



NORTH DAKOTA
housing
FINANCE AGENCY

Housing Update

BEHAVIORAL HEALTH COUNCIL

July 15, 2026

Jennifer Henderson | NDHFA

Collaborative Efforts

INTERIM HUMAN SERVICE COMMITTEE
STUDY ON HOMELESSNESS



Corrections and Rehabilitation

REENTRY TASK FORCE

BEHAVIORAL HEALTH COUNCIL



NDICH

INTERAGENCY COUNCIL ON HOMELESSNESS

- Reestablished by Governor Armstrong
- Council met monthly starting in January 2026
- Heard presentations from Community Action Partnership ND, Presentation Partners in Housing and Behavioral Health Division

Common Themes

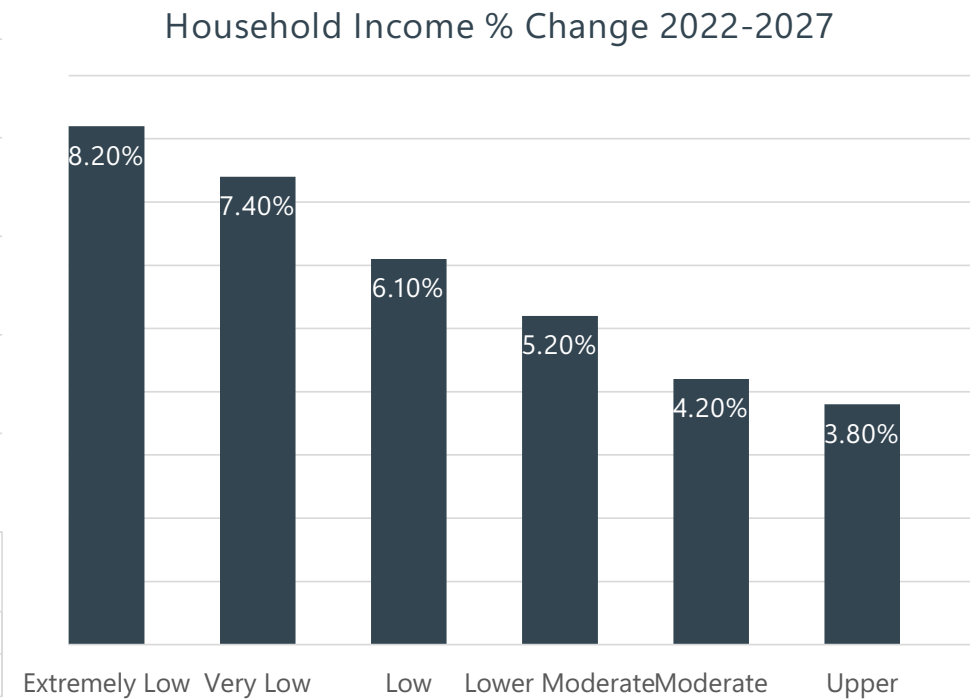
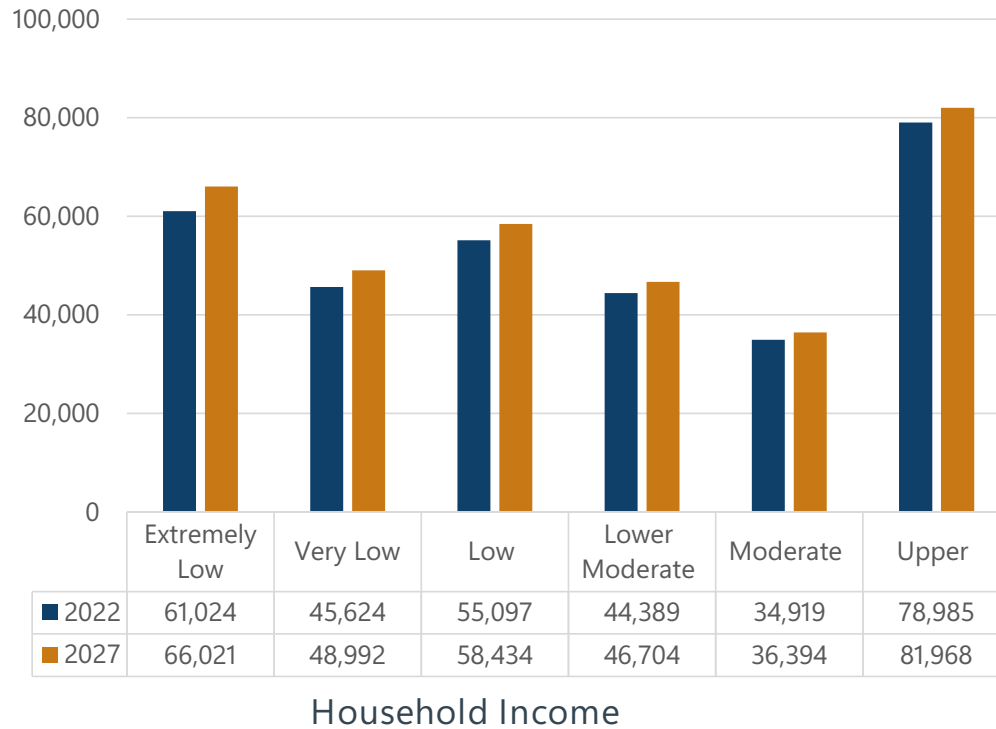
- Federal rental assistance programs including Housing Choice Vouchers are **not sufficient** to meet needs; most housing authorities have **waiting lists**.
- ND Rent Help served 800 households per month towards the end of the program at about **\$1 million in assistance per month**. Current funding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

