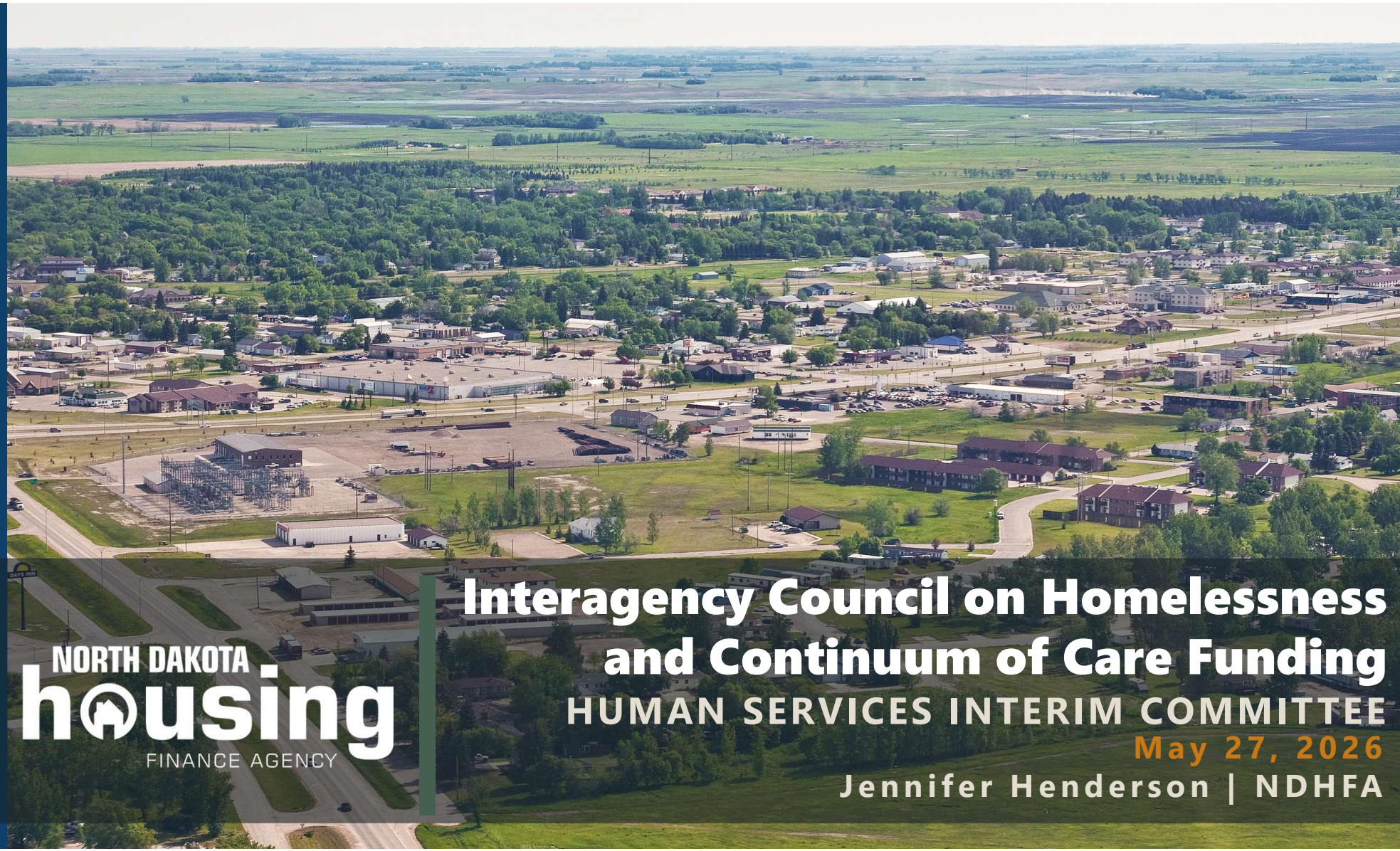


NORTH DAKOTA housing FINANCE AGENCY

Interagency Council on Homelessness and Continuum of Care Funding

HUMAN SERVICES INTERIM COMMITTEE

May 27, 2026

Jennifer Henderson | NDHFA

NDICH | INTERAGENCY COUNCIL ON HOMELESSNESS

- Council met monthly starting in January 2026
- Heard presentations from Community Action Partnership ND, Presentation Partners in Housing and Behavioral Health Division
- Conducted a survey of needs from local community providers

