

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Minot, North Dakota, receives an annual entitlement allocation from the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) program. The Consolidated Plan provides direction on the investment of CDBG dollars over five years, from 2024 – 2028. Additionally, each year, the City will produce an Annual Action Plan that details how the City will carry out the goals and objectives identified in this Plan.

2024 marks the **FIRST year for the City of Minot as an Entitlement Community** with the U.S. Department of Housing and Urban Development.

HUD provides a broad range of eligible activities that can be utilized with CDBG funding. A key feature of these grants is the City's ability to choose how to use the funds. The City must determine which eligible activities will best serve the community's needs. HUD requires grantees to develop a Five-Year Consolidated Plan to determine the most pressing needs and effective, place-based market-driven strategies to meet those needs.

When developing a Consolidated Plan, the City must first analyze Minot's needs and then propose strategies to meet those needs. The Consolidated Plan and first-year Action Plan (2024) format is highly prescriptive, with many data points already populated into the HUD-provided template.

The Consolidated Plan and first-year Action Plan has the following parts:

- ES - Executive Summary
- PR – The Process
- NA - Needs Assessment
- MA - Market Analysis
- SP - Strategic Plan
- AP – Annual Action Plan 2024

The **Housing Needs Assessment (NA)** and **Housing Market Analysis (MA)** outline levels of relative need in affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis.

The **Strategic Plan (SP)** details how the City will address its priority needs and utilize funding over the next five years. The strategies must reflect the current market condition, expected funding availability, and local capacity to administer the plan. The **Annual Action Plan (AAP)** describes funding and projects in 2024 and gives a more specific look into how the program will operate.

Consistent with HUD's mission, the City works to support community development priorities and increase access to affordable housing free from discrimination. The City will embrace a high standard of ethics, management, and accountability in undertaking this work. The City will continue to form new partnerships that leverage resources and improve HUD's effectiveness at the community level.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Minot's 2024-2028 Consolidated Plan is a five-year strategic plan that provides an outline of actions for the community as it works toward meeting the housing and community development needs of its low- and moderate-income and special-needs households. The plan's development includes a profile of the community and its economy, assessing housing and community development needs, and developing long-range strategies to meet those needs.

The Consolidated Plan serves the following functions:

- A planning document for the City, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- A submission for federal funds under HUD's formula grant program for jurisdictions;
- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance, tracking success, and determining the course of future Consolidated Plans.

The Consolidated Plan for the fiscal years 2024-2028 was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

Below are the HUD objectives and the City's projected outcomes over the 5-year Consolidated Plan:

1. Provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
2. Provide a suitable living environment through safer, more livable neighborhoods, greater integration of LMI residents throughout Minot, increased housing opportunities, and reinvestment in LMI neighborhoods.
3. Expand economic opportunities through targeted public services, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

During the 2024-2028 Consolidated Plan period, the City of Minot will have projects that help to support affordable housing for low- to moderate-income residents.

- Rental units rehabilitated -
- Homeowner housing added -
- Homeowner housing rehabilitated -

Other programs will help support low- and moderate-income residents.

- Homeless overnight shelter - cultivate local partners and support development of a year round low-barrier shelter
- Public Facilities and Infrastructure projects - 2,500 persons assisted
- Public services - 4,175 persons assisted

3. Evaluation of past performance

2024 is the City of Minot's first year to receive HUD CDBG funds as an entitlement community.

4. Summary of citizen participation process and consultation process

Citizen participation includes actively encouraging citizens, particularly the low and moderate-income population, to participate in the planning process for the five-year Consolidated Plan, the Annual Action Plan, the submission of Substantial Amendments, and the development of the Consolidated Annual Performance Report (CAPER).

The City encouraged and sought broad participation but especially encouraged participation from low- and moderate-income persons, residents of predominantly low- and moderate-income neighborhoods, minorities, non-English speaking persons, persons with disabilities, public housing residents, local and regional institutions, businesses, developers, and nonprofit organizations.

All public meetings are held in a location convenient to residents, particularly those that are potential or actual beneficiaries. Meetings are held at times to provide maximum flexibility for an array of citizen schedules. Attention is given to ensure meeting times increase the probability of maximum citizen participation.

Citizen participation played a vital role in the needs assessment, market analysis, and the construction of the goals and priorities featured in the Consolidated Plan. The City distributed a survey to residents to gather input on a broad housing needs assessment, and results were utilized to develop this plan.

All Public Hearings and Comment Periods are advertised in the local newspaper of general circulation. The City held a 30-day comment period from XXXXXXXXXXXX

The City of Minot had two public hearings, widely distributed a community needs survey and met with key stakeholders in the community.

5. Summary of public comments

Citizen participation includes actively encouraging citizens, particularly those with low and moderate incomes, to participate in the planning process for the five-year Consolidated Plan, the Annual Action Plan, the submission of Substantial Amendments, and the development of the Consolidated Annual Performance Report (CAPER).

Citizen participation played a vital role in the needs assessment, market analysis, and the construction of the goals and priorities featured in the Consolidated Plan.

Minot residents were provided multiple opportunities to comment on the plan and engage in the planning process. A community meeting identified a need for affordable housing, childcare resources, accessibility infrastructure, behavioral health, and additional shelter services as the highest priorities. Comments on Facebook during the public comment period primarily related to taxes and other programs not funded through CDBG, including flood Rebuilder's Loand and Homestead Credits. Minot city staff provided links and information to CDBG program requirements when appropriate. Transportation options (public transportation) was also identified as an unmet need during the comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

Minot accepts and records all comments. All comments and results from public meetings were recorded and utilized to help form the priorities, goals, and activities for the Consolidated Plan.

7. Summary

Minot has an adopted Citizen Participation Plan (CPP) implemented in conjunction with the Annual Action Plan. The CPP provides the framework for public input into the allotment of CDBG funds granted to the City. Minot's CPP guides how it gives notice and outreach to residents for public hearings regarding all aspects of the CDBG process.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MINOT	National Disaster Resilience

Table 1 – Responsible Agencies

Narrative

The lead agency for preparing the 2024-2028 Consolidated Plan and 2024 Annual Action Plan is the **National Disaster Resilience Program (NDR)** in the City of Minot. The Department is responsible for administering funds received from HUD, developing and implementing the Consolidated Plan, Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER), and oversight of the funded activities.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City encourages a high level of agency consultation to identify and address priority needs. This process ensures the participation of nonprofit organizations, private citizens, and public agencies in a collaborative effort. In consultation with local partners, the City prioritized the community's needs.

In preparing this Plan, the City of Minot conducted outreach and consultation efforts with citizens, local municipal officials, nonprofit agencies, public housing agencies, governmental agencies, private organizations, and the Continuum of Care.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City led a grassroots participation process to solicit public and stakeholder input to develop the Consolidated Plan goals, strategies, and priorities.

The City utilized survey results to gauge housing needs for the Consolidated Plan. It worked directly with service providers and other government agencies to gather data for the technical analysis.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Minot does not receive Continuum of Care, Emergency Shelter Grant (ESG), or Housing Opportunity for People with AIDS (HOPWA) funding. The City will work to reduce homelessness through service providers as part of the City's CDBG allocation.Â

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COMMUNITY ACTION PARTNERSHIP - MINOT REGION (II)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Action representatives attended a stakeholder forum. These were small focus groups to understand the needs of the community better.
2	Agency/Group/Organization	Minot Commission on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MCOA provides Meals on Wheels and Congregate Meal services to Minot residents. MCOA was consulted during a small stakeholder forum and shared needs they see in aging residents in Minot.
3	Agency/Group/Organization	Minot Area Homeless Coalition
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Minot Area Homeless Coalition provides services to the homeless and those at risk of becoming unhoused. They were consulted about unmet needs in Minot and attended a stakeholder forum.
4	Agency/Group/Organization	Minot Area Community Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Minot Area CLT was consulted about the ongoing need for affordable housing. Staff attended a stakeholder forum.
5	Agency/Group/Organization	Souris Valley United Way
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a funder, partner, and service provider United Way was consulted to better understand the service needs of LMI Minot residents.
6	Agency/Group/Organization	Visit Minot
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Visit Minot attended a stakeholder forum and shared information about economic development, housing, and social service needs.
7	Agency/Group/Organization	DOMESTIC VIOLENCE CRISIS CENTER, INC
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DVCC provides resources and shelter, when available, to people fleeing domestic violence. DVCC offers the only current year-round shelter in Minot. They were consulted to help better understand the needs of DV victims.
8	Agency/Group/Organization	Independence Inc
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Independence Inc staff attended one of the stakeholder forums. They provided information about the need of Minot's disabled population, as well as the service gaps in services for seniors and behavioral health needs.
9	Agency/Group/Organization	F5 Project
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	F5 provides vital services to people exiting the justice system. Consultation related to housing and service needs was important to better grasp the challenges facing the previously incarcerated.
10	Agency/Group/Organization	YOUTHWORKS
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	YouthWorks provides services to unaccompanied minors throughout ND. Staff attended an information session and provided feedback on needs in Minot.

11	Agency/Group/Organization	Minot Area Men's Winter Refuge
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Men's Winter Refuge representative attended a stakeholder forum. They provided information about the needs of the homeless in Minot.
12	Agency/Group/Organization	Minot Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MHA operates properties throughout the region, renting to LMI populations. They were consulted to better understand the needs of the HA in Minot.
13	Agency/Group/Organization	North Dakota Health & Human Services Region II
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Central Human Service Center: Region II staff provided information about acute and ongoing behavioral health needs in Minot. Information was also provided related to discharge planning for clients exiting treatment, health, and other institutional settings. There is a lack of available housing and shelter resources for this at-risk population. There are still gaps in service to ensure that those returning from institutions receive the on-going care and housing to support their needs. This national issue is unlikely to be resolved locally with Minot CDBG funding alone.

14	Agency/Group/Organization	North Dakota Information Technology
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Market Analysis Broadband MA-60
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Dakota Information Technology Dept. recently completed the ND Digital Equity Plan that the federal government accepted. In discussion with department staff, a recent planning grant and the new study will help position the state to access funding for increased broadband access. Staff stated that the City of Minot coverage is more expansive than some other areas in the state and outlying areas of Ward County.
15	Agency/Group/Organization	WARD COUNTY
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Market Analysis Hazard Mitigation MA-65
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ward County Emergency Management coordinates and facilitates using resources to minimize the impact of emergencies and disasters on people, property, and the environment. The Department provided information and plans, including the 2024 Multi-Hazard Mitigation Plan. In consultation, department staff recognized the need for continued research into flood hazards to minimize the chance of another catastrophic event like the occurrence of 2011. They continue to work on recovery and mitigation measures from the 2011 floods.
16	Agency/Group/Organization	ND Continuum of Care (CoC)
	Agency/Group/Organization Type	Services - Housing Services-homeless Other government - State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>North Dakota has one CoC and NDHF acts as the collaborative applicant. The collaborative manages the HMIS system and PIT count outlined elsewhere in this plan. The CoC shared data at the most granular level available during our consultation. They expressed a need for additional homeless resources in Ward County and the City of Minot. This helped to inform the need for additional shelter beds.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	State of North Dakota	<p>The CoC works to provide coordinated services to homeless communities and households in danger of becoming homeless. Through consultation with CoC staff, overlapping priorities identified by community stakeholders emerged. There are extremely limited homeless services and shelter options in the Minot area. This plan outlines the need for a year-round low-barrier shelter for individuals and families experiencing homelessness. The CoC also identified a need to assist households prior to becoming homeless. It is more expensive, in dollars and case management time, to assist a household find suitable housing once they become homeless. The city will work with community based stakeholders and the CoC to identify projects to address this need.</p>
Broadband Now Research	Broadband Now	<p>Broadband Now primarily utilizes the FCC Form 477 broadband deployment information. By aggregating the information submitted from multiple providers, Broadband Now is able to provide information to agencies, organizations, and the public concerning broadband distribution networks nationwide. The most recent maps are included in the broadband section of the CP.</p>

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Minot coordinated and sought feedback on community needs from local, regional, and State level partners.

The city will seek to continue and expand these efforts during each Action Plan cycle.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Citizen participation includes actively encouraging citizens, particularly the low and moderate-income population, to participate in the planning process for the five-year Consolidated Plan, the Annual Action Plan, the submission of Substantial Amendments, and the development of the Consolidated Annual Performance Report (CAPER). All notices of public meetings relating to this process are published in the local newspaper before the public meeting. According to HUD guidelines, the Consolidated Plan and first-year Action Plan draft was posted on the City's website, made known to grant subrecipients, and noticed in the local newspaper.

The City encouraged and sought broad participation but especially encouraged participation from low- and moderate-income persons, residents of predominantly low- and moderate-income neighborhoods, minorities, non-English speaking persons, persons with disabilities, public housing residents, local and regional institutions, businesses, developers, nonprofit organizations, philanthropic organizations, and community or faith-based organizations.

All public meetings are held in a location convenient to residents, particularly those who are potential beneficiaries. Meetings are held at times to provide maximum flexibility for an array of citizen schedules. Attention is given to ensure meeting times increase the probability of full citizen participation.

Additionally, the Consolidated Plan and Action Plan can be made available in Spanish upon request. All Public Hearings and Comment Periods are advertised in the local newspaper of general circulation.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	9 community members attended a public meeting	Affordable housing, childcare resources, accessibility infrastructure, behavioral health, and shelter services were identified as attendee priorities.	All comments accepted	
2	Public Hearing	Non-targeted/broad community	A public hearing was held during a regularly scheduled City Council Meeting on May 20th.	Council members had questions after a short presentation overview of the CDBG program. No public comments were received.	All responses welcome.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	A public hearing was held during a regularly scheduled City Council meeting on August 5th. Council approved plan and directed staff to submit to HUD.	No Public comments were received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/broad community	FB posts w/ link to CP and public comment period info.	Most discussion was around taxes, including the need to abolish property taxes in ND, homeowners with housing debt after rebuilding from flood damage (Rebuilders Loans), complaints about pet projects, homestead credit (separate program), and other non CDBG related comments. A very spirited FB discussion. The city provided information regarding CDBG program requirements.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Non-targeted/broad community	Newspaper ad announcing public comment period.	Comment received concerning additional transportation needs in the community.	All comments accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. HUD Comprehensive Housing Affordability Strategy (CHAS), American Community Survey (ACS), and Census data were used to help assess the City's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by Minot's residents. The Needs Assessment takes particular care to address "disproportionately greater need" for housing, severe housing problems, and housing cost burden. A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Housing Needs Assessment relies heavily on prepopulated tables provided by HUD to entitlement communities. The data sets utilized are primarily CHAS, ACS, and HUD-adjusted median family incomes (HAMFI).

Comprehensive Housing Affordability Strategy (CHAS)

1990, Congress passed the National Affordable Housing Act, which required that State and local governments participating in selected HUD grant programs prepare a Comprehensive Housing Affordability Strategy (CHAS). The CHAS was meant to serve as the strategic guide for housing and community development activities, particularly activities funded by HUD grants and targeted to low- and moderate-income households.

To support this analysis, HUD and the Census Bureau produced custom tabulations of the 1990 Census that provided grantees with information about low- and moderate-income households' housing needs. As a planning document, the CHAS was superseded in 1995 by the Consolidated Plan, but the Census data's custom tabulations continue to be known as the "CHAS data." The CHAS data were updated following the Census 2000, and in 2009 they were updated to rely on the **American Community Survey (ACS)**, the Census Bureau's new annual survey that replaced the long form of the decennial Census. The CHAS data combine ACS microdata with HUD-adjusted median family incomes (HAMFI) to estimate the number of households that qualify for HUD assistance. The CHAS data also incorporate household characteristics (race/ethnicity, age, family size, disability status) and housing unit characteristics (such as the number of bedrooms and rent/owner costs).

HUD-Adjusted Median Family Incomes (HAMFI)

If the terms "area median income" (AMI) or "median family income" (MFI) are used in the CHAS, assume it refers to HAMFI. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and HUD programs' income limits. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments that are made.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the lower 50% of the Housing Affordability Median Income for the area.

Income Category

- **Extremely low-income** **30% HAMFI**
- **Very low-income** **>30% - 50% HAMFI**
- **Low income** **>50% - 80% HAMFI**

- Low- and middle-income <100% HAMFI
- Upper income >100% HAMFI

The most relevant income category is 80% of HAMFI because most HUD programs base eligibility on this threshold, generally referred to as **low- to moderate-income**.

US Census estimated the population of Minot to be 46,195 in 2009 and 47,835 persons as of 2020, the most recent data (V2020). **Minot's population grew by only 4%** over that period compared to a population increase of 6.3% nationwide.

