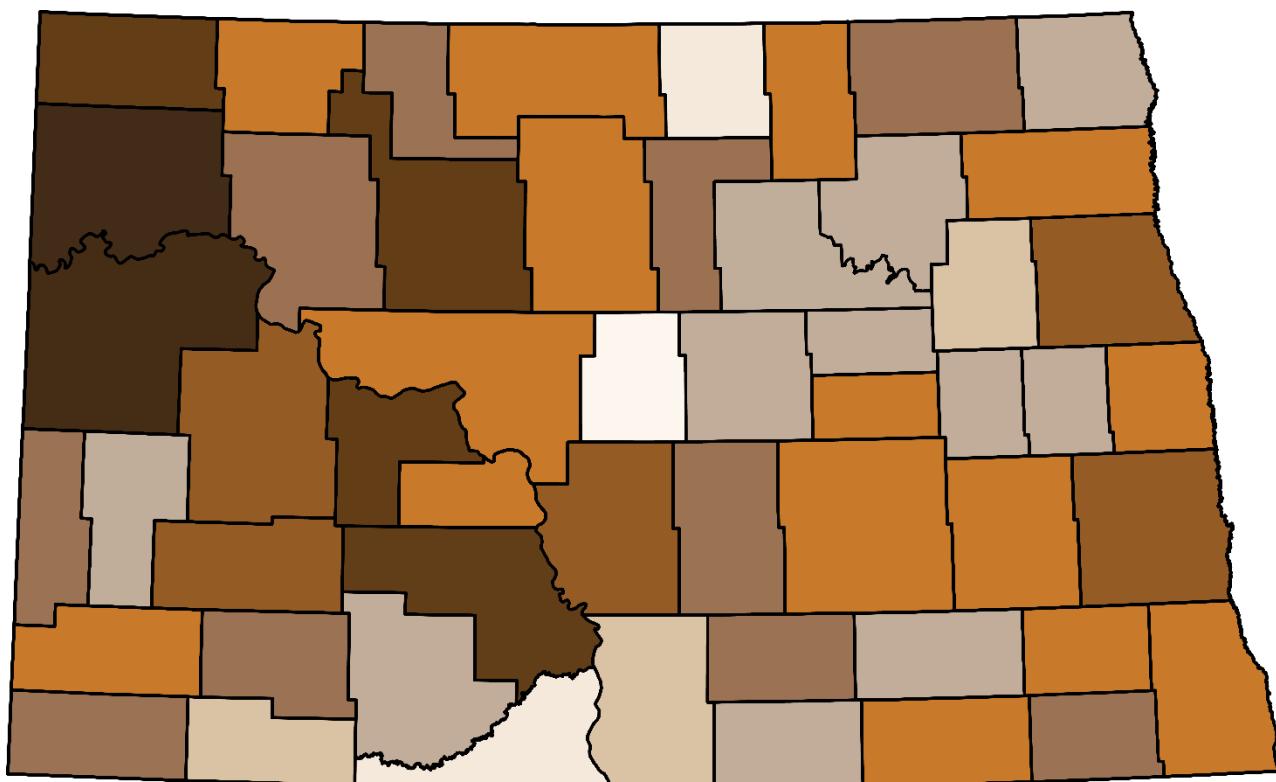
MEDIAN WAGES BY REGION



Source: Occupational Employment and Wage Statistics (OEWS). Labor Market Information, Job Service North Dakota

