



Entry Form 2017 Annual Awards for Program Excellence

Entry Deadline: Thursday, June 15, 2017, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

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**HFA:
Entry Name:**

**North Dakota Housing Finance Agency
North Dakota Supportive Housing Collaborative**

North Dakota Supportive Housing Collaborative

During the height of the oil boom in North Dakota, finding a reasonably priced, decent apartment was challenging for anyone who was looking, but was especially difficult for people with special needs. People exiting institutionalization, those with behavioral health issues and even people needing basic accessibility features had limited options in the community of their choice. Navigating the housing market was often frustrating not only to prospective tenants, but to the service providers trying to help them as well.

It was clear the state needed to do a better job for the people with the greatest needs and during the HUD 811 Project Rental Assistance application process in 2012, a formal agreement was reached between North Dakota Housing Finance Agency (NDHFA) and the North Dakota Department of Human Services (DHS) that statewide collaboration would be essential to long-term supported housing development.

In 2013, the state's Olmstead Commission formed a steering committee to do an examination of existing policies and develop a plan to address unmet needs in fully integrating people with disabilities into the community and preventing institutionalization. During that deep look, access to affordable and appropriate housing as a platform for support kept coming up, but there seemed to be a disconnect between "housers" and service providers. They had different acronyms, different definitions and different understandings of what the other side did or should be doing.

Wanting to bridge that gap, NDHFA and DHS formalized the Statewide Supportive Housing Collaborative to draw together key housing and supportive services providers. The mission and goal of the Collaborative is to reach a mutual understanding of the housing and supportive service needs and challenges for individuals with special needs, and to facilitate cooperation among all entities. The target populations of the Collaborative efforts are individuals with a disability and include people with a physical, developmental, or intellectual disability, people with behavioral health and substance abuse issues, chronically homeless, elderly needing long-term service and supports, transition-age youth and justice-involved individuals.

The Olmstead Policy Academy Framework on housing has been a guiding document for the Collaborative (Attachment 1). Its strategies take a multi-angle approach to housing and services and include specific action steps to accomplish the priorities. The Collaborative, led by NDHFA and DHS's Money Follows the Person Housing Initiative, has systematically worked over the past four years to achieve these goals and has had a number of successes.

NDHFA's Statewide Housing Needs Assessment published in September 2016 included enhanced data on people with disabilities for the first time. The 2004 and 2012 versions of the assessment only focused on elderly and people who are homeless as "special populations" and no mention was made nor any data examined on people with a disability. The Housing Needs Assessment is widely used by state and local officials in planning and executing housing policy and the lack of reliable information on people with a disability was vexing for both service providers and housing developers. In the most current assessment, Census data on disability was used to examine the incidence of disabling conditions, employment rates, annual earnings and poverty rates of people with a disability at all geographic levels. Projections for persons with a disability both under 65 and over 65 were made to 2029. DHS and Department of Corrections and Rehabilitation staff also worked with NDHFA and the assessment researchers to provide information on the people they serve and their status upon institutional discharge. This gave a five year look at where people exiting the State Hospital and State Penitentiary wound up and identified some common barriers to stable, long-term housing.

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“While this study likely does not identify all special needs populations in the state, it does represent a first step in expanding the discussion to better quantify the size of the special needs population as well as identify some of the potential challenges faced by special needs populations,” the Assessment states.

Published resource materials have been instrumental in getting service and housing providers on the same page and speaking the same language. To this end, NDHFA published a Housing Reference Guide introducing DHS and service providers to the basics of housing programs and policy (Attachment 2). Likewise, information sheets on DHS services available through the Regional Human Service Centers were published for housing providers (Attachment 3). Fact sheets regarding topics like landlord/tenant rights and responsibilities, service animals, and visitability have been published by NDHFA. After concerns were raised about the application process for rental housing, it was determined that a better understanding is needed by potential tenants on how to prepare to rent. A series of seven one-page fact sheets cover the topics of determining affordability, understanding your credit score, preparing your rental resume, asking the right questions, repairing your background, understanding your lease, and qualifying for affordable housing. The sheets within the guide were designed to stand alone, but very often landlords and service providers use them as a package and have become a go-to resource. (Attachment 4)

Permanent supportive housing topics have been prominently featured at NDHFA’s housing conference every year, as well as at service provider trainings sponsored by DHS as part of an ongoing process to promote engagement and education.

Special needs housing and Americans with Disabilities Act requirements have been part of the Low Income Housing Tax Credit Qualified Allocation Plan for a number of years, but “supportive services” were vague and the scoring points could easily be achieved with minimal effort. Through the Collaborative’s increased discussions about supportive housing needs, accessibility features and supportive services aimed at people with disabilities, the homeless, people with behavioral health issues and frail elderly were better defined and prioritized in the allocation plans for the LIHTC, state Housing Incentive Fund and National Housing Trust Fund programs. As a result, there has been a shift from senior projects being the only special needs housing being built to 14 projects with 440 units targeted to non-elderly special needs populations since 2013.

Under the MFP grant, rental and transition assistance programs were established which have assisted hundreds of individuals. A comprehensive database of rental apartments, both market rate and affordable, was created to help prospective tenants know their rental options.

MFP Housing Initiative staff have been instrumental in facilitating the replication of the Supportive Housing Collaborative with local agencies and housing and service providers in each of the state’s eight planning regions. Each regional collaborative holds regular meetings and organizes events like landlord trainings and senior services exhibitions (Attachment 5). They have created local resource guides that include both housing and service agencies as well as other resource materials tailored specifically for their location (Attachment 6).

The greatest accomplishment of the regional collaboratives has been creation of permanent supportive housing projects. The Region IV Collaborative has quickly moved forward with LaGrave on First, a Housing First PSH project targeted to people experiencing chronic homelessness in the Grand Forks community. The facility, which broke ground in June 2017, will provide services and community space along with 42 housing units. The \$9.6 million project is funded through LIHTC and Housing Trust Fund allocations, a Community Development Block Grant, HOME funds, the Federal Home Loan Bank’s Affordable Housing Program and private foundation support. It is expected to be operational by 2018 and services, including case management, mental and behavioral health care, substance abuse

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counselling, medication monitoring, job training, and basic medical and dental care, will be provided by the state's Regional Human Service Center and Valley Community Health Care. The property will be staffed by Housing Support Specialists 24 hours a day, seven days a week. Another PSH project is being pursued by the Region VII Collaborative in Bismarck with a signed purchase agreement on an identified site. Similarly, it will be targeted to chronically homeless individuals and provide access to a full scope of supportive services. Both of these projects are being co-developed by one of the leading non-profit housing developers in the state and the local Public Housing Authority. Additional projects are also being discussed in several other regions as well.

"I have had the opportunity to attend and participate in Supportive Housing Collaborative meetings in four of the eight regions across the state and I can say with certainty that the Collaborative is the reason why a permanent supportive housing project is moving forward in Grand Forks, ND, pre-development work is ongoing for a project in Bismarck, ND, and pre-development work is just starting for a potential veterans project in Minot, ND," said Beyond Shelter Inc. CEO Dan Madler.

Identifying the gaps in housing supports was a major outcome of the Collaborative participating in the Medicaid Innovation Accelerator Program's technical assistance initiative for housing-related services and partnership. That exercise led to the creation of a supportive housing services cross-walk for the state which looked at specific pre-tenancy supports, tenancy-sustaining services and care coordination efforts covered under Medicaid. The Corporation for Supportive Housing, through the Grand Forks Housing Authority, used that cross-walk to develop a white paper with recommendations and have presented their findings to stakeholders and policymakers across the state. Due to the cost of adopting a 1915i Medicaid State Plan amendment which would allow for supportive housing services benefits, the state has not yet pursued that avenue. However, the critical needs of supportive services coupled with stable and affordable housing for people with disabilities, behavioral health issues or who are homeless were a larger part of legislative discussions during the 2016 interim and in the 2017 session. An in-depth report on supportive housing was made to the Legislative Assembly's Human Services Interim Committee (Attachment 7) and supportive housing was cited as a need not just during legislative debate on housing issues, but also in regard to behavioral health and incarceration issues.

The reason the Statewide Supportive Housing Collaborative was established was to break down systemic and information silos that were creating barriers for people who need affordable, stable housing with supportive services. This has also meant preventing silos from happening between other collaborative efforts. NDHFA staff and Collaborative members are involved in other efforts like the North Dakota Aging Services Collaborative, North Dakota Coalition for Homeless Persons, Behavioral Health Council, Interagency Council on Homelessness, local apartment associations, and the state chapter of the National Association of Housing and Redevelopment Officers. MFP Housing staff regularly share the progress and discussions of all of the regions at the Regional Supportive Housing Collaborative meetings to promote good ideas and help coordinate efforts across the housing and services spectrum.

The concerted and deliberate efforts of the North Dakota Supportive Housing Collaborative have resulted in direct benefit for people with some of the greatest needs in the state that goes beyond better public awareness and agency understanding of challenges to actual physical housing with the supports that will help ensure long-term successful tenancy.

YouthWorks of North Dakota Program Manager Mark Heinert sees that every day. "The Collaborative has helped address some of the challenges for our clients in finding housing that has not been addressed by other collaboratives or groups. This includes a stronger focus on landlord education as well as service provider awareness of landlord/tenant issues," he said. "It has been rewarding to see ideas discussed at these meetings become meaningful and spark action in the community."

