

# HEALTHCARE AND HOUSING (H<sup>2</sup>) SYSTEMS INTEGRATION INITIATIVE

## NORTH DAKOTA

### Homeless Housing Resources

The information in this document is intended primarily to provide people working in health care with basic information about homeless assistance and housing programs and resources. It is also intended to provide context for housing, health care, and service providers for discussions on gaps in needed housing and services that support housing stability. The following resources are covered:

- HUD Resources
  - Vouchers
  - HOME Program
  - Housing Trust Fund
  - Continuum of Care (CoC) Program
  - Emergency Solutions Grants (ESG)
  - Housing Opportunities for Persons with AIDS (HOPWA) Program
  - VA Supportive Housing (VASH) Programs
  - Office of Native American Programs (ONAP) Resources
- Other Federal Resources
  - Supportive Services for Veteran Families (SSVF)
  - SSI/SSDI Outreach, Access, and Recovery (SOAR) Program
  - Low Income Housing Tax Credit (LIHTC) Program
- North Dakota Housing Resources, including Permanent Supportive Housing (PSH) Programs

## HOMELESS HOUSING RESOURCES

Financial support for housing for low-income people tends to fall into categories: support to help cover “hard” costs (such as construction and rehabilitation) and support to cover more flexible “soft” costs, such as vouchers, operating costs, and services. Resources are often focused on a particular population (e.g. people with disabilities, people living with HIV/AIDS, people experiencing homelessness, veterans).

### *HUD Resources*

HUD provides a variety of resources to states, local governments, and nonprofit housing agencies to provide access to or in order to develop affordable housing.

### Housing Choice Voucher (HCV) Program<sup>1</sup>

The Housing Choice Voucher (HCV) program provides rental assistance for low-income individuals and families. The HCV Program provides “tenant-based” rental assistance under Section 8 by providing low-income households with a voucher they can use to rent any private apartment that meets program guidelines. Section 8 also offers “project-based” rental assistance, which provides rental housing to low-income households in privately owned and managed rental units, but in which the subsidy stays with the building.

**Currently, there are 36 PHAs in North Dakota operating HCV or public housing programs. Of those, 1 administers only a public housing program, 21 administer only an HCV program, and 14 administer both.**

<sup>1</sup> Data from HUD PHA Contact Information [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts) and HUD Housing Authority Profile database <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

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### Special Purpose Vouchers<sup>2</sup>

Special purpose vouchers have been appropriated by Congress exclusively for people with disabilities. They are an invaluable resource for meeting the housing needs of people with disabilities because they must be set aside for people with disabilities even when they turn over and are re-issued. Vouchers are targeted exclusively to people with disabilities through the following programs:

#### **Five-Year Mainstream Housing Opportunities for Persons with Disabilities**

These vouchers are set aside exclusively for people with disabilities. They are funded through the Section 811 tenant-based rental assistance program (25% of the program’s appropriations have been used for tenant-based rental assistance). PHAs<sup>3</sup> receive 5-year annual contributions contracts. **As of February 2016, no PHA in North Dakota had received Five-Year Mainstream vouchers.**

#### **Rental Assistance for Non-Elderly Persons with Disabilities (“NED” Vouchers)**

Over the past decade, HUD has also awarded over 55,000 other vouchers targeted to non-elderly people with disabilities, now referred to as NED vouchers. **As of February 2016, one PHA – the Minot Housing Authority – has received 75 NED vouchers.**

Although vouchers are an invaluable resource for helping homeless and low-income individuals with disabilities, PHAs often have substantial waiting lists for applicants to receive HCV and special purpose vouchers; lists may be also closed when the wait for housing becomes unreasonable.