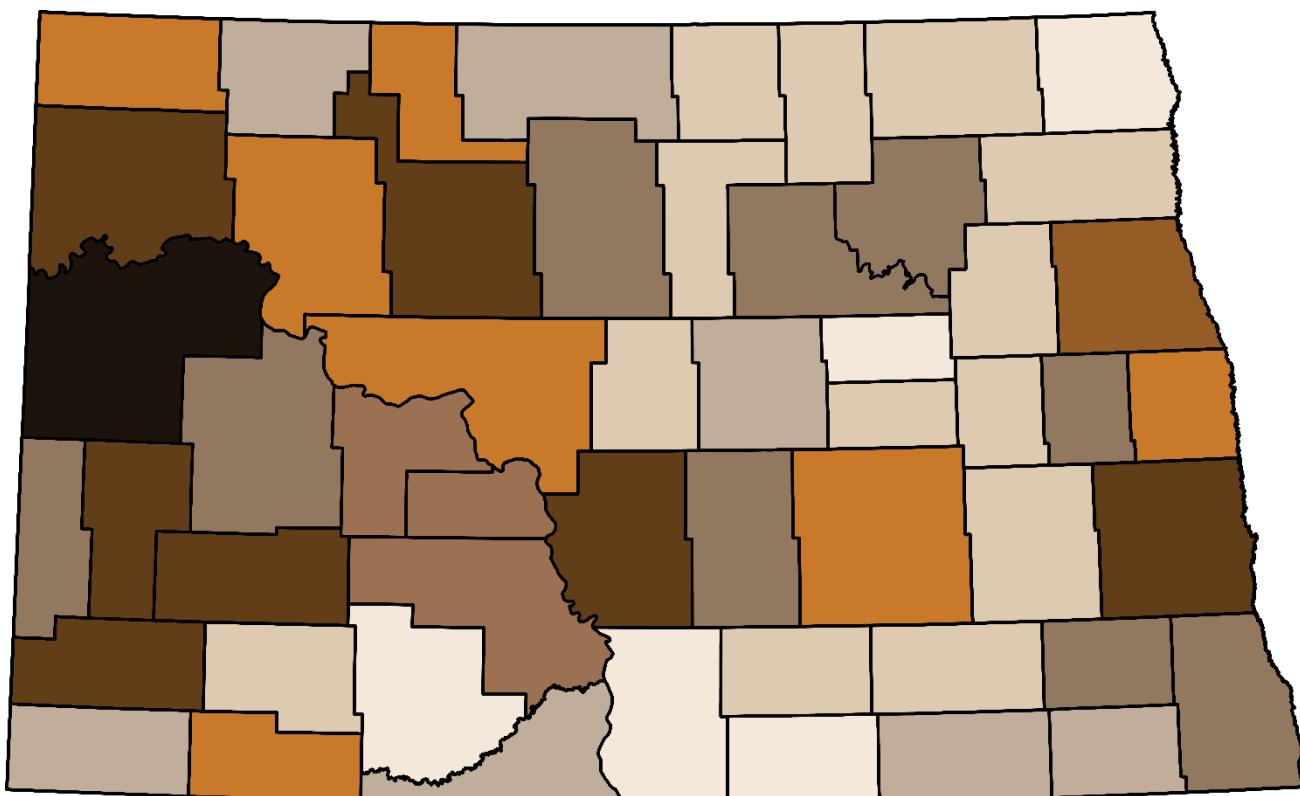
COST OF HOUSING BY COUNTY

MEDIAN GROSS RENT



Source: 2023 Census Data

MEDIAN MORTGAGE PAYMENT



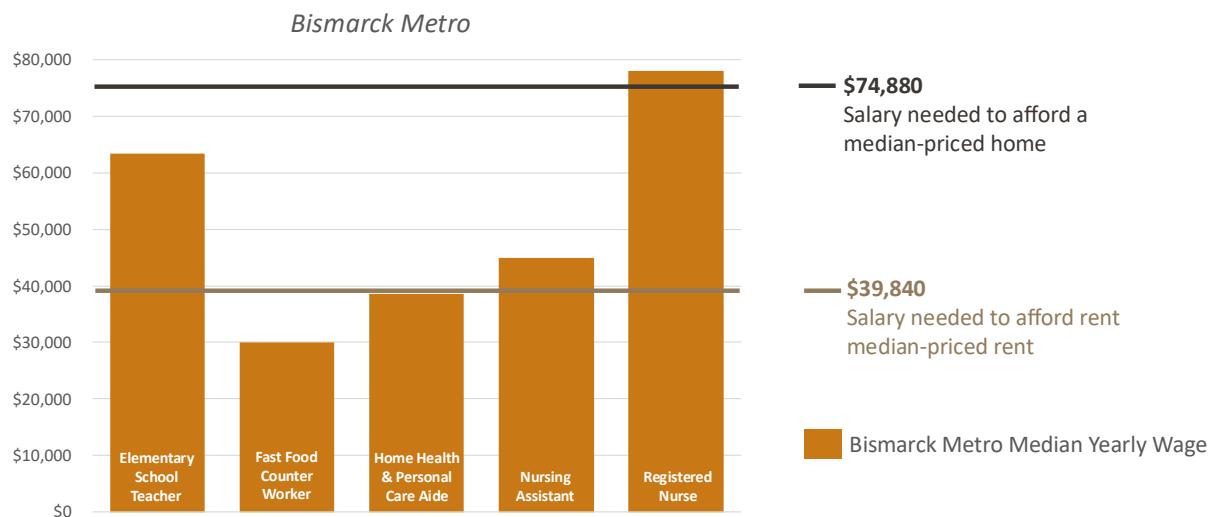
\$1,117 \$1,301 \$1,509 \$1,813 \$2,219

AFFORDABILITY BY HOUSEHOLD INCOME 2022

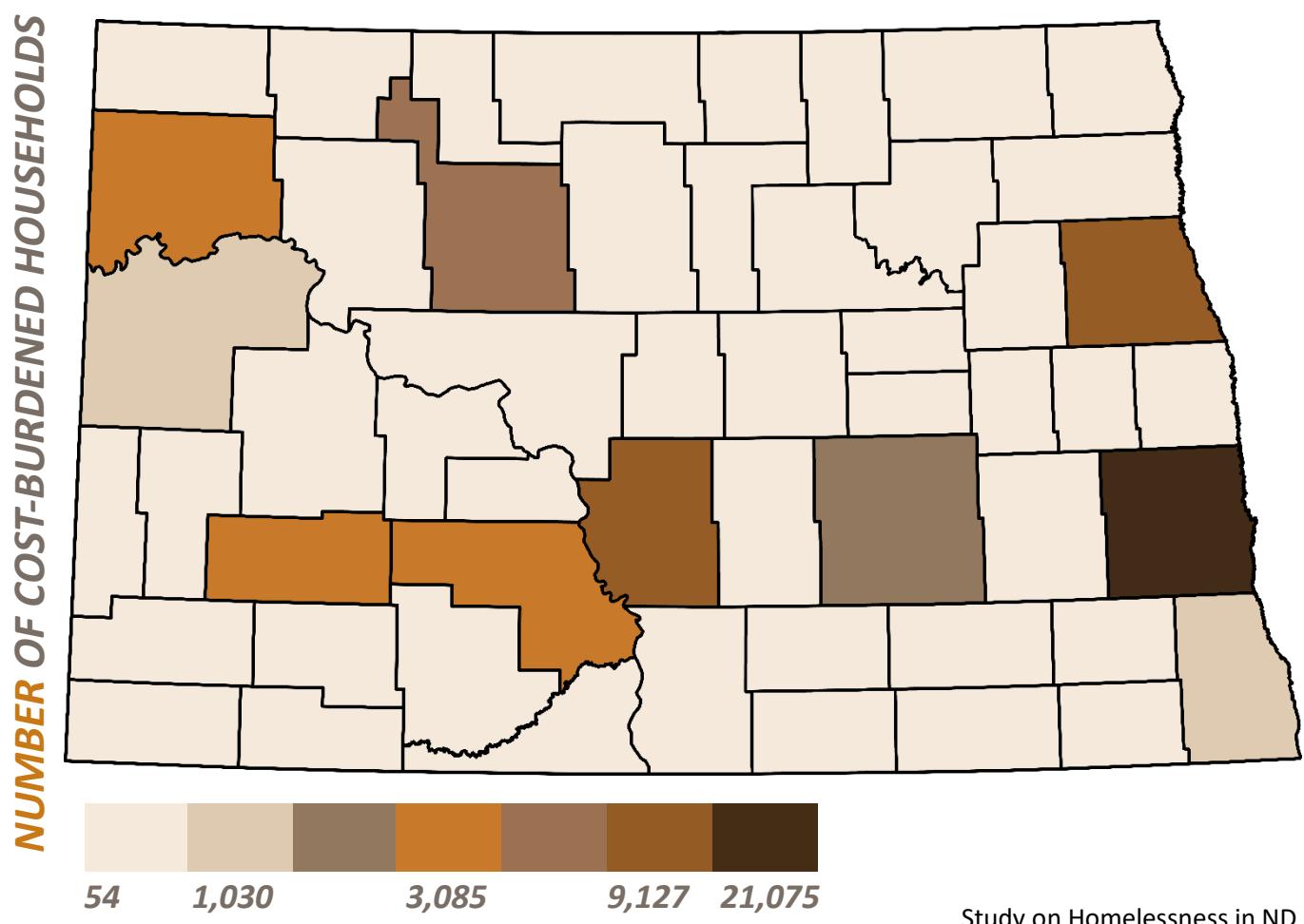
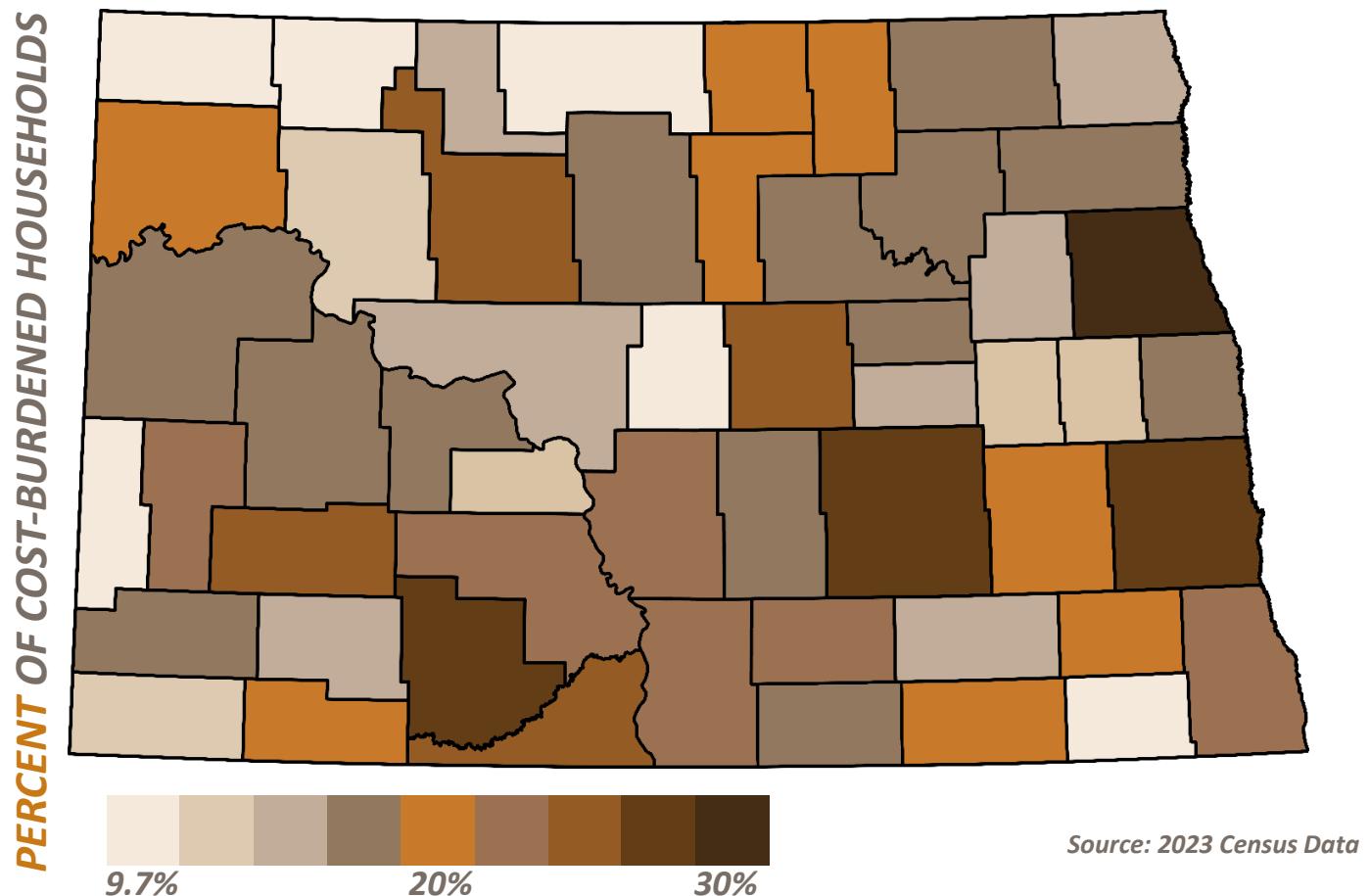
Household Income Category	Income Limits based on the 2022 MFI of \$96,800 in North Dakota defined by HUD	Total Households that meet the HUD Income Limit Thresholds	Affordable Monthly Housing Costs
Extremely Low	Less than \$29,041 - \$14/HR	61,024	\$726
Very Low	\$29,041-\$48,400 – \$14-23/HR	45,624	\$726-\$1,210
Low	\$48,401-\$77,440 - \$14-37/HR	55,097	\$1,210-\$1,936
Lower Moderate	\$77,441-\$111,320 - \$37-53/HR	44,389	\$1,936-\$2,783
Moderate	\$111,321-\$135,520 - \$53-65/HR	34,919	\$3,388
Upper	\$135,521 or more - \$65+/HR	78,985	\$4,066