Olmstead Policy Academy on Housing, Employment, and Recovery Support

STRATEGY FRAMEWORK FOR NORTH DAKOTA: HOUSING

Priority One: Individuals with disabilities of all ages in North Dakota will have access to an array of housing options

Analyze needs for housing across the state

Actions

- Update statewide housing needs assessment with specific information on housing needs for people with disabilities (people with serious mental illness, transition age youth, elderly etc.)
- Hold regional planning discussions involving Dept. of Human Services' regional human service centers (HSCs), county home and community-based services, regional housing agencies, Aging Services provider network members, advocates, other agencies like Commerce, and others
 - ID types of housing and number of people with needs
- Aggregate information available on needs of people with disabilities

Increase collaboration among housing stakeholders

Actions

- Ongoing dialogue among housing and service providers
- Support Housing Alliance of ND and other collaborative efforts
- Plan for sustainability of the MFP Housing Program

Develop an ongoing funding source for housing development and rehabilitation

Actions

- Recommend reauthorization of HIF and making the fund permanent, and exploring other ideas
- Explore existing funding sources and potential new avenues of funding

Develop ongoing state funding source for supportive services

Actions

- Analyze and identify existing gaps in supportive services and make recommendations to address existing gaps
- Evaluate state and Medicaid funding options for services

Provide rental assistance resources for people with disabilities

Actions

- Secure 811 PRA funds
- Recommend more project-based vouchers
- Develop gap funding for application fees, 1st month's rent, deposit, utilities and other up-front housing costs
- Develop a landlord indemnification fund for people who are hard to house

Explore development of long-term "safety net" housing

Actions

- Replicate best practices for supportive housing (*Impact Report/Housing First models*)
- Develop housing to support people in crisis situations
- Develop more integrated housing

Priority Two: Increase awareness and education of housing issues for people with disabilities

Educate consumers and partners about available housing options in the community of their choice

Actions

- Identify key consumer referral sources and develop linkages
- Collaborate with the SCDD Housing grant on development and dissemination of housing information directed towards consumers
- Develop and disseminate a contact sheet for consumers listing housing information and service providers in their area

Educate service providers in the community

Actions

- Identify key service providers and develop linkages between providers and housing entities
- Identify and educate service providers and other partners on Affordable Care Act and CMS HCBS Final Rule on community setting
- Create and disseminate housing information at provider conferences and face-to face meetings
- Organize and conduct regional information meetings to engage and educate stakeholders

Educate city officials, housing developers and landlords about Universal Design (*accessibility, visitability*)

Actions

- Identify key entities and develop and disseminate information to them about housing visitability concepts for people with disabilities
- Educate city officials, housing developers and landlords about Universal Design (*accessibility, visitability*)
- Develop training curriculum and provide training to housing developers and landlords on universal design
- Explore piloting local incentives

Educate local and state policymakers about affordable, accessible, supportive housing

Actions

- Identify key policymakers and provide education on the housing needs of people with disabilities
- Conduct regional information meetings to engage and educate stakeholders

Educate general public about housing issues and needs of people with disabilities

Actions

- Identify and implement strategies to increase public awareness of the housing needs of people with disabilities
- Develop and disseminate information to the public about housing visitability and universal design concepts for people with disabilities

**Supportive Services Reference
Housing: An introduction**

June 1, 2014

Supportive Housing Collaborative

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INTRODUCTION

Safe, decent and affordable housing is a key component to individual success and quality of life. Likewise, supportive services are vital to keeping people stably housed. It was in that spirit that North Dakota Housing Finance Agency (NDHFA), the North Dakota Department of Human Services and a number of housing and supportive service partners began interagency discussions in 2013 about the unique needs of persons with disabilities, seniors and low-income households. The discussions led to an ongoing Housing+Services Collaborative that is aimed at providing a comprehensive approach to those needs.

While housing and service providers both have something equally beneficial to offer individuals and families, there is an inherent information and communication gap that can lead to frustration for both the resident/client and the providers. The purpose of this reference guide is to help bridge that gap by providing information about housing to the service provider community. It will guide you through some of the resources available to eligible applicants, provide an overview of a common income calculation method used by project managers to determine eligibility to rent, provide you with contact resources and help you better understand the language and culture of the housing industry.

Often the discussion of housing begins with the question of what affordable housing is. The commonly-accepted standard is that housing is affordable when a household spends no more than 30 percent of their income on housing costs. For example, an individual whose annual income is \$30,000 should be able to afford housing costs of \$750 per month ($\$30,000/12 * 30\%$). Any more than that and the household would be cost burdened.

OVERVIEW OF HOUSING RESOURCES BY AGENCY

Local, state and federal programs have been developed to assist lower-income households in affording housing costs. Generally, these programs focus either on bringing down costs during upfront development or subsidizing rents after a project is complete.

Encouraging the development of affordable housing is challenging because the costs of construction are the same whether you are building market rate or affordable units. Oftentimes it takes several layers of incentive and creative collaboration of financing to achieve the end goal of creating quality affordable housing. Projects that are developed using federal, state and local financial assistance typically have restrictions and regulations to which they must adhere. These restrictions can be in the form of reserving units for households at or below certain income levels or rent charge caps. Restrictions vary depending on what funding programs were utilized and some projects may be subject to multiple regulations.

Housing development programs help defray a portion of total overall construction costs. That added *equity* allows a developer to construct a project with less debt to repay to reduce the overall *operating expenses* and allow for lower rents. Development resources may be in the form of *grant funds*, low- or no-interest loans, or loan guarantees.

Rental assistance programs provide funding to lower the portion of rent the tenant pays on projects that are already built and rented. A project-based subsidy is a resource that is tied to a specific property or housing unit. Regardless of who the tenant is, provided that they are eligible, the property owner is paid the difference between the unit's contract rent and what the tenant is required to pay - typically 30 percent of their household income. A *tenant-based subsidy* is tied to a specific household and, in some cases, the tenant is able to take the subsidy with them as they move.

Homeownership resources are available to new or existing homeowners to help purchase, refinance or *rehabilitate* homes.

NORTH DAKOTA HOUSING FINANCE AGENCY:

NDHFA is a self-supporting state agency that is overseen by the Industrial Commission with guidance provided by a six member citizen advisory board. The agency's programs cater to all aspects of housing including homeownership, rental assistance, and housing development.

Housing Incentive Fund (HIF)

HIF is a temporary state program authorized by the Legislature to incentivize the creation of affordable rental housing units. The fund is capitalized by an appropriation of general funds and contributions from state taxpayers in exchange for a dollar-for-dollar state income tax credit. HIF projects receive a zero-interest forgivable loan provided that a portion of the units remain affordable for households at certain income levels for the entire term of the permanent debt but never less than 15 years.

Low Income Housing Tax Credit (LIHTC)

The LIHTC (pronounced Lie-Tech) program utilizes federal income tax credits to bring equity to a project. The developer of the property is granted the credits which often are, in turn, sold to an investor to raise the capital for the project. Rents may not exceed limits published annually and tenants must have incomes below 60 percent of Area Median Income (AMI). Units must remain affordable for at least 15 years and most are restricted for 30 years.

Rural Housing Development Loan Program

The Rural Housing Development Loan program offers a short-term, low-interest loan for *pre-development* soft costs, land acquisition, site development and any other costs associated with producing housing in difficult-to-develop rural areas. Eligible properties must be located in a community with a population of 35,000 or less.

Rural Housing Rehabilitation Loan Program

Rural Rehab offers low-interest loans to qualified homeowners or multi-family property owners for making improvements to a property. These improvements must be more than routine or minor repairs. Eligible properties must be located in a community with a population of 35,000 or less.

Helping Housing Across North Dakota (Helping HAND)

Helping HAND provides grant funds to local Community Action Agencies, Habitat for Humanity affiliates, tribal entities and other select organizations to support new or existing single family or multi-family rehabilitation programs. For more information on the programs offered by these agencies refer to the contact section of the guide.

Rehab Accessibility Program (RAP)

RAP offers grant dollars for the renovation of properties occupied by lower-income residents with physical disabilities. The grant funds can be used to make improvements to address the accessibility needs of the tenant or homeowner. A maximum of \$4,000 may be awarded and the program requires a 25 percent match.

Moderate Rehabilitation (Mod Rehab)

Mod Rehab is a rental assistance program administered directly by NDHFA. This program is available to qualified tenants who agree to live in a specified housing unit located in Bismarck, Fargo, Jamestown, Valley City, Devils Lake, Grand Forks, or Mandan. Tenants of this program typically pay 30 percent of their adjusted monthly gross income towards rent. If the tenant does not have an income, a minimum rent may be required. Applications for this program can be submitted directly to NDHFA.

HUD Section 8

NDHFA administers contracts for HUD project-based Section 8 housing developments. Applications for residence in a Section 8 project are made directly to the property management offices. Applicants must complete a background check and provide income verification to qualify. Rent is generally calculated at 30 percent of the tenant household's adjusted gross income.

FirstHome™ Program

NDHFA provides a low-interest rate mortgage loan through a participating lender to first-time homebuyers or those who have not owned a home within the past three years. The borrower must meet certain qualifying restrictions.

HomeAccess Program

The HomeAccess program provides low-interest rate mortgage loans through a participating lender to single-parent, veteran, disabled or elderly households who may have previously owned a home. The applicant must meet certain qualifying guidelines.

Major Home Improvement Program

The Major Home Improvement program offers reduced interest rate mortgage loans to eligible borrowers to buy and rehabilitate a single-family home or to refinance and rehabilitate their present single-family home.

USDA RURAL DEVELOPMENT

All USDA Rural Development housing projects must be located in rural areas or communities with a population of 35,000 or less. Income restrictions are based on annual HUD income guidelines.

Multi-Family Housing Rural Rental Guaranteed Program (Section 538)

Section 538 provides a 90 percent guarantee to approved lenders on loans to develop and repair rental housing units for very low-, low- or moderate-income households, including elderly or disabled households. Incomes at initial occupancy cannot exceed 115 percent of AMI and rent cannot exceed 30 percent of 115 percent of AMI.

Rural Rental Housing Program Loans (Section 515)

Section 515 loans are competitive mortgage loans (\$1 million limit) made directly to developers to provide affordable multifamily rental housing. Applicants need to apply after a Notice of Funding Availability is released.

Rental Assistance Program (RA)

The RA program provides a rental subsidy for residents with very-low and low-incomes residing in housing units financed with a Rural Rental Housing loan. Residents will pay no more than 30 percent of their adjusted income for rent. Income calculations include gross annual income from all those living in the unit. Once income exceeds moderate level, they are no longer eligible to live in the project.