### HOME Investment Partnerships Program<sup>4</sup>

The federal government created the HOME Investment Partnerships Program (HOME) in 1990. The HOME program is a formula grant of federal housing funds given to states and localities (referred to as “participating jurisdictions” or PJs). As of December 2015, there are two PJs in the state of North Dakota. **Since 1992, PJs in the state of North Dakota have received over \$82 million in HOME funds.**

HOME funds can be used to:

- Build, buy, and renovate rental housing;
- Finance homeownership opportunities;
- Repair homes, including making buildings physically accessible; or
- Provide rental subsidies to eligible households.

#### **North Dakota HOME-Funded Tenant-Based Rental Assistance Vouchers as of Dec. 2015**

Participating Jurisdictions	Cumulative as of Dec. 2015 Award Amount	Number of Households Since Becoming PJ (1992 or later)	Number of Households from Oct. to Dec. 2015
Fargo	\$6,720,577	50	0
North Dakota	\$75,932,292	13,252	138
<b>Total</b>	<b>\$82,652,869</b>	<b>13,302</b>	<b>138</b>

<sup>2</sup> Technical Assistance Collaborative, Database of Vouchers for People with Disabilities, <http://www.tacinc.org/knowledge-resources/vouchers-database/?state=ND>

<sup>3</sup> Non-profit disability organizations were also eligible to apply for Section 811-funded Mainstream vouchers.

<sup>4</sup> HUD, HOME Dashboard Reports, [https://www.hudexchange.info/manage-a-program/home-dashboard-reports/?filter\\_DateYearEach=2015-12-31&filter\\_State=ND&filter\\_Granttee=&program=HOME&group=Dash](https://www.hudexchange.info/manage-a-program/home-dashboard-reports/?filter_DateYearEach=2015-12-31&filter_State=ND&filter_Granttee=&program=HOME&group=Dash)

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#### National Housing Trust Fund (NHTF)<sup>5</sup>

The federal government created the National Housing Trust Fund in 2008, but it has not been operating due to insufficient funding. Funds are now being set aside, and HUD anticipates that allocations will begin in 2016. The NHTF program is a formula grant of federal funds given to states and state-designated entities. Each state determines its priority housing need for production or preservation, primarily of rental housing, that is affordable and available to extremely low-income households. A state must use at least 80 percent of each annual grant for rental housing; up to 10 percent for homeownership; and up to 10 percent for the grantee's reasonable administrative and planning costs.

NHTF funds can be used for:

- New construction of rental and homebuyer units;
- Acquisition or acquisition/rehabilitation of rental and homebuyer units; or
- Operating costs for rental projects (up to one third of annual grant).

To receive its share of the NHTF, a state must submit an allocation plan as part of its annual action plan. The HUD Office of Community Planning and Development issued a Notice on January 28, 2016 outlining the timing for states and entitlement jurisdictions to submit their FY16 consolidated plans, action plans, and NHTF allocation plans. HUD expects to announce the amount of NHTF funds each state will receive in April 2016.

#### Continuum of Care (CoC) Program<sup>6</sup>

North Dakota has one active Continuum of Care (CoC):

- In January 2015, North Dakota had **966 total beds** dedicated for homeless persons year-round. **79.7% of North Dakota's beds** were in emergency shelters/safe havens and **20.3%** were in transitional housing programs.
- The state also had a total of **762 permanent supportive housing (PSH) beds**, 136 of which are dedicated to serve chronically homeless individuals, 166 for veterans, and 25 for youth.

Continuum of Care	2015 Homeless Housing Inventory			Permanent Housing Inventory		
	Total Year-Round Beds (ES, SH, TH)	Inventory by Type		Total (PSH, RRH)	Inventory by Type	
		Emergency Shelter/Safe Haven	Transitional Housing		Permanent Supportive Housing	Rapid Re-housing
North Dakota Statewide CoC	966	770	196	762	746	16

<sup>5</sup> HUD Exchange, Housing Trust Fund <https://www.hudexchange.info/programs/htf/> and National Low Income Housing Coalition, "HUD Notice on ConPlans Includes NHTF Allocation Plans," February 8, 2016, <http://www.nlihc.org/article/hud-notice-conplans-includes-nhtf-allocation-plans>