Common Themes

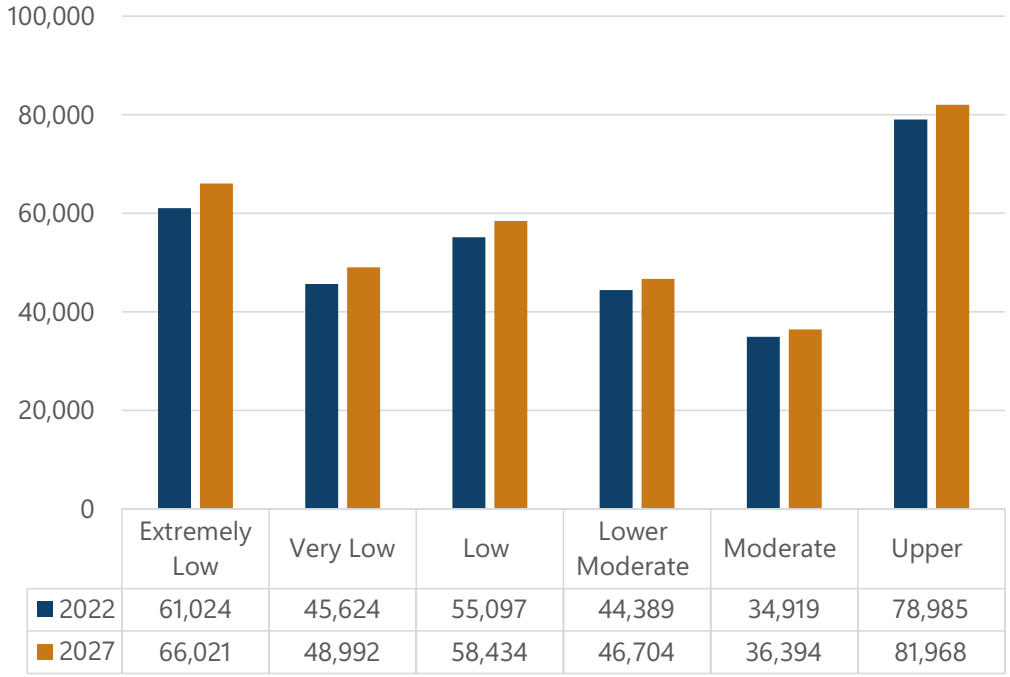
- Federal rental assistance programs including Housing Choice Vouchers are **not sufficient** to meet needs; most housing authorities have **waiting lists**.
- ND Rent Help served 800 households per month towards the end of the program at about $**1 million in assistance per month**. Current funding through ND Homeless Grant is serving roughly 40-60 households per month with housing stability services.
- Our **aging homeless population** is a growing concern amongst emergency shelter providers.
- Homeless services are being provided **Statewide** with the increased level of ND Homeless Grant.
- Funding for homeless services including emergency shelter operations, homeless prevention and rapid rehousing services is **not meeting the current demand** of individuals needing assistance. Most providers would hire more staff. Funding consistency is important.
- Statewide **lack of available and affordable housing**.
- **Barriers** for renters include credit score, criminal conviction, rent pricing, application fees, holding fees.
- 100% of the survey respondents indicated that **access to Medicaid, SNAP, TANF and Child Care assistance is a challenge**. Including barriers to apply and maintain eligibility, delays in eligibility decisions, inaccessible online application process due to lack of connection to Wi-Fi or computer.
- **SSI/SSDI application process** is lengthy and often requires multiple appeals and reapplications.
- **Behavioral health** clinics' are doing good work but have increased demands on services and workforce needs.
- **Recovery Housing Assistance Program** has positive outcomes and is working.