Why is the Problem NOT Getting Better



ND Household Income Levels

2022 and 2027 Projections

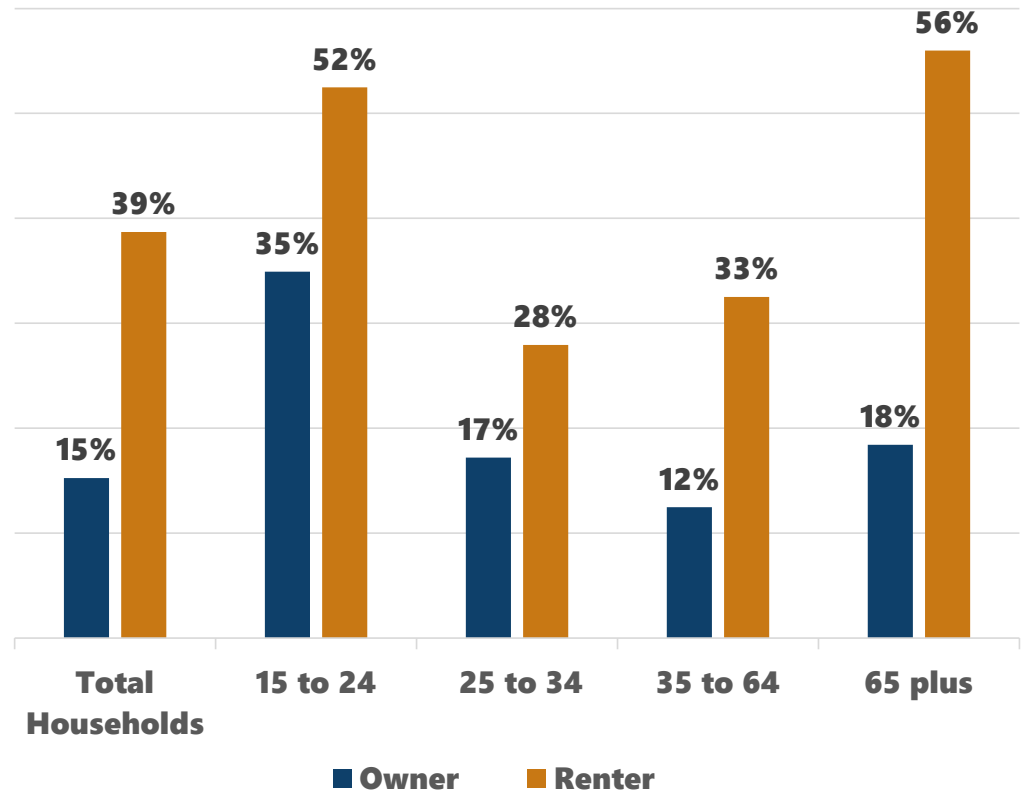


Affordability by Household Income 2022

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