HOUSING AFFORDABILITY

The cost of housing is out of reach for many working North Dakotans



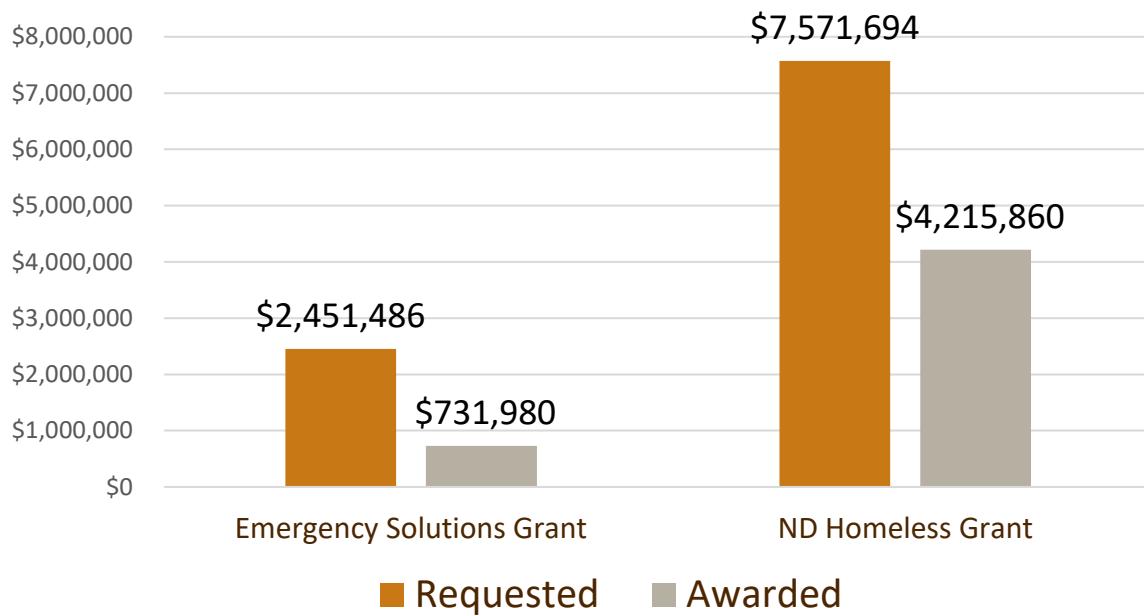
COST-BURDENED HOUSEHOLDS BY COUNTY



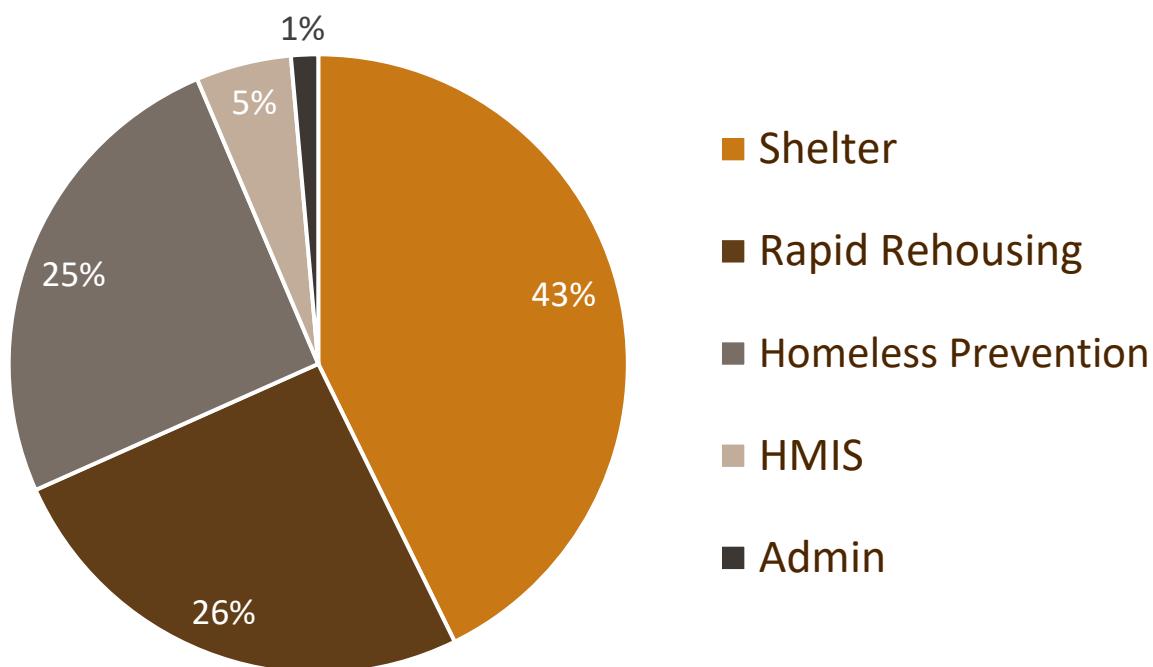
2025 APPLICATION ROUND

Emergency Solutions Grant (ESG) and North Dakota Homeless Grant (NDHG) provide funding to local non-profit organizations to support individuals and families experiencing homelessness and those who are at-risk of homelessness by funding emergency shelter operations, housing stabilization and case management services, including short-term rental assistance.