No auto-populated data loaded in any tables in this or any other sections! This created substantial challenges in securing data and information requested in some areas.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	46,195	47,835	4%
Households	18,780	21,155	13%
Median Income	\$60,721.00	\$64,401.00	6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,130	2,445	4,755	2,500	8,325
Small Family Households	520	425	1,310	1,055	4,405
Large Family Households	105	55	385	145	715
Household contains at least one person 62-74 years of age	545	435	590	345	1,635
Household contains at least one person age 75 or older	525	450	450	265	350
Households with one or more children 6 years old or younger	545	305	745	290	1,045

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Economic and Market Analysis Division - HUD
Special Tabulations of 2022 ACS 5-Year Survey Data
Households by Income, Tenure, Age of Householder, and Housing Conditions

Geography : Minot, ND Micro Area
Renters, Householder Age : ALL AGES

TOTAL

Income Intervals	TOTAL	1-person	2-persons	3-persons	4+ persons
TOTAL	11,560	5,345	3,475	1,200	1,540
Less than \$9,999	985	710	140	55	85
\$10,000 - \$19,999	1,475	1,090	195	180	10
\$20,000 - \$29,999	1,215	800	250	4	160
\$30,000 - \$39,999	805	575	155	55	20
\$40,000 - \$49,999	1,000	525	145	180	145
\$50,000 - \$59,999	1,290	685	340	130	135
\$60,000 - \$74,999	1,175	320	565	165	125
\$75,000 - \$99,999	1,625	250	1,015	155	210
\$100,000 - \$124,999	825	170	395	125	135
\$125,000 or more	1,165	225	275	145	515

Footnote: "With Conditions" statistics are unavailable due to insufficient population

Renters by income

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	55	0	0	125	0	0	25	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	55	15	10	100	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	0	85	0	135	20	25	145	15	205
Housing cost burden greater than 50% of income (and none of the above problems)	1,585	110	25	55	1,775	415	240	95	10	760
Housing cost burden greater than 30% of income (and none of the above problems)	295	745	310	45	1,395	120	200	520	135	975

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	175	0	0	0	175	35	0	0	0	35

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,730	220	125	65	2,140	430	265	260	25	980
Having none of four housing problems	780	1,300	2,330	1,060	5,470	195	660	2,035	1,355	4,245
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	370	110	40	520	15	165	245	425
Large Related	65	25	45	135	20	4	80	104
Elderly	455	220	15	690	375	200	135	710

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,080	600	245	1,925	140	65	180	385
Total need by income	1,970	955	345	3,270	550	434	640	1,624

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

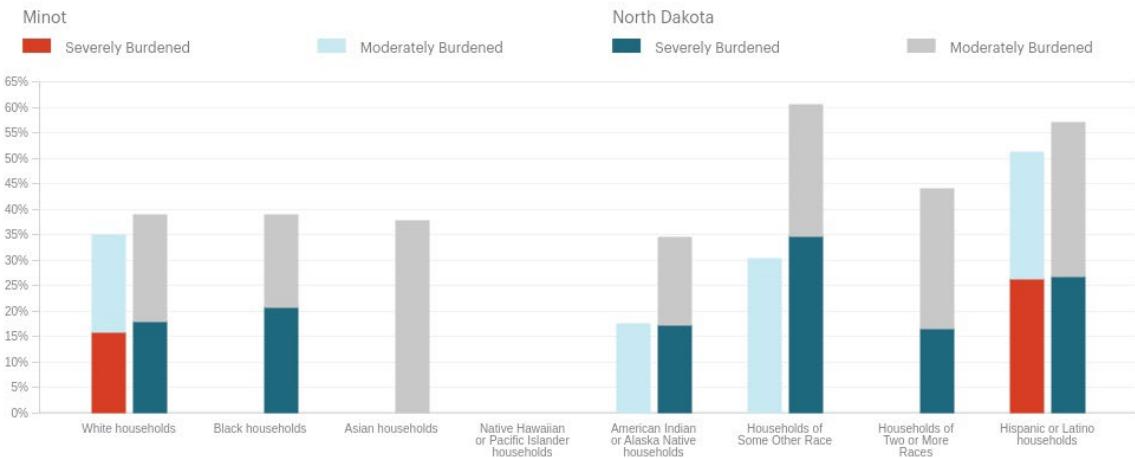
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	15	90	0	105
Large Related	0	0	0	0	20	4	0	24
Elderly	405	135	0	540	320	90	15	425
Other	0	895	20	915	75	0	0	75
Total need by income	405	1,030	20	1,455	430	184	15	629

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

Share of Renter Households Moderately or Severely Cost Burdened by Race/Ethnicity as of 2020

Across the U.S. there are substantial disparities in rental cost burdens by race and ethnicity. Although data may be limited for some races or ethnic groups, localities can use these charts to examine how the prevalence of both moderate and severe cost burdens vary across population subsets. A high proportion of cost burdened renters can indicate that certain groups must dedicate a greater portion of their income to housing as opposed to other resources.



Source: [Census PUMS](#)
2016-2020 Data Contains: 1 City ([show](#))

POLICYMAP

Cost Burdened Renters by Race/Ethnicity

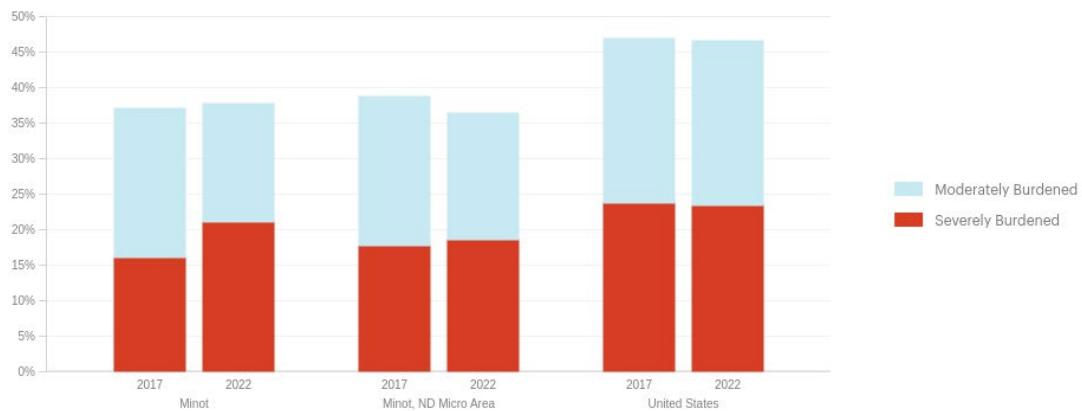
Share of Renter Households Moderately or Severely Cost Burdened ⓘ 2017 to 2022

A moderately cost burdened renter household spends between 30 and 49.9% of their household income on gross rent (defined as monthly rent plus utilities expenses). A severely cost burdened renter household spends 50% or more of their household income on gross rent.

Examining how the share of renter households that are cost-burdened changes over time can help jurisdictions understand whether affordability problems are easing or worsening. In **Minot**, the share of renter households that are moderately or severely cost burdened **increased** from **37.0%** in 2017 to **37.5%** in 2022.

Data on the share of households that are cost-burdened at the regional and national levels can provide a useful context for understanding the extent to which the jurisdiction's affordability challenges are more or less severe than these benchmarks. The share of renter households in **Minot** that were moderately or severely cost-burdened in 2022 (**37.5%**) was **higher** than the share in the **Minot, ND Micro Area, (36.2%)**, and **lower** the share in the **United States, (46.5%)**.

In reviewing these charts, pay attention to the level of severe cost-burden as well as the combined level of moderate- and severe cost-burden.



Source: [Census](#) ⓘ
2013-2017 Data Contains: 8 Census Tracts ([show](#))
2018-2022 Data Contains: 1 City ([show](#))

POLICYMAP

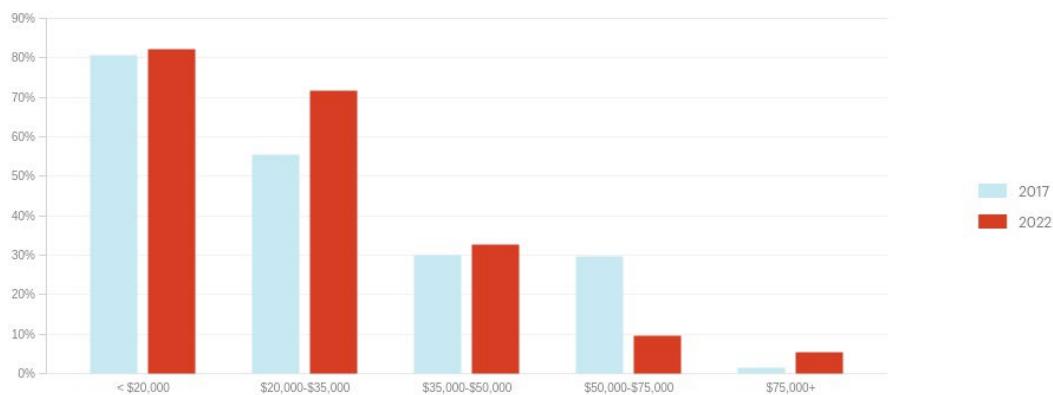
Cost Burdened Renters

Share of Renter Households that are Cost Burdened across Income Ranges 2017 to 2022

The incidence of housing cost burdens is generally highest for unassisted renter households with the lowest incomes, a key reason why federal housing vouchers and federally-funded public housing are targeted primarily toward extremely low-income renters. In developing a local housing strategy, it is important to consider both the incidence of moderate- and severe housing cost burdens among households of different income levels and the absolute number of renter households with these problems within each income category. It is also important to consider whether the incidence of housing problems is rising among certain income groups as well as whether there are important gaps not targeted by federal assistance. [Learn how to set income eligibility levels](#).

In reviewing this chart, keep in mind that it includes households receiving rental assistance, which may have the effect of reducing the share of households in the lowest income bracket(s) that are cost-burdened. In addition, the income categories are based on nominal incomes in each year and are not adjusted for inflation.

In **Minot**, renter households with incomes of **less than \$20,000** had the highest incidence of cost burden in 2022 (**82.0%**). As shown in the previous visualization, the share of households rent burdened in **Minot increased** overall from 2017 to 2022.



Source: [Census](#) ⓘ
2013-2017 Data Contains: 8 Census Tracts ([show](#))
2018-2022 Data Contains: 1 City ([show](#))

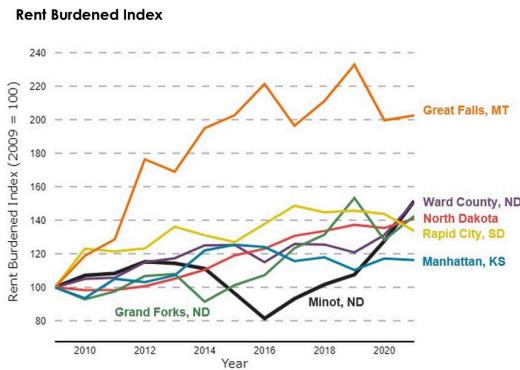
POLICYMAP

Cost Burdened Renters by Income

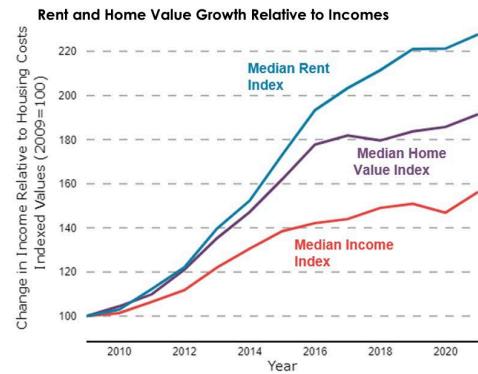
DEMOGRAPHIC TRENDS | RENT BURDENED HOUSEHOLDS

Housing costs are increasing significantly faster than incomes

The growth in rent burdened households dropped peak-boom but has since increased. This corresponds to a plateauing of median income growth even as median rents continue to climb. Rents have more than doubled since 2009 while incomes have increased by about 60%.



Source(s): ACS, 5-year estimates, 2021



Minot Housing Needs & Market Study | Stantec 39

Minot Rents

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	54	100	85	10	249	20	25	135	15	195
Multiple, unrelated family households	0	0	0	0	0	0	0	10	0	10
Other, non-family households	15	0	15	0	30	0	0	0	0	0
Total need by income	69	100	100	10	279	20	25	145	15	205

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

In 2022, there were 2,362 studio or 1-bedroom units (25.7% of all rented units) and 15,025 one-and two-person households in Minot (71.0% of all households).

Single-person renter households in Minot have a statistically greater chance of having LMI than other household sizes.

Approx. 75% of single-person renter households in the Minot Micro Area are considered LMI. 50% of single-person renter households in the same area would be considered low-income.

Small unit rental housing is needed to meet the needs of this population. It is important to note that building housing of all sizes has not been shown to alleviate the needs of single person and small households. Considering continued flood recovery and emphasis on rebuilding single-family homes and larger multi-family units, the need has only increased for the most at-risk renters.

ACS 2022 5-yr estimates recently released data count 4339 single-person households in Minot with over 20% of these households over 65 years of age. Single-person, single-income households are especially at risk of housing instability if income increases do not keep up with rental cost increases. Minot's rent has doubled in the last 15 years, while overall household income has increased by 60%. This income increase is not realized by most fixed-income households.

The MHA reports 328 households on the HCV waitlist for a one-bedroom unit. They estimate that half of these households are single-person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

Federal nondiscrimination laws define a person with a disability to include any (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.

In general, a physical or mental impairment includes, but is not limited to, examples of conditions such as orthopedic, visual, speech, and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus (HIV), developmental disabilities, mental illness, drug addiction, and alcoholism. In general, the definition of "person with a disability" does not include current users of illegal controlled substances but does provide protections for individuals with drug or alcohol addiction. Individuals are also protected under Section 504 and the ADA if the specific program or activity is to provide health or rehabilitation services to such individuals.

Some people with physical disabilities require housing with special features, such as wider doorways or easy-entry showers. The overall share of people with disabilities can be a helpful marker of the need for housing adaptations and services, but the category is broad and different people with disabilities, including developmental and other non-physical disabilities, have different needs.

In Minot in 2022, the share of the population with one or more disabilities was 13.1%, higher than the share for the state of North Dakota (11.4%) and higher than the United States as a whole (12.9%).

There is a significant need for accessible housing units in Minot. Over 14% of all applicants on the waitlist with Minot Housing Authority identify as having a disability, while HMIS counts over the previous year show 40%+ identifying as having at least one disabling condition. MHA is currently making accessibility and other unit upgrades to a large project with Minot. The city will work to ensure new development and rehabilitation of existing LMI units account for the needs of disabled applicants.

There are currently 87 families on the MHA HCV waitlist in need of a disability accommodation for housing, and 11 families on the PH waitlist requesting a disability accommodation in housing.

Households experiencing domestic violence have increased in Minot since the beginning of the Pandemic. There are currently 6 transitional housing family units nearing completion to help with this crisis. It is anticipated that this, along with permanent LMI housing units coming on-line will solve for approximately 40-50% of the current critical need for DV housing assistance in Minot.

What are the most common housing problems?

The most common housing problem in Minot is cost burden.

Data shows that over half of all LMI renter households in Minot are cost-burdened or significantly cost-burdened. For LMI households, this translates to substantially limited funds for needs unrelated to housing, like transportation, food, recreation, and all other needs.

There was a slight increase in cost-burdened renter households between 2017-2022, as the attached graph shows.

Over 80% of renters earning less than \$20,000 are cost-burdened.

Over 70% earning between \$20-35,000 are cost-burdened

Over 30% earning between \$35-50,000 are cost-burdened.

The attached graph has a complete breakdown by income.

Are any populations/household types more affected than others by these problems?

Renter households with worst-case housing needs are those with very low incomes that do not receive government housing assistance and pay more than one-half of their incomes toward rent, those that live in severely inadequate conditions, or both. This population of residents faces the greatest risk of becoming homeless or having unstable housing.

Which households can have worst-case needs?

By definition, households that can have worst-case needs are households that—

1. Are renters.
2. Have *very low incomes*—incomes of no more than 50 percent of the area median income (adjusted for family size).
3. Do not receive housing assistance.

Priority problems trigger worst-case needs

Two types of priority problems determine whether households have worst-case needs:

1. *Severe rent burden* means that a renter household pays more than one-half of its income for gross rent (rent and utilities).
2. *Severely inadequate housing* refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance

"Worst Case Housing Needs, 2019 Report to Congress" U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

McKinney Vento - Minot School District

Minot School District reported that 109 students in school year 2021-2022 were homeless. These students may be living in doubled up situations or be actually homeless.

Those students/families living in non-traditional settings are at high risk of becoming homeless.

Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development. Fortunately, researchers find that children are also highly resilient, and the differences between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development. Fortunately, researchers find that children are also highly resilient, and the differences between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

When compared to low-income and homeless families, children experiencing homelessness have been shown to:

- Have higher levels of emotional and behavioral problems;
- Have increased risk of serious health problems;
- Are more likely to experience separations from their families; and
- Experience more school mobility, repeat a grade, be expelled or drop out of school, and have lower academic performance.

"National Alliance to End Homelessness"

US Department of Education, ED Data Express provides data on school districts' annual reports on homeless enrolled students. Minot School District reported that 109 students in school year 2021-2022 were homeless.

Minority students account for a disproportionate number of McKinney-Vento students in Minot.

Using current estimates and through discussion with partners, there may be more than 30 Minot households in imminent danger of losing assistance or needing immediate housing support. Community stakeholders believe this is likely an undercount as formerly homeless families in crisis may not be visible or request help until they become homeless again.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Estimates of the at-risk population were made based on various information sources. Census, ACS, CHAS, and Point-in-Time Homeless data are used when available.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing cost burden continues to be a primary risk for low-income individuals and families with children at risk of experiencing homelessness.

The National Alliance to End Homelessness states that "low-income households are typically unemployed or underemployed due to many factors, such as a challenging labor market, limited education, a gap in work history, a criminal record, unreliable transportation or unstable housing, poor health, or a disability. For those who are low-income but employed, wages have been stagnant and have not kept pace with expensive housing costs. The typical American worker has seen little to no growth in their weekly wages over the past three decades. Too little income combined with the dwindling availability of low-cost housing leaves many at risk of homelessness."

Other than income, some other characteristics can also predispose an individual or household to homelessness, including:

- Individuals leaving institutions: detox, mental hospitals, prisons, etc.
- Households paying more than 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (persons with AIDS, disabilities, drug or alcohol addiction, etc.)
- Single parent head of households who are unemployed
- People who are doubling up in unstable living arrangements (and cannot be counted as homeless)
- Families living below the poverty level

Households that exhibit one or more of these characteristics constitute a population "at-risk" of becoming homeless. These individuals and families are at risk of becoming homeless because they have a lesser chance of making economic improvements in their lives.