Why is the Problem NOT Getting Better



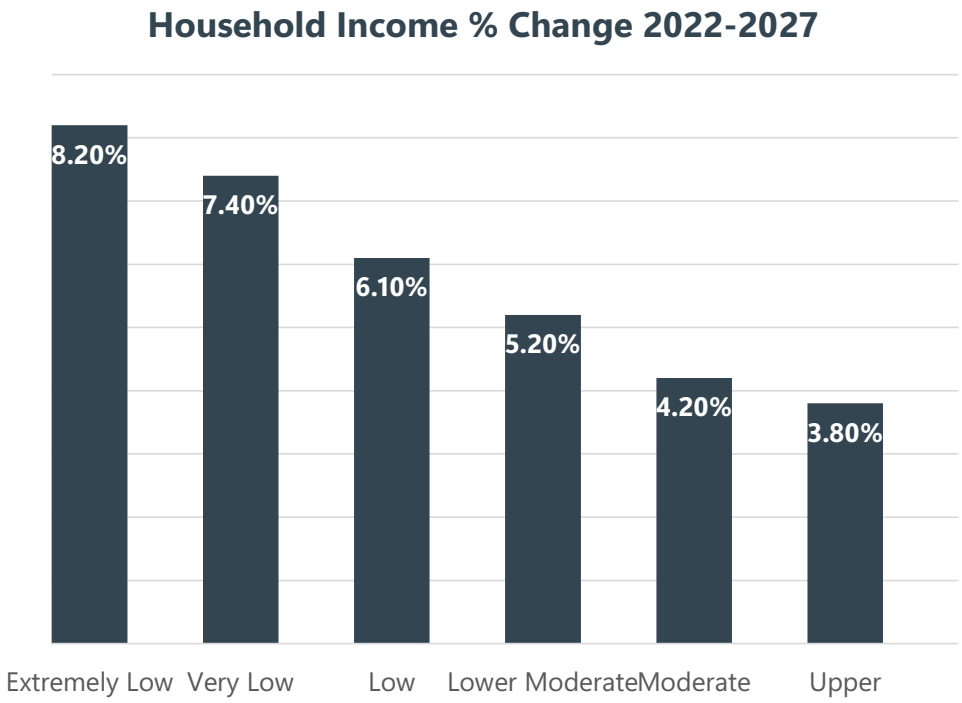
ND Household Income Levels

2022 and 2027 Projections



	Extremely Low	Very Low	Low	Lower Moderate	Moderate	Upper
2022	61,024	45,624	55,097	44,389	34,919	78,985
2027	66,021	48,992	58,434	46,704	36,394	81,968