Direct Home Loan Program

This loan is designed to assist lower-income households obtain quality, safe housing at favorable rates and terms in rural areas or communities. Home repairs may also be financed through the program. Income limits apply. No down payment is required and the loan limit is \$240,000.

Guaranteed Home Loan Program

This program provides a 90 percent guarantee to banks who provide 100 percent financing with no down payment to eligible applicants in rural areas or communities. Applicants must be within the low-to moderate-income levels.

Home Repair Loan/Grant Program

This program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings, to remove health and safety hazards, or to add accessibility features in rural areas or communities. Grants are available to those 62 years of age or older who cannot show ability to repay a loan. Loans are at 1 percent interest with up to a 20 year repayment term.

NORTH DAKOTA DEPARTMENT OF COMMERCE

Community Development Block Grant Program(CDBG)

The CDBG program provides financial assistance to eligible units of local governments for public facilities, housing rehabilitation, and economic development activities. The Department of Commerce

contracts with the Regional Planning and Development councils to distribute and award funds in their respective locations. Contact information for the Regional Planning and Development Councils is provided in the contact section of this reference.

HOME Investment Partnership Program (HOME)

The HOME program is a federally funded program designed to create partnerships among government entities and make affordable housing available to low-income persons. Funds for this program are distributed to local Community Action Agencies, Community Housing Development Organizations (CHDOs) and the cities of Bismarck and Grand Forks who in turn award and administer the funds. For specific programs available, refer to information on the Community Action Agencies, NDHFA, and Community Housing and Development Organizations.

HOME funds provide assistance for two primary activities: homeowner assistance and rental production/assistance and are accomplished through set-asides in four basic areas:

- Homeownership assistance- program funds are administered by NDHFA
- Homeowner rehabilitation activities- program funds are administered by Community Action Agencies
- Rental rehabilitation or production- program funds are administered by entitlement cities and CHDOs
- Security deposits-program funds are administered by the local Community Action Agencies.

Self-Reliance Program

The self-reliance program is administered through the Community Action Agencies. The goal of the program is to help low-income individuals and families become as self-sufficient as possible. Each client enrolled in the program is assigned a case manager who helps assess the client's situation and helps them to identify their personal needs to work towards the goal of self-sufficiency. For more information regarding the program, contact the community action agency in your area.

COMMUNITY ACTION AGENCIES

North Dakota has seven Community Action Agencies. Each agency offers a wide variety of programs to support underserved populations in the community and administer several programs such as the HOME and Self Reliance Programs. Contact the agencies to learn what programs are available in each area.

Individual Development Account Program

The North Dakota Community Action Partnership is the private, non-profit membership organization representing the seven Community Action Agencies in North Dakota. This organization also manages the Individual Development Account Program. This program allows participants an opportunity to a lasting asset after saving for an extended period of time. The three eligible assets are college tuition, a first home, or small business capitalization. Participants are required to save for at least six months and at the end of the program every dollar contributed to the IDA by the participant is matched by a combination of federal and nonfederal funds at a rate of 2:1. Qualifications for participation can be found online at <http://www.capnd.org/ida/>.

PUBLIC HOUSING AUTHORITIES (PHA)

A PHA is a public entity created to provide safe, decent and affordable housing within their jurisdiction. There are thirty-four PHAs operating in North Dakota covering every county. PHAs provide affordable housing through various programs which are generally funded with federal dollars. In addition to the programs listed below, many PHAs own and/or operate other affordable housing projects including Section 8 Project Based and LIHTC rental housing.

Public Housing

Public housing was established to provide decent, safe and affordable rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. HUD administers federal aid to local PHAs that manage the housing. Residents pay 30 percent of their income towards rent.

A PHA determines eligibility based on annual gross income; whether the applicant qualifies as elderly, a person with a disability, or as a family; and U.S. citizenship or eligible immigration status. Applicants are subject to background checks and PHAs will deny tenancy to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment. PHAs use income limits developed by HUD.

Housing Choice Voucher Program

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by PHAs. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA. A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50 percent of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of AMI. Median income levels are published by HUD and vary by location. The PHA serving the community can provide the income limits for the area and family size.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local agencies, employers and banks, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If the PHA determines that a family is eligible, the PHA will put the family on a waiting list, unless it is able to provide immediate assistance. Once the family reaches the top of the waiting list the PHA will contact the family and issue a housing voucher.

Family Self Sufficiency Program (FSS)

The FSS program enables families assisted through the Housing Choice Voucher program and Public Housing residents to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. Under the FSS program, low-income families are provided opportunities for education, job training, counseling and other forms of social service assistance, while living in assisted housing, so they can obtain skills necessary to achieve self-sufficiency.

The FSS program is administered by PHAs with the help of Program Coordinating Committees (PCCs). The PCC usually consists of representatives of local government, employment and job training agencies, welfare agencies, nonprofit providers, local businesses, and assisted families.

Services for FSS program participants are provided through local partnerships with employers and service providers in the community. Services are not funded by HUD. HUD funding is provided for the salary of FSS coordinators, and is awarded through annual Notices of Funding Availability.

Public Housing residents and HCV participants who are interested in participating in the FSS program may contact a PHA in their area that administers an FSS program. Please note that not all PHAs administer the FSS program.

Housing Choice Voucher Home Ownership Program:

PHAs may choose to administer a homeownership program, but are not required to do so. The PHA may impose limits on the size of this program, or limit use of the option to certain purposes. However, PHAs must provide homeownership assistance when required as a reasonable accommodation to a family with a disabled person.

Families must meet these requirements:

- First-time homeowner or cooperative member.
- No family member has owned or had ownership interest in their residence for at least three years.
- Except for cooperative members, no member of the family has any ownership interest in any residential property.
- Minimum income requirement. Except in the case of disabled families, the qualified annual income of the adult family members who will own the home must not be less than the federal minimum hourly wage multiplied by 2,000 hours. For disabled families, the qualified annual income of the adult family members who will own the home must not be less than the monthly federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12. The PHA may also establish a higher minimum income requirement for either or both types of families. Except in the case of an elderly or disabled family, welfare assistance is not counted in determining whether the family meets the minimum income requirement.
- Employment requirement. Except in the case of elderly and disabled families, one or more adults in the family who will own the home is currently employed on a full-time basis and has been continuously employed on a full-time basis for at least one year before commencement of homeownership assistance.

- Additional PHA eligibility requirements. The family meets any other initial eligibility requirements set by the PHA.
- Homeownership counseling. The family must attend and satisfactorily complete the PHA's pre-assistance homeownership and housing counseling program.

Monthly homeownership expenses include:

1. Mortgage principal and interest,
2. Mortgage insurance premium,
3. Real estate taxes and homeowner insurance,
4. PHA allowance for utilities,
5. PHA allowance for routine maintenance costs,
6. PHA allowance for major repairs and replacements,
7. Principal and interest on debt to finance major repairs and replacements for the home, and
8. Principal and interest on debt to finance costs to make the home accessible for a family member with disabilities if the PHA determines it is needed as a reasonable accommodation.

The PHA uses its normal voucher program payment standard schedule to determine the amount of subsidy. The housing assistance payment (HAP) is the lesser of either the payment standard minus the total tenant payment or the family's monthly homeownership expenses minus the total tenant payment. The PHA may make the HAP payment directly to the family or to the lender.

OVERVIEW OF THE ROLE OF A PROPERTY MANAGER

Once a project has been constructed it enters its operating phase. Good property management is vital to the longevity of available housing.

Property managers or landlords have three main duties:

- Financial – keep rent coming in
- Physical – keep the property safe and functional
- Reporting – keep the project in compliance with program regulations

They are there to make sure that the housing units are safe and decent and to keep the project running financially.

Financial

Property managers are not case managers. They do not have the training, nor usually the inclination, to tackle the social or psychological needs of tenants. What they do have influence over is the physical shelter. That's not to say they don't care about the other needs of their tenants. Oftentimes, they will do whatever they can to help, but at the end of the day, their main priority is the rent check. It may seem cold, but it boils down to: keep the units occupied so that the rent payments keep coming in so that the mortgage gets paid so that the housing remains an option in the community.

Services and amenities are included, when necessary, to make the project competitive in the housing marketplace. They are there to attract potential tenants and keep existing tenants happy and paying the

rent. Housing developers want tenants to be fulfilled in their housing experience, but those costs have to be paid for somehow.

It is important to understand the business-person mentality most property managers hold. A lease is a business transaction and a legal document outlining the obligations of both parties. As long as the terms of the lease contract are met, everybody will be happy. When the lease gets broken, that's when other legal strategies like evictions kick in. Property managers don't like to evict tenants – it is costly, time consuming and stressful – but they have an important and valuable asset to protect.

Physical

Probably most time consuming for property managers are the maintenance needs of a project both incidental (broken window, clogged toilet, blown out pilot light, etc.) and ongoing (snow removal, mowing, replacing furnace filters, etc.). Projects should have a plan and resource materials to know how both the property manager and the tenants should respond to maintenance issues. Tenants should understand when they sign the lease who is responsible for what and be given information on how to seek a maintenance issue remedy.

If a project is funded by a public program, the property managers have a duty to ensure that the units meet housing quality standards. This covers things like properly working door locks, sufficient lighting, floor coverings that are in decent condition, fully functioning electrical and plumbing fixtures, and working fire alarms.

Both property managers and tenants have obligations when it comes to maintaining a safe and decent dwelling – not just a single unit, but the project overall.

Reporting

Along with the housing quality standards, properties funded by government programs also are required to follow a stringent reporting schedule. Income certifications, disabilities certifications and financial audits are just part of their reporting requirements to stay compliant. Programs can each have a little different requirement which is why applications and ongoing tenant files must be so in-depth. It is important for tenants to keep property managers informed in a timely manner of any changes to their situation like employment, income, marital status, household members, etc.

CALCULATING INCOME

As discussed previously, property managers are responsible for certifying income. These income certifications ensure the project is serving the tenant base as intended.