Households with worst-case housing needs are:

1. **Very low-income renters;**
2. **Households with incomes at or below 50 percent of area median income;**

3. **Do not receive government housing assistance;** and
4. Pay more than one-half of their income toward rent, live in severely inadequate conditions, or both.

The key to ending worst-case housing needs is increasing affordable housing. In 2019, nationwide only 62 affordable units were available for every 100 very low-income renter households. Only 40 affordable units were available for every 100 extremely low-income renter households.

For most households, **worst-case needs are caused by severe rent burdens** that is, paying more than one-half of income for rent. Inadequate market supply, competition for affordable units, and a shortage of rental assistance pose a substantial challenge for very low-income renter households.

"Worst Case Housing Needs: 2021 Report to Congress" U.S. Department of Housing and Urban Development, Office of Policy Development and Research

There isn't enough housing stock available that is right-sized and affordable to the people who are most at risk of homelessness and housing instability.

Discussion

Housing is Out of Reach

There is a significant gap between renters' wages and the cost of rental housing across the United States.

Rents in Minot have doubled since 2009 while income has risen by 60%.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The data below includes owner-occupied and rental households within the City of Minot.

CDBG entitlement communities are to provide an assessment for each of the disproportionately greater needs identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for Minot as a whole that can be useful in describing the overall need.

Income Category

• Extremely low-income	30% HAMFI
• Very low-income	>30% - 50% HAMFI
• Low income	>50% - 80% HAMFI
• Low- and middle-income	<100% HAMFI
• Upper income	>100% HAMFI

The most relevant thresholds are 50% and 80% of HAMFI because most HUD programs base eligibility on these thresholds (which are generally referred to as "very low-income" and "low-income," respectively).

Housing Problems

There are four housing problems in the CHAS data:

1. The housing unit lacks complete kitchen facilities
2. The housing unit lacks complete plumbing facilities;
3. Household is overcrowded
4. Household is cost-burdened.

A household is said to have a housing problem if they have one or more of these four problems.

Overcrowding is one of the four housing problems evaluated by HUD.

HUD defines overcrowding as:

- Overcrowding - More than one person per room.
- Severe overcrowding - More than 1.5 persons per room.

HUD defines cost burden as:

- Cost burden - Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden - Monthly housing costs (including utilities) exceeding 50% of monthly income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,570	560	0
White	1,985	380	0
Black / African American	60	4	0
Asian	0	20	0
American Indian, Alaska Native	70	40	0
Pacific Islander	35	0	0
Hispanic	310	115	0
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source Comments: From the most recent ACS/Census data available

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,430	1,020	0
White	1,130	960	0
Black / African American	150	15	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	5	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source Comments: From the most recent ACS/Census data available

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,515	3,535	0
White	980	2,910	0
Black / African American	0	355	0
Asian	80	150	0
American Indian, Alaska Native	50	8	0
Pacific Islander	0	55	0
Hispanic	65	20	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source Comments: From the most recent ACS/Census data available

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	270	2,230	0
White	155	1,700	0
Black / African American	0	220	0
Asian	0	85	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	15	115	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source Comments: From the most recent ACS/Census data available

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The data shows the greatest number of Minot residents living in substandard housing are moderate, low, and extremely low income. While the population of Minot is overwhelmingly white, minorities may be disproportionately impacted in low-moderate income ranges.

The most common housing problem in the City of Minot is cost burden, which disproportionately impacts LMI renters. The need for smaller units is high, and addressing this could relieve some of the challenges LMI households encounter.

The data also reveals **extremely low-income** (0-30% of Area Median Income) and **low-income** (31-50% of Area Median Income) households are significantly more likely to encounter at least one housing problem, such as cost burden, overcrowding, or substandard housing conditions, regardless of race. These income groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs.

These tables did not auto-populate, and some data was unavailable.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

No tables in this or any other section were auto-populated.

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Severe housing problems include:

- Overcrowded households with 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50% of income

Generally, severe housing problems in Minot are caused by severe housing cost burdens of more than 50% of income.

The "2019 County Health Ranking Key Report" by the Robert Wood Johnson Foundation found that "many households are just one unforeseen event – an illness, job loss, financial crisis, or even a drop-in hour at work – from losing their home. **The risk for homelessness is especially high for low-income families spending more than half of their household income on housing costs.**

Families that face insecure housing, forced moves, or homelessness are more likely to experience poor mental or physical health and preventable hospitalizations. For children in these families, experiencing homelessness can also harm brain and body function and development, with lifelong and cumulative adverse health outcomes for the child, the family, and the community."

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,160	910	0
White	1,700	535	0
Black / African American	60	4	0
Asian	0	20	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	70	40	0
Pacific Islander	35	0	0
Hispanic	245	180	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source Comments: Most recent CHAS and ACS data

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: City

Created on: July 5, 2024

Data for: Minot city, North Dakota

Year Selected: 2016-2020 ACS

Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	625	2,505	3,130	
Household Income >30% to less-than or= 50% HAMFI	925	1,520	2,445	
Household Income >50% to less-than or= 80% HAMFI	2,295	2,455	4,750	
Household Income >80% to less-than or=100% HAMFI	1,380	1,120	2,500	
Household Income >100% HAMFI	6,520	1,805	8,325	
Total	11,745	9,415	21,155	
Housing Problems Overview 1	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	2,210	3,655	5,865	
Household has none of 4 Housing Problems	9,535	5,760	15,295	
Cost burden not available, no other problems				
Total	11,745	9,415	21,155	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	1,110	2,215	3,325	
Household has none of 4 Severe Housing Problems	10,635	7,195	17,830	
Cost burden not available, no other problems				
Total	11,745	9,415	21,155	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	9,815	5,765	15,580	
Cost Burden >30% to less-than or= 50%	1,125	1,510	2,635	
Cost Burden >50%	775	1,945	2,720	
Cost Burden not available	35	185	220	
Total	11,745	9,415	21,155	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of 4	Cost Burden not available, no other housing problem	Total
	Housing Problems	4 Housing Problems		
Household Income less-than or= 30% HAMFI	2,570	560		3,130

CHAS

Household Income >30% to less-than or= 50% HAMFI	1,430	1,020		2,445
Household Income >50% to less-than or= 80% HAMFI	1,215	3,535		4,750
Household Income >80% to less-than or= 100% HAMFI	270	2,230		2,500
Household Income >100% HAMFI	375	7,950		
Total	5,865	15,295		21,155
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	2,020	485		2,505
Household Income >30% to less-than or= 50% HAMFI	965	560		1,520
Household Income >50% to less-than or= 80% HAMFI	435	2,020		2,455
Household Income >80% to less-than or= 100% HAMFI	110	1,010		1,120
Household Income >100% HAMFI	120	1,685		1,805
Total	3,655	5,760		9,415
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	550	75		625
Household Income >30% to less-than or= 50% HAMFI	465	460		925
Household Income >50% to less-than or= 80% HAMFI	780	1,515		2,295
Household Income >80% to less-than or= 100% HAMFI	160	1,220		1,380
Household Income >100% HAMFI	255	6,265		6,520
Total	2,210	9,535		11,745
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	2,525	2,095	3,130	
Household Income >30% to less-than or= 50% HAMFI	1,395	395	2,445	
Household Income >50% to less-than or= 80% HAMFI	980	120	4,750	

CHAS 2

Household Income >80% to less-than or= 100% HAMFI	245	65	2,500	
Household Income >100% HAMFI	215	50	8,325	
Total	5,360	2,720	21,155	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	1,970	1,660	2,505	
Household Income >30% to less-than or= 50% HAMFI	955	155	1,520	
Household Income >50% to less-than or= 80% HAMFI	340	25	2,455	
Household Income >80% to less-than or= 100% HAMFI	100	55	1,120	
Household Income >100% HAMFI	90	50	1,805	
Total	3,455	1,945	9,415	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	550	430	625	
Household Income >30% to less-than or= 50% HAMFI	440	240	925	
Household Income >50% to less-than or= 80% HAMFI	640	95	2,295	
Household Income >80% to less-than or= 100% HAMFI	145	10	1,380	
Household Income >100% HAMFI	125		6,520	
Total	1,900	775	11,745	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

CHAS 3

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	485	1,960	0
White	420	675	0
Black / African American	10	155	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	110	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source Comments: Most recent ACS data.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	385	4,365	0
White	295	3,590	0
Black / African American	0	355	0
Asian	15	215	0
American Indian, Alaska Native	50	8	0
Pacific Islander	0	55	0
Hispanic	24	55	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source Comments: Most recent CHAS and ACS data

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	2,415	0
White	65	1,885	0
Black / African American	10	220	0
Asian	0	85	0
American Indian, Alaska Native	0	15	0
Pacific Islander	30	0	0
Hispanic	15	115	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The data also reveals that **extremely low-income** (0-30% of Area Median Income) and **low-income** (31-50% of Area Median Income) households are significantly more likely to encounter at least one severe housing problem, such as cost burden, overcrowding, or substandard housing conditions. These income groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs. These households are at a higher risk of experiencing homelessness and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Cost burden is the fraction of a household's total gross income spent on housing costs. Homeowners' housing costs include mortgage payments, taxes, insurance, and utilities. For renters, housing costs include rent paid by the tenant plus utilities. This section evaluates the housing cost burden from a racial or ethnic group perspective.

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care." Severe rent burden is defined as paying more than 50 percent of one's income on rent.

The tables display cost burden information for Minot and information for each racial and ethnic group is being researched.

Cost Burden is described in the tables as:

- No cost burden (less than 30%)
- Cost burden (30-50%)
- Severe cost burden (more than 50%)
- No/negative income.

No/negative income households are those whose income is zero or negative due to self-employment, dividends, and net rental income. These households are not included in the other two categories but still require housing assistance and are counted separately.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,575	2,640	2,720	297
White	13,145	2,005	2,255	155
Black / African American	850	185	60	4
Asian	360	80	0	0

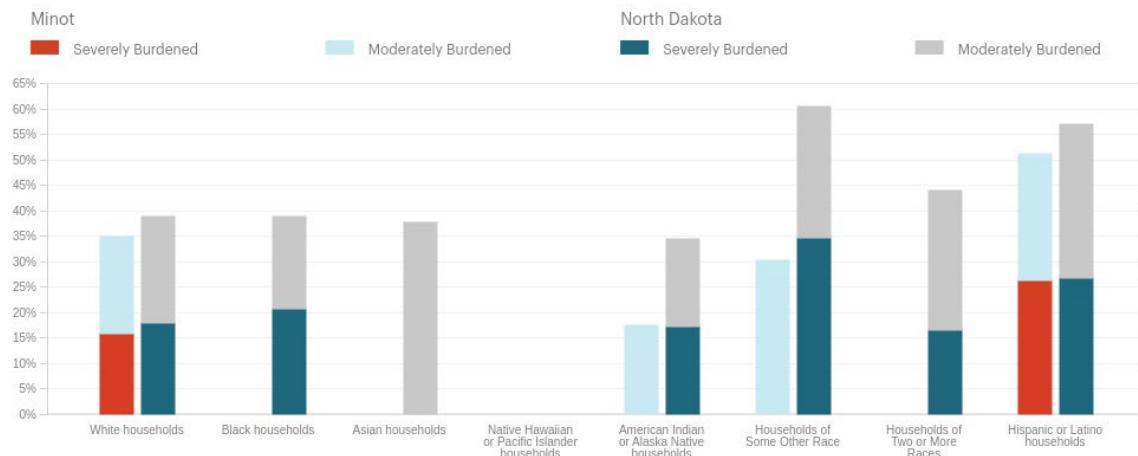
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
American Indian, Alaska Native	255	15	55	0
Pacific Islander	55	0	35	0
Hispanic	550	240	265	65

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source Comments: CHAS and ACS data - NO DATA AUTOPOPULATED in this plan.

Share of Renter Households Moderately or Severely Cost Burdened by Race/Ethnicity 2020

Across the U.S. there are substantial disparities in rental cost burdens by race and ethnicity. Although data may be limited for some races or ethnic groups, localities can use these charts to examine how the prevalence of both moderate and severe cost burdens vary across population subsets. A high proportion of cost burdened renters can indicate that certain groups must dedicate a greater portion of their income to housing as opposed to other resources.



Source: [Census PUMS](#)
2016-2020 Data Contains: 1 City ([show](#))

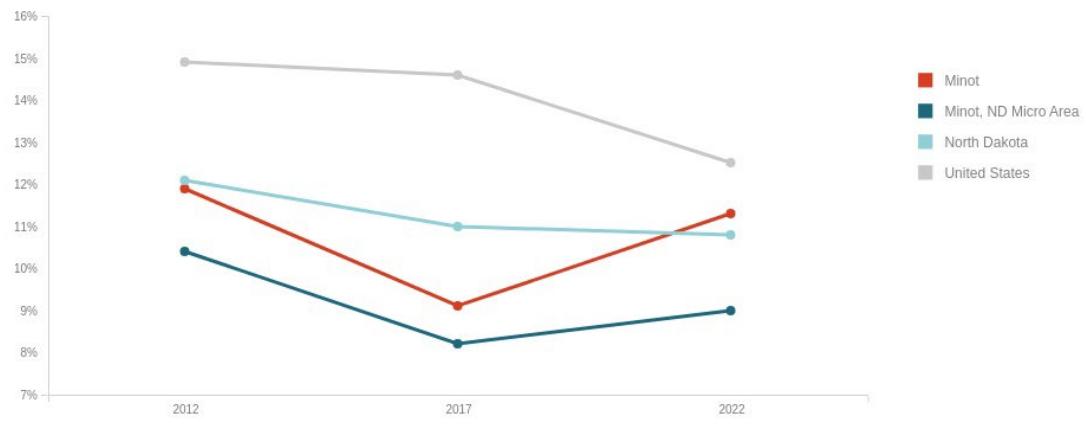
POLICYMAP

Cost Burdened Renters by Race/Ethnicity

Poverty Level and Trend 2012 to 2022

Monitoring the poverty rate over time is critical for assessing community needs and considering policy responses. A substantial change in the poverty rate over time can be a sign of an important trend, such as a deepening or amelioration of economic distress, or changes in the composition of an area's population due to shortages of affordable housing. In **Minot**, the share of people in poverty **increased 2.2 percentage point(s)** from **9.1** in 2017 to **11.3** by 2022 (the number of people in poverty **increased** from **4,476** to **5,302**).

It's also important to compare the poverty rate in the jurisdiction to that of the state as a whole. Higher poverty rates can mean higher affordability challenges unless offset by lower housing costs. In 2022, the share of people in poverty in **Minot** was **higher** than in **North Dakota** and **lower** than the **United States** as a whole.



Note: Large variations over time may be due to small population groups.

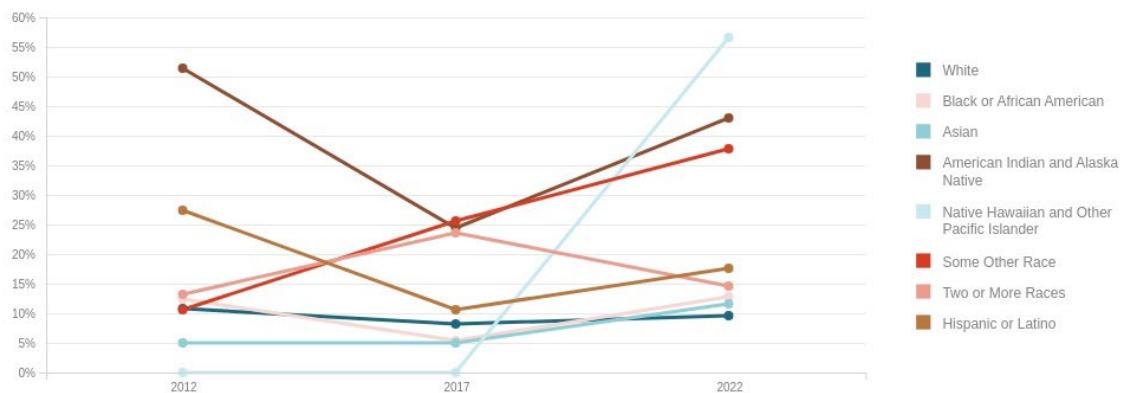
Source: [Census](#) ⓘ
2008-2012 - 2013-2017 Data Contains: 8 Census Tracts ([show](#))
2018-2022 Data Contains: 1 City ([show](#))

POLICYMAP

Poverty Trends

Poverty Level and Trend by Race and Ethnicity 2012 to 2022

Disaggregating poverty rates by race and ethnicity is also important for assessing community needs and policy options, and can reveal significant variations by demographic group. Variations in poverty rates by race or ethnicity can reflect underlying disparities within communities in access to economic and educational opportunities, and in risk of housing instability.



Note: Large variations over time may be due to small population groups.

Source: [Census](#) ⓘ
2008-2012 - 2013-2017 Data Contains: 8 Census Tracts ([show](#))
2018-2022 Data Contains: 1 City ([show](#))

POLICYMAP

Poverty Trends by Race/Ethnicity

Discussion:

Approximately 35% of white renters in the City of Minot are considered cost-burdened, **while over 50% of Hispanic renter households are cost-burdened.**

See the graph included in this section—estimate for 2022.

Overall poverty rates have increased in Minot between 2017-2022. This trend puts additional cost pressure on the lowest-income renters. Wages and benefits are not keeping pace with increased living costs. While rents have not increased at the same rate as home values, food, clothing, insurance, and other living costs have seen significant increases over this time period. Poverty rates in Minot have disproportionately increased across Native American and Black race calculations, along with two/more race and other race categories between 2017-2022. Poverty among residents identifying as Hispanic increased from approximately 10%-18% between 2017-2022. See charts provided in this section.