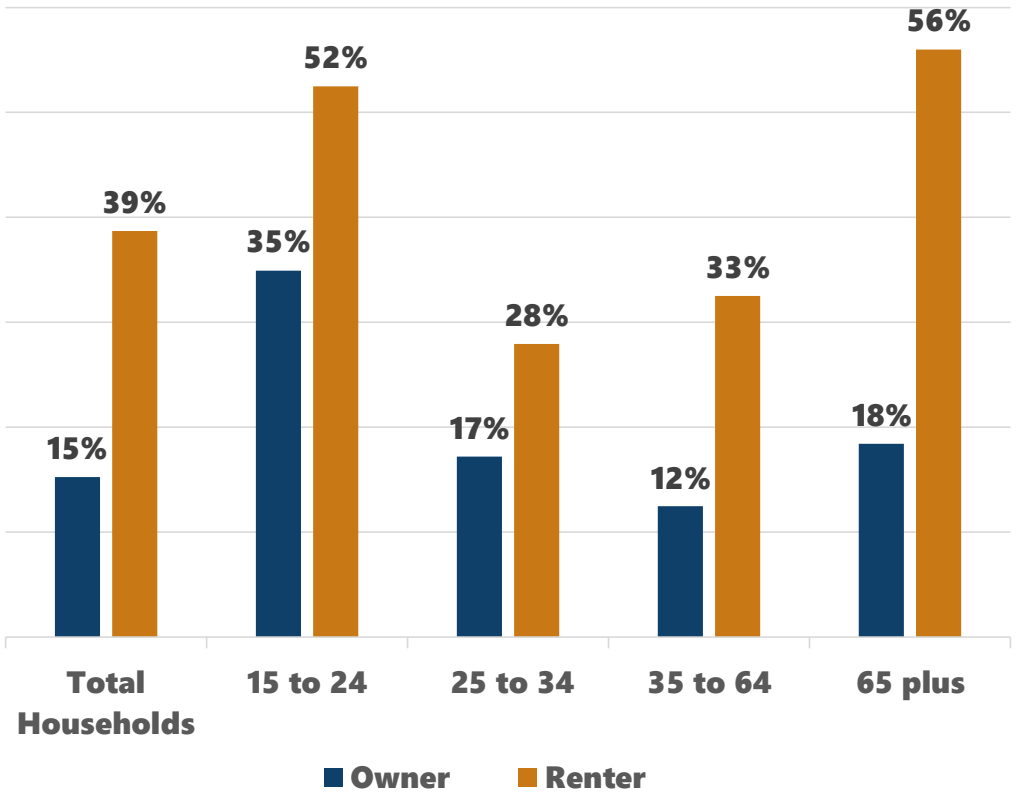
Household Income



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

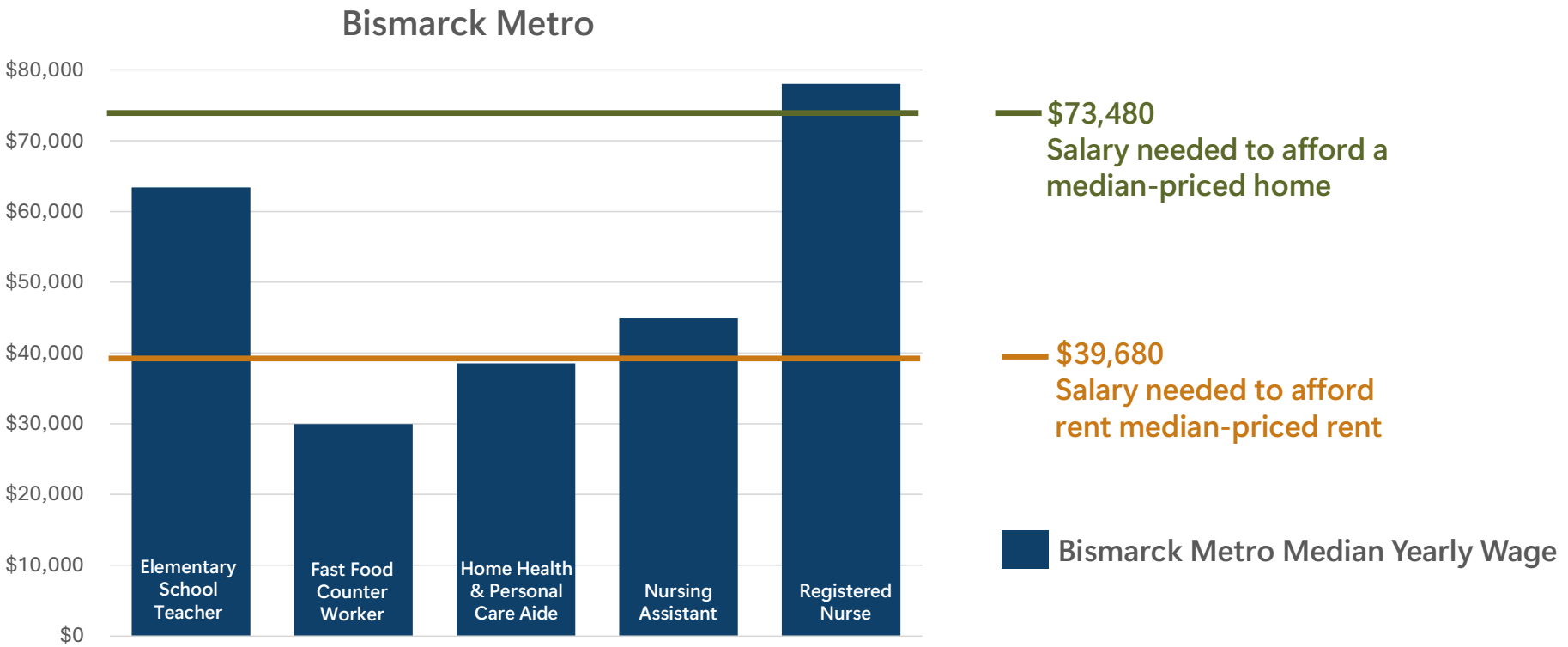
Housing Cost-Burdened Households In North Dakota By Age Of Household



Source: U.S. Census Bureau (2023a)

Housing Affordability

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



Source: 2024 Occupational Employment and Wage Statistics (OEWS). Labor Market Information, Job Service North Dakota

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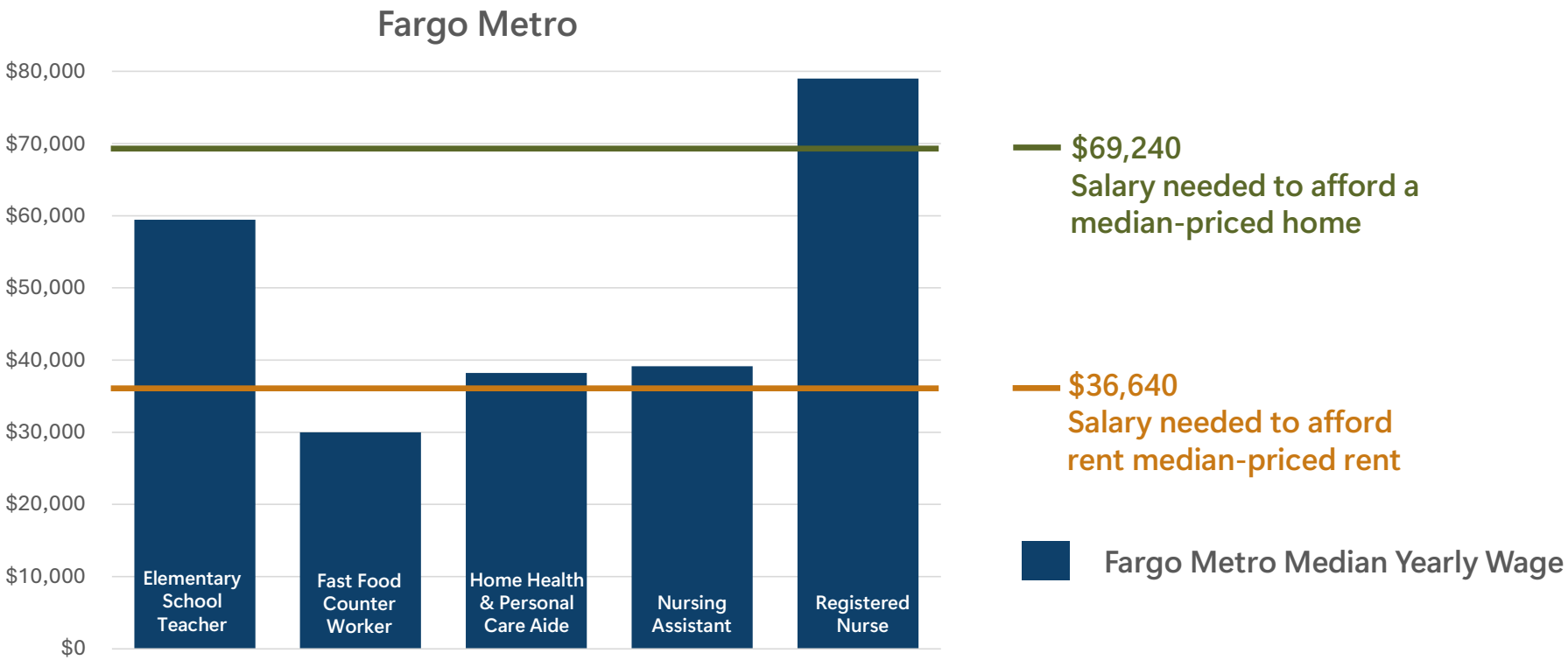