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

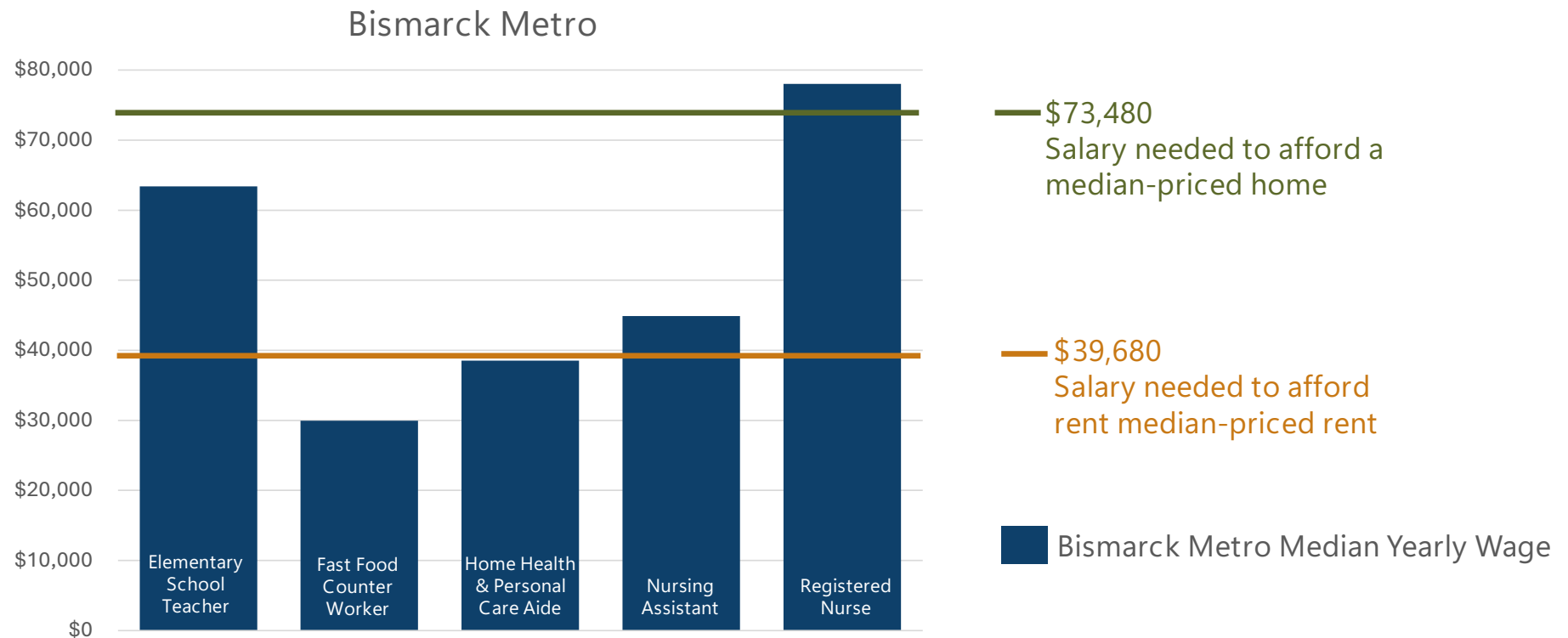
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Source: U.S. Census Bureau (2023a)