The city will work to address this disproportionate impact through increased service and housing opportunities for LMI residents, with a focus on outreach to Hispanic and other minority populations.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

A disproportionately greater number of housing problems would exist when members of any particular racial or ethnic group at an income level experience housing problems at a rate greater than **10% of the percentage of the same racial or ethnic group population as a whole**.

Generally, white alone residents are slightly more likely to not be low- to moderate-income.

As a previous graph shows, 35% of white renters are cost-burdened, while over 50% of Hispanic renters are cost-burdened. Please see previous narrative, data tables, and added information in previous NA sections.

If they have needs not identified above, what are those needs?

Additional needs may include;

- More outreach to the Hispanic and other minority communities on Fair Housing Choice.
- More outreach to the rental agencies and property managers on Fair Housing Choice.
- Additional support to ensure that LMI renters and homeowners have access to resources and services.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

To assist communities in identifying **racially/ethnically-concentrated areas of poverty (R/ECAPs)**, HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: HUD defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. HUD supplements this with an alternate criterion because overall poverty levels are substantially lower in many parts of the country. Thus, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

Minot has no current nor past R/ECAP areas in mapping provided by HUD Open Data.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
# of units vouchers in use	0	0	255	582	0	582	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
Average Annual Income	0	0	13,309	11,389	0	11,389	0	0	0	0	0	0
Average length of stay	0	0	5	4	0	4	0	0	0	0	0	0
Average Household size	0	0	1	2	0	2	0	0	0	0	0	0

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	69	69	0	69	0	0
# of Disabled Families	0	0	129	126	0	126	0	0
# of Families requesting accessibility features	0	0	255	582	0	582	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	
White	0	0	229	461	0	461	0	0
Black/African American	0	0	8	25	0	25	0	0
Asian	0	0	0	1	0	1	0	0

Race	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
										Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	18	95	0	95	0	0	0	0	0	
Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	0	0	0	

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
										Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	15	0	15	0	0	0	0	0	
Not Hispanic	0	0	252	567	0	567	0	0	0	0	0	

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. Â§ 794, that prohibits discrimination on the basis of disability in federally-assisted programs or activities. Â Specifically, Section 504 states: "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." Â This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, and in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. Â The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. Â The definition of "person with disabilities" does not include current users of illegal controlled substances. Â However, individuals would be protected under Section 504 (as well as the ADA) if the specific program or activity is to provide health or rehabilitation services to such individuals.

The City of Minot in 2022 has a disability rate of 13.1%. This is higher than North Dakota (11.4%) and the US (12.9%)

Minot Housing Authority is finalizing renovations to the Milton Young Towers developments in downtown Minot, originally built in 1972. The renovations allow for accessibility upgrades and reconfiguration of units to better serve clients' needs. This renovation is in the final phase. The request for accessible units has increased over the previous decade, so these upgrades and renovations are designed to better meet current needs.

Henry Towers will be the next building to require significant upgrades and renovation. It was built in 1977, and many features are at or near the end of their effective lifespan. Once all renovations are complete there will be additional fully accessible units and other modifiable to meet the changing needs of residents as they age.

MHA is committed to following its 504 Plan related to accessibility and substantial rehabilitation. This commitment is to serve all applicants and provide full participation in housing opportunities regardless of an existing or future disability. MHA provides all applicants with disabilities with equal access to all housing opportunities.

MHA is not operating under a Section 504 Voluntary Compliance Agreement.

Of the current 125 households on the PH waitlist, 11 have requested disability accommodations, almost 9%.

Of the current 593 households on the HCV waitlist, 87 have requested disability accommodations, 14.5%

When units become available and waitlist applicants are contacted for current income and household certifications, more newly identified accommodation needs may be identified.

Two residents are currently waiting for accessible units due to decreased mobility. MHA is renovating units to accommodate this need.

The most recent ACOP was completed/approved 12/1/23, and it outlines accommodation requirements and process for request.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Minot Housing Authority reports that housing affordability is the most pressing issue for persons currently on the waiting list. Current public housing residents and Housing Choice Voucher holders continue to struggle with the prospect of housing affordability if they are no longer eligible for HUD programs due to an increase in income or other circumstances that make them ineligible to participate. Families feel increased stress as they face unknown housing stability in the future and see the rising cost of housing.

Also reported is the need for more fully accessible affordable units. Voucher holders report the need for accommodation at a higher than communitywide rate.

The renovation needs of current PH units are high and are currently being addressed by MHA in coordination with the city. The plan to renovate older, substandard units will continue through this CP 5-year cycle

The current MHA 593 HCV waitlist households have the stated need for the following size units (this may increase or decrease while on the waitlist):

1 bedroom = 328 households

2 bedroom = 130 households

3 bedroom = 78 households

4 bedroom = 17 households

5 bedroom = 4 households

not listed or unsure = 36 households

The current MHA 125 PH waitlist households have the following needs:

1 bedroom = 67 households

2 bedroom = 44 households

not listed or unsure = 14 households

There is a significant need for housing that will readily accept the HCV's that are already issued. There is a significant need for smaller units that are available to households in need.

How do these needs compare to the housing needs of the population at large

The challenges of housing cost burden impact almost all families, regardless of the income level.Â Housing cost burdens impact low-to-middle-income families who have a more significant challenge saving for emergencies and maintaining their home or saving for homeownership.Â Households with a high-cost burden, especially low-to-moderate income households, are at a greater risk of losing their housing.

Discussion

The Minot Housing Authority implements its 504 Plan according to HUD requirements.Â Based on the City's evaluation of the Minot Housing Authority, they have a good history of housing on a first-come, first-served basis, or worst-case need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data for this section is difficult to break out from Statewide and any Region II numbers.

Region II HMIS information is attached below. PIT count is attached.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	14	0	8	47	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	8	29	0	20	0	0
Chronically Homeless Individuals	0	6	0	2	0	0
Chronically Homeless Families	0	2	0	1	0	0
Veterans	2	4	0	0	0	0
Unaccompanied Child	0	10	0	4	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

2022 Point-in-Time Count ND-500 North Dakota Statewide CoC

Population: Sheltered and Unsheltered Count

Persons in Households with at least one Adult and one Child

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Number of Households	25	26	1	52
Total Number of persons (Adults & Children)	88	78	5	171
Number of Persons (under age 18)	59	51	4	114
Number of Persons (18 - 24)	3	7	1	11
Number of Persons (over age 24)	26	20	0	46

Gender (adults and children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Female	55	50	3	108
Male	33	28	2	63
Transgender	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0

Ethnicity (adults and children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Non-Hispanic/Non-Latino	77	68	5	150
Hispanic/Latino	11	10	0	21

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PIT 1

Consolidated Plan

MINOT

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2022 Point-in-Time Count ND-500 North Dakota Statewide CoC

Race (adults and children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
White	15	25	0	40
Black or African-American	14	20	0	34
Asian	0	0	0	0
American Indian or Alaska Native	52	26	5	83
Native Hawaiian or Other Pacific Islander	0	0	0	0
Multiple Races	7	7	0	14

Chronically Homeless (adults and children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total number of households	5		0	5
Total number of persons	10		0	10

PIT 2

Population: Sheltered and Unsheltered Count

Persons in Households with only Children

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	2	0	0	0	2
Total Number of children (under age 18)	2	0	0	0	2

Gender (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Female	0	0	0	0	0
Male	2	0	0	0	2
Transgender	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	0

Ethnicity (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non-Latino	2	0	0	0	2
Hispanic/Latino	0	0	0	0	0

PIT 3

Race (adults and children)	Sheltered		Unsheltered	Total
	Emergency	Transitional		
White	1	0	0	1
Black or African-American	0	0	0	0
Asian	0	0	0	0
American Indian or Alaska Native	1	0	0	1
Native Hawaiian or Other Pacific Islander	0	0	0	0
Multiple Races	0	0	0	0

Chronically Homeless (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total number of persons	0		0	0	0

PIT 4

2022 Point-in-Time Count ND-500 North Dakota Statewide CoC

Population: Sheltered and Unsheltered Count

Persons in Households without Children

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	300	35	17	76	428
Total Number of persons (Adults)	307	35	17	78	437
Number of Persons (18 - 24)	12	16	0	6	34
Number of Persons (over age 24)	295	19	17	72	403

Gender (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Female	74	25	0	26	125
Male	231	8	17	50	306
Transgender	1	0	0	0	1
Gender Non-Conforming (i.e. not exclusively male or female)	0	2	0	1	3

Ethnicity (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non-Latino	278	29	17	73	397
Hispanic/Latino	29	6	0	5	40

PIT 5

2022 Point-in-Time Count ND-500 North Dakota Statewide CoC

Race (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
White	154	12	16	33	215
Black or African-American	50	5	0	0	55
Asian	2	0	0	2	4
American Indian or Alaska Native	90	14	0	37	141
Native Hawaiian or Other Pacific Islander	1	0	0	1	2
Multiple Races	10	4	1	5	20

Chronically Homeless (adults and children)	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total number of persons	148		8	14	170

PIT 6

Date of PIT Count: 1/26/2022

Population: Sheltered and Unsheltered Count

Total Households and Persons

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	327	61	17	77	482
Total Number of Persons	397	113	17	83	610
Number of Children (under age 18)	61	51	0	4	116
Number of Persons (18 to 24)	15	23	0	7	45
Number of Persons (over age 24)	321	39	17	72	449

Gender

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Female	129	75	0	29	233
Male	266	36	17	52	371
Transgender	1	0	0	0	1
Gender Non-Conforming (i.e. not exclusively male or female)	0	2	0	1	3

Ethnicity

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non-Latino	357	97	17	78	549
Hispanic/Latino	40	16	0	5	61

74

0

Race

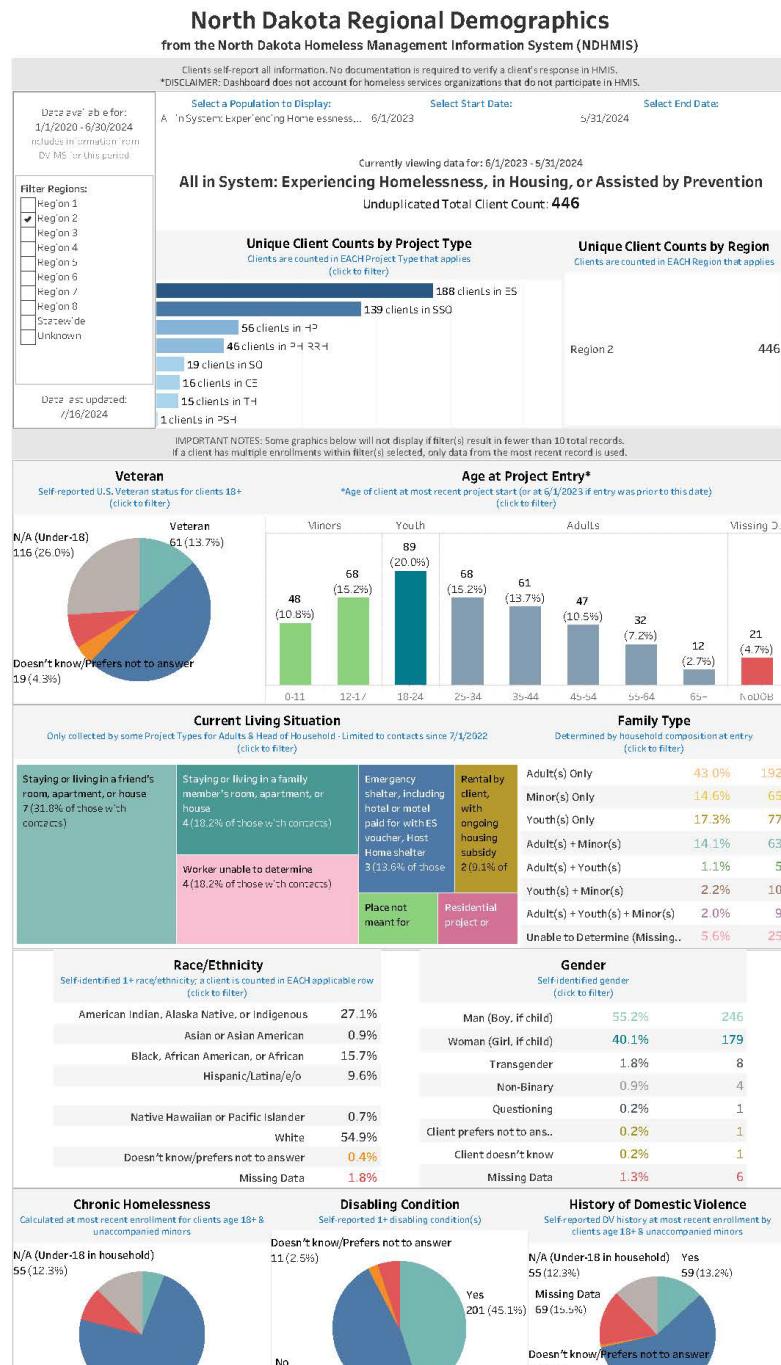
PIT 7

Point In Time Summary for ND-500 - North Dakota Statewide CoC

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
White	170	37	16	33	256
Black or African-American	64	25	0	0	89
Asian	2	0	0	2	4
American Indian or Alaska Native	143	40	0	42	225
Native Hawaiian or Other Pacific Islander	1	0	0	1	2
Multiple Races	17	11	1	5	34

Chronically Homeless	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total number of persons	158		8	14	180

PIT 8



Region II

Indicate if the homeless population is: Has No Rural Homeless

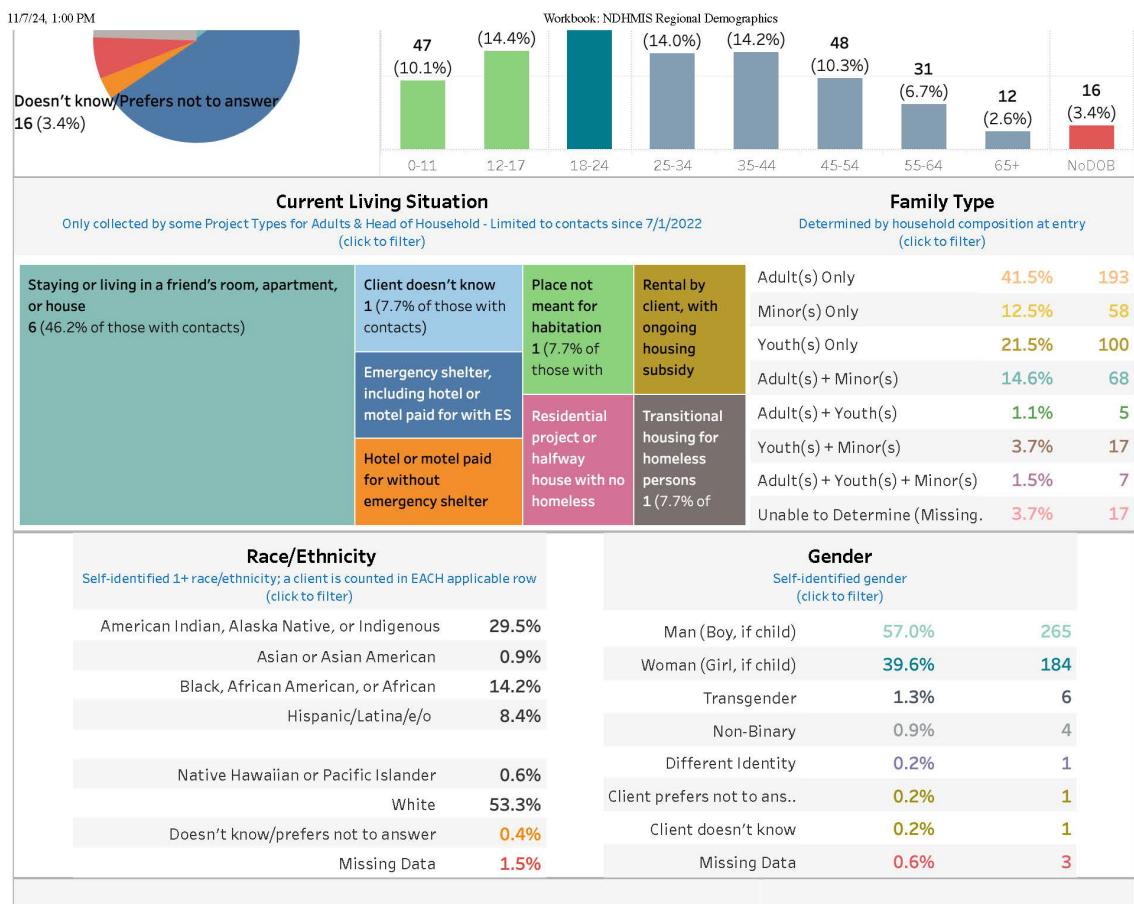
If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments: See HMIS data attached



https://public.tableau.com/views/NDHMISRegionalDemographics/NDHMISDemographics?:embed=y&showVizHome=no&host_url=https%3A%2F%2Fpublic.tableau.com%2F&embed_code_version=3&tabs=no&to... 2/3

HMIS data race/ethnicity Region II

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

McKinney Vento - Minot School District

Minot School District reported that 109 students in school year 2021-2022 were homeless.

Homelessness can have a tremendous impact on children â€¢ their education, health, sense of safety, and overall development. Fortunately, researchers find that children are also highly resilient, and the differences between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

When compared to low-income and homeless families, children experiencing homelessness have been shown to:

- Have higher levels of emotional and behavioral problems;
- Have increased risk of serious health problems;
- Are more likely to experience separations from their families; and
- Experience more school mobility, repeat a grade, be expelled or drop out of school, and have lower academic performance.