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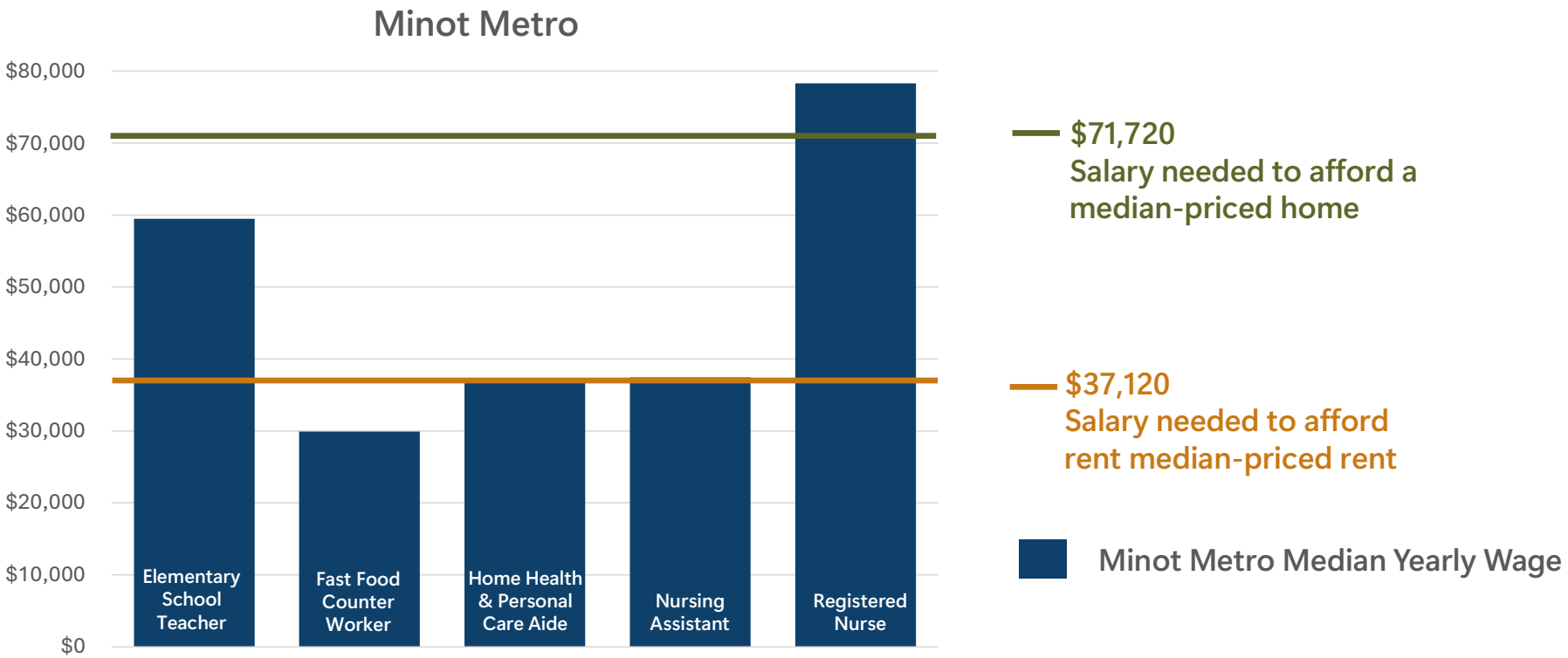