ND Homeless Grant/ESG Demand



Activities Funded FY 2025



EMERGENCY SOLUTIONS GRANT (ESG) AWARDEES

Organization	Location	Amount	Activities
Community Violence Intervention Center	Grand Forks	\$58,500	<i>Shelter Operations</i>
Grand Forks Homes The Nest	Grand Forks	\$39,976	<i>Shelter Operations</i>
Institute Community Alliances		\$160,000	<i>HMIS Lead Organization</i>
Presentation Partners In Housing	Fargo	\$162,790	<i>Homeless Prevention</i>
Southeastern Community Action Agency	Fargo	\$150,000	<i>Street Outreach, Rapid Rehousing, Homeless Prevention</i>
Youth Works	Bismarck, Fargo, Minot	\$90,714	<i>Street Outreach, Rapid Rehousing</i>
YWCA Cass Clay	Fargo	\$70,000	<i>Shelter Operations</i>

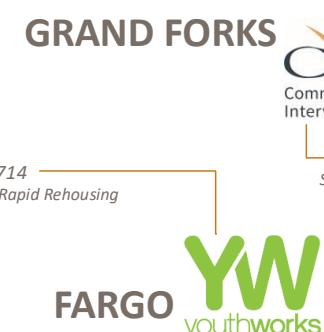
EMERGENCY SOLUTIONS GRANT (ESG) AWARDEES



GRAND FORKS



Grand Forks Homes
THE NEST



Institute Community Alliances – \$160,000 HMIS

NORTH DAKOTA HOMELESS GRANT (NDHG) AWARDEES

Organization	Location	Amount	Activities
Abused Adult Resource Hope House	Bismarck	\$75,000	<i>Shelter Operations, Rapid Rehousing, Homeless Prevention</i>
Abused Adult Resources Pam's House	Bismarck	\$50,000	<i>Shelter Operations</i>
Amachi	Devils Lake	\$74,000	<i>Shelter Operations, Street Outreach</i>
Community Violence Intervention Center	Grand Forks	\$68,000	<i>Shelter Operations</i>
Domestic Violence Rape Crisis Center	Dickinson	\$100,000	<i>Shelter Operations</i>
Gladys Ray	Fargo	\$329,330	<i>Shelter Operations</i>
Grand Forks Homes The Nest	Grand Forks	\$200,000	<i>Shelter Operations</i>
Institute Community Alliances		\$30,00	<i>HMIS Lead Organization</i>
Men's Winter Refuge	Minot	\$25,000	<i>Shelter Operations</i>
Missouri Slope Area United Way	Bismarck	\$300,000	<i>Shelter Operations</i>
New Life Center	Fargo	\$150,000	<i>Shelter Operations</i>
Northlands Rescue Mission	Grand Forks	\$100,000	<i>Shelter Operations</i>
United Way Grand Forks	Grand Forks	\$200,000	<i>Shelter Operations</i>
Women's Action Resource Center	Beulah	\$25,000	<i>Shelter Operations, Rapid Rehousing and Homeless Prevention</i>
Youth Works	Bismarck, Fargo, Minot	\$150,000	<i>Shelter Operations</i>
YWCA Cass Clay	Fargo	\$200,000	<i>Shelter Operations</i>
Presentation Partners in Housing	Fargo	\$139,330	<i>Homeless Prevention</i>
Community Action Partnership ND	Statewide	\$2,000,000	<i>Rapid Rehousing, Homeless Prevention</i>

NORTH DAKOTA HOMELESS GRANT (NDHG) AWARDEES

Emergency Shelter Locations



\$90,714 – Bismarck, Fargo, Minot

MINOT
\$25,000



BEULAH
WARC
\$25,000

Women's Action and Resource Center

DICKINSON
Domestic
Violence and
Rape
Crisis Center
\$100,000

BISMARCK
\$75,000

ABUSED ADULT
RESOURCE CENTER
HOPE HOUSE

ABUSED ADULT
RESOURCE CENTER
PAM'S HOUSE
\$50,000

ABUSED ADULT
RESOURCE CENTER
HOPE HOUSE
\$75,000

Northlands
Rescue Mission
WHERE HOPE BEGINS
\$100,000

CVIC
Community Violence
Intervention Center
\$68,000

United Way
United Way of Grand Forks,
East Grand Forks & Area
\$200,000

GRAND FORKS
Grand Forks Homes
THE NEST \$200,000

New Life Center
\$150,000

FARGO
Gladys Ray
SHELTER
\$329,330

eliminating racism
empowering women
ywca
cass clay
\$329,330

NORTH DAKOTA HOMELESS GRANT (NDHG) AWARDEES

Homeless Prevention, Rapid Rehousing Locations

STATEWIDE

\$2 Million – Community Action Partnership ND
Rapid Rehousing, Homeless Prevention