"National Alliance to End Homelessness"

TheÂ **McKinney-Vento Act**,Â which later became part of the No Child Left Behind Act (NCLB), mandates protections and services for homeless children and youth, including those with disabilities. The 2004 reauthorization of IDEA also includes amendments that reinforce timely assessment, inclusion, and continuity of services for homeless children and youth with disabilities.

McKinney-Vento Definition of Homelessness

Anyone who lacks a fixed, regular, and adequate nighttime residence including:

- Sharing the housing of others due to lack of housing, economic hardship, or similar reason
- Living in motels, hotels, trailer parks, camping grounds, due to lack of adequate alternative accommodations
- Living in emergency or transitional shelters
- Abandoned in hospitals
- Awaiting foster care placement
- Living in a public or private place not designed for humans to live
- Living in cars, parks, abandoned buildings, public train stations, etc.
- A migrant child who qualifies under any of the above

US Department of Education, ED Data Express provides data on school districts' annual reports on homeless enrolled students. Minot School District reported that 109 students in school year 2021-2022 were homeless.

Minority students account for a disproportionate number of McKinney-Vento students in Minot.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While the City of Minot and Region II residents are primarily White - 82.4% estimated in Minot 2022 - Black and Native American populations make up a disproportionate number of residents experiencing homelessness, or in danger of homelessness.

In the most recent Region II HMIS data (see attached) over 29% identified as Native American and over 14% identified as Black.

JPEG attached with HMIS demographics info from 9/1/23-9/30/24 for Region II.

White - 53.3%

Native American - 29.5%

Black - 14.2%

Asian - .9%

Native Haw/Pacific Is - .6%

Balance (no answer/missing info) - 1.5%

Hispanic (all races) 8.4%

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The PIT count shows that most Minot residents experiencing homelessness are sheltered in some form. Though the 2023 PIT count identified 8 unsheltered individuals, up from 6 in 2022.

As Minot has lost the shelter run by Project Bee there will be additional need to provide ES throughout the region.

The 2023 PIT count found 29 individuals in ES and 8 unsheltered individuals.

The sheltered numbers decreased by two individuals from 2022 and the unsheltered numbers increased by two individuals for the same time period.

Discussion:

There is currently no year-round shelter within the City of Minot outside of DV services. A seasonal high-barrier shelter for men operates from November to March/April.

The city is actively working with partners and stakeholders to address local low-barrier shelter needs.

The City of Minot is working with partners on the Broadway Circle project to provide six family homeless shelter units. The project will also provide 17 units of housing for LMI Minot residents. Estimated completion date for construction of these units is December 2024, though construction delays may cause completion to extend into early 2025. There are also discussions for further development of the property to better serve at-risk populations.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Minot has a variety of public and private agencies that provide services to non-homeless special needs populations.

Groups that require supportive housing include but is not limited to:

- The elderly, age 65 and over, and the frail elderly, who are defined as elderly persons who need assistance with three or more activities of daily living such as bathing, walking, and performing light housework
- Persons with mental, physical, and/or developmental disabilities
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking
- Persons with alcohol or other drug addictions
- Individuals in need of housing due to criminal backgrounds
- Individuals in need of housing due to evictions stemming from poverty

Supportive Housing

Supportive housing is an innovative and proven solution to some of communities' toughest problems. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy, and dignity. People in supportive housing live more stable and productive lives. Residents of supportive housing are linked to intensive case management and voluntary, life-improving services like health care, workforce development, and child welfare.

Supportive housing improves;

- Housing stability
- Employment
- Mental and physical health
- School attendance
- Reduces active substance use

Supportive housing is permanent housing that has no time limit on residency assigned to it.

There are no current supportive housing programs in Minot.

Describe the characteristics of special needs populations in your community:

Age, disability, and poverty are significant factors that impact the special needs community in Minot.

The city is actively working with public service providers to identify service gaps for special needs populations. As a first year, small dollar entitlement community, the City of Minot is looking to find opportunities that leverage limited resources to bring necessary resources to our residents in need.

What are the housing and supportive service needs of these populations and how are these needs determined?

The non-homeless special needs populations in Minot have a wide range of service needs, including transitional housing, supportive housing, accessible housing, counseling, case management, transportation to healthcare facilities, and employment. All special needs populations require additional consideration. While many persons within the special needs population do not rely on governmental assistance, some do.

Minot does not have year-round emergency shelter beyond domestic violence services, or permanent supportive housing, Additional transitional housing is a need, as limited TH opportunities are available in Minot . Many residents need to travel to larger population centers to get their services met.

There is a strong demand for more special needs housing and assistance to help these populations stay in stable environments. These residents are often low- and moderate-income persons or are experiencing homelessness. Additionally, **many of these residents fall within two or more special needs categories, such as being elderly and having a physical disability.**

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

While there is not great information available for the Minot MSA, in 2022 545 people were confirmed to be living with HIV/AIDS in ND.

North Dakota Health and Human services track HIV/AIDS information statewide.

NDHHS HIV program is divided in three sections: HIV Surveillance, HIV Prevention, and Ryan White HIV/AIDS Program Part B. These programs work to:

- Monitor the incidence and estimated prevalence of HIV/AIDS in the state
- Assess the risks for HIV infection and develop effective HIV prevention strategies
- Providing information and materials on HIV transmission and how to protect individuals from contracting HIV
- Providing testing to those at risk for contracting HIV

- Address the unmet health needs of persons living with HIV disease
- Optimize health outcomes by funding health care and support services to enhance health care access and retention in care
- Provide case management to link clients to appropriate resources

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Minot will prioritize improving public facilities to better meet the needs of low- and moderate-income residents and residents with special needs. Public facility improvements that help improve homeless shelters and domestic violence shelters ensure that residents in the greatest need have a safe, warm, and inviting place to reside during a crisis. Improving the built environment to help provide great accessibility and mobility helps ensure that all residents access needed services.

There is currently no year round low-barrier shelter for men, women, and families experiencing homelessness in Minot

How were these needs determined?

The City had a robust approach to determining community needs during the formation of the Consolidated Plan. The City had a community needs assessment survey as part of a recently completed housing study, held two stakeholder listening sessions, held public meetings to help determine needs, and interviewed key stakeholders.

Describe the jurisdiction's need for Public Improvements:

Public improvements help low- and moderate-income residents have a better quality of life, better access to transportation and neighborhood amenities, and often provide additional safety. The City will prioritize accessibility as it relates to mobility.

How were these needs determined?

The City had a robust approach to determining community needs during the formation of the Consolidated Plan. The City had a community needs assessment survey as part of a recently completed housing study, held two stakeholder listening sessions, held public meetings to help determine needs, and interviewed key stakeholders.

Describe the jurisdiction's need for Public Services:

Public services are one of the best ways to directly impact and improve the lives of low- and moderate-income (LMI) residents through the support of key services. Minot plans to partner with non-profit organizations in the community that help LMI residents.

How were these needs determined?

The City had a robust approach to determining community needs during the formation of the Consolidated Plan. The City completed a community needs assessment survey as part of a recently completed housing study, held two stakeholder listening sessions, held public meetings to help determine needs, and interviewed key stakeholders.

Potential service providers will continue to be part of the prioritization process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides information on:

- Significant characteristics of Minot's housing market in general, including the supply, demand, condition, and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- A brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

This section will review City of Minot market conditions with the most recent data available.

No table data was autopopulated in any section of this plan.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The United States needs more housing and more varied types of housing to meet households' needs throughout the country. Some economists estimate that one consequence of the 2008 foreclosure crisis was the slow rebound in home construction while household growth continued, resulting in the underproduction of housing by more than 3 million units.

Although home production has recently been on the rise, building permits, one indicator of new housing supply, remain below historical averages and far below the level needed to eliminate the deficit in housing.

The consequences of inadequate supply are higher housing costs for both renting and buying a home. More than 37 million renter and owner households spent more than 30 percent of their income for housing in 2019. In the years prior to the pandemic, low-interest rates for mortgage loans and increasing incomes, not lower home values, had reduced owner cost burden. For renters, increasing incomes were matched by rising rents, maintaining cost burdens despite a strong economy.

"Opportunities to Increase Housing Production and Preservation" HUD PD&R, September 7, 2021

Increasing interest rates over the recent years would typically reduce the initial housing purchase cost, but this has not been realized in most housing markets.

The market in Minot has been further affected by the loss of housing to a flooding disaster in 2011. While many homes have been rebuilt, some areas are unsuitable or unavailable for rebuilding. This has primarily decreased the availability of affordable rentals.

No auto-populated data loaded in any tables in this or all other sections! This created substantial challenges in securing data and information requested in some areas.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,052	47%
1-unit, attached structure	1,697	7%
2-4 units	2,026	9%
5-19 units	2,531	11%
20 or more units	4,476	19%
Mobile Home, boat, RV, van, etc	1,928	8%
Total	23,710	100%

Table 27 – Residential Properties by Unit Number

Data Source Comments: 2022 Census Data: Table DP04 Selected Housing Characteristics

Unit Size by Tenure

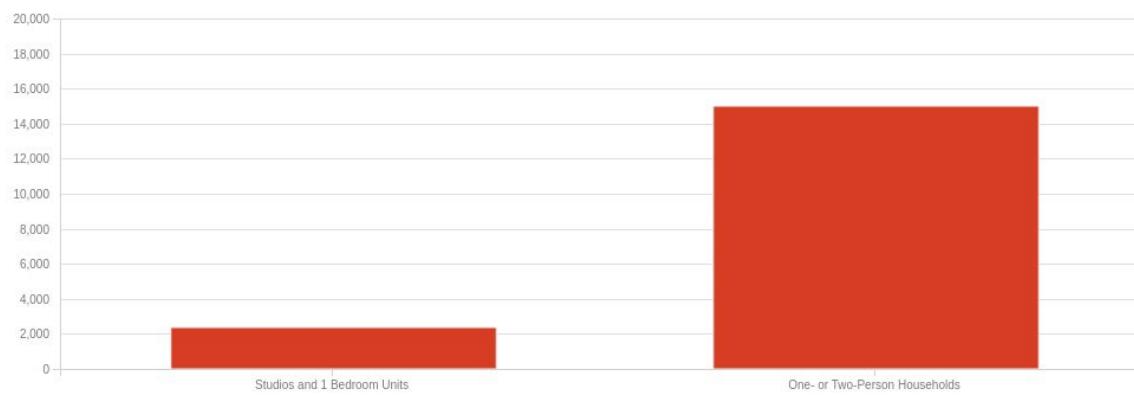
	Owners		Renters	
	Number	%	Number	%
No bedroom	118	1%	320	3%
1 bedroom	273	2%	2,042	22%
2 bedrooms	2,384	20%	4,507	49%
3 or more bedrooms	9,204	77%	2,313	25%
Total	11,979	100%	9,182	99%

Table 28 – Unit Size by Tenure

Data Source Comments: 2022 Census Data: Table B25042 Tenure by Bedrooms

Comparison of Counts of Small Units and One- to Two-Person Households 2022

This chart compares the number of studio or one-bedroom units in the jurisdiction to the number of one-and two-person households. In areas with a tight housing supply and a larger number of households than units in this comparison, there may be opportunities to improve affordability by developing new studio or one-bedroom units. In addition to being less expensive to develop than larger units, the development of such units could free up larger units by encouraging more one- and two-person households to move out of their larger units and into the smaller ones. In 2022, there were **2,362** studio or 1-bedroom units (**25.7%** of all rented units) and **15,025** one- and two-person households in **Minot** (**71.0%** of all households).



Source: [Census](#) ⓘ
2018-2022 Data Contains: 1 City ([show](#))

POLICYMAP

Comparisone of units vs small households

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are two main types of affordable housing: (a) dedicated affordable housing that comes with binding rent and/or income restrictions to ensure it is occupied by low-income households, and (b)

market affordable housing – units that rent or sell at an affordable price but have no binding restrictions. This section focuses on the first type, providing information about the amount and location of dedicated affordable housing in the jurisdiction. Surveying the landscape of existing affordable housing in the jurisdiction can help clarify gaps left by federal subsidies and identify the extent to which existing dedicated affordable housing units may be at risk of loss from the subsidized inventory as federal regulatory agreements expire.

In 2021, the inventory of federally subsidized rental housing in **Minot** included **814** units and comprised **8.9%** of **Minot's** total rental stock. Of these subsidized units, **248** are HUD public housing units. The remaining units are privately owned and receive federal subsidies. In addition to the federally subsidized rental programs tracked here, some jurisdictions also have rental units that are subsidized by state or local sources. Not included in this inventory are approximately **285** Housing Choice Vouchers, the majority of which are tenant-based (assigned to individuals who may use them in rental housing of their choosing) and a portion of which may be project-based (tied to specific units). Tenant-based vouchers may be used in Low Income Housing Tax Credit properties or in other privately-owned units that meet voucher program criteria.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

By 2025, the affordability restrictions on **104** units of federally subsidized housing in **Minot** are set to expire. Restrictions on an additional **146** units are set to expire by 2030. Some of these units will remain within the subsidized inventory as owners elect to renew their rent subsidy contracts or recapitalize the properties using new federal subsidies. In other cases, the units may remain affordable even after the restrictions expire due to a soft rental market, though Minot is experiencing historically low vacancy rates. In still other cases, however, the lifting of the affordability restrictions will allow for rents to rise substantially, reducing the stock of units renting at an affordable level.

Does the availability of housing units meet the needs of the population?

The need for smaller units is strong within the City of Minot.

Households that are cost-burdened may be able to find smaller, less expensive housing if unit size more accurately matched household size.

Describe the need for specific types of housing:

The construction of additional one-bedroom rental units and two-bedroom homeowner units could help ease the need of smaller LMI households in Minot.

Discussion

The neighborhood poverty rates provided for each federally subsidized housing program (Housing Choice Vouchers, Public Housing, Low-Income Housing Tax Credit properties, and HUD Multifamily properties) represent the average for all neighborhoods where each type of assisted housing is located. High average neighborhood poverty rates for federally subsidized housing can indicate that units are unevenly distributed within a jurisdiction, or concentrated in neighborhoods with limited educational and economic mobility opportunities.

In **Minot**, the average neighborhood poverty rate was highest for households living in **HUD Multifamily** units. **HUD Multifamily** units were, on average, located in neighborhoods where **17.1%** of the population had incomes below the federal poverty line. The average neighborhood poverty rate was lowest for households living in **HUD Housing Choice Voucher** units. **HUD Housing Choice Voucher** units were, on average, located in neighborhoods where **9.4%** of the population had incomes below the poverty line.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

NO DATA AUTO-POPULATED IN ANY OF THE CONSOLIDATED PLAN TABLES.

The data below shows that the cost to purchase a home in Minot has increased approximately 17% over 5 years, while rent has increased approximately 3% over the same timeframe,

Cost of Housing

	Base Year: 2017	Most Recent Year: 2022	% Change
Median Home Value	206,600	241,900	17%
Median Contract Rent	912	937	3%

Table 29 – Cost of Housing

Data Source Comments: 2022 Census Data: Table DP04 Selected Housing Characteristics and 2017 ACS DP04 as base year

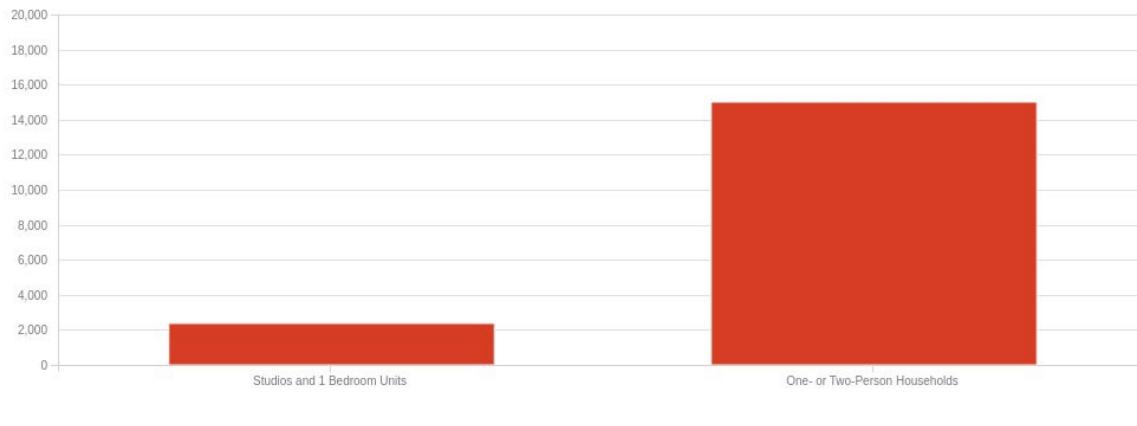
Rent Paid	Number	%
Less than \$500	881	0.0%
\$500-999	4,099	0.0%
\$1,000-1,499	3,010	0.0%
\$1,500-1,999	515	0.0%
\$2,000 or more	424	0.0%
Total	8,929	0.0%

Table 30 - Rent Paid

Data Source Comments: 2022 Census Data: Table DP04 Selected Housing Characteristics

Comparison of Counts of Small Units and One- to Two-Person Households 2022

This chart compares the number of studio or one-bedroom units in the jurisdiction to the number of one-and two-person households. In areas with a tight housing supply and a larger number of households than units in this comparison, there may be opportunities to improve affordability by developing new studio or one-bedroom units. In addition to being less expensive to develop than larger units, the development of such units could free up larger units by encouraging more one- and two-person households to move out of their larger units and into the smaller ones. In 2022, there were **2,362** studio or 1-bedroom units (**25.7%** of all rented units) and **15,025** one- and two-person households in **Minot** (**71.0%** of all households).