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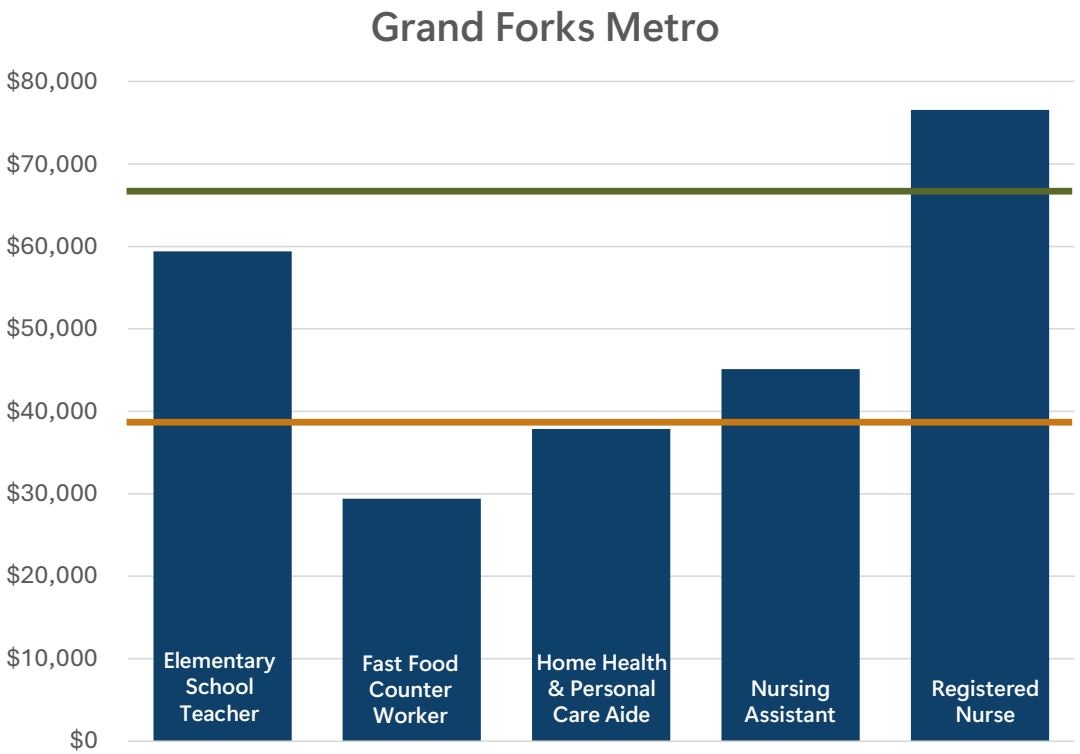


$67,600
Salary needed to afford a median-priced home

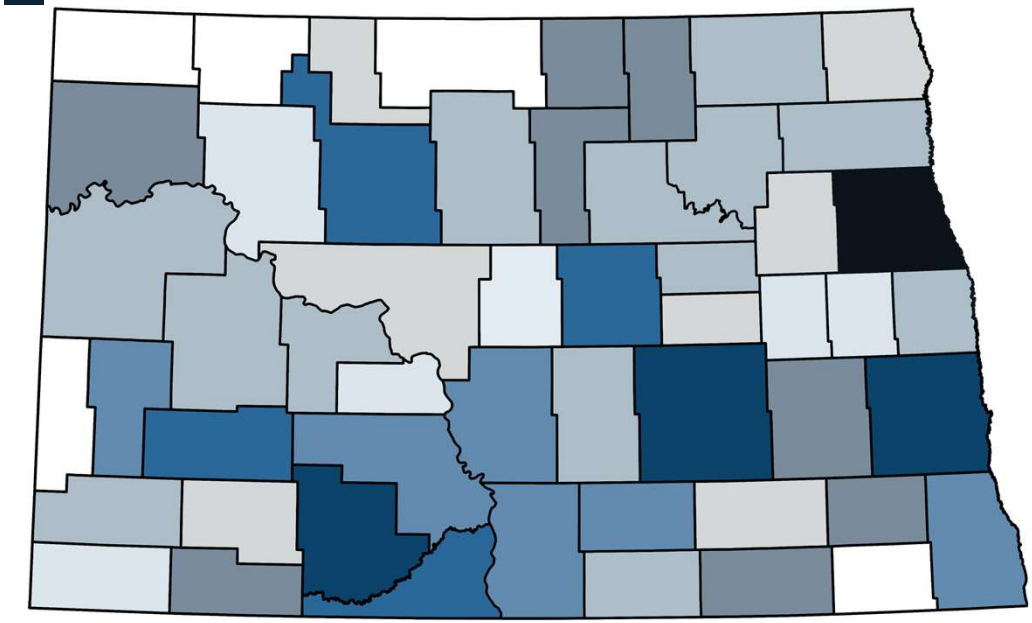
$38,320
Salary needed to afford rent median-priced rent