Income calculations can vary depending on the type of unit the tenant intends to occupy or the type of assistance they use. HUD and many programs administered by other agencies use what is known as the "Part 5" annual income method. The term "Part 5" refers to annual income as defined in federal regulation at 24 CFR 5.609. Income is calculated for all adult household members and is projected for

the upcoming 12-month period, factoring in historical data and any other information obtained in the income review process.

Understanding Part 5 will give you an idea of what a tenant needs to know and will have to provide in order to qualify for an apartment unit. Property managers should provide the applicant with the qualifications necessary for the unit they interested in renting.

HUD created a “Fact Sheet for HUD Assisted Residents” which outlines the basic guidelines and requirements property managers and owners use to calculate income. The definitions and guidance in the fact sheet are described below.

Part 5 annual income is the household’s gross income minus any income exclusions, and is used to determine a household’s eligibility for housing units or rent subsidies administered under a number of affordable housing programs. Part 5 annual income includes income from all sources including from certain assets. Examples of income-producing assets include stocks, bonds, certificate of deposits, bank accounts, and rental property. Excluded assets include necessary personal property such as clothing, furniture, cars, wedding ring, and vehicles specially equipped for persons with disabilities. The income from assets does not need to be included when the cash value of all assets is under \$5,000.ⁱ

Once the annual income is calculated, the next step is to determine the adjusted income, which is used in rental assistance (voucher) programs in order to determine the amount that an eligible tenant household will pay each month toward their rent. Adjusted income is annual income minus standard deductions. These deductions include \$480 for each dependent, \$400 for any elderly or disabled family, certain unreimbursed medical expenses, and reasonable child care expenses for children under the age of 13.

Potential residents must provide income information in order for the property owner/manager to determine eligibility and sometimes the amount of rent to charge. Applicants should be prepared to provide the following items during the application process:

- Accurate details of family composition- who is going to reside in the unit?
- Employment verification or check stubs and earnings statements
- Social Security verification or award/benefit notification
- Proof of benefits (retirement, veterans, workers compensation, unemployment)
- Public assistance verification
- Investment, pension or annuity verification
- Bank statements

When working with clients, it may be helpful to organize qualifying documents into a central file. This makes applying for available housing a quicker and smoother process for everyone.

FINDING AVAILABLE HOUSING

Searching for available housing can be difficult especially given the low vacancy rate in North Dakota. There are several online resources available to provide information on available rental units.

Money Follows The Person Housing Data Base

The Money Follows the Person (MFP) Housing Program helps people who are elderly or disabled access decent, safe and affordable housing. The MFP housing database is an online registry of existing affordable and/or accessible rental housing options throughout the state. The database is continually being updated with available options. The online database can be found at <http://www.ndcpd.org/mfp/database.shtml>

Rural Development Multi-Family Housing Rentals

USDA Rural Development multi-family housing rental database is an online database of Rural Development assisted rentals. The online database can be found at http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

North Dakota Apartment Association Apartment Finder

The North Dakota Apartment Association (NDAA) is a non-profit trade association representing owners, developers, investors, managers and employees of apartment communities in the state. NDAA's website has a property search tool in which its members can post available rental units. The online search can be found at <http://www.ndaa.rentlinx.com/Search.aspx>

CONTACT INFORMATION

North Dakota Community Action Agencies

Region I Community Action Partnership

120 Washington Avenue
Williston ND 58801
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Counties Served: Divide, McKenzie and Williams

Region II Community Action Partnership - Minot Region

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Minot ND 58701
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Region III Dakota Prairie Community Action

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Region IV Red River Valley Community Action

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Region V Southeastern North Dakota Community Action Agency

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Region VI Community Action Program

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Region VII Community Action Program

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Region VIII Community Action Partnership

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North Dakota Housing Finance Agency

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USDA Rural Development

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ND Division of Community Services

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Bottineau County

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Bowman County

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Grant County

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Griggs County

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Hettinger County

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Kidder County

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LaMoure County

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Logan County

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Williston Housing Authority

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GLOSSARY

HUD Definitions

Adjusted Income - Annual income of household members residing or intending to reside in a dwelling unit after making deductions.

Annual Income - All amounts, monetary or not, which go to, or on behalf of, the family head or spouse [or co-head] (even if temporarily absent) or any other family member; or are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and which are not specifically excluded. Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.

Assistance Payment - The amount HUD pays the owner for a unit occupied by a Section 8, RAP, Rent Supplement, or PAC tenant. It includes HUD's share of the contract rent and any utility reimbursement due to the tenant. It is the gross rent for the unit minus the Total Tenant Payment (TTP). The assistance payment for an occupied PRAC unit is the operating rent minus the TTP.

Assisted Rent Any rent less than the market rent. Includes Section 236 rents that are greater than the basic rent.

Housing Assistance Payment (HAP) The payment made by HUD or the Contract Administrator to the owner of an assisted unit as provided in the contract. Where the unit is leased to an eligible family, the payment is the difference between the contract rent and the tenant rent. An additional payment is made to the family when the utility allowance is greater than the total tenant payment.

Utility Allowance HUD's or the Contract Administrator's estimate of the average monthly utility bills (except telephone) for an energy-conscious household. This estimate considers only utilities paid directly by the tenant. If all utilities are included in the rent, there is not a utility allowance. Utility allowances vary by unit type and are listed on the project's rent schedule or HAP contract.

Other Definitions

Area Median Income: Average household income in a defined area as calculated by the Department of Housing and Urban Development (HUD). Calculations are completed annually.

Development Costs: Total expenses related to construction of a property. This ranges from construction material and labor costs to accounting and attorney fees.

Equity: The value of the amount of ownership in a property and can be calculated by taking the value of a property minus the amount of outstanding debt.

Extremely Low Income: Households with incomes at 30% of the area median income.

Grant Funds: Funds that are not required to be repaid, provided that the project maintains compliance with any applicable grant restrictions including maintaining affordability for a certain period of time.

Gross Income: Total income before any taxes or deductions.

Low Income: Households with incomes at 80% of the area median income.

Operating Expenses: Expenses incurred during day-to-day activities of the project and include maintenance, lawn care, insurance, property taxes, utilities, water, sewer and garbage.

Pre-development costs: Costs associated with developing the concept for a project. This includes architectural and engineering work to design a project as well as costs to purchase the land.

Rehabilitate: An activity to make a structure more suitable for housing and can take the form of repurposing an underutilized or vacant property or remodeling to provide a more accessible home to elderly or special needs households..

Tenant based subsidy: Assistance provided directly to individual households to use for housing costs.

Very Low Income: Households with incomes at 50% of the area median income.

¹Office of Housing September 2010, Fact Sheet for HUD Assisted Residents Project-Based Section 8 “How your rent is determined” Retrieved from http://www.hud.gov/offices/hsg/mfh/gendocs/facts_sec8.pdf, December, 2013.

REGIONAL HUMAN SERVICE CENTER INFORMATION

Developmental Disabilities –

Type of Services Provided: The Developmental Disabilities unit provides access to and oversight of services and supports to children and adults with intellectual disabilities and/or related conditions. Direct services are provided by private licensed providers and independent qualified service providers.

Services include:

- Individual residential supports in a person’s home or apartment
- Residential services in a facility setting
- Day services and job support
- Relief care and assistance to parents/caregivers in the family setting.
- Assistance for excess costs related to the person’s disability such as equipment, environmental modifications, travel costs for out of state medical services.

Aging Services –

Type of service provided: Regional Aging Services Program Administrators are points of contact for home and community-based services for older individuals and adults with physical disabilities. Services include:

- | | |
|---------------------------------------|--|
| - Congregate and home delivered meals | - Vulnerable adult protective services |
| - Health maintenance services | - Long-term care ombudsman services |
| - Options counseling | - Legal assistance services |
| - Family caregiver support services | - Senior companion services |
| - Dementia care services | - County HCBS case management |
| - Guardianship establishment | - County HCBS personal care/other services |

Mental Health Services –

Type of service provided: Extended Care unit provides case management services to individuals with serious mental illness to assist individuals with day to day issues related to recovery. Services include:

- | | |
|--|-----------------------------------|
| - Illness management | - Information and referral |
| - Independent living skills and activities | - Residential and crisis services |
| - Accompany individuals to appointments | - Assistance with emergency needs |
| - Medication assistance | |
| - Ongoing support and encouragement | |
| - Connect individuals to other services/agencies, private and public | |

STAFF CONTACT INFORMATION

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Region III: Lake Region Human Service Center – Toll Free 1-888-607-8610

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Region IV: Northeast Human Service Center – Toll Free 1-888-256-6742

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Nichole Fontaine-Vonesh, Extended Care Coordinator

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Region V: Southeast Human Service Center – Toll Free: 1-888-342-4900

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Region VII: West Central Human Service Center – Toll Free: 1-888-328-2662

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Region VIII: Badlands Human Service Center – Toll Free: 1-888-227-7525

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A GUIDE TO RENTING AFFORDABLE HOUSING



For many of us, where we live is the most important decision we make and our housing costs are a major part of our budget. Finding affordable rental housing can be challenging and overwhelming. This guide was created through the Statewide Housing Services Collaborative to provide tips and help you navigate the process to finding an affordable place to call home.

Topics include:

- Determining affordability
- Understanding your credit score
- Preparing your apartment resume
- Asking the right questions
- Repairing your background
- Understanding your lease
- Qualifying for public housing

Developed by



In partnership with



Before you start searching for an apartment, it's important to know how much you can afford. Take a look at your monthly income. As a rule of thumb, you should only be spending 30% of your gross income¹ on housing (rent and utilities) so that you can also afford food, transportation and healthcare.

\$15.66

The hourly wage needed for a single adult to rent an affordable two-bedroom apartment in North Dakota, costing **\$814**, based on HUD's fair market rents².

Let's say Betty makes \$15.66 an hour and typically works 40 hours a week. Here is how we would determine her monthly income.

Hourly wage X hours worked per week X 52 weeks ÷ by 12 months.

