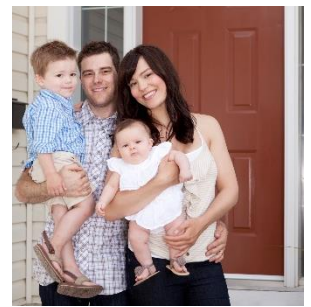
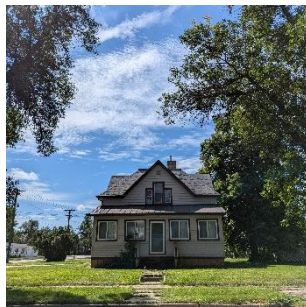


Recommendation Highlights

OUR GOAL

Remove housing as a workforce barrier by unleashing the power of the private market to increase access to housing that is attainable to people living and working in North Dakota.

- Pave the way for more moderate-income households to make the **transition from renting to owning** and for people working in all occupations to have **housing options that work for them**.
- Embrace the **full range of housing choices** needed to support the life-stage, mobility-related trends – upsizing and downsizing - that drive healthy housing markets no matter where you live.
- Make targeted investments to **bridge affordability gaps** driven by market realities.
- Help lower property tax burdens by committing to a framework that builds on regulatory **approaches** that are both **housing-friendly** and **existing-infrastructure-efficient**.



\$96 million investment will

*Reduce red tape | Support local champions | Invest in housing supply |
Make good use of existing infrastructure | Improve access | Build the workforce pipeline*

Red Tape Reduction | \$2.65 million

- Support local efforts to advance housing goals by providing **flexible grant funds to local governments**. Resources can help meet a range of local needs, from zoning code updates, to creation of tools to streamline review/approvals, to comprehensive plan updates that include focused housing strategies.
- **Reform housing-related Codes** (Building, Plumbing, Electrical, Fire, Energy, Zoning) to balance affordability with health/safety considerations. Involve broad coalition of stakeholders with aggressive timeline to move work forward.
- Examine and streamline **manufactured housing** rules and requirements in order to remove barriers that may limit greater adoption of manufactured and modular building as a key element of community housing inventory.

Vibrant Local Housing Markets | \$22.85 million

- Offer **Innovation grants** to spur exploration and adoption of innovative residential building methods.
- Support local housing champions – community leaders, builders, developers – with a **Neighborhood builder grant** program for small-scale **urban** housing projects, and a **Community builder capacity/grant** program for small scale **rural** housing projects (includes structured investments in the capacity needed to catalyze action).
- Improve feasibility of **manufactured housing** with targeted **site-development / button-up grants**.

Financing Innovations | \$38.5 million

- **Gap Financing** for both **single- and multi-family housing** construction (rural and urban). Leverage the *ND Housing Incentive Fund* to continue innovating, including rural construction loan guarantees, single-family appraisal gap challenges, and the range of equity gaps that impact feasibility and affordability.
- Encourage **production and preservation of entry level housing** by helping to offset the gap between cost to produce and final sales/rental price via a **grant** available to the builder / developer when the home sells or rents at the target price.
- **Low Interest Construction Loans** for builders who are producing housing that meets **high priority goals** related to *entry-level homes, aging-in-place-friendly designs, and/or leveraging existing infrastructure*.
- Incentivize **partnerships with local lenders** to replicate **community-based low-interest-loan programs** to make it easier for individual homeowners to improve their home and preserve existing housing supply.

Homelessness Services | \$10 million

- **Emergency shelter operating funds** to strengthen the funding model for homeless shelters whose mission is to address immediate housing crises for both individuals and families.
- **Rapid Re-Housing Assistance** to connect people who are receiving emergency shelter services with a coordinated rapid re-housing response that is designed to quickly re-connect people to housing.

Financial Coaching / Stabilization | \$16 million

- Make **eviction prevention** resources available to stabilize a household before housing loss occurs, including renter education/counseling and assistance designed to avoid recurrence of housing crisis.
- Offer targeted **housing assistance** to people at highest risk of housing instability, including people who have received short term rapid rehousing supports (i.e., exiting homelessness), who are transitioning back to community, who are at imminent risk of housing crisis, as well as lower income families with children at risk of housing instability.
- Leverage the Bank of North Dakota's financial literacy tools as part of **specialized financial literacy coaching** for people receiving direct housing assistance, to help assure continued path to financial stability.
- Incentivize **home renovation** to address **accessibility** and low-income homeowner **housing rehab** needs, to help prevent loss of housing and unnecessary transitions to higher cost levels of care.

Construction Workforce | \$6 million

- Make **grants to local schools** who are actively investing in the equipment and resources needed to grow the **housing construction trades** workforce pipeline.
- Invest in **technology and training** needed to deploy **3D-printed materials / design innovations** to residential construction sites across North Dakota.