Grand Forks Metro Median Yearly Wage

Source: 2024 Occupational Employment and Wage Statistics (OEWS). Labor Market Information, Job Service North Dakota

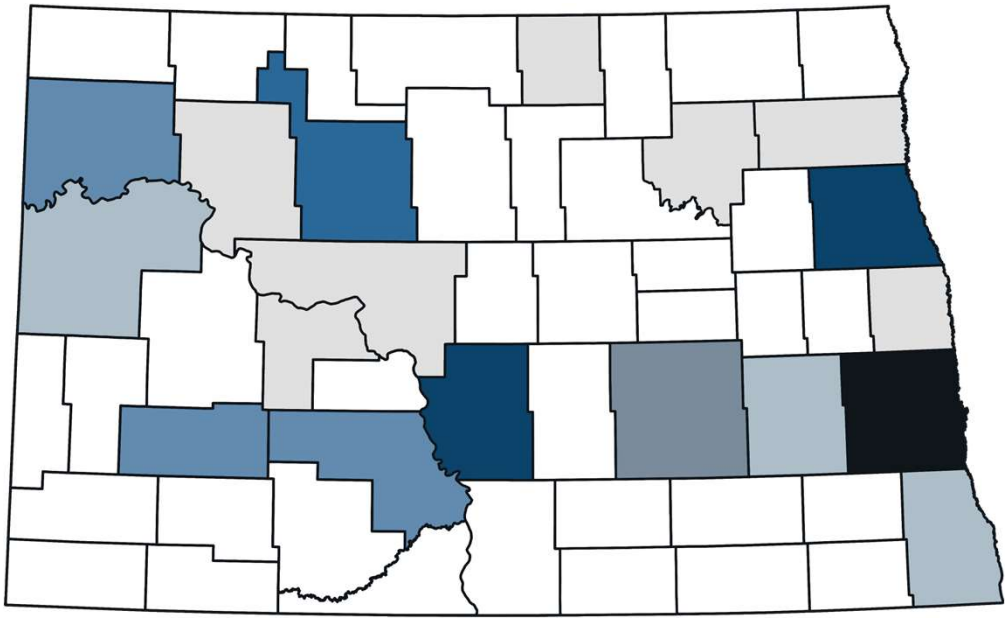
Cost Of Housing By County

Percent of Cost-Burdened Households





Number of Cost-Burdened Households





Items to Consider for Possible Recommendations



HUMAN SERVICE INTERIM COMMITTEE

Increase Supply of Housing

Fund Housing Incentive Fund at current or increased levels.



Fund Temporary Housing Supports and Emergency Shelter Operations

Fund ND Homeless Grant at current or greater level to meet the demands.



Support Ongoing DHHS Efforts to Expand CCBHCs

Align with the Certified Community Behavioral Health Clinics framework



Evaluate Access and Eligibility Maintenance to Existing Economic Assistance Programs



Benefits are critical to homeless prevention and rapid rehousing responses

- SNAP Benefits
  - Long application processing times
  - Inadequate local access to in-person application assistance
  - Loss of benefits due to antiquated recertification for eligibility processes and procedures; use of mailing rather than texting/email communication
  - ND Timeliness rate as of FY24 was 57.02 5th from the bottom
  - SNAP Program access index for ND was .506 meaning only 50% of individuals who are eligible for SNAP receive it
  - www.fns.usda.gov/snap/qc/efficiency-effectiveness-measures
- Child Care Assistance
  - Inadequate amount of assistance to cover the needs
  - Currently has a wait list
  - Support single parent households with childcare/employment programs

Increase Landlord Engagement/ Market Access

- Evaluate incentives for accepting individuals with criminal convictions, past evictions, etc.
- Increase Opening Doors coverage from $2,000 to $5,000
- Explore a one-time stipend for accepting individuals with barriers
- Provide landlord education on accepting vouchers
- Explore opportunity to have a background check/credit check pulled and utilized multiple applications; reduce costs of rental application
- Explore Housing Certificate, or another program, for individuals who have barriers
- ND Interagency Council to conduct landlord listening sessions as part of continued council work and recommendations
- DOCR interested in hosting an open house for landlords with Parole/Probation

Educate Homeless Providers



Create educational opportunities for homeless service providers to include best practices, landlord mediation, economic assistance access and other universal trainings.