Housing Affordability

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

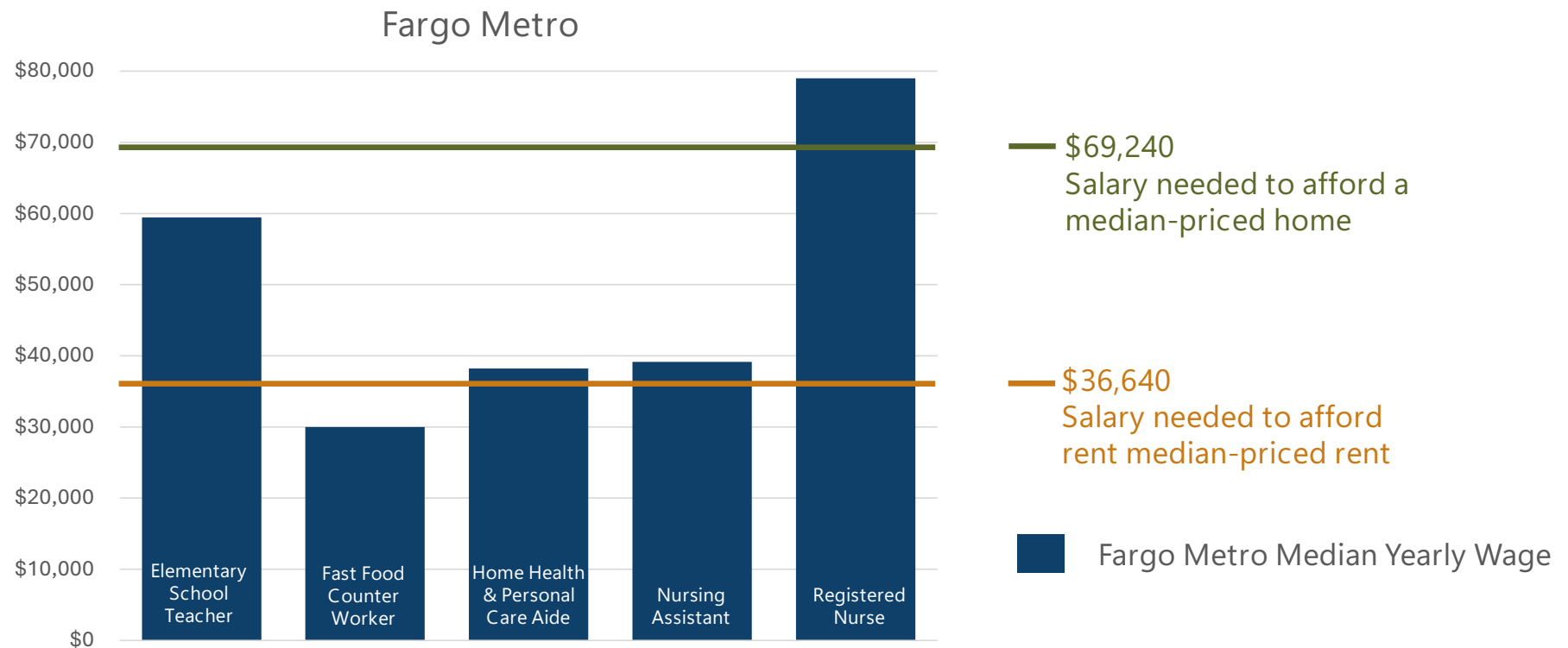


Source: 2024 Occupational Employment and Wage Statistics (OEWS). Labor Market Information, Job Service North Dakota