Source: [Census](#) ⓘ
2018-2022 Data Contains: 1 City ([show](#))

POLICYMAP

Household size related to available housing units

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Median Home Price	Base Year: 2017	2022	Current Year: 2024	% Change
	\$235,900	\$249,900	\$280,000	19

According to Realtor.com, In June 2024, the median listing home price in Minot, ND was \$305.4K, trending up 19.8% year-over-year. The median listing home price per square foot was \$135. The median home sold price was \$280K.

Cost comparison

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,505	No Data
50% HAMFI	1,520	1,550
80% HAMFI	2,455	2,295
100% HAMFI	No Data	1,380
Total	6,480	5,225

Table 31 – Housing Affordability

Data Source Comments: 2016-2020 CHAS ACSSome fields have no data allowed. Owner 50% includes 625 that should be included in the 30% data box. 100% HAMFI Renters = 1120, not reflected elsewhere on the table.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	681	744	978	1,378	1,660
High HOME Rent	681	744	978	1,368	1,526
Low HOME Rent	681	744	978	1,378	1,660

Table 32 – Monthly Rent

Data Source Comments: HUD Exchange 2024 HOME rents for Ward County, ND

Is there sufficient housing for households at all income levels?

Data for monthly rent for fair market, high HOME, and low HOME rent is from the US Department of Housing and Urban Development. The lack of affordable housing impacts low- and moderate-income residents the greatest. The steadily increasing rent costs compound the financial struggles that these families are at risk of experiencing. Additionally, the growing need for new rental housing units and aging rental housing unit stock results in many renters living in substandard housing and cost-burdened conditions, as identified in NA sections of this plan.

Household size has decreased in Minot, following a national trend over the last few decades. Housing size has not kept measure with this change, as a graph in this section shows.

In 2022, there were 2,362 studio or 1-bedroom units (25.7% of all rented units) and 15,025 one-and two-person households in Minot (71.0% of all households).

AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes also affordable to lower-income households,

they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. To truly measure the housing options extremely low-income renters have, we must account for the fact that higher-income renters occupy some of the most affordable units. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and they are not occupied by higher-income households.

EXTREMELY LOW-INCOME RENTERS

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay. Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Low-wage work comprised a disproportionate share of industries most affected by COVID-19 shutdowns. Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage employment.

The Gap, A Shortage of Affordable Homes, National Low Income Housing Coalition, March 2021

How is affordability of housing likely to change considering changes to home values and/or rents?

As the economy improves, rental prices continue to increase. The trend over the past 15 years has been a higher rental increase than the increase in monthly wages. As this trend continues, it puts more significant financial pressure on low- and moderate-income families who are spending an ever-increasing percentage of their income on housing costs.

While rents appear to have stayed more steady than home prices, there is a disparity when compared to stagnant wages. As the oil fields have become moderately productive again after the bust in productivity, and construction at the Minot AFB begins in earnest, demand for rental units will increase. This will have an effect on the lowest wage and income earners in the community, as they already struggle to find affordable, suitable housing. This issue is also exacerbated by the lack of smaller rental units to meet the needs of decreasing household sizes in Minot.

As higher-income renters and distressed homeowners seek cheaper alternatives to their current housing, competition for less expensive rental homes may actually increase. Meanwhile, few of the lowest-income renters have the option of leaving the rental market altogether. Consequently, rents for the least expensive homes may be less responsive to economic downturns, and in some cases, they could even increase because of greater demand. Even if rents at the bottom-end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing. Owners have an incentive to abandon their rental properties

or convert them to other uses when rental income is too low to cover basic operating costs and maintenance. They have little incentive to provide housing in the private market at rents that are affordable to extremely low-income renters. During periods of economic growth, the private market on its own still does not provide an adequate supply of rental housing affordable to low-income households. The rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of new housing. While new construction for higher-income renters encourages a chain of household moves that eventually benefits lower-income renters, new luxury units may not impact rents at the bottom of the market as much as they do rents at the top.

The Gap, A Shortage of Affordable Homes, National Low Income Housing Coalition, March 2021

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Since 1974 the U.S. Department of Housing and Urban Development (HUD) has helped low-income households obtain better rental housing and reduce the share of their income that goes toward rent through a program that relies on the private rental market. A key parameter in operating the certificate

and voucher programs is the Fair Market Rent (FMR). FMRs play different roles in the certificate and voucher programs. In both programs, FMRs set limits. In the certificate program, FMRs set limits on what units can be rented; in the voucher program, FMRs set limits on the subsidy provided to the household. Certificate program households cannot rent units with gross rents exceeding the FMR; the recipients receive a subsidy equal to the difference between the gross rent and 30 percent of their incomes. Voucher program households receive a subsidy equal to the difference between the FMR and 30 percent of their monthly incomes. Participants in the voucher program can choose units to live in with gross rents higher than the FMR, but they must pay the full cost of the difference between the gross rent and the FMR, plus 30 percent of their income.

FMRs function primarily to control costs. Research has shown that program recipients act rationally and choose units with gross rents close to the FMRs, that is, the best units available under program rules. While budget realities and sensitivities to public acceptance exert pressures to set FMRs at low levels, other concerns create countervailing incentives to raise FMRs. For the Section 8 program to work properly, certificate and voucher holders must have an adequate supply of decent, safe, and sanitary rental units to choose from. Higher quality units command higher rents, so FMRs must be sufficiently high to provide acceptable choices for participants. In addition, the certificate and voucher programs were designed to allow assisted households to choose among different neighborhoods. The FMRs must also be high enough to provide acceptable choices among neighborhoods.

Fair Market Rent (FMR) and the HOME High and Low rental limits begin to diverge in Minot in the three- to four-bedroom units. These units are in high demand for families renting homes and are often priced above what a housing choice voucher holder can afford.

Discussion

A variety of housing developments have the potential to help shift the community toward having a greater variety of affordable housing options.

The Minot Housing Authority is working to rehab a large building and provide additional rental opportunities. There are additional proposed developments that may come to fruition over the next five years. The city stands ready to assist whenever possible.

Many Minot households experience housing cost burdens, paying more than 30% of their income on housing-related costs. Cost-burdened households have significantly increased since 2016 as incomes have not kept pace with housing costs. The most significant portion of cost-burdened households are renters, which aligns with national trends. Severely cost-burdened renters are a much larger portion of the housing market as compared to homeowners.

As discussed in NA sections, housing cost burden is the most significant housing challenge LMI residents face in Minot. Rents have stayed fairly stable over the study period, but this does not always translate to more opportunities for the most vulnerable.

The challenges extend to smaller households competing for a minimal number of small rental units. These households will often be forced to secure larger than necessary housing as shown in the table of small rental housing compared to small household size. By focusing multifamily construction on smaller unit size, some of the pressure for additional affordable units could be alleviated.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Housing is a major element of people's material living standards. It is essential to meet basic needs, such as for shelter from weather conditions and to offer a sense of personal security, privacy, and personal space. Good housing conditions are also essential for people's health and affect childhood development.

Housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker. Moreover, each dollar invested in affordable housing boosts local economies by leveraging public and private resources to generate income—including resident earnings and additional local tax revenue—and supports job creation and retention.

"The Problem," National Low Income Housing Alliance

Housing Rehabilitation

When low- to moderate-income families have unaffordable homes, the maintenance and upkeep of those housing units often are delayed or not addressed because of financial constraints. Housing rehabilitation is critical to ensure residents have a safe, healthy, and livable home environment. Delapidated housing can have an immediate impact on a family's health. Lack of air conditioning in the hot summer months has been linked to a sharp increase in cardiovascular events. Mold, mildew, and other water leak issues often lead to asthma, headaches, and other serious conditions.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For this Consolidated Plan, Minot will use the HUD housing quality standards as defined below:

- 1. Standard Condition.** A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.
- 2. Substandard Condition but Suitable for Rehabilitation.** This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions, likely due to deferred maintenance or work without permits, but that are both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, missing or failing foundation). In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required to bring it to standard condition. This category of property does not include units needing correction, minor livability problems, or maintenance work.
- 3. Substandard Condition and Not Suitable for Rehabilitation.** This category describes dwelling units in such poor conditions as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard" or will be considered unfit to occupy for safety reasons by the city's building official.

Note: **The City does not have a complete inventory of vacant dwellings.** The HUD prepopulated fields for "vacant units" and "REO Properties" are blank because data is unavailable for the jurisdiction.

Note: **The Condition of Units table did not auto populate.** Information could not be reliably obtained. See NA sections for similar information.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,203	27%	4,737	52%
1980-1999	1,899	16%	1,666	18%
1950-1979	5,247	44%	1,704	19%
Before 1950	1,630	14%	1,075	12%
Total	11,979	101%	9,182	101%

Table 34 – Year Unit Built

Alternate Data Source Name:

2022 Census Data (1)

Data Source Comments: 2022 Census Data: Table B25036 Tenure by Year Structure Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,877	57%	2,779	30%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vox worked with the Washington State Department of Health to map lead exposure risk nationally by census tract. We used housing and poverty data in our calculations to show areas of risk. These are not confirmed lead poisoning cases.

Select all or **deselect all** lead risk layers:

1

2

3

4

5

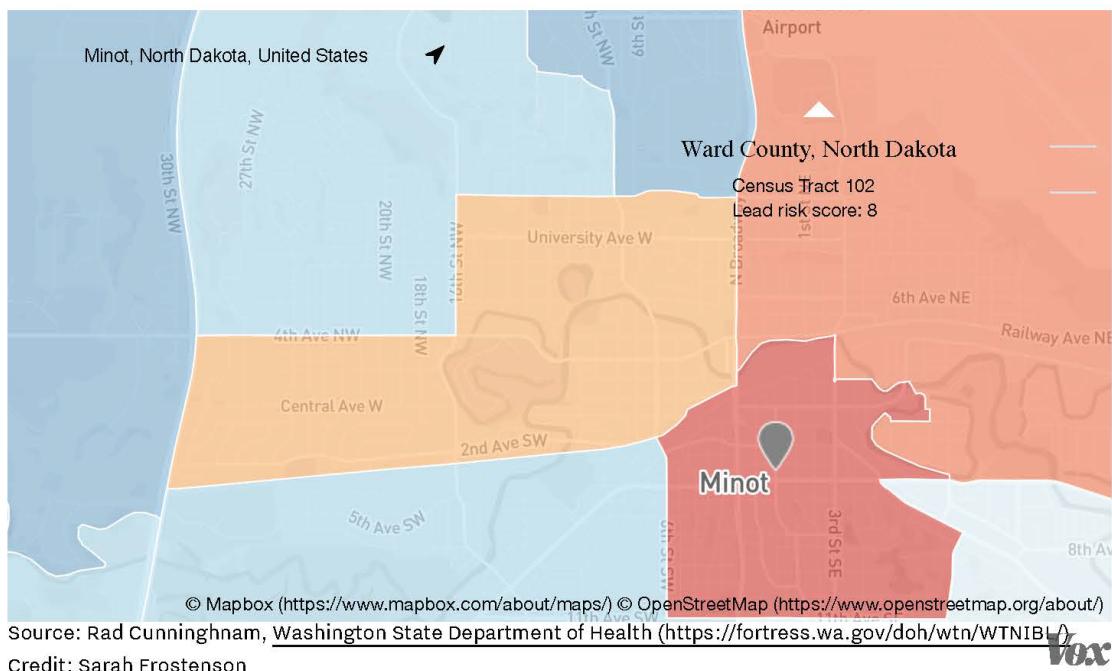
6

7

8

9

10



I

Lead Risk

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Environmental lead is a toxic substance affecting the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High lead levels can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs of the disease. The child's signs or symptoms could be mistaken for other illnesses and go undiagnosed. Children's developing nervous system is particularly susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs) at any detectable level have been shown to cause behavioral and developmental disorders; therefore, **no safe blood lead level in children has been identified**. It is increasingly crucial for continued childhood lead poisoning prevention education and awareness.

Dust from deteriorating lead-based paint is considered the most significant contributor to the lead problem. Lead-contaminated water, soil, and paint are potential sources of children's lead exposure. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned in homes after 1977.

Because of the long-term use of lead-based paints, many homes in the United States contain paint surfaces that are now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to many homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

Discussion

The Washington State Department of Health (WSDOH) developed an index for lead exposure risk that considers the age of housing and poverty as primary risk factors. Vox Media worked with WSDOH to apply the lead exposure risk index nationally.

Minot has a significant amount of housing built before 1980 that may contain lead-based hazards.

- **6,877 owner-occupied, or 57% of all owner-occupied housing**
- **2,779 rental units, or 30% of all rental housing**
- **2,705 housing units (rental and owner-occupied) were built prior to 1950 and are at high risk for lead-based paint hazards.**

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Minot Housing Authority provides housing and voucher assistance to low-income Minot residents.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Special Purpose Voucher
# of units vouchers available			261	792			0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HUD's Real Estate Assessment Center conducts physical property inspections of properties owned, insured, or subsidized by HUD, including public housing and multifamily assisted housing. About 20,000 such inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary, and in good repair. The City used HUD data from www.huduser.org/portal/datasets/pis.html to identify the public housing developments and average inspection scores. Scores range from 0 to 100 and are deficit-based. Scores are reduced based on each deficiency found.

Inspection details enable researchers, advocacy groups, and the general public to

1. better understand the physical condition of the HUD-assisted housing stock, as well as changes in the stock over time;
2. hold providers accountable for housing quality; and
3. plan for future affordable housing needs.

The inspection scores listed below reflect all the public housing and multifamily units listed in the HUD Multifamily Inspection Score and Public Housing Inspection data.

Public Housing Condition

Public Housing Development	Average Inspection Score
Public Housing - Milton R Young Towers	94
Multifamily -Henry Towers	50

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The housing authority is revitalizing properties under its control. The HA is working to secure funding for property rehabilitation and is currently completing final renovations at Milton Young Towers. Originally built in 1972, the building has seen renovations to units, additional 2-bedroom units reconfigured, and much of the shared space rejuvenated.

Henry Towers is working with potential funders and the city to consider options for the substantial renovations and accessibility upgrades necessary as this building reaches the end of its effective lifespan. The building was constructed in 1977 and is next up for substantial renovations. The need for additional funding to support these efforts is significant, MHA is considering all options and working with the city and other partners to secure these needed repairs/renovations.

MHA operates separately from the City of Minot. The city works closely with the HA and other stakeholders in the community to identify opportunities for funding renovations and additional unit construction with the city boundaries.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Minot Housing Authority will conduct ongoing analysis to determine the scope of need for additional low income housing opportunities in Ward County and North Central Region, North Dakota. If such needs exist we will endeavor to develop additional housing opportunities by:

- Administering the Housing Choice Voucher Program to its fullest potential, maximizing the number of people served.
- Filling voids not served by private enterprise.
- Building or acquiring units to meet the housing needs of low income persons in our community.

Discussion:

The City of Minot and the Minot Housing Authority are working together to explore rehabilitation funding opportunities.

There is not enough funding to serve all the needs.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Minot region has seen growth and population contraction as natural disasters and industry have affected both the inflow and outflow of population over the last decades.

This environment has created great opportunities for some as well as great hardship for others. Affordable housing has become increasingly challenging to secure as rent rates continue to rise and rental vacancy rates reach historic lows. Additionally, the COVID-19 pandemic triggered job loss and reduced wages, further adding to the housing instability of thousands of households throughout North Dakota. Ultimately, homelessness is often the end result and does not happen by choice.

Homelessness stems from a variety of factors;

- Unemployment,
- Unforeseen life changes,
- Substance use,
- Medical emergencies,
- Domestic violence, or
- Mental health issues.

Often, it strikes the people you least expect. Housing instability is particularly challenging due to the limiting wage opportunity and other financial barriers caused by the pandemic. Nonprofits, community organizations, and response networks throughout North Dakota continue to increase capacity, become more sophisticated, and collaborate in their efforts to provide housing and critical support services for the most disadvantaged among us.

Often it is easy to see homelessness simply as someone living on the street. While this is the reality for some, it is not for the majority of those experiencing homelessness.

The list below outlines the various degrees of homelessness.

Imminent Risk of Homelessness: A person or family who will lose their primary nighttime residence within 14 days.

Precariously Housed: A person or family who lack a fixed, regular nighttime residence but have been offered accommodation from friends or family for an indeterminate time.

Fleeing/Attempting to Flee Domestic Violence: A person or family that is fleeing or is attempting to flee domestic violence, has no other residence, lacks resources or support networks, or does not have permanent housing.

Literally Homeless: A person or a family who lacks a fixed, regular and adequate nighttime residence. This typically means living in a place not meant for habitation or an emergency shelter.