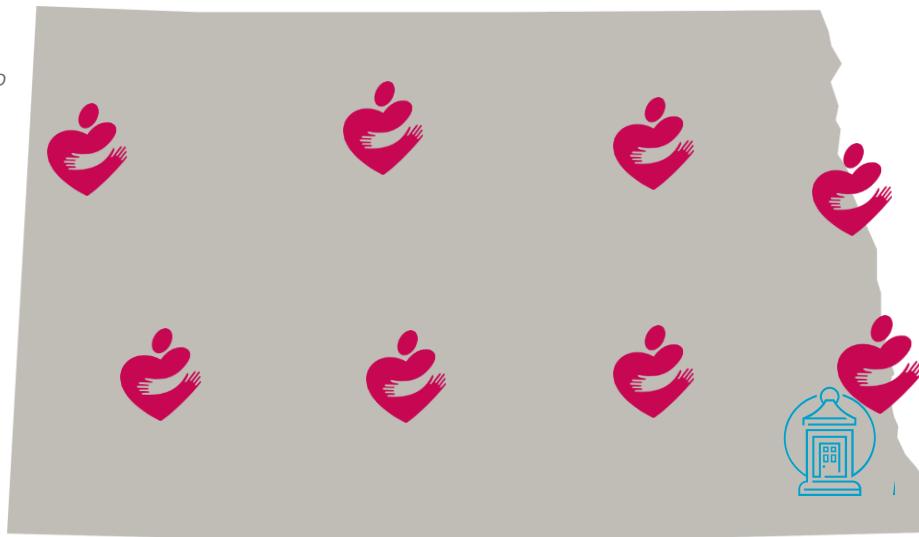
FARGO

\$139,330 – Presentation Partners in Housing
Homeless Prevention



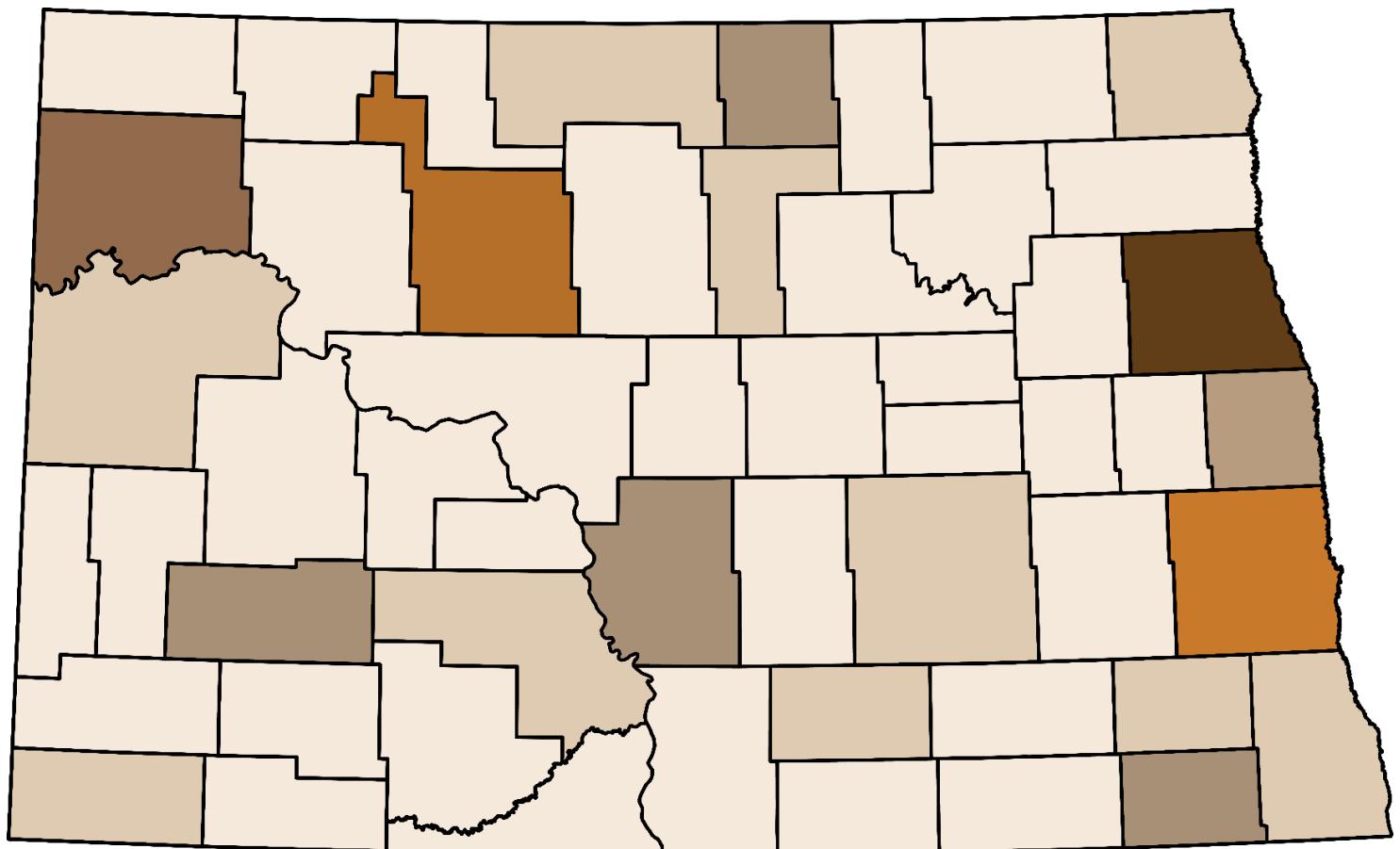
Presentation
Partners in Housing
Everyone needs a place to call home.

\$30,000 – Institute Community Alliances



PROPERTY TAX EXEMPTION

Properties approved for the property tax exemption



Top Counties

Grand Forks County – 16

Ward County – 13

Cass County – 13

Williams County – 9

Burleigh – 4

Sargent – 4

Stark – 4

Rolette – 3

Traill – 3

RECOMMENDATIONS

LEGISLATIVE OPPORTUNITIES

- Continued Appropriation for Housing Incentive Fund (HIF) and North Dakota Homeless Grant (NDHG)
- Appropriate Funds for Opening Doors Landlord Risk Mitigation Expansion
- Expand Ownership for Property Tax Exemption Eligibility
- Fund Housing Infrastructure Program
- Fund Blight Program
- Fund Programs to Create Building Opportunities
 - Factory built homes
 - Incentivize business development of innovative building
- Housing Related Code Reform
 - Research effects of 2021 Energy Code
 - Fund drafting of zoning reform templates
- Increase Output Capacity
 - Fund construction training programs for individuals who are incarcerated
 - Fund programs to help schools invest housing construction trades.
 - Review and improve apprenticeship opportunities
- Consider State-Funded Rental Assistance Program
- Research tenant rights century code improvements

Jennifer Henderson, Director
Community Housing and Grants Management Division
jhenderson@nd.gov
701-328-8085
North Dakota Housing Finance Agency
www.ndhousing.nd.gov

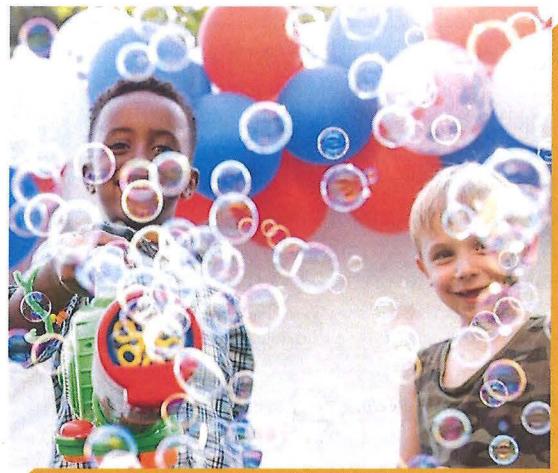


COMMUNITY ACTION IN NORTH DAKOTA: IMPACT REPORT

JANUARY-JUNE 2025

In a state where wide open spaces meet close-knit communities, Community Services Block Grant (CSBG) is the backbone of resilience for our most vulnerable neighbors that connects need with action and it's the backbone of Community Action in North Dakota. It strengthens and mobilizes trusted partnerships with veterans groups, housing agencies, and state leaders, creating a support system that's coordinated, responsive, and effective. It ensures no community is overlooked.

Whether you live in a busy city like Bismarck or on a gravel road two hours from the nearest grocery store, CSBG delivers help where it's needed—every county, every corner, every time.



The first half of 2025 tells a powerful story—not just in numbers, but in names, families, and futures forever changed.



IMPORTANT PROGRAMS WE WORK WITH



DOMESTIC VIOLENCE HOUSING ASSISTANCE

Through North Dakota Domestic and Sexual Violence Coalition (NDDSC) partnership, survivors of domestic violence prevented homelessness and empowered self-sufficiency. This is done through community collaboration with churches and shelters.