$\$15.66 \times 40 = \$626.40 \times 52 = \text{her annual income of } \$32,572.80 \div 12 = \$2,714.40$

To ensure that she is not going to be paying more than **30%** of her gross income, we'll take her monthly income of $\$2,714.40 \times 30\%$ or $.30 = \$814.32$.

DON'T FORGET UTILITIES

Utilities in an apartment usually include water, heat, electricity, cable/internet. In some cases, some utilities are included in your rent payment, but it is important to get that information up front. You should assume that utilities will equal about 18% of your rent depending on your location and type of rental. To figure out your utility cost take your rent $\$814 \times 18\%$ or $.18 = \$146.52$, for a total housing payment of **\$960.52**. If the apartment that Betty is interested in **does not** include utilities, the total of rent and utilities should not exceed **\$814**. This means Betty can afford **\$690** for rent and an **18%** utility payment of **\$124.20**. It is important to understand what is included in your rent payment and to budget for these expenses.

YOUR FIRST MONTH

The first month in your new apartment, you should be prepared to pay first month's rent, a security deposit³ and utilities.

In Betty's case, her rent is \$814. Her landlord is asking for a security deposit of \$700 and she figures her utilities will be around \$146. She needs to save approximately \$1,660 before she can move.

Having a good handle on your income and expenses and budgeting for the future is a great first step in beginning your rental search.

¹ Gross income is defined as your salary or wages before any deductions are taken.

² Fair market rent is the amount of money a property would rent or lease for if it were available at this time.

³ In North Dakota, a security deposit cannot exceed the amount of one month's rent. If the tenant owns a pet, the landlord may require a "pet deposit" not to exceed the greater of \$2,500 or two months to cover any pet related property damage. This amount includes the regular deposit, Legal Services of North Dakota, www.legalassist.org.

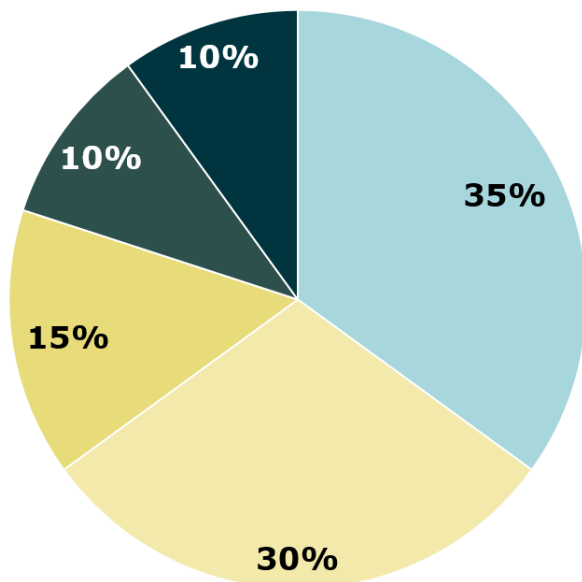


Your credit score plays a big role when shopping for an apartment, home or any consumer credit. Your credit score is a numerical score that is based on information from a credit reporting agency. Credit scores are used to assess how likely a person is to meet his or her financial responsibilities. It is important for you to know and understand your credit history prior to applying for an apartment or home loan so that you can correct any mistakes that may adversely affect you.

WHERE CAN I GET MY CREDIT SCORE?

Federal law allows you to obtain a free credit report each year. For a copy of a free report, visit www.annualcreditreport.com. Please note that this is a report only. To obtain your score, a nominal fee may apply. See resources on *Repairing Your Credit* for more information.

WHERE DOES MY CREDIT SCORE COME FROM?¹



35% payment history

Late payments can damage your score quickly, but a record of on-time payments helps your score.

30% outstanding debt

Less is more! Lowering debt can be the key to a higher credit score.

15% length of credit history

The longer history of responsible credit the better.

10% types of credit used

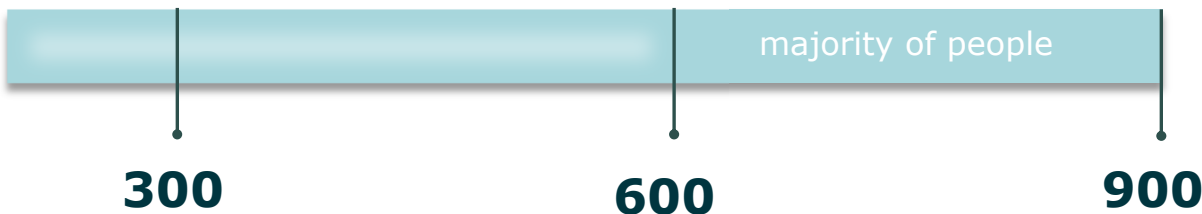
Responsibly managing different types of credit such as a student loan, auto loan and credit cards can help your score.

10% new credit

Opening new credit accounts may potentially lower your score; it represents a greater credit risk.

CREDIT SCORE RANGES

Most credit scores range from 300 to 900. Ideally, the higher credit score the better. If your credit score is below 600, refer to *Repairing Your Background* in this guide for more information and helpful resources.



Your credit score is a key component when it comes to housing. It always pays to improve your score before renting or purchasing a home.

¹ myfico.com

Before renting to you, most landlords will ask you to fill out a written rental application form. The application process includes a small fee that covers a background and credit history check.

A rental application is a lot like a job application. The landlord or apartment manager will be evaluating you to make sure the people they rent to are reliable and courteous. It's important to make a good first impression. Each adult in the unit will have to complete a rental application and it will usually ask for the following information:

Drivers license or passport and social security card.

These are used to pull your background and credit history information.

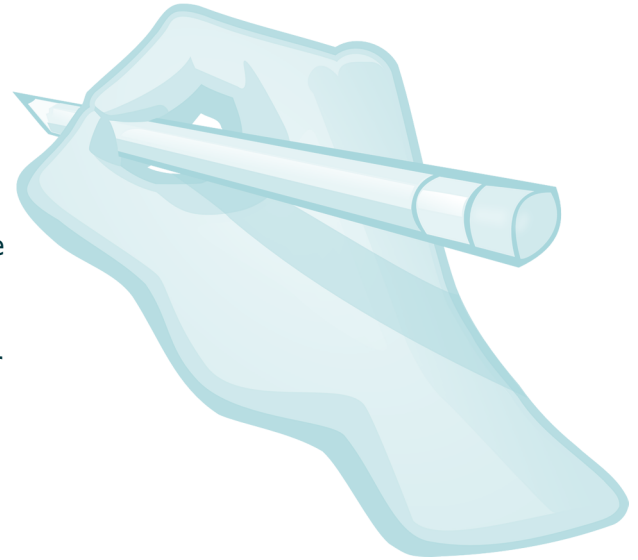
Basic information about your prior residences. This usually covers the past three years. You will need your previous landlord names, phone numbers, addresses, the dates you moved in and out and your reason(s) for leaving.

Information regarding your current income. This can include your current employment in which you'll need to provide your employer address, name of supervisor, job title, and length of employment. If you receive social security or disability, that documentation will also need to be submitted.

Contact information of people whom you want to use as references. These include, but are not limited to, a teacher/professor, case manager, supervisor or co-worker. Remember to ask for permission first before listing them on your application.

The application will likely contain an authorization for the landlord to **obtain a copy of your credit report and to complete a background check.** You should request a copy of the report for your own records.

Filling out an application moves you towards the approval process but does not bind you to a unit. It is important to be honest and upfront when providing this information.

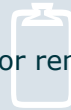


So you found an apartment that you really like, but before you decide to apply it's important to know everything you can. Here are some questions you may consider asking:

- Is there an application fee?
- What's the monthly rent? This will help you determine if your housing will be affordable.
- Are any utilities included (electricity, heat water, sewer, garbage, cable and internet are all possible)? What is the average utility cost in a unit?
- How much is the security deposit? How do I get it back?
- Do you have any leasing specials?



- What lease terms are available (month to month, 6 months, 12 months)? What happens if I have to terminate my lease early?
- What is your rental application criteria (minimum credit score, prior rental history)? Examples can be found in the *Preparing Your Rental Resume* section of this guide.
- Do I need a co-signer?



- I have a disability, how can you accommodate me?



Fair housing laws require providers to make reasonable accommodations in their rules, policies, and practices to give a person with a disability an equal opportunity to use and enjoy a dwelling unit or common space. Examples include: allowing a service or companion animal, designating a reserved parking space closer to the door, visual alarm systems, or moving a tenant to a ground floor for easier mobility. Be mindful that it is unusual to be charged a fee to provide reasonable accommodations. More information can be found at High Plains Fair Housing, www.highplainsfhc.org or 1-866-380-2738.

- Is there a garage, assigned or unassigned parking lot or off street parking?
- Am I responsible for any repairs? How do I request them?
- What are the security features of the building?
- Is there an onsite manager?
- What is your pet policy?



While this list doesn't cover everything, it's a good start. The North Dakota Apartment Association's Landlord and Tenant Rights booklet found at www.ndaa.net is a great resource.

If you have limited credit or negative things are revealed in your background check, don't give up! There are steps that you can take to repair your background.

IMPROVE OR BUILD YOUR CREDIT SCORE

1 Be a smart shopper.

- Only apply for credit you need and stay within your credit limits.

2 On time payments are a major component of your credit score.

- Set an alarm on your phone to remind you of payment due dates. Or, if you can, set up automatic payments.
- If you do miss a payment, catch up as quickly as you

3 Pay off balances.

- Try to pay down your debt as much as you can even if it's just making minimum payments on your accounts.

4 Build it up.

- If you have limited or zero credit, there are options.

Apply for a secured credit card. You can use this like a traditional credit card, but it is backed by a cash deposit you make upfront.

Apply for a credit-builder loan. These are offered by some credit unions and banks. You borrow an amount (often \$1,000 or less) and make payments for 12 to 24 months. The payments are deposited in an interest-bearing CD or savings account. Make sure to ask that your payments will be reported to a credit reporting



5 Seek counsel.

If you are having trouble keeping up with your past due balances, there are many resources available to assist you in learning about managing money and building or improving credit.