<sup>6</sup> 2015 HIC Count, available at: [https://www.hudexchange.info/resource/reportmanagement/published/CoC\\_HIC\\_CoC\\_ND-500-2015\\_ND\\_2015.pdf](https://www.hudexchange.info/resource/reportmanagement/published/CoC_HIC_CoC_ND-500-2015_ND_2015.pdf)

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#### Emergency Solutions Grants (ESG)<sup>7</sup>

The Emergency Solutions Grant (ESG) Program provides grants to states and localities for emergency shelter, transitional housing, and permanent housing for the homeless. ESG funds can be used for street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS, as well as administrative activities. ESG funds may also be used to fund Homeless Prevention and Rapid Re-Housing Programs (HPRP). **In 2015, the state of North Dakota received an ESG grant totaling \$445,841.**

#### Housing Opportunities for Persons with AIDS Program (HOPWA)<sup>8</sup>

HOPWA funding provides housing assistance and related supportive services by grantees who are encouraged to develop community strategies and form partnerships with nonprofit organizations. Funds may be used for a range of housing, social services, program planning, & development costs.

HOPWA funds are awarded through the Consolidated Plan as a block grant to states and larger metropolitan areas based on the incidences of AIDS, and competitively through an annual Notice of Funding Availability (NOFA). In 2014, North Dakota was served by the State of Montana's two Competitive HOPWA awards: MT-H110010 & MT-H120021. The North Dakota Project Sponsor (Community Action Program, Region VII) received \$63,900 under the former; \$35,061 under the latter.

#### Community Action Program, Region VII – 2014 HOPWA Grant Expenditures

	Households Served	HOPWA Expenditures
<b>MT-H110010</b>		
Tenant-Based Rental Assistance	16	\$30,431
Subsidized Permanent Housing	N/A	N/A
Transitional/Short-term Facilities	N/A	N/A
Short-Term Rent, Mortgage & Utility Assistance	5	\$10,526
Permanent Housing Placement Services	N/A	N/A
<b>TOTAL</b>	<b>24</b>	<b>\$40,957</b>
<b>MT-H120021</b>		
Tenant-Based Rental Assistance	9	\$22,133
Subsidized Permanent Housing	N/A	N/A
Transitional/Short-term Facilities	N/A	N/A
Short-Term Rent, Mortgage & Utility Assistance	N/A	N/A
Permanent Housing Placement Services	N/A	N/A
<b>TOTAL</b>	<b>9</b>	<b>\$22,133</b>
<b>TOTAL ACROSS GRANTS</b>	<b>33</b>	<b>\$63,090</b>

<sup>7</sup> HUD, 2015 CPD Allocation Awards, [https://www.hudexchange.info/grantees/cpd-allocations-awards/?filter\\_year=2015&filter\\_program=6&filter\\_state=ND&filter\\_coc=](https://www.hudexchange.info/grantees/cpd-allocations-awards/?filter_year=2015&filter_program=6&filter_state=ND&filter_coc=)

<sup>8</sup> State of Montana MT-H110010 & MT-H120021 2014-2015 APRs

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#### VA Supportive Housing Program (VASH)<sup>9</sup>

VASH is a joint project between the Department of Veteran Affairs (VA) and the Department of Housing and Urban Development (HUD). The goal of the program is to transition veterans from homelessness to having permanent, secure, safe housing so that they may rebuild their lives. This program is administered with a housing voucher from HUD for veterans to rent a home or an apartment, and intensive case management services provided by the VA for five years. **From 2008 to 2015, a total of 190 VASH vouchers have been awarded to 6 North Dakota PHAs:**

#### PHAs in North Dakota with VASH Vouchers

PHA	VASH Vouchers
Williston Housing Authority	15
Grand Forks Housing Authority	25
Fargo Housing and Redevelopment Authority	100
Minot Housing Authority	15
Burleigh County Housing Authority	15
Stark County Housing Authority	20
<b>TOTAL</b>	<b>190</b>

#### Office of Native American Programs (ONAP) Resources<sup>10</sup>

As sovereign nations, tribes are the direct recipients of HUD funding. Each tribe designates an entity to administer its housing programs with these federal dollars. Referred to as a Tribally Designated Entity (TDE), the organization may be a department within the tribe, tribal housing authority with separate board of commissioners, or a nonprofit organization.