HOME-ARP SUPPORTIVE SERVICES

A partnership with CAPND and ND Housing Finance Agency recognizes the urgent need to combat homelessness and provide crucial support services. This initiative focuses on delivering vital assistance to individuals and families experiencing homelessness, those at risk of homelessness, and other priority populations. It includes rental assistance, financial assistance, housing stability case management, housing search and placement, mediation services, and credit repair assistance.



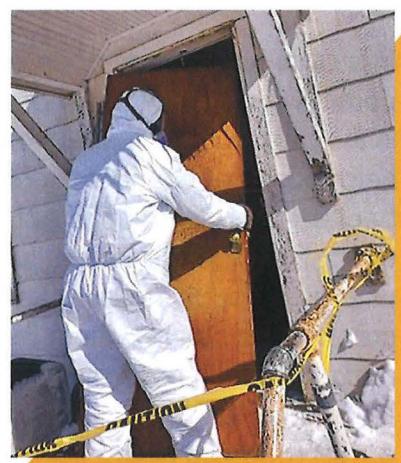
VETERAN SUPPORTS (SSVF)

The goal of Supportive Services For Veteran Families is promoting housing stability among low-income veteran families who reside in or are transitioning to permanent housing. SSVF helps veteran families meet primary needs of housing, while addressing barriers to housing stability. Our Community Action Agencies are able to provide families with outreach, case management, and assistance in obtaining VA and other benefits. Veteran families may qualify for assistance with time-limited payments to third parties for rent, utilities, time limited hotel/motel stays, transportation, moving expenses, and licensed child care. SSVF is funded by the Veterans Administration and works through private non-profit organizations and consumer cooperatives.



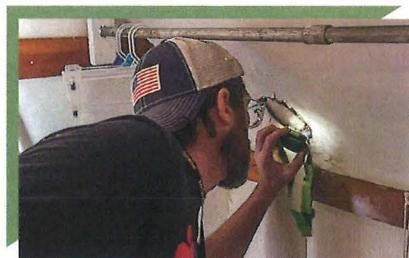
HOMEOWNER ASSISTANCE FUND HOME REPAIR

Started to work on the new project with the ND Department of Health and Human Services for low income homeowners with accessibility modifications and emergency repairs. These projects focus on mobility, safety, and long-term stability.



WEATHERIZATION

Uses various measures to increase energy efficiency in homes while strengthening the health and safety of the home.



BEYOND INDIVIDUALS: SYSTEMS OF SUPPORT

Our work is powered by the Community Services Block Grant (CSBG)—the vital infrastructure behind every program we run. With CSBG, we:



Mobilize trusted partnerships with shelters, churches, VA programs, and local government.



Tailor solutions to local needs, from tribal communities to farming towns.



Deliver help where it's needed most—in every North Dakota county.



Leverage every dollar to expand impact across housing, energy, employment, food security, and safety.

CSBG gives each of North Dakota's Community Action Agencies the flexibility to respond to the challenges in their backyard. It recognizes that what works in Williston might not work in Wahpeton—and that's the point. This funding allows local people to solve local problems with local knowledge.



The Results? LIFE-CHANGING

Communities become more stable. Families gain dignity. Individuals find opportunity.

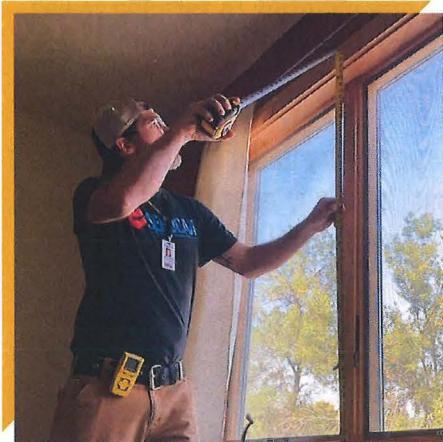
But here's the part most folks don't see: **without CSBG, the entire system begins to unravel.**

- 🚫 *No Supportive Services for Veteran Families.*
- 🚫 *No HOME ARP services for those experiencing homelessness.*
- 🚫 *No weatherization to keep homes warm through brutal winters.*
- 🚫 *No Sportsmen Against Hunger meals for families in crisis.*
- 🚫 *No housing partnerships for domestic violence survivors.*
- 🚫 *No emergency home repair program.*
- 🚫 *No budget coaching or credit counseling.*
- 🚫 *No Head Start or Early Head Start building the next generation.*



MEET THE PEOPLE WE SERVED

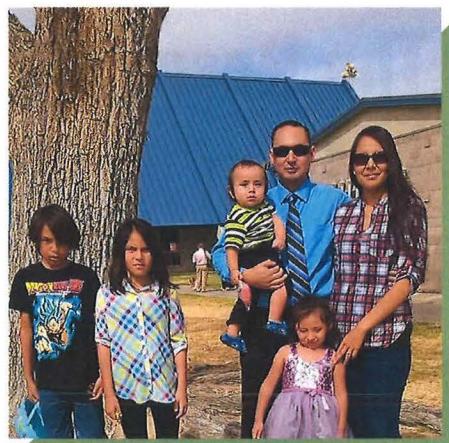
In **Fargo**, a single mother stood on the edge of eviction after an unexpected medical bill. She was working full-time, raising her daughter, and doing everything right—but one unforeseen expense nearly unraveled everything. Community Action stepped in—not just with a rent check, but with dignity. We covered overdue payments, calmed her fears, and connected her with financial coaching. Today, she remains in her home. Her daughter is thriving in school, and that mother? She's back to building a stable, independent life.



A **pregnant young woman**, alone and overwhelmed, reached out when rising rent and limited income left her on the verge of homelessness. Facing eviction while preparing to bring a child into the world, she feared the worst. But our team acted fast. We worked with her landlord to stop the eviction, provided rental assistance, and connected her with prenatal care and budgeting support. Today, she's employed part-time, safe, and ready to welcome her baby boy into a stable home.

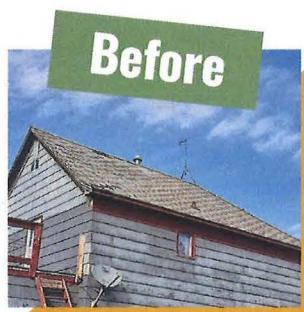
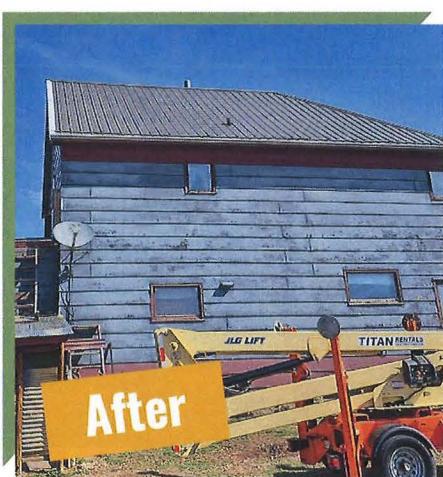
In **Dickinson**, a family of four lost everything during a cross-country move. Homeless and split across different homes, they had no permanent place to go. With help from Community Action, they secured an affordable apartment, worked with utility companies, and received partial rent support to bridge the gap until their first paychecks arrived. Now, both parents are working, and their children are sleeping safely under one roof.