- The Village, www.helpwithmoney.org
- CommunityAction, www.capnd.org/resources/financialliteracy.html
- For college students, most colleges have financial resources available. Contact student services for more information.

YOUR HISTORY

Most landlords will perform a criminal background check during the application process. It is important to understand that if you have been convicted of a felony or misdemeanor, what type of charge it was and how long ago. Landlords typically have strict criteria regarding what levels of criminal history are acceptable for tenancy. Unless charged as an adult, a juvenile record should not appear in your criminal background check.

Be able to provide verifiable rental history, up to three years if possible. If there is negative past rental history such as past due payments, uncollected utilities, or breaking a lease, explain the situation up front.

Remember, whether it is your credit history or your personal history, honesty is the best policy.

When you agree to rent an apartment from a landlord for a specific monthly rent, you and the landlord have entered into a contract most often referred to as a lease agreement. This is a legally binding document and cannot be changed without the consent of both parties. There are two types of leases: term lease and periodic lease. A term lease states how long the tenancy will last (six months, a year, etc.). A periodic lease has no specific end date. Usually, these leases are month-to-month.

A lease agreement will typically include the following:

- The names of the landlord and the tenant.
- The address of the rental unit.
- The amount of rent.
- When rent is due, to whom, and where it is to be paid.
- Who is responsible for utilities.
- The amount and purpose of the security deposit.
- The amount of a returned check fee.
- Whether pets are allowed.
- The smoking policy.
- The number of occupants allowed.
- Lock policy. No additional locks can be installed on any door without the written consent of the landlord.
- Condition of Premises. Before you take possession of the apartment, the landlord should give you a checklist that lists all the rooms, fixtures, and appliances in the apartment. Inspect the apartment and make note of the condition of the various items on the list. If you notice any damage make sure to photograph it and report to the landlord. Be very thorough!
- Use of garage or parking space(s).
- Reasonable time for repairs. What is "reasonable" depends on the needed repair.
- The conditions under which the landlord can enter your rental unit. Typically this is for repairs, to show it to prospective residents, workmen or contractors. The landlord should provide notice to the tenant.
- The conditions under which a lease can be terminated.

Before you sign a lease, you should carefully read and understand the entire document. Do not feel rushed into signing. If you don't understand something, ask the landlord to explain it to you. If you still don't understand, discuss the agreement with a friend, family member or legal aid organization.

It is strongly recommended that you keep a file that includes copies of all lease agreements, notices, letters, receipts and other communication between you and the landlord.

More information about leases and tenant obligations can be found at www.ndaa.net.



Affordable housing provides lower-income individuals and families with economic security ensuring they are able to afford life's other necessities including food, transportation, healthcare and childcare.

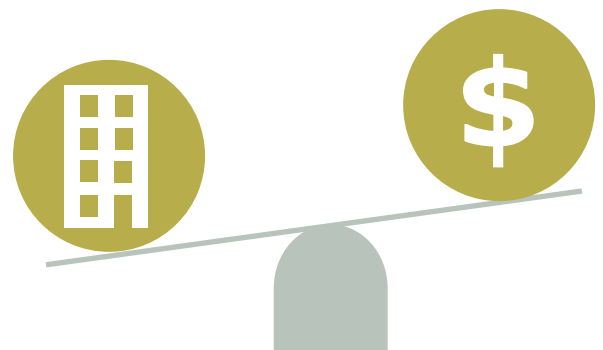
Because affordable housing is developed with the support of government programs, applicants must demonstrate that their household income does not exceed limits established by the U.S. Department of Housing and Urban Development.

To prove that they are income qualified, applicants provide documents that demonstrate their household income. Assets are considered along with verified income to determine eligibility.

HOUSEHOLD INCOME IS DETERMINED USING

- Earning statements and/or check stubs provided by employer(s).
- Social security benefits statements.
- Interest or dividends.
- Recurring cash gifts or payments from family and friends.
- Unemployment benefits.
- Child support or spousal support.
- Disability.
- Veterans benefits.
- Military pay.
- Government assistance.
- Your assets, such as
 - Stocks, bonds, certificates of deposit.
 - Individual retirement accounts.
 - Cash held in savings and checking accounts.

Additional information may be required to prove income qualification. Potential tenants should be provided with an explanation of the forms needed or the documents collected from a third party for income verification. Any questions can be directed to the organization that provided the subsidy or the property manager.





LANDLORD RESOURCES

Region 7 Supportive Housing Collaboration

Hosted by: High Plains Fair Housing, Money Follows the Person, and Burleigh County Housing Authority

Bismarck Area Landlord Training

Save the Date
May 9th!!

Register Early!
Seating is limited!

Training Topics:

Morning Session

- ♦ Fair Housing Basics
- ♦ Service Animals
- ♦ Safe Neighborhood Program: Illegal Activity

Afternoon Session

- ♦ Human Trafficking
- ♦ Tenant Resource Guide
- ♦ Criminal Background Check
- ♦ Lease Addendums/ Common Complaints



Date: May 9th, 2017

Time: Registration at 7:30 am
Training from 8:00 am-4:30 pm
Lunch: 12:00 pm-1:00 pm (on your own)

Location: Capitol Building (Bismarck)
Brynild Haugland Room

Cost: Free / no registration fee

CEUs: 3 CEU (Social Work)
**Must be present for the morning session

Please register by May 1, 2017!

Contact: Marilyn Undhjem
Phone: 1-800-233-1737
Email: marilyn.undhjem@minotstateu.edu

We are reaching out to

OUR COMMUNITY

with innovative solutions to challenges our landlords & service providers are facing.



VETERAN RESOURCES

Veterans Administration (Bismarck)	701-232-3241
.....(Dickinson Office).....	701-483-1850
Eastern Montana Veterans Home/GMC	406-345-8855
VA Long Term Care Contract (St. Lukes)	701-483-5000
Veteran Crisis Line (National)	800-273-8255
Adams County	701-567-4283
Billings/Dunn/Stark/Hettinger Counties	701-456-7654
Bowman County	701-523-5512
Golden Valley County	701-872-3731
Slope County	701-879-6234
Supportive Services for Veteran Families	701-227-0131
VA HUD VASH	701-540-2778
Dickinson VA Clinic	701-483-1850

ADVOCACY

Protection and Advocacy	701-227-7444
Vulnerable Adult Protective Services	855-462-5465
National Human Trafficking Hotline	888-373-7888
Arc of Dickinson	701-783-4272

THRIFT STORES

ARC of Dickinson	701-483-2723
Able Inc.	701-456-3008
Cedar Chest	701-523-5254
The Clothes Closet (Hettinger)	701-567-2306
House of Manna	701-483-5733

COUNTY SHERIFF OFFICES

Adams County	701-567-2530
Billings County	701-623-4323
Bowman County	701-523-5421
Dunn County	701-573-4449
Golden Valley County	701-872-4733
Hettinger County	701-824-2935
Stark County	701-456-7610
Slope County	701-879-6271
Dickinson Police Department (non-emergency)	701-456-7759

ADDITIONAL RESOURCES

Lutheran Social Services of North Dakota	701-235-7341
The Village Family Service Center	800-627-8220
ServeYes!	701-227-8421
Senior Meals and Services	701-456-1818
Aging & Disability Resource Link	855-462-5465
West Dakota Parent & Family Resource Center ..	701-456-0007
ND Center for Persons with Disabilities	800-233-1737
Medicaid/Medicaid Expansion/FoodStamps ...	701-456-7675
BHSC Homeless Case Manager	701-227-7534



For additional copies of this pocket resource guide,
contact MFP Housing at 800-233-1737.



This is not a complete list of services.

For more information, call 2-1-1

or visit www.myfirstlink.org.

DICKINSON AREA RESOURCES**ALCOHOL/SUBSTANCE ABUSE TREATMENT & SUPPORT**

Alcohol Anonymous	701-264-7552
Heartview Foundation	800-337-3160
Narcotics Anonymous	800-494-8381
Badlands Human Service Center	701-227-7500
Sacajawea Counseling Center	701-483-9150

LEGAL ASSISTANCE

Legal Services	800-634-5263
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MENTAL HEALTH

Suicide Hotline	800-273-8255
Badlands Human Service Center	701-227-7500

EMERGENCY SHELTERS

Ruth Meiers Hospitality House (Bismarck).....	701-222-2108
Welcome House (Bismarck)	701-751-1218
Abused Adult Resource Center (Bismarck).....	701-222-8370
Domestic Violence Rape Crisis Center (Dickinson)	701-225-4506

EMERGENCY FOOD PANTRY

Adams County Food Pantry (MFP)	701-567-2967
Amidon Food Pantry/Slope Cty. Salv. Army	701-225-0373
Beach Food Pantry	701-872-3708
Belfield Food Pantry	701-575-4405
Bowman Food Pantry	701-523-3370
Bread Pantry and Senior Commodities	701-225-0131
Domestic Violence Rape Crisis Center	701-225-4506
Dunn County Food Pantry	701-764-5593
Marmarth Community Food Pantry	701-225-0563
Mott Food Pantry.....	701-824-3209
New England Food Pantry	701-579-2967
St. Wenceslaus Church.....	701-225-3164

Food Pantry Vouchers Available at the Following:

Amen Food Pantry.....	701-483-4344
Badlands Human Service Center.....	701-227-7500
Community Action Partnership	701-227-0131
Stark County Social Services	701-456-7675
Southwestern District Health Unit.....	701-483-0171

HOUSING/RENTAL ASSISTANCE

Stark County Housing Authority.....	701-225-3120
Money Follows the Person Housing.....	800-233-1737
USDA Rural Development (Loans)	701-225-9168
Supportive Services for Veterans Families	701-227-0131
Dakota Center for Independent Living	701-483-4363
North Dakota Housing Finance Agency.....	800-292-8621
Roosevelt Custer Regional Council	701-483-1241
Community Action Partnership.....	701-227-0131