ONAP administers the following programs that may benefit Native Americans in North Dakota:

**Indian Housing Block Grant (IHBG):** Formula-based grant program. Eligible activities include: housing development, assistance to housing developed under the Indian Housing Program, housing services to eligible families and individuals, crime prevention and safety, and model activities that provide creative approaches to solving affordable housing problems.

**Section 184 Indian Home Loan Guarantee Program:** Created in 1992 to help increase Native access to homeownership by providing a guarantee to lenders on mortgage loans made to Native borrowers. Section 184 loans can be used both on and off native lands for new construction, rehabilitation, purchase of an existing home, or refinancing.

**Indian Community Development Block Grant (ICDBG):** Awarded under an annual competition. Provide single purpose grants for housing rehabilitation, land acquisition, community facilities, infrastructure construction, and economic development activities that benefit primarily people with low and moderate incomes.

**Title VI Loan Guarantee Program:** Assists Indian Housing Block Grant recipients who want to finance eligible affordable housing activities, but are unable to secure financing without the assistance of a federal guarantee.

<sup>9</sup> HUD.Gov, HUD-VASH Vouchers, [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/vash](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/vash)

<sup>10</sup> HUD Office of Native American Programs,

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/ih/codetalk/tribalhousing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/codetalk/tribalhousing)

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#### *Other Federal Resources*

#### Supportive Services for Veteran Families (SSVF)<sup>11</sup>

The SSVF Program is a VA program that awards grants to private nonprofit organizations and consumer cooperatives that will provide supportive services to very low-income Veterans and their families residing in or transitioning to permanent housing. The grantees will provide a range of supportive services designed to promote housing stability. **In 2014, the North Dakota Coalition of Homeless People received an SSVF Award of \$902,472 to serve veterans across the state.**

#### SSI/SSDI Outreach, Access, and Recovery Program (SOAR)<sup>12</sup>

Through its SOAR program, the Substance Abuse and Mental Health Services Administration (SAMHSA) seeks to end homelessness through increased access to Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) support. Nationally, 37 percent of all applications for SSI/SSDI are approved upon first application. However, for people who are homeless, initial SSI/SSDI application approval is only 15 percent. When homeless people apply for SSI/SSDI through the SOAR Initiative, initial application approval is greatly increased – 93 percent of persons thought to be eligible are approved within 3 months.

North Dakota began participating in SOAR in 2010. **The North Dakota SOAR program focuses on individuals who are homeless or at imminent risk of homelessness** and is led by the North Dakota Coalition for Homeless People, Inc. As an SSVF grantee, the Coalition has trained several SSVF case workers. Additionally, 6 out of 8 PATH grantees in the state employ SOAR trained staff. The North Dakota Social Security Administration (SSA) and Disability Determination Services (DDS) have approved the SOAR Process statewide and provided points of contact in each SSA district office and DDS Public Relations Officer (PRO).

#### Federal Low Income Housing Tax Credit (LIHTC) Program<sup>13</sup>

The LIHTC program is administered by the U.S. Department of Treasury. In North Dakota, the state Housing Finance Agency administers the LIHTC program. The program provides competitive awards of federal tax credits to developers to assist in the creation of affordable rental housing including supportive housing. It requires that 20 percent of LIHTC units be made available for households at or below 50 percent of area median income (AMI) or that 40 percent of LIHTC units be made available for households at or below 60 percent of AMI.