Chronically Homeless: A person or family who has experienced homelessness for at least one year—or repeatedly—while having a disabling condition.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	10	0	6	0	0
Households with Only Adults	15	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	6	0	6	0	0

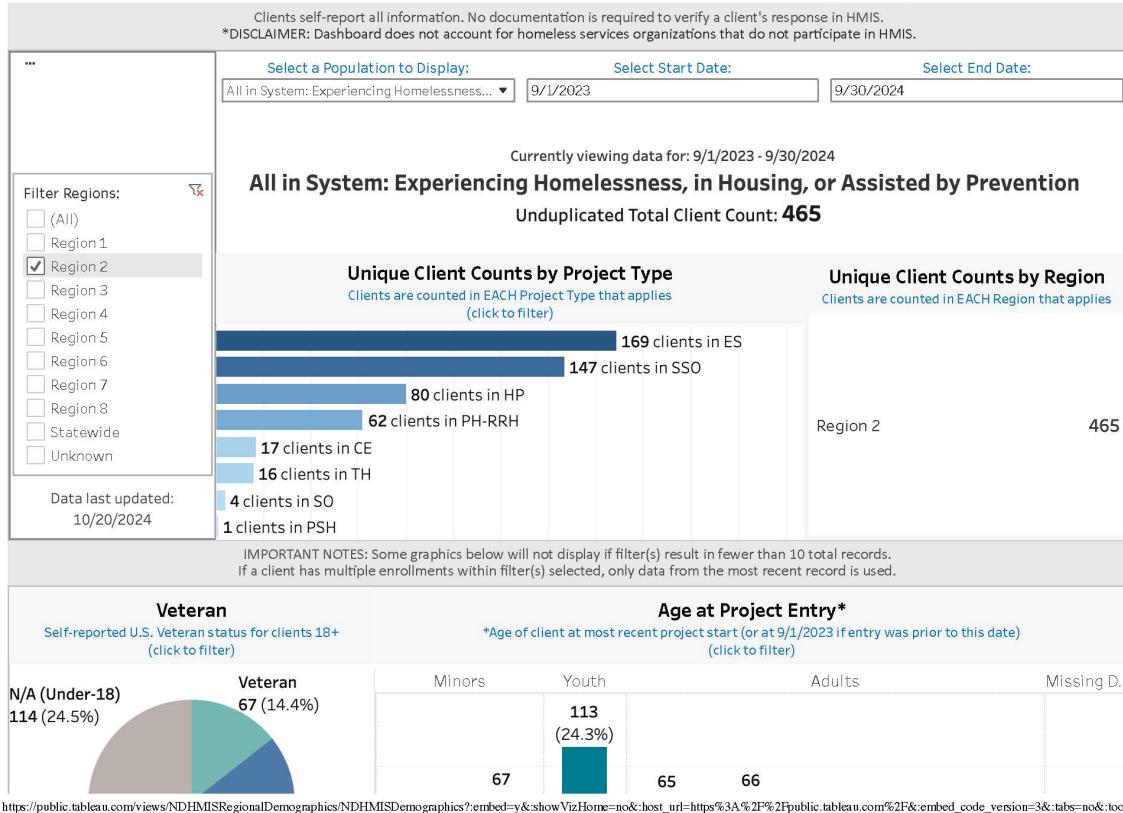
Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

North Dakota Regional Demographics

from the North Dakota Homeless Management Information System (NDHMIS)

Clients self-report all information. No documentation is required to verify a client's response in HMIS.
 *DISCLAIMER: Dashboard does not account for homeless services organizations that do not participate in HMIS.



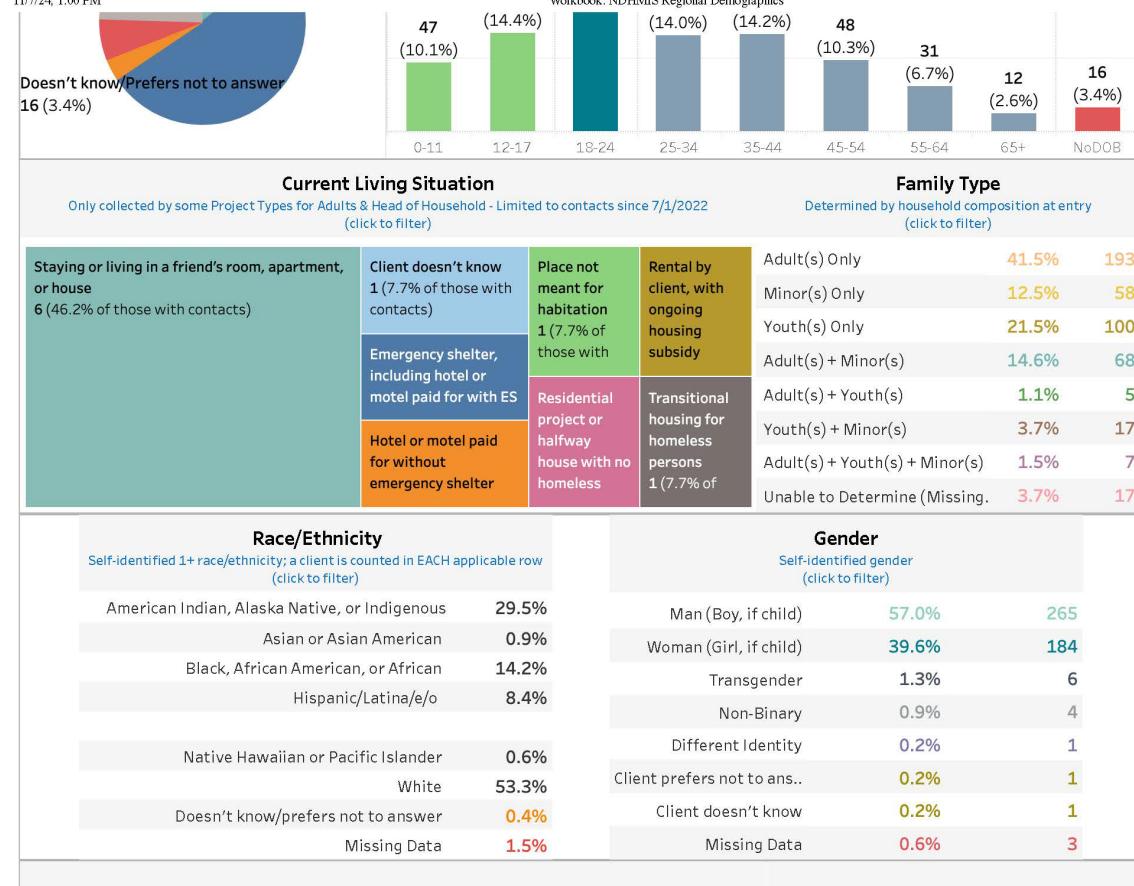
Region II HMIS data pg 1

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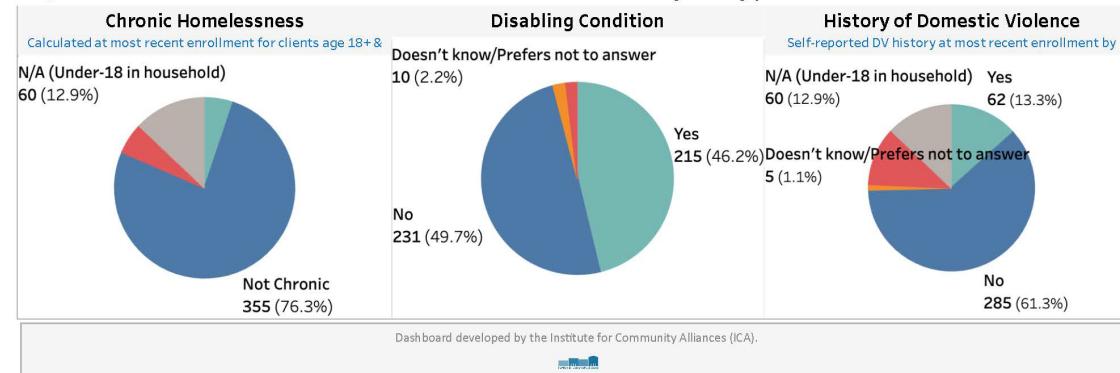


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Region II HMIS data pg 2

11/7/24, 1:00 PM

Workbook: NDHMIS Regional Demographics



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Region II HMIS data pg 3

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Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are multiple governmental and non-profit public service organizations operating in Minot. These organizations offer support related to behavioral health, addiction services, food, housing, utility, clothing, and other resources that support the LMI at-risk residents in Minot.

Job training and employment services, including job readiness, are available to assist Minot residents in need.

Continuum of Care (CoC)

The CoC program is designed to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. The CoC program provides permanent and short-term housing options and supportive services through scattered and single-site approaches.

Emergency Solutions Grant (ESG)

The ESG program is designed to be the first step in a continuum of assistance to prevent homelessness and enable homeless individuals and families to move toward independent living. The ESG program supports essential services related to street outreach, emergency shelter operation and renovation, short-term and medium-term rental assistance, housing relocation, and stabilization services for individuals and families who are homeless or at risk of homelessness.

Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program fulfills the housing and/or service needs of people living with HIV/AIDS. Long-term rental assistance is offered, while supportive services center around ensuring participants can retain their housed status.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Men's Winter Refuge in Minot is a high barrier late fall - early spring overnight shelter for homeless men. The shelter sees returning clients who qualify as chronically homeless. Connection to services, clothing, resources, and other needs are offered along with meals and limited transportation. Typically 10-15% of nightly shelter spots serve veterans. This percentage is consistent with the approximately 14% veteran population in the HMIS system over the previous year. Every effort is made to connect these and all

shelter clients to long term assistance. Year round support is offered via referrals, clothing, limited transportation, and support in the search for housing. CDBG Public Service funding may support facility operations costs and additional demographic data will be available in subsequent years. This shelter has 15 beds and requires identification and background checks as a condition for high barrier admission.

Minot's Domestic Violence Crisis Center is a year-round shelter for DV victims. It is currently the only year-round shelter in Minot. Over the next two months, an additional six transitional housing family units are scheduled to be available for families transitioning out of the shelter. The Crisis Center offers survivors and families over fifteen programs, information, and resources to assist in their journey to healing and futures free of violence. With the closing of Project Bee seasonal shelter, this is the only shelter option for women and children.

Youth Works operates six transitional housing units for unaccompanied youth in Minot. Short term care options are also available through youth shelter resources. Over the last year in Region II, over 20% of the family types in the HMIS database were youth only. Transitional housing and support services are available to youth between 18-24 years old.

Not enough resources are available to meet the needs of all homeless families and individuals in Minot. Discussion continues concerning the need for a year-round low barrier shelter for all.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Housing affordability and access to housing are the greatest challenges to residents who are vulnerable. There are a variety of programs designed to meet the need of residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Substance Abuse and Mental Health Services Administration (SAMHSA): People with mental and substance use disorders are over-represented in the justice system.

They estimate that 18% of the general population suffers from mental illness, while 44% of the jail population and 37% of those in prison suffer from mental and behavioral health conditions.

SAMHSA studies show that 11% of 18-25 year olds and 6% of those over 25 have a substance abuse disorder. 63% of the jail population and 58% of prisoners exhibit substance abuse disorder symptoms.

Upon release from incarceration, people with behavioral and substance abuse-related health issues face many barriers to successful reentry into the community, such as lack of health care, job skills, education, stable housing, and poor connection with community behavioral health providers.

The F5 Project is working to assist those struggling with reentry. From F5 -What began in 2016 as a way of improving the lives of formerly incarcerated individuals in Fargo, ND, the non-profit has evolved into a statewide initiative to bridge resources and provide full-spectrum services to people struggling with incarceration, mental health, and addiction. We are passionate about the human struggle, the endeavor to recreate stories, and know the power of empathy and grace to refresh lives.

The Minot Homeless Coalition helps to provide resource information to residents experiencing homelessness or in danger of becoming homeless. A year-round low-barrier shelter for families, women, and men was ranked the highest need for stakeholders in Minot.

Behavioral and mental health support, including substance abuse services, for LMI residents was a significant concern for stakeholders. Those without insurance struggle with long wait times and lack of service availability. The need for these services was ranked #2 by stakeholders.

Accessibility in rental units is a concern for disabled and elderly residents. Minot has a larger than average disabled and senior population.

Minot Housing Authority offers over 80 units of subsidized senior and disabled housing at Henry Towers. Milton Young Towers is a 14-story subsidized high-rise apartment in historic downtown Minot. In 2022 and 2023, the building saw extensive renovations to every unit and community room, including the creation of many additional two-bedroom units throughout the building. Initially built in 1972, Milton Young Towers is within walking distance of churches, schools, medical facilities, and shopping. The Minot Housing Authority operates additional general and age-restricted properties in the Minot area.

The Community Action Partnership maintains a broad resource list covering assistance, including rent, utility, medication, health (including behavioral health), DV referrals, temporary shelter services, and more.

Domestic Violence Crisis Center-

Founded in 1977, Domestic Violence Crisis Center (DVCC) is a domestic violence and rape crisis center located in Minot, ND. The service region includes Pierce, McHenry, Renville and Ward counties, which comprise approximately 5,793 square miles, with a population of 73,897.

DVCC works with survivors from the initial crisis and beyond by providing options and offering support and resources when needed. Services are free for survivors.

DVCC offers emergency shelter, transitional housing, referral services, crisis intervention, free therapy/counseling, support groups, legal advocacy, and public information/education.

Community Action

Community Action also offers housing assistance to HIV/AIDS persons/households who income qualify. This can be long term or short term assistance. Medical and other referrals are also available for Minot residents living with HIV/AIDS.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Minot will help to support the needs of persons who have special needs by implementing the Consolidated Plan goals.

Goal: Public Facilities and Public Infrastructure

Public Facilities and Improvements are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by non-profits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. In general, public facilities and public improvements are interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public.

Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include acquiring, constructing, reconstructing, and installing public infrastructure.

Goal: Public Services

Public Service activities provide for a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. Public services are an integral part of a comprehensive community development strategy. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.

Goal: Housing

Minot is committed to improving and expanding access to safe and affordable housing for low—and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduce the chances of a person becoming homeless, and promote housing sustainability.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Many of the activities to be undertaken by the City of Minot will directly benefit the non-homeless special needs population. Special needs populations will also utilize public services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Minot has recently completed a communitywide housing needs assessment. Multiple recommendations for improving housing access were included. Staff administering CDBG funds will work closely with other departments to identify opportunities to leverage funding that supports the development of additional affordable housing.

Despite rising incomes, many renters remain cost-burdened. Much of the planning around single-family homes and small- and mid-sized multifamily units is for 3+ bedrooms. This does not meet the needs of the majority small household renters and increases burden as costs of other goods and services continue to trend higher.

Significant multi-family development has occurred since 2010, especially after the 2011 flood. Most of these units are on the periphery of Minot, which makes them less accessible to transportation-challenged LMI residents.

After the oil bust vacancy rates were over 10% in many places locally. With the oil production recovery, rates are hovering around 5%. New construction at the Air Force Base is likely to put additional pressure on the rental market, lower vacancy rates, and continue the trend towards increasing rents.

According to the Minot Housing Needs and Market Study, the need for affordable housing options continues due to the lagging incomes in comparison to rising housing costs.

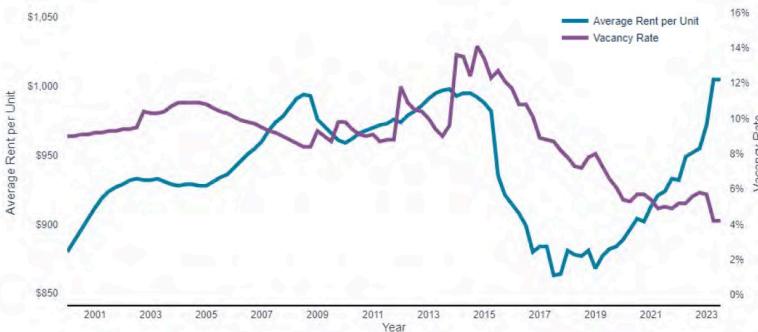
Zoning and other recommendations made in the just completed plan are under consideration for additional review.

~ Although federal policies play an important role in influencing the availability of affordable housing the supply of affordable housing depends less on federal policies than on local planning practices, policies, and community engagement. Many local planning procedures currently in place enable community opposition that stalls housing production. Reshaping local regulations allows jurisdictions to make a lasting impact on the supply of affordable housing.

According to Brian Montgomery, former Federal Housing Administration commissioner and assistant secretary for housing, constraints on housing not only reduce the supply of affordable housing but also increase the number of households that are cost-burdened, spending more than 30 percent of their income on rent.

Land-use policies and zoning regulations constrain the supply of affordable housing. Density limits, height restrictions, parking requirements, lengthy permitting and approval processes, and community opposition all contribute to increased housing prices.

Multi-Family Rent Growth



Source(s): CoStar

Costar rent tracking shows different trends from the ACS data. By asking people what rent they pay, the ACS captures a wider diversity of renters (affordable housing, section 8, single-family homes and plexes). During the flood, the destruction of rental units was acute. The units destroyed included older, more affordable housing types and more informal renting relationships between smaller landlords and tenants. The displacement of people from more affordable units into the more formal rental market would increase market exposure, rapidly driving up the median rent people pay, despite the 'average market rate apartment rent' – as depicted here – remaining between \$850-1,000.

Minot Housing Needs & Market Study | Stantec 50

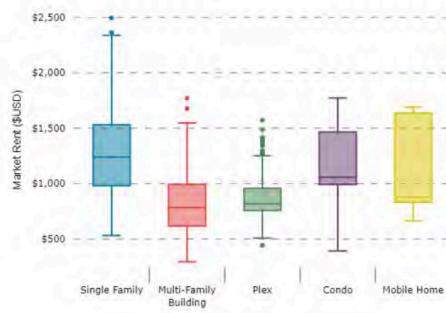
Multifamily rent growth

MARKET INDICATORS | RENTAL MARKET

Rents are highest for single-family homes and condos, with mobile homes also desirable

Multi-family apartment buildings have the lowest median rent, whereas single family homes and condos tend to rent at higher prices. Where many smaller plexes and condos may have current renters at lower rents due to friendly landlords, the value here is the market rent. Given turnover is high and landlords are profit-maximizing, most renters are exposed to market rate rents.