And then there's **Elijah**—a 24-year Navy veteran adjusting to civilian life. After relocating his family to Fargo, he found himself once again at risk of homelessness when his lease wasn't renewed. Elijah reached out, and we responded. We helped him secure new housing and offered a rental subsidy that gave him breathing room. Today, Elijah is working, enrolled in college on the G.I. Bill, and mentoring other veterans. His story is a blueprint for post-military success.



But we didn't stop there.

In **Watford City**, a mother fleeing domestic violence arrived with nothing but hope. Our agency provided temporary lodging through a church, coordinated shelter access, and moved the family into permanent housing within two days. She's now employed, housed, and healing.



In **Hettinger County**, an elderly widow was nearly disqualified from weatherization services due to the condition of her roof. She lives alone in the home she and her late husband built—a place she deeply cherishes. Thanks to Weatherization Readiness Funds, we replaced her roof and moved forward with full energy upgrades. She now has a safer, warmer home—and the dignity of aging in place.

These aren't just stories. They are proof that when we invest in people, we create ripple effects that strengthen entire communities.



THANKS TO OUR PROGRAM PARTNERS
Veteran Support (SSVF),
Domestic Violence Housing Assistance (NDDSVC),
the Homeowner Assistance Fund Home Repair (HAFHR),
and Home-ARP Supportive Services!

COMMUNITY ACTION WAS ABLE TO SERVE:



7,840 Individuals



4,003 Families



375 Veterans



2,736 Children (Ages 0-17)

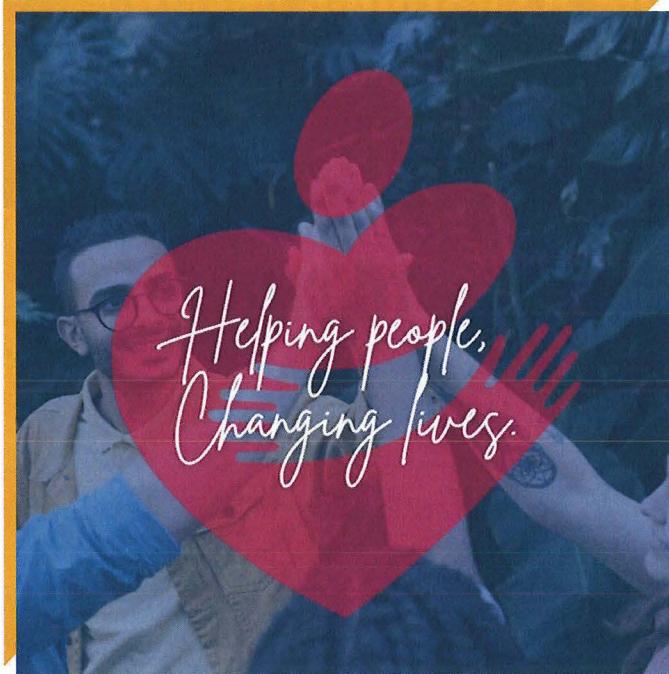


2,474 (Ages 65+)

2025 HAS BEEN OFF TO A GREAT START SO FAR...

CAPND PARTNERS WITH ND DEPARTMENT OF HEALTH & HUMAN SERVICES TO LAUNCH HOMEOWNERS ASSISTANCE FUND - HOME REPAIR (HAFHR) PROGRAM

The Community Action Partnership of North Dakota (CAPND) is proud to partner with the North Dakota Department of Health and Human Services on the Homeowners Assistance Fund for Home Repairs (HAFHR). This statewide initiative is designed to help homeowners who experienced financial hardship due to the COVID-19 pandemic maintain safe, stable, and habitable housing. By addressing urgent home repair needs, this partnership helps preserve affordable housing stock across North Dakota - particularly for those at risk of displacement due to unsafe or inaccessible living conditions.



HEADSTART'S 60TH BIRTHDAY

ND HEALTH & HUMAN SERVICES SPRING SYMPOSIUM

The Community Action Partnership was honored to host a poverty simulation experience for attendees of the 2025 Economic & Medicaid Eligibility Spring Symposium. The poverty simulation experience is designed to help participants begin to understand what it might be like to live in a typical low-income family trying to survive from month-to-month. The object is to sensitize participants to the realities faced by low-income people. In the simulation, participants assume the roles of different families facing poverty. Some families are newly unemployed, some are homeless, and others are recipients of Temporary Assistance for Needy Families (TANF), either with or without additional earned income. At the end of the simulation participants and volunteers shared their feelings and experiences as well as discussed what they learned about the lives of people living in poverty.



2025 HAS BEEN OFF TO A GREAT START SO FAR...



COMMUNITY ACTION MONTH

Community Action Month, celebrated each May, honors the impactful work of Community Action Agencies across the country. With a strong track record of delivering results, Community Action's success is rooted in its innovative, responsive, and efficient programs—each uniquely designed to address the specific needs of local communities. This month our network took time to spotlight the vital role Community Action Agencies play in empowering individuals and families to achieve self-sufficiency and strengthen their communities.

BOARD TRAINING: READING AUDITS & FINANCIALS

The Community Action Partnership of North Dakota will be partnering once again with Wipfli LLP to host a special statewide training for Community Action Board Members across North Dakota designed to help them become more confident and informed when reviewing agency finances. This introductory training will cover how to read and interpret financial statements, key elements of an audit report, practical tips for Board oversight and accountability, common red flags, and what questions to ask.

ND WIPFLI UNIFORM GUIDANCE TRAINING

The Community Action Partnership of North Dakota is excited to host the 2025 ND Wipfli Uniform Guidance Training for Community Action staff including Fiscal Directors, Fiscal Assistants/Staff, and Program Managers. This in-depth training will enhance staff knowledge about OMB's Uniform Guidance Regulations and strengthen our agency's ability to meet federal guidelines.





COMMUNITY SERVICES BLOCK GRANT

THE BACKBONE OF NORTH DAKOTA'S SMALL TOWNS AND BIG HEARTS

How CSBG Quietly Powers Resilience Across the Prairie

In North Dakota, Community Action takes pride in showing up for each other. Whether it's digging someone out after a blizzard, hauling hay after a fire, or showing up to the church basement with a hotdish—our communities are built on quiet strength and neighborly action.

But behind the scenes of all that local grit and generosity is something else: the Community Services Block Grant, or CSBG.

You won't hear folks brag about it. That's not how North Dakotans operate. But CSBG is there—helping families find stable housing, connecting elders with vital services, and making sure that no matter how remote the town, help is within reach.



Zoning for Great Neighborhoods

A project to create new tools and resources to align local regulations with a community's housing needs and goals.

Decent, affordable, and reasonably located homes, more than anything, determine the well-being of every Vermonter. Location and transportation connections are especially important: Where we live can ease or complicate our access to work, schools, recreation, and services. Many Vermont households – including the majority with moderate incomes – must make difficult trade-offs to find a home that is both conveniently located and within their means.

The cost and availability of housing also matter for the state's economy, affecting the ability of businesses to hire and retain qualified workers, in turn influencing decisions about whether to locate, expand, or remain in Vermont. Zoning for Great Neighborhoods aims to help cities and towns address the mismatch between Vermont's available houses and the sharp increase in smaller households including the homes needed for our aging population. Updated local land use regulations are needed to provide housing choices for more Vermonters.