In 2015, six North Dakota developments were selected to share in \$2.7 million in federal LIHTCs. Sierra Court in Bismarck, Turtle Mountain Homes 9 in Dunseith, North Sky III in Fargo, and McKenzie Village Apartments in Watford City are all for households age 55 and older. Northern Place in Dickinson and Sunset Ridge in Minot are targeted to low-wage workers. **Six units in the Dickinson development are designated for households at risk of homelessness. In 2015, North Dakota allocated \$2,690,000 in LIHTCs for 2016. Allocations for 2017 will be made in December 2016.**

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<sup>11</sup> Data from [http://www.va.gov/HOMELESS/ssvf/docs/2014\\_SSVF\\_Award\\_List.pdf](http://www.va.gov/HOMELESS/ssvf/docs/2014_SSVF_Award_List.pdf)

<sup>12</sup> SAMHSA, SOAR Works! North Dakota profile, <https://soarworks.prainc.com/states/north-dakota>

<sup>13</sup> North Dakota Housing Finance Agency, "2016 Low Income Housing Tax Credit Applications," <https://www.ndhfa.org/development/LIHTC/2016LIHTCProjectList.pdf>

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#### *North Dakota Resources*

##### Funding – Special Initiatives – Coordination

##### North Dakota Housing Incentive Fund (HIF)<sup>14</sup>

HIF was authorized by the Legislative Assembly in 2001 and reauthorized in 2013 to help finance the development of affordable housing. It is a tax credit program through which individuals, businesses, and financial institutions receive a dollar-for-dollar state income tax credit in exchange for contributions to an affordable housing development project.

Typically, projects eligible to receive federal tax credits can receive up to an additional \$200,000 from the HIF. Up to \$300,000 is available for projects in “difficult to develop” areas, and up to \$400,000 is available for projects which include supportive services. Projects that do not receive federal tax credits can receive up to 30% of the total development cost, with a maximum award of \$3 million.

**From 2015-2017, an allocation of \$29 million from the HIF will support the development of 21 projects containing 716 new units. HIF funded projects include Lincoln Park Townhomes III in Dickinson and Jeremiah Program Apartments in Fargo, both of which will serve homeless and low-income families.**

##### North Dakota Homeless Grant<sup>15</sup>

The North Dakota Homeless Grant is a state program designed to provide financial assistance to facilities and programs within North Dakota to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The Division of Community Services currently awards grant funds directly to emergency/homeless shelters and agencies throughout the state to provide funds for activities such as operational expenses (utilities, insurances, furnishings/appliances, etc.) and essential services (case management, medical, laundry, transportation, etc.), homeless prevention, rapid re-housing and Homeless Management Information System (HMIS).

**In 2015, 29 emergency/homeless shelters and agencies received a total of \$750,000 in awards through the North Dakota Homeless Grant Program.**

##### North Dakota Interagency Council on Homelessness (ICH)<sup>16</sup>

The North Dakota ICH was established by Governor John Hoeven in 2004 to coordinate statewide efforts on homeless initiatives. It brings together a broad representative group of knowledgeable individuals to address the issues of homelessness in North Dakota. The Council’s roles include defining homelessness in North Dakota, creating strategies for preventing and ending homelessness

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<sup>14</sup> North Dakota Housing Finance Agency, “2015-2017 Housing Incentive Fund Allocation Plan,” <https://www.ndhfa.org/Development/HIF/DRAFTHIF3AllocationPlan.pdf>

<sup>15</sup> North Dakota Community Development, “North Dakota Homeless Grant Program,” <http://www.communityservices.nd.gov/communitydevelopment/Programs/NorthDakotaHomelessGrantNDHG/> and <http://www.communityservices.nd.gov/uploads/12/2015NorthDakotaHomelessGrantRecipients.pdf>

<sup>16</sup> North Dakota Interagency Council on Homelessness, “Housing the Homeless: North Dakota’s 10-Year Plan to End Long Term Homelessness,” [https://www.ndhfa.org/Publications/Reports/Partner%20Publications/ndich\\_finalplan.pdf](https://www.ndhfa.org/Publications/Reports/Partner%20Publications/ndich_finalplan.pdf)

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in the state, determining the needs and characteristics of individuals experiencing homelessness, and educating the public about the causes of homelessness.