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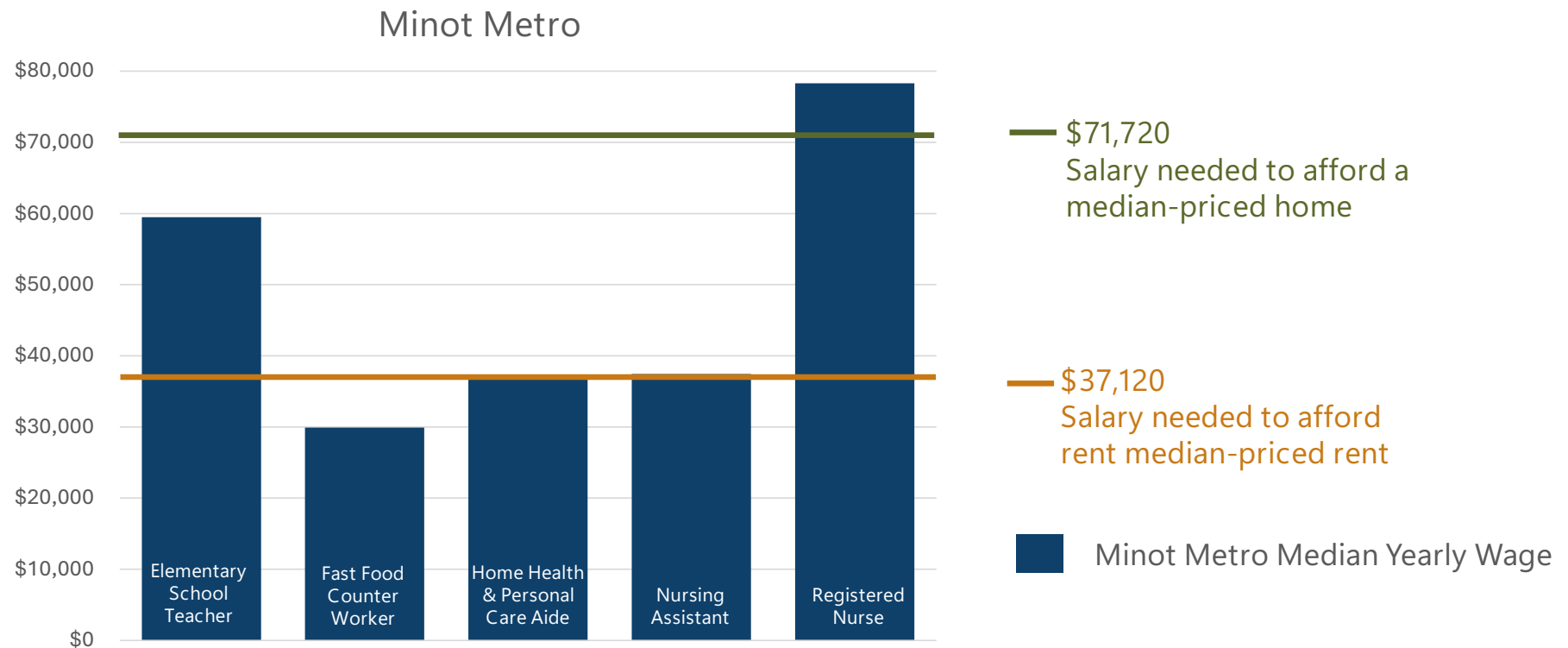