Consider Expansion of Recovery Housing Assistance Program (RHAP)

- Through March 31, 2026:
  - 65% increase in employment among participants
  - 52% report decrease in substance use
  - 74% reduction in IV substance use past 90 days
  - Average change in number of hours worked per week (+24.13)
  - Average change in weekly income (+373.58)
- Current funding $1.5 million General Fund
- Current program provides 80 beds
- Current waitlist as of April 2026 was 44 individuals
  - 14- Region 1
  - 13-Region 2
  - 2- Region 4
  - 9- Region 5
  - 6- Region 7
  - Region 6 and 8 are underrepresented
  - Two tribal entities are covered
- Discussion included suggesting increases in the number of beds and expanded coverage to all tribal nations and all regions
  - www.hhs.nd.gov/sites/default/files/documents/BH/rhap-legislative-updates.pdf

Data shows the program is effective.

Support Reentry Housing Pilot Program and Reentry Housing Task Force



- Implementing a housing stability assessment for individuals who will be exiting incarceration in 30-90 days. The assessment will be used to identify housing barriers of the individuals and assign a vulnerability matrix.
- The task force will use the data collected to develop a reentry housing pilot program as required in HB 1549 passed in 69th Session.

NORTH DAKOTA

CoC

CONTINUUM OF CARE

- Unknowns remain
- Primary focus is to see the current projects renewed and prepare for the upcoming release of funding

Continuum of Care Update

FY 2026 Transportation and Housing (T-HUD) Bill was passed in January and outlined the process for renewing the HUD CoC Grants for FY2025.

- North Dakota receives approximately $3.5 million annually.
- As of May 2026, all awards are renewed.
- Does not allow HUD to cap Tier 1 below 60 percent for the FY2026 funding. What this means for ND is that we have the potential to lose approximately $1.4 million if Tier 2 projects are not awarded.
- Directed HUD to release FY2026 funding notice by June 1 and announce awards by December 1, 2026.

Continuum of Care Update

In the Continuum of Care Program competition, projects are typically divided into two funding categories: Tier 1 and Tier 2.

1

Tier 1 funding is considered the most likely to be funded portion of a CoC application. Historically, HUD has funded most or all Tier 1 projects because they are generally renewal projects and core system infrastructure.

2

Tier 2 funding is the more competitive portion. It often includes new projects, expansion projects, domestic violence bonus projects, or lower-ranked renewals. These projects compete nationally and are more at risk of not being funded.

Continuum of Care Update

HUMAN SERVICE INTERIM COMMITTEE

Domestic Violence Bonus Projects

Provides funding to organizations to provide a range of housing programs to homeless survivors of

- domestic violence
- dating violence
- sexual assault
- stalking

Including

- Rapid Rehousing for survivors needing short-term housing for up to three months or medium-term housing for 3-24 months, or
- Transitional Housing for up to two years, or
- Permanent Housing of longer than two years

North Dakota received $583,782

- Providers include Abused Adult Resource Center and YWCA

Continuum of Care Update

The President's proposed FY2027 budget includes the elimination of the CoC program and folding it into an expanded ESG-style block grant. We do not expect Congress to cut the program. However, if they did follow the president's recommendation and ND only receives the small state minimum, similar to ESG, we have the potential to lose $3 million.

It was stated in an email from HUD on May 1, 2026:

- The 2026 CoC funding notice will be published by June 1, 2026. Applicants can expect awards to be made by December 1, 2026.
- HUD is committed to reforming homeless programs because the administration believes housing first and harm reduction programs are failing.
- HUD intends to rebalance funding to focus on investing in transitional housing, supportive services, and supportive services-only projects such as street outreach, childcare, outpatient addiction treatment, and job training.

Continuum of Care Update

The June 1, 2026 notice is expected to be very similar to the December 19, 2025 notice, which resulted in lawsuits that challenged the major policy changes in CoC funding. Key issues challenged in the lawsuits included:

- Limiting permanent housing funding to approximately 30% of CoC funds, down from roughly 90% historically.
- Shifting funding toward transitional housing and work/sobriety-based requirements.
- Restrictions related to gender identity, DEI programming, immigration-related policies, and abortion-related activities.
- HUD's attempt to move away from longstanding Housing First practice.

Current programs at risk in North Dakota include 11 grants for $1.9 million. This includes funding relied on for organizations such as Abused Adult Resource Center, Fargo Housing and Redevelopment, Grand Forks Housing, Youthworks and YWCA.



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