The North Dakota ICH worked in cooperation with local communities and tribal nations to develop 2008's "Housing the Homeless: North Dakota's 10-Year Plan to End Chronic Homelessness."

#### North Dakota Coalition for Homeless People<sup>17</sup>

The North Dakota Coalition for Homeless People is a coalition of service providers that coordinates and supports efforts to provide basic human needs and housing to people experiencing homelessness in North Dakota. The Coalition includes over 70 organizations in communities across the state. It has supported the development of 763 supportive housing beds and has helped house 650 homeless veterans throughout the state.

#### Missouri Valley Coalition for Homeless People, Inc. (MVCHP)<sup>18</sup>

MVCHP exists to advocate, coordinate and optimize services for people experiencing homelessness across North Dakota's Missouri Valley. The Coalition is comprised of over 40 members. MVCHP provides no-cost services to those in need within Burleigh, Emmons, Grant, Kidder, McLean, Mercer, Morton, Oliver, Sheridan, and Sioux Counties in central North Dakota.

#### Fargo-Moorhead Coalition for Homeless Persons (FMCHP)<sup>19</sup>

FMCHP's mission is to work in partnership across the two cities to find permanent solutions to prevent, reduce, and end homelessness. Membership includes more than 60 members from service areas related to housing, medical, mental health, community action, disability, veteran's issues, as well as faith-based groups and individual community members concerned about homelessness.

FMCHP coordinates and operates a number of initiatives, including **Project Community Connect**, which is held twice a year and brings about 100 service providers and volunteers together under one roof to efficiently serve hundreds of homeless and precariously housed people. FMCHP is also launching a **Landlord Risk Mitigation Fund** to encourage property managers to rent to people experiencing homelessness in the Fargo-Moorhead area.

### Housing Programs- Homeless Assistance Resources

#### Beyond Shelter, Inc.<sup>20</sup>

Beyond Shelter, Inc. is a nonprofit housing development organization serving communities in North Dakota, South Dakota, and Minnesota. It has participated in the design, financing, and development of over 70 projects that have created over 650 affordable housing units for the communities it serves. In North Dakota, Beyond Shelter operates two supportive housing projects for homeless individuals:

- **The Cooper House Apartments:** 42 units of PSH for individuals coming out of homeless shelters or off the streets. Developed by partnership between Beyond Shelter, Inc., the Fargo Housing and Redevelopment Authority, and the City of Fargo. Features 24-hour staffing, a part-time nurse and support services provided by the SouthEast Human Service Center.

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<sup>17</sup> North Dakota Coalition for Homeless People, <http://www.ndhomelesscoalition.org/>

<sup>18</sup> Missouri Valley Coalition for Homeless People, Inc, <http://mvchp.org/about-missouri-valley-coalition-for-homeless-people/>

<sup>19</sup> Fargo-Moorhead Coalition for Homeless Persons, <http://www.fmhomeless.org/>

<sup>20</sup> Beyond Shelter, Inc, "Supportive Housing," <http://www.beyondshelterinc.com/supportive-housing>

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- **Sister's Path:** PSH for 18 formerly homeless families who have a parent going through treatment for chemical dependency. Operated in partnership with an addiction treatment center, Sharehouse, Inc. Services include chemical dependency treatment programs, parenting classes, and counseling for children who live there with their parents.

#### Fraser Ltd. Permanent Supportive Housing Program<sup>21</sup>

Individual single-room units leased to youth ages 18-26 who have been determined to be the "hardest to house" individuals. Residents sign 12-month leases and work with staff on independent living skills such as increasing income potential and developing positive rental history. As of February 2016, 9 of the 21 individual apartments are occupied. When finished, the program will provide housing to a minimum of 30 people.