MEDICAL SERVICES

CHI St. Alexius Health	701-456-4000
Sanford Health Clinic	701-456-6000
Sanford Health Hearing Center	701-225-7188
Sanford Health Occupational Health Clinic.....	701-225-7575
Sanford Walk-In Clinic.....	701-456-6111
Southwestern District Health Unit	701-483-0171
Community Action Partnership.....	701-227-0131
Badlands Choice Clinic.....	701-483-9353
Great Plains Clinic.....	701-483-6017
Killdeer Medical Clinic.....	701-764-5822

MEDICATION ASSISTANCE

West River Health Services.....	701-567-4561
Prescription Connection for North Dakota	888-575-6611
Salvation Army/Community Action Partnership/Stark County Social Services.....	701-227-0131 and 701-456-7675

TRANSPORTATION ASSISTANCE

North Dakota Association for the Disabled	800-532-6323
Community Action Partnership.....	701-227-0131
Stark County Social Services.....	701-456-7675

TRANSPORTATION

Golden Valley/Billings County Council on Aging.....	701-872-3836
Southwest Transit/Hettinger.....	701-567-2476
Safe Ride Taxi Service (Hettinger)	701-928-1124
Southwest Transit/New England.....	701-579-5115
Elder Care/Day Ride to Bismarck.....	701-483-6564
Southwest Transit/Bowman.....	701-523-3241
West River Transit.....	701-567-2476

EMPLOYMENT

Job Service of ND	701-227-3100
Vocational Rehabilitation	701-227-7600
Experience Works	701-483-1333

COUNTY SOCIAL SERVICES

Adams County Social Services	701-567-2967
Bowman/Slope County Social Services.....	701-523-3285
Billings/Golden Valley Social Services.....	701-872-4121
Dunn County Social Services.....	701-764-5385
Hettinger County Social Services.....	701-824-3276
Stark County Social Services.....	701-456-7675



Jolene Kline Executive Director

INDUSTRIAL COMMISSION

Jack Dalrymple Governor

Wayne Stenehjem Attorney General

Doug Goehring Agriculture Commissioner

Behavioral Health Needs Study Housing Recommendations
North Dakota Housing Finance Agency
Division of the State Industrial Commission
Jolene Kline, Executive Director

September 20, 2016

Chairman Hogan and members of the Human Services Committee:

As you have no doubt found in your study of behavioral health needs, it takes a collaborative approach to untangle the deeply intertwined challenges facing North Dakotans with serious mental illnesses (SMI) and/or substance abuse issues. Housing plays a significant role in successfully addressing these challenges, which is why a number of housing-related recommendations have been made to your committee. I appreciate this opportunity to discuss behavioral health issues from a housing perspective.

North Dakota Housing Finance Agency has been working with a number of other state agencies and partners to understand and address these challenges. I wish to express my gratitude to them in helping prepare this report today, especially the Department of Human Services, Department of Corrections and Rehabilitation, North Dakota Coalition for Homeless People, and the Division of Community Services.

To dramatically over simplify it, housing challenges for people with behavioral health issues boil down to two main problems:

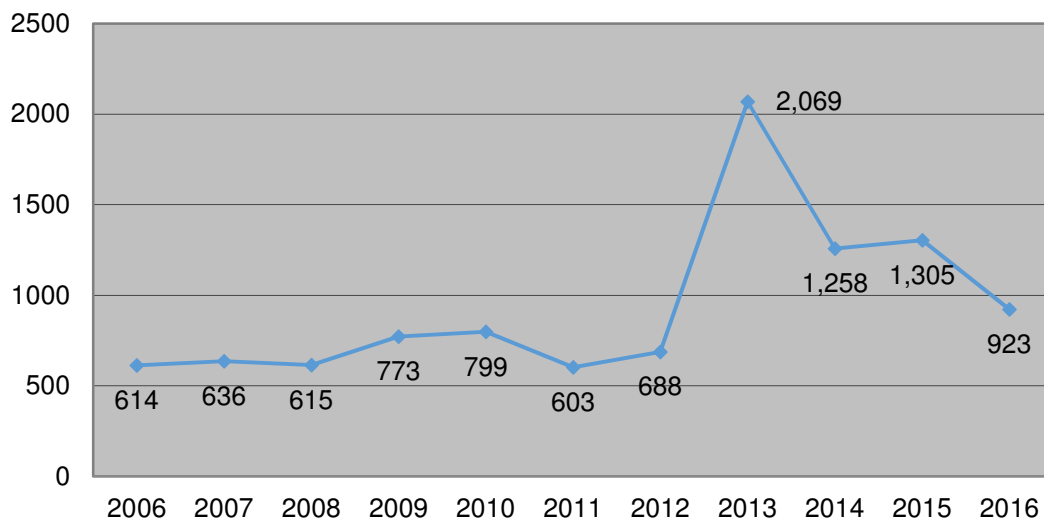
- Lack of access to housing; and,
- Lack of supportive services to sustain housing.

While it may not be the outright display of mental illness or substance abuse that winds up costing an individual access to housing, it is often instead manifested effects. A cycle of negative behavioral patterns can lead to criminal, credit and/or rental history issues which in turn can disqualify a prospective tenant from being able to lease a housing unit. Selection criteria used by landlords examine criminal and financial background to ensure the safety of the property and to confirm the tenant's ability to pay rent. They are meant to protect the property owner's investment and the other tenants. Fair housing laws and housing program regulations are meant to prevent discrimination, promote the rights of tenants and ensure easier access for the disadvantaged to housing resources. Complicating factors like physical and intellectual disability, lack of education and job skills, high housing costs, and extremely low income often add to the difficulty in finding and keeping safe, decent and affordable housing. Taken all together, this sets up a delicate balance that makes people with behavioral health needs some of the hardest to house and can lock some out.

When access to housing is denied, the result sometimes inevitably is homelessness. According to the North Dakota Coalition for Homeless People’s 2016 Point-In-Time (PIT) count, there were 923 people in North Dakota who were homeless the night of January 28, 2016, including 113 homeless individuals with severe mental illness and 94 with chronic substance abuse issues. SMI and substance abuse are self-reported conditions in the PIT so it is highly likely that there is an undercount within the homeless population.

Looking at homelessness over the past decade, the number of homeless individuals is down from its peak in 2013, but is still significantly higher than it was 10 years ago.

Statewide Homeless Count



While the PIT data is the basis for funding from the federal government for homeless assistance programs, the mere fact that the annual count is made in January means there is likely an additional undercount of people who are homeless overall. It also does not capture that homeless population who may be “doubled up” with family or friends or living in temporary situations like hotels, motels and RVs. The North Dakota Department of Public Instruction conducts a count of homeless students as required by the McKinney-Vento Homeless Assistance Act which includes the literally homeless as well as those temporarily housed. For the 2015-16 school year, 2,276 homeless students were reported. The difference between the PIT and the homeless student count illustrates the historically hidden nature of the issue of homelessness in our state.

To help communities end long-term homelessness, the North Dakota Interagency Council on Homelessness was appointed by Governor John Hoeven in 2008 which developed a statewide 10-year plan. The strategies identified to accomplish the goal represent a holistic approach to addressing homelessness:

- Develop permanent supportive housing (PSH);
- Improve the ability to pay rent;
- Expand supportive services to wrap around housing;
- Strengthen prevention and outreach programs; and,
- Collect and disseminate data relating to long-term homelessness.

While significant population and economic shifts since 2008 changed the game for the system of homeless service providers, progress has been made on the strategies outlined. For example, when the plan was developed there were 417 PSH beds reported to HUD in the Housing Inventory Count and in 2015 there were 746.

In addition, there are thousands of new housing units which have been constructed in the state using state and federal resources. The Housing Incentive Fund has been used to create 118 units targeted specifically to homeless households. These units include access to supportive services in addition to affordable rents. Additionally, 240 housing units have been income- and rent-restricted to Extremely Low-Income households (30 percent of area median income) and 116 are restricted to Very Low-Income households (50 percent of AMI). These income brackets represent the households most vulnerable to homelessness.

Other housing development programs, like the federal Low Income Housing Tax Credit, HOME Investment Partnerships Program and Community Development Block Grants, have been instrumental in developing housing to mitigate the incidences of homelessness. Whenever possible, permanent supportive housing for special needs populations including those with behavioral health issues is encouraged through programmatic scoring advantages.

HIF, as with other federal housing programs, is a housing development funding source and there is no funding available for the provision of supportive services. Projects receiving points in the allocation process for inclusion of supportive services are monitored to ensure they are, in fact, offering the services represented. The projects, however, are responsible for either finding an outside funding source for the services or funding them through project cash flow.

Coordination between supportive services and affordable housing is necessary to meet the needs of people with behavioral health issues. Services very frequently are key to successful long-term tenancy for this population. Services can range depending on the target population and may include case management, mental health services, alcohol and substance abuse counselling, independent living skills training, job and vocational skills training, health and medical care, and peer-to-peer guidance. Supportive services may also include things like transportation, housekeeping, and planned social and community engagement activities.

To ensure the best chance at success, services should be provided in a regular, stable setting like permanent supportive housing. PSH is defined as long-term housing with services designed to enable residents to be independent and avoid placement in an institutional setting.

Transitional housing is ideally designed to provide the housing and supportive services to help move people to independent living situations within 24 months. Because of the lack of accessibility to permanent housing for some, meeting that time goal can be very challenging. There is a bottleneck in the system because people with behavioral health needs, especially ex-offenders, struggle to make the conversion from transitional shelter beds to permanent housing. That lack of transitional shelter, in turn, prevents some from exiting institutionalization or results in homelessness.

As of June 2016, the Department of Corrections and Rehabilitation reports an average 272 ex-offenders housed in community-based transitional housing or halfway houses at an average daily cost to DOCR of \$64.88 per person or more than \$1,900 per person per month. In addition, DOCR averaged 11 people at Teen Challenge (a faith-based program) and 12 at Redemption Road (a faith-based housing provider for those in need of a second chance).