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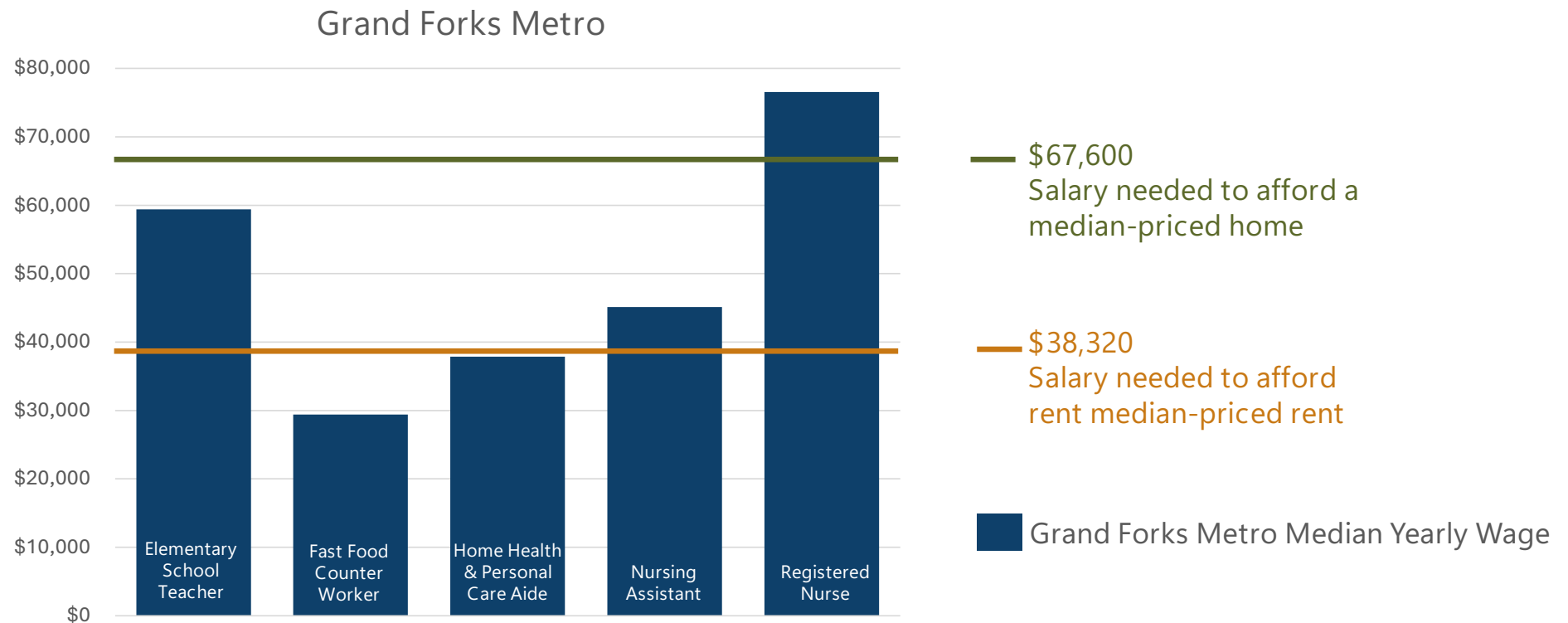


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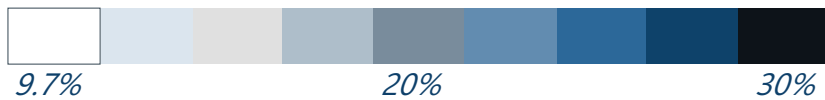
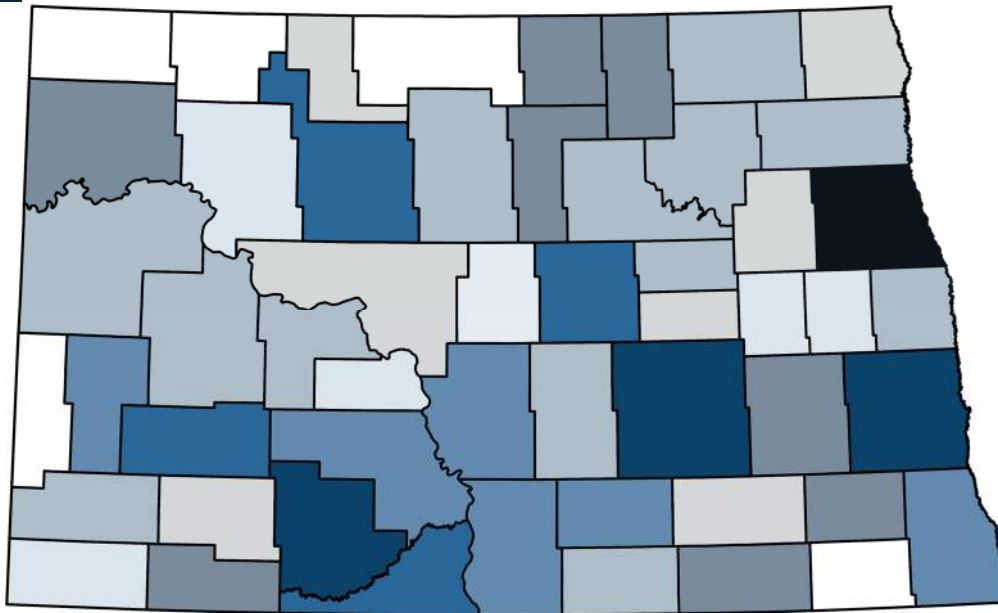