#### Ruth Meiers Hospitality House, Inc.<sup>22</sup>

Provides housing and supportive services to assist people experiencing homelessness and people with low income achieve self-sufficiency. In addition to emergency shelter, residential programs, and transitional programs, Ruth Meiers Hospitality House provides the following permanent options:

- **Horizons Efficiency Apartments:** Permanent supportive housing for 25 single men and women in efficiency-style apartments. Residents pay 30% of their gross income for monthly rent and must sign a one-year lease. Supportive service staff includes a Case Manager, Job Service Representative, and Treatment Coordinator.
- **The Porter Avenue Apartments:** 40 affordable efficiency and one-bedroom units for men and women in the Bismarck-Mandan area. Rent is 30% of the individual's income, not to exceed a predetermined limit set by the North Dakota Housing Finance Agency.
- **Boulevard Avenue Apartments (not yet completed):** 44 1- and 2- bedroom units for men and women. Rent will be 30% of the resident's income, not to exceed a predetermined limit set by the North Dakota Housing Finance Agency.

#### Region V Community Development Corporation (RVCDC)<sup>23</sup>

RVCDC's principle purpose is planning, developing, owning, and managing affordable housing programs (including multifamily rental housing, single family homeownership, and special need housing) in Southeastern North Dakota. The programs benefit households with an annual income that does not exceed 80% of the county median income level. RVCDC has developed over 170 units of affordable housing in the communities of Lisbon, Gwinner, Hankinson, Hatton, Wahpeton, Milnor, Northwood, Fairmount, West Fargo, Casselton and Fargo.

#### YWCA Cass Clay<sup>24</sup>

The YWCA Cass Clay offers supportive housing to women and their families in North Dakota. Furnished apartments cost up to 30% of residents' annual income. Experienced YWCA Housing Advocates assist each woman through the housing process and during their time in the YWCA supportive housing program. YWCA Cass Clay also provides assistance with basic needs such as food, clothing, and transportation, depending on each woman's needs.

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<sup>21</sup> Fraser Ltd., "Transitional Youth Services," <http://www.fraserltd.org/transitionalyouthservices>

<sup>22</sup> Ruth Meiers Hospitality House, Inc., "Shelter Services," <http://www.ruthmeiers.org/services/>

<sup>23</sup> Region V Community Development Corporation, <http://rvcdc.org/>

<sup>24</sup> YWCA Cass Clay, "What We Do: Supportive Housing," <http://www.ywacassclay.org/what-we-do#supportive-housing>

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In 2015, through a partnership with the Sisters of the Presentation, the Supportive Housing program was expanded by 10 units, bringing the total to 32 units.

#### YWCA Minot<sup>25</sup>

The YWCA has seven one-bedroom apartments that provide permanent supportive housing for women who are homeless with a diagnosed disability. Each apartment is furnished, with personal cooking and showering facilities.

#### Bismarck-Mandan Native American Development Center<sup>26</sup>

The Center was incorporated in September 2012 to strengthen and advance Native American individuals and families by providing supportive services and resources designed to preserve culture and promote socio-economic security. The Center offers the following homeless and housing assistance services:

- Affordable housing development strategies crafted with national housing leaders, state, rural and tribal agencies/organizations.
- A guide to homeownership partner resources and loan programs.
- Financial literacy workshops and counseling services.
- Home buyer education workshops and homeownership counseling services.
- Referrals to emergency, transitional, and support service providers for individuals and families; food pantries; first months' rent & deposit; and bus passes.

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<sup>25</sup> YWCA Minot, "Our Services," <http://www.ywcaminot.org/our-services.html>

<sup>26</sup> Bismarck-Mandan Native American Development Center, "Services," <http://nativeamericandevlopmentcenter.com/services/>