Zoning for Great Neighborhoods aims to help cities and towns address the mismatch between Vermont's available houses and the sharp increase in smaller households including the homes needed for our aging population. Updated local land use regulations are needed to provide housing choices for more Vermonters.

Through guidance and model regulations, this initiative lays the groundwork to allow a variety of housing types in walkable communities. The project draws on national and in-state expertise from the nonprofit CNU that has produced similar guides through its Project for Code Reform, and the Vermont's Regional Planning Commissions. Their perspectives are important to introducing—and often reintroducing—multi-unit and other flexible housing types that were once traditional forms throughout Vermont, including homesharing and accessory dwelling units.

First, the types of regulatory barriers that prevent homes from being built were identified, typical local regulations were analyzed, and finally, alternative municipal regulations that support the types of homes needed will be recommended and explained. These tools that municipalities can use to allow great neighborhoods, will be issued in Spring 2020.

Led by the Vermont Department of Housing and Community Development, the Zoning for Great Neighborhoods project is underwritten with generous support from the Vermont Housing & Conservation Board, AARP-VT, and the Vermont, Green Mountain, and National Association Realtors.

“The lack of suitable, ready-to-move-into homes is a recruiting challenge for many Vermont businesses.”

Lindsay Kurle

Secretary of the Vermont Agency of Commerce and Community Development

For more information, please contact:

Chris Cochran, Director of Community Planning + Revitalization
Vermont Department of Housing and Community Development



LOCALLY LED. COMMUNITY FOCUSED. NORTH DAKOTA STRONG.

CSBG gives our **7 Community Action Agencies** the power to respond to what our communities need—not some one-size-fits-all national solution.

It helps a single parent in Williston line up reliable childcare and job training.

It helps a senior in Bottineau winterize her home so she doesn't have to choose between heat and groceries.

It helps veterans in Grand Forks connect to the benefits they earned.

And **it helps every county**—from Cass to Divide—meet the needs of the most vulnerable community members.

What Happens If CSBG Is Cut in North Dakota?

Families lose stability. Without CSBG, families facing crisis have fewer options to stay in their homes, heat them through winter, or recover after emergencies.

Seniors, veterans, and children go without. Nutrition support and essential services that protect vulnerable North Dakotans would shrink or disappear.

Rural communities are left behind. Without CSBG, many small towns lose the only trusted resource connecting them to housing and energy assistance.

Partnerships unravel. CSBG is the thread that ties together local, state, and federal partners to respond quickly and effectively. Without it, that safety net frays.



A Quiet Force for Good

CSBG is the thread that ties together our state's ability to rise to the moment—whether that's responding to a homelessness crisis, sheltering a family from domestic violence, or helping someone land a steady job close to home.

It isn't flashy. It doesn't demand headlines.

But it delivers—every day, in every county.

NORTH DAKOTA DOESN'T QUIT.

NEITHER SHOULD CSBG.

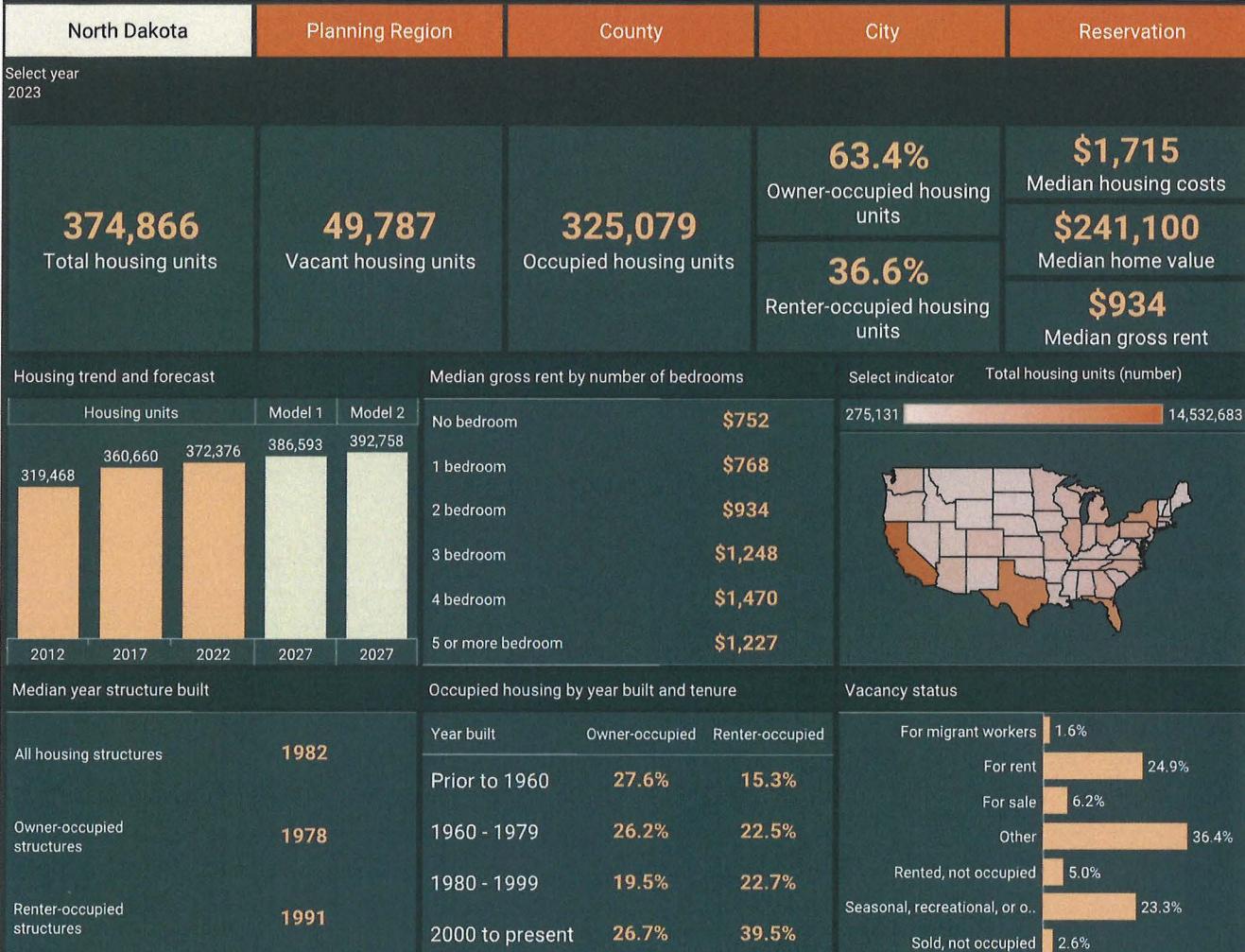
We've seen what's possible when CSBG is funded and trusted: people finding their footing, families building stability, and communities weathering the storm together.

To lose CSBG would be more than a funding cut—it would be cutting off the lifeline to the very values North Dakotans live by: self-reliance, local decision-making, and taking care of our own.

So let's not just save a program.

LET'S PROTECT A PROMISE.

A promise that no matter how far you live from the Capitol, how cold the winter gets, or how tough the road ahead may be—**North Dakota will always show up.** And CSBG will be right there with us.



Note: There may be missing values due to insufficient data and suppression due to small numbers. Also, in some cases specific measures were not collected in the selected year.

Developed by ndcompass.org | Center for Social Research | NDSU

https://ndcompass.org/research/research-in-action/housing-portal/?post_id=13