DOCR works with those exiting the system to develop a transition plan. Approximately 15 percent of the inmate population discharged from prison does so without any parole or probation supervision to follow. Some of those individuals resist any planning efforts on their behalf, according to DOCR Director Leann Bertsch. If there is no housing available because of the type of crime they committed (e.g. sex offenders), those discharged may reside temporarily in the DOCR trailer on the grounds of the State Penitentiary at a cost of \$7 per day. Others may seek housing with Redemption Road or are discharged into homelessness and seek emergency shelter through a local homeless service provider.

Likewise, Dr. Rosalie Etherington, director of the State Hospital, sees a lack of affordable and appropriate permanent housing as an obstacle for those transitioning from institutional care. Those leaving the state hospital for temporary housing are at higher risk for re-hospitalization based on the research that supports permanent housing as one piece of many for maintaining psychiatric stability.

Housing First is a concept where an individual is placed directly into permanent housing which acts as a stable platform for the delivery of supportive services. Once the chaos of homelessness is removed, stabilization can occur more quickly and be more enduring. Robust, yet voluntary, supportive services are hallmarks of the Housing First approach. Other models are based on a continuum from emergency shelter to transitional living and then to permanent housing based on clinical success.

Emergency and transitional shelter are the right steps for some people with behavioral health needs, especially those with substance abuse issues. Sober living facilities, halfway houses and other group homes provide intensive supports, case management and skills training that are necessary to move people to independent living situations. While emergency and transitional shelter are critical for the success of some individuals, they are not long-term solutions – only permanent housing is.

Behavioral health issues can affect households in all income ranges. We are most concerned with those with the lowest incomes because of the threat of homelessness that is posed. Behavioral health issues and poverty feed a cycle of chronic homelessness that is nearly impossible to escape without intervention and can be very costly to a community. The costs go far beyond shelter.

As an example, significant cost savings have been realized with the construction of Cooper House in Fargo. An Impact Report completed by Eide Bailly conducted in 2011, following the first full year of operation of the PSH project, showed a total savings for the community of \$204,140 by providing housing and services versus the costs incurred when the tenants were

homeless. And this does not totally capture the costs on the system – notably significant costs related to the judicial system and the state hospital for court-ordered rehab. The chronically homeless individuals housed at Cooper House are often “frequent fliers” with law enforcement, emergency shelters, medical emergency rooms and detox facilities and their tenancy in the “Housing First hybrid” project shows marked reduction in use of those resources.

Cooper House was developed using a number of funding sources including Low Income Housing Tax Credits, HOME, the Federal Home Loan Bank Affordable Housing Program and a payment in lieu of taxes from the City of Fargo, among others. Total development cost was \$3.7 million. The goal with this PSH project that serves people with the lowest incomes was to fund it with as little permanent debt as possible. Because of tenants’ lack of ability to pay rent, there isn’t sufficient cash flow to service debt as in a traditional housing project. Eighty percent of the rental revenue at Cooper House comes from project-based vouchers from HUD. The limited rents charged to tenants and voucher revenue goes to maintenance and operational costs which does not include the cost of services. Supportive services are funded through a grant from the Southeast Human Service Center to Dacotah Foundation. The 2015-17 biennium amount was \$514,855 with \$95,642 being federal or other pass through funds.

To help break down the silos between housing and service providers, NDHFA and the Department of Human Services created a statewide Supportive Housing Collaborative. The dialog that has been facilitated and the resource materials created have been helpful for each side in understanding the challenges of the other. Those efforts have been rolled down to the regional level, thanks to the guidance of the Money Follows the Person (MFP) Housing Grant staff. At a local level, housing and service providers are working together to better their communities.

One of the biggest accomplishments is the ongoing development of LaGrave on First, a Housing First PSH project in Grand Forks. The Grand Forks Housing Authority and Beyond Shelter Inc. are working on behalf of the Region IV Supportive Housing Collaborative to develop 42 housing units with supportive services to serve people facing chronic homelessness. Like Cooper House, one of the greatest challenges is lining up the development resources to make the project happen. Total development cost is projected to be \$9.5 million – which does not include the ongoing cost of services. The developers are continuing to determine available funding resources for the project. Tenants will pay 30 percent of their income toward housing, but the project will also utilize project-based vouchers to subsidize the rents. That, as with Cooper House, helps provide revenue for building maintenance, but not for services.

Rental assistance like the federal Housing Choice Voucher program can make the difference between housing and homelessness for people with behavioral health issues. The challenge is the dramatic oversubscription of the voucher program administered by 34 local public housing authorities in North Dakota. They receive a monthly budget authority from HUD and the number of households that can be supported depends on the amount spent. In 2016, HUD calculates 8,343 households per month can be supported by the budget authority, however first quarter usage data shows that only 6,514 are actually supported by the dollars provided. Because actual housing costs in North Dakota are greater than HUD’s funding formula, more subsidy per

household is required which means fewer households can be served with the voucher funding authority. Also, many housing authorities report long waiting lists, with some even closing their list to new applicants periodically.

The Department of Human Services was awarded a \$8.9 million Money Follows the Person Rebalancing Demonstration Grant by the Centers for Medicare and Medicaid Services in May 2007 to support community-based services and community inclusion of individuals with disabilities. Through MFP funding, there are two short-term rental assistance programs. MFP Rental Assistance is for older adults and individuals with physical or intellectual disabilities moving from nursing homes or intermediate care facilities. There have been 70 persons assisted ranging from \$250 to \$650 per month for a period of six months to three years for a total cost of \$141,827. The second is the North Dakota State Hospital Transition Assistance Fund, which helps cover costs as individuals exiting that institution or the Life Skills and Transition Center wait to obtain a housing voucher or need assistance in establishing a community residence. Through June 30, 2016, there have been 175 persons assisted at a maximum of \$2,500 per person for a total of \$263,191 spent. Funding for both of these programs ends September 30, 2020. MFP has assisted 206 older adults and individuals with a physical disability and 130 individuals with an intellectual disability transition to community housing. That grant for transitions will end December 31, 2017, and moving cost funding will end December 31, 2018.

The Department of Human Services, which administers the MFP grant, estimates it would cost about \$180,000 per year to replace the one-time moving cost assistance; approximately \$105,000 per year to replace the MFP Rental Assistance program (assisting 25 persons at \$400 per month); and \$112,500 per year to replace the State Hospital Transition Funds (45 people per year at \$2,500 per person). This is estimated only for currently eligible populations and does not take into account any expansion to assist individuals with behavioral health needs.

As I mentioned previously, criminal, credit and rental history can be significant roadblocks to accessing housing for people with behavioral health needs. To lessen the perceived jeopardy, the Fargo-Moorhead Coalition for Homeless Persons developed a local landlord risk mitigation fund in 2014. Landlords who agree to rent to people in the program can recover funds lost due to unpaid rent or excessive damage to units. The program is a formal partnership between housing providers, service providers, and persons with barriers to housing. The tenants are partnered with a supportive services worker who do monthly home visits and act as a communication bridge between the landlord and tenant. Landlords participating in the program can recover costs of up to \$3,000 for up to two years after initial tenancy. The pilot program, which was funded with private and other grant funding, has been successful with 27 leases covering 60 individuals (both in Fargo and Moorhead, MN) and only four claims paid to date totaling \$6,821.

Upon analyzing the current efforts of housing and service providers in the state, certain gaps were identified. Possible solutions to fill those gaps could include:

- Reauthorize and fund the North Dakota Housing Incentive Fund;

- Continue funding for the North Dakota Homeless Grant;
- Fund a statewide Landlord Risk Mitigation Fund; and,
- Enhance funding for supportive services paired with permanent housing.

The Housing Incentive Fund has been an effective means of encouraging development of affordable housing in the state. Since it was first created in 2011, about \$89.6 million has been allocated to projects which spurred over \$424 million in housing construction and created nearly 2,500 new housing units. Of those, 1,141 are targeted to low-income households.

The 2016 Statewide Housing Needs Assessment projects that while households of all income levels will grow over the next 15 years, the fastest growth will occur among extremely low- and very low-income households. Those two income categories are projected to increase by 24,591 households, which is 35.6 percent of total statewide household growth. Senior households are also expected to grow significantly at 52.4 percent or by 54,971 households. Housing that is affordable for these groups will be crucial into the future.

When the Housing Incentive Fund was first created during the 62nd Legislative Assembly, it was funded with \$15 million in state income tax credits. It was reauthorized during the 63rd Legislative Assembly and funded with \$20 million in tax credits and a \$15.4 million general fund appropriation. In the 64th Legislative Assembly, the Housing Incentive Fund was funded with \$30 million in tax credits and received \$5 million from the profits of the Bank of North Dakota. An additional \$5 million was transferred from BND because they hit a certain profit benchmark for 2015.

The North Dakota Homeless Grant was created in 2013 and funded with a \$2 million appropriation to the Department of Commerce. It was continued in 2015 with a \$1.5 million appropriation. In the Division of Community Services' 2015 North Dakota Homeless Grant progress report, there were 6,491 youth and adults served through street outreach, emergency shelter, prevention and rapid re-housing. Of those, 986 had a severe mental illness and 1,529 had chronic substance abuse issues. Another 1,953 were chronically homeless and 1,420 had some other disabling condition.

A statewide landlord indemnification fund was identified as an action step in the North Dakota Interagency Council on Homelessness 10-year plan, but has not been funded to date. The Division of Community Services, NDHFA, and North Dakota Coalition for Homeless People submitted a request for \$500,000 of Medicaid Rebalancing funds to start a statewide fund, but it was not funded. It is estimated that a fund of that size could serve 500 people per year for 30 months (assuming a 25 percent claim rate and \$1,500 average pay out).

As I have discussed at length in this document, supportive services are vital to addressing the issues complicating housing success for people with behavioral health needs. It is important that the response to housing in the state not be done in isolation, but must be paired with community-based services to be successful. Adequate ongoing funding for the provision of services is one of the greatest obstacles for developers of permanent supportive housing.

The North Dakota Housing Finance Agency plans to continue working with our partner organizations and state agencies to examine and address the housing challenges of all North Dakota residents, including the complex issues for people with behavioral health needs. We appreciate the collaborative work that has been done so far and look forward to continued use of affordable supportive housing to meet our common goals.