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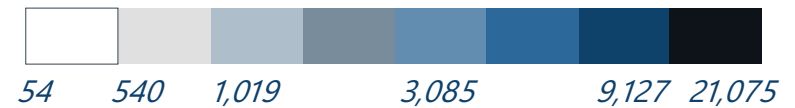
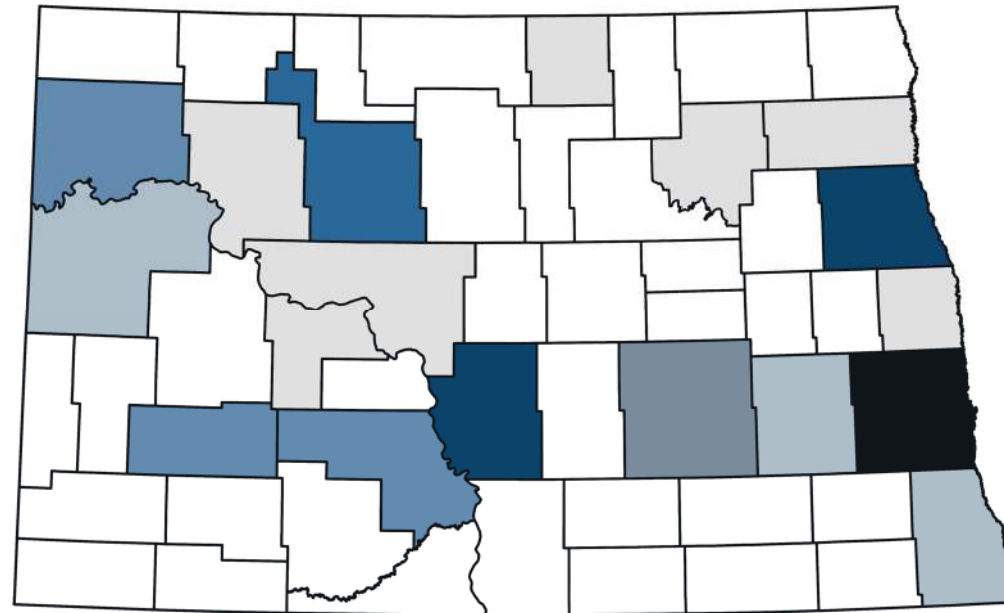
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Cost Of Housing By County

Percent of Cost-Burdened Households



Number of Cost-Burdened Households



Housing Needs Takeaway

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- Housing priorities may need to focus on lower income households.
- Development of new housing and rehabilitation of existing housing should consider needs of aging populations and lower-income working households.
- Rehabilitation and preservation of existing affordable housing is as important as new construction where needed.
- Projections suggest more than 20,000 housing units (single- and multifamily) are needed by 2027.

Considerations for Legislative Priorities



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Increase Supply of Housing

Fund Housing
Incentive Fund
at current or
increased levels.



Fund Temporary Housing Supports and Emergency Shelter Operations

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



Support Ongoing DHHS Efforts to Expand CCBHCs

Align with the Certified
Community Behavioral
Health Clinics framework



Evaluate Access and Eligibility Maintenance to Existing Economic Assistance Programs

Benefits are critical to homeless prevention and rapid rehousing responses

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



Increase Landlord Engagement/ Market Access

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

Educate Homeless Providers



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

Consider Expansion of Recovery Housing Assistance Program (RHAP)

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

**Data shows
the program is
effective.**

Support Reentry Housing Pilot Program and Reentry Housing Task Force



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

A large, modern sign for the North Dakota Housing Finance Agency. The sign is white with a blue border and features the agency's logo, which includes the words "NORTH DAKOTA" in a smaller font above the word "housing" in a large, bold, blue font. The letter "o" in "housing" is replaced by a stylized house icon. Below "housing" is the text "FINANCE AGENCY" in a smaller, blue, sans-serif font. The sign is mounted on a dark, rectangular base. In the background, there is a large, modern building with a flat roof and a large evergreen tree to the left. The sky is clear and blue.

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www.ndhousing.nd.gov