Rent by Building Type



The market rate rental data on this slide and the next are derived from Stantec's rent prediction model. The rent prediction model is trained on existing market-rate rents. These rents are 'scraped' from a range of different online listing sites and joined to the assessor's parcel dataset that contains descriptions of each property, including its age, living area, land area, assessed values, number of bedrooms, etc. The model incorporates building attributes and neighborhood attributes (zip code, median household income, etc) to then predict rents. The result is an estimated or ground-truthed rent prediction for each property in Minot.

Here they are aggregated by different attributes into box plots. A box plot visualizes distribution, with the bottom bar indicating the bottom range, the first bar of the box indicating the 25th percentile, the middle line the median (or 50th percentile), the top of the box the 75th percentile, and the top line the maximum values (outliers are excluded and visualized with the dot, with outliers being 3 standard deviations or more from the median value).

Source(s): Stantec Rent Model, with data sourced from Apartments.com, Padmapper, Bismarck Online, Zillow, Costar, and Ward County Assessor Data

Minot Housing Needs & Market Study | Stantec 51

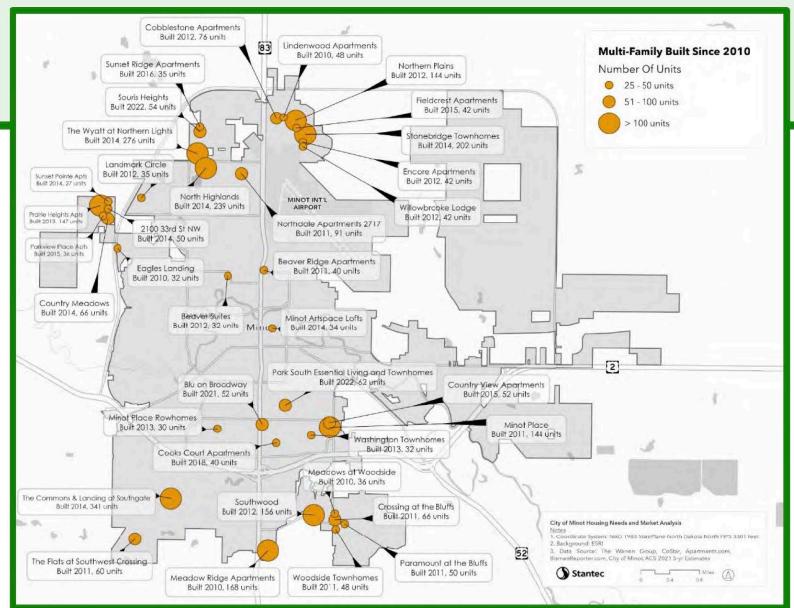
Rental Market Indicators

INVENTORY | NEW MULTI-FAMILY

New Multi-Family Apartments

The map shows multifamily development since 2010, which has led to an approximate doubling of total apartment units. New development has been concentrated in sites on Minot's periphery. Most construction of market-rate units occurred from 2011-2016. The development since then has mostly been rent-restricted affordable apartments. New multi-family construction tends to be significantly larger than older rental complexes – a consequence of the need for economies of scale that make larger projects financially viable. Most are strictly housing. Mixed use projects with both residential and commercial elements are rare. The housing survey noted a community desire for more retail and entertainment, especially near North Hill. Newer projects – especially those located near the new Trinity Hospital – are filling a market desire for more amenity rich, mixed-use facilities, such as Epic's The Tracks.

With land available on the periphery, infill redevelopment in more central locations have been less common. Examples include Beaver Ridge Apartments and Blue on Broadway.



Source(s): Costar, Stantec

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New MultiFamily Inventory

INVENTORY | KEY TAKEAWAYS

- 1. Housing mix.** Minot benefits from having a broad mix of housing types that have been built over the years—including single family homes, twin homes, townhomes, mobile home parks, apartments, senior housing and affordable housing.
- 2. Senior housing.** There are a good number of senior housing communities, but recently built developments are lacking, even as Minot's senior population has grown in numbers and in its share of the total population.
- 3. Affordable housing.** A range of affordable housing options are present in Minot, with good geographic distribution—some of which have been recently built. The need for affordable and workforce housing options continues, however, due to lagging incomes compared to rising housing costs.
- 4. New multifamily housing.** The most recent generation of housing was built during the oil boom and built for a working-class demographic. Maverick, the first phase of The Tracks, will be the first market rate apartments in Minot since 2015—and is targeting an upscale demographic.

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Housing Study Key Takeaways

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

North Central North Dakota's economy includes agriculture, manufacturing, energy, services, and trade. Education and Health Care rank as the largest employment sector in Minot.

The City of Minot is home to Minot University, a partner in workforce development, research, and cultural opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,648	0	7	0	-7
Arts, Entertainment, Accommodations	1,947	0	8	0	-8
Construction	1,735	0	7	0	-7
Education and Health Care Services	6,664	0	26	0	-26
Finance, Insurance, and Real Estate	1,168	0	5	0	-5
Information	324	0	1	0	-1
Manufacturing	1,359	0	5	0	-5
Other Services	1,204	0	5	0	-5
Professional, Scientific, Management Services	1,951	0	8	0	-8
Public Administration	1,362	0	5	0	-5
Retail Trade	3,363	0	13	0	-13
Transportation and Warehousing	1,541	0	6	0	-6
Wholesale Trade	950	0	4	0	-4
Total	25,216	0	--	--	--

Table 40 - Business Activity

Data Source Comments: Data Source: 2022 Census Data: Table DP03 Selected Economic Characteristics (also on S2405) Table did not auto populate and number of jobs was not in Census Table.

Air Force Base

Minot Air Force Base Ballistic Missile Upgrade

The Minot Air Force Base's missile system enhancement, backed by a \$4.5 billion allocation from the 2024 defense appropriations bill, is set to include a substantial \$800 million investment toward constructing essential facilities for the Minot AFB upgrade and will have a profound impact on housing and the economy in Minot.

The expected influx of workers during the Sentinel Project's ballistic missile system upgrades at Minot Air Force Base in 2028-2029 is poised to impact Minot's housing landscape significantly, just as the Bakken Oil Boom of the early 2010s and the Mouse River Flood of 2011 did. This forthcoming surge is predicted to strain the availability of affordable housing options further while concurrently presenting new economic opportunities for the city. Minot must diversify its housing inventory to meet both immediate and long-term demands effectively.

The upcoming Sentinel Project will intensify Minot's need for more affordable housing solutions. As the Project approaches, it will become crucial to strengthen the availability of affordable housing to meet escalating demands, particularly for low-income residents already facing restricted housing choices. The scarcity of affordable housing units in Minot is evident through the limited availability of residences priced within reach of lower-income households, either for renting or owning. Moreover, the actual deficit in housing supply is exacerbated by higher-income households occupying units that could otherwise cater to those with the most limited financial resources.

Creating a more diverse and resilient housing stock will be vital in maintaining access to affordable housing options for both current and future residents. Diversifying the housing stock will not only help increase Minot's affordable housing options for existing residents, but it could also promote significantly expanded economic opportunities due to the Minot Air Force Base Upgrade.

A few production strategies are discussed in *The Minot Housing Study*; including expanding housing production strategies by diversifying types of home production including: ADU's, Tiny Homes, Manufactured Home Communities, along with Affordable Subdivision

Labor Force

Total Population in the Civilian Labor Force	26,197
Civilian Employed Population 16 years and over	25,216
Unemployment Rate	981.00
Unemployment Rate for Ages 16-24	17.70
Unemployment Rate for Ages 25-65	13.45

Table 41 - Labor Force

Data Source Comments: Data Source: 2022 Census Data: Table DP03 Selected Economic Characteristics & Table S2301 Employment Status

Occupations by Sector	Number of People
Management, business and financial	8,752
Farming, fisheries and forestry occupations	0
Service	3,521
Sales and office	4,325
Construction, extraction, maintenance and repair	3,511
Production, transportation and material moving	4,016

Table 42 – Occupations by Sector

Data Source Comments: Data Source: 2022 Census Data: Table K202401 Occupation for the Civilian Employed Population 16 Years and OverFrom the table above, the Census combines farming, fishing, and forestry into Natural resources, construction and maintenance occupations which total 3511.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,898	82%
30-59 Minutes	2,396	9%
60 or More Minutes	2,256	9%
Total	25,550	100%

Table 43 - Travel Time

Data Source Comments: Data Source: 2022 Census Data: Table K200802

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,071	104	550
High school graduate (includes equivalency)	5,030	150	1,037

Educational Attainment	In Labor Force			
	Civilian Employed	Unemployed	Not in Labor Force	
Some college or Associate's degree	6,692	109		1,354
Bachelor's degree or higher	6,571	60		753

Table 44 - Educational Attainment by Employment Status

Data Source Comments: Table did not auto populate. Data Source:2022 Census Data: Table B23006 only shows populations 25-64 years.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,777
High school graduate (includes equivalency)	48,076
Some college or Associate's degree	49,931
Bachelor's degree	56,275
Graduate or professional degree	76,125

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments: 2022 Census Data: Table K200802 Median earnings 25 years and over.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$30,733
High school graduate (includes equivalency)	\$48,076
Some college or Associate's degree	\$49,931
Bachelor's degree	\$56,275
Graduate or professional degree	\$76,125

Table 6 – Median Earnings in the Past 12 Months

2022 Census Data: Table K200802 – Education Attainment - Median Earnings for Population 25 years and Over

Income

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and healthcare services are clearly major employment sectors in Minot. Minot State University, Minot School District, and Trinity Hospital (and multiple supporting clinics) are major employers in the city.

Describe the workforce and infrastructure needs of the business community:

The current needs of employers are well met by workforce training programs, MSU, and other resources within Minot. The center for technical excellence at MSU will provide one-two year technical training programs to help meet the needs of area employers.

Consistent high-speed internet is available for most business within the city. Broadband maps available in that MA section.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

"Minot Air Force Base Ballistic Missile Upgrade

The Minot Air Force Base's missile system enhancement, backed by a \$4.5 billion allocation from the 2024 defense appropriations bill, is set to include a substantial \$800 million investment toward constructing essential facilities for the Minot AFB upgrade and will have a profound impact on housing and the economy in Minot.

The expected influx of workers during the Sentinel Project's ballistic missile system upgrades at Minot Air Force Base in 2028-2029 is poised to impact Minot's housing landscape significantly, just as the Bakken Oil Boom of the early 2010s and the Mouse River Flood of 2011 did. This forthcoming surge is predicted to strain the availability of affordable housing options further while concurrently presenting new economic opportunities for the city. Minot must diversify its housing inventory to meet both immediate and long-term demands effectively.

Increased workforce development needs are currently under consideration.

The upcoming SenXnel Project will intensify Minot's need for more affordable housing solutions. As the Project approaches, it will become crucial to strengthen the availability of affordable housing to meet escalating demands, particularly for low-income residents already facing restricted housing choices. The scarcity of affordable housing units in Minot is evident through the limited availability of residences priced within reach of lower-income households, either for renting or owning. Moreover, the actual deficit in housing supply is exacerbated by higher-income households occupying units that could otherwise cater to those with the most limited financial resources.

Creating a more diverse and resilient housing stock will be vital in maintaining access to affordable housing options for both current and future residents. Diversifying the housing stock will not only help

increase Minot's affordable housing options for existing residents, but it could also promote significantly expanded economic opportunities due to the Minot Air Force Base Upgrade."

"A few production strategies are discussed in The Minot Housing Study; including expanding housing production strategies by diversifying types of home production including: ADU's, Tiny Homes, Manufactured Home Communities, along with Affordable Subdivision"

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

"Unemployment continues to be low. The workforce generally meets the needs of the existing employment opportunities.

Low-wage, unskilled workers have challenges finding work that meets the financial demands of housing, health care, and rudimentary living requirements. The minimum wage in North Dakota and 19 other states utilize the Federal Minimum Wage standard of \$7.25 an hour. While many low-skilled workers receive an hourly rate above the minimum wage, they are still not earning enough to meet their basic needs."

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce Development

Minot State University (MSU) meets the diverse educational needs of students, employers, and southeast North Dakota communities it serves through a commitment to student success, educational excellence, community engagement, and lifelong learning. MSU's Continuing Education and Workforce Training program offers open enrollment career or job-related classes in a variety of subject areas to enhance skills for employment. Classes are generally short-term, credit-free, conveniently scheduled, and do not require lengthy preparation. In addition, classes are offered in instructor-led classrooms or online. The instructors are experts in their fields with hands-on, practical information. For more than two decades, Minot State University's Center for Extended Learning has been dedicated to offering top-notch training to business professionals. The CEL has a proven track record of delivering high-quality training to employees in a timely manner.

The CEL has provided training to over 200 charter employees of ING when it first set up its business in Minot. Other corporate entities, such as MLT World Vacations, Choice Hotels, SRT, Sykes, and various banking institutions, have also benefited from the CEL's training programs. In addition, the CEL has provided training to personnel at Minot Air Force Base.

Center for Technical Excellence at MSU- Minot State University entered into an agreement with Dakota College of Bottineau in 2021 to build a Center for Technical Education in Minot with laboratory and classroom space, a computer center, offices, and study areas. Minot State University and Dakota College will provide programming and management for the Center for Technical Education, which will offer one- and two-year certificate programs, customized technical training for area businesses, associate degree programs, and eventually college transfer programs. MSU and Dakota College will work with schools to develop post-secondary training options for targeted career programs. Three new programs were introduced at MSU's new Center for Technical Excellence, which opened in 2024, including a Dental Assisting (AAS and Certificate) Program and a Dental Hygiene (AAS) program. As the Center gains traction in the community, the number of programs offered will increase, as will the student population and the number of full and part-time employees.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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PLAN_SECTION_ID=[1370705000]>

Discussion

The North Dakota Small Business Development Center (SBDC) exists to help businesses in North Dakota to thrive and grow and provides assistance to improve their profit, margins, sales, cash flow, management, productivity, and exporting by providing: a) no-cost business coaching, b) business training, and c) business resources. The SBDC advised more than 1790 clients in 2023 and created 4,693 jobs in 2022.

The Veterans Business Outreach Center (VBOC) program offers resources to veterans, service members, and military spouses who are interested in starting or growing a small business.

Partners of the North Dakota SBDC Veterans Business Outreach Center (VBOC) program is a one-stop shop for service members, veterans, and military spouses looking to start, purchase, or grow a business. VBOCs provide training workshops, including Boots to Business (B2B) and Boots to Business Reboot, as well as business development assistance such as training, advising, and resource referrals. B2B and Reboot are entrepreneurial education and training programs open to Service members, National Guard

and Reserves, Veterans of all eras, and their spouses. VBOC of the Dakotas provides services in both North and South Dakota

The ND SBDC receives federal funding from SBA with matching funds coming from the Bank of North Dakota, along with local-match partners that include UND, sub-center program hosts, lenders, cities, counties, and economic development programs.

Quentin N. Burdick Job Corps plays a crucial role in Minot's workforce development by contributing to the cultivation of a more robust local workforce. The center equips individuals with the expertise needed to excel in the city's job market by providing free career training and essential skill development. Job Corps is a free residential education and job training program for young people ages 16–24 run by the U.S. Department of Labor. The program helps participants improve their lives by providing the skills and education they need to get jobs and become independent. Job Corps has been operating for over 50 years and is the largest residential career training program in the country. They also will provide housing, basic medical care, meals, books and supplies, childcare, a living allowance, basic uniforms, and specialty safety equipment for career and educational training. By preparing a skilled and diverse workforce, Quentin N. Burdick Job Corps Center helps meet the demands of the local labor market and fosters a more vibrant and competitive business environment within the city.

This list is not exhaustive; other workforce development opportunities are available in Minot. Establishing new partnerships could significantly enhance Minot's local workforce's involvement in the Sentinel Project. This would ideally lead to a local workforce for long-term housing development. These partnerships could also involve the Minot Association of Builders, Minot Area Workforce Academy, and local labor organizations.

MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

Concentration occurs when the area experiences multiple housing problems at a greater rate than the rest of the community. HUD uses four housing problems in the CHAS data to define a housing problem: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost-burdened. A household is said to have a housing problem if they have one or more of these four problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

R/ECAP

To assist communities in identifying racially/ethnically-concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test.

The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a **non-white population of 50 percent or more**. Regarding the poverty threshold, HUD defines neighborhoods of extreme poverty as census tracts with 40 percent or more individuals living at or below the poverty line. HUD supplements this with an alternate criterion because overall poverty levels are substantially lower in many parts of the country. Thus, a neighborhood can be a R/ECAP if it has a **poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area**, whichever threshold is lower.

Minot has no areas that meet the HUD definition of a R/ECAP.

Theil Index

The Theil index is a statistic used to measure economic inequality. The Theil index measures an entropic "distance" the population is away from the "ideal" egalitarian state of everyone having the same income. The numerical result is in terms of negative entropy so that a higher number indicates more order that is further away from the "ideal" of maximum disorder. Formulating the index to represent negative entropy instead of entropy allows it to be a measure of inequality rather than equality.

The Index uses an index ranging from 0 to 1 that displays information about racial segregation. **Lower index values below .20 suggest less segregation**, and higher index values above .40 indicate more segregation. The Theil Index measures how evenly members of racial and ethnic groups are distributed within a region, calculated by comparing the diversity of all sub-regions (Census blocks) to the region as

a whole. Racial segregation patterns can emerge due to systemic barriers and opportunities or localized individual preferences. For example, highly segregated areas may indicate discriminatory housing practices or other related barriers. Data used in calculating this index were derived from the U.S. Census Bureau's 2010 Decennial Census.

Minot has no census blocks that meet the Theil Index criteria of segregation with indexes above .40.

HUD CDBG Low-Moderate Income Areas

Most activities funded by the Community Development Block Grant (CDBG) program are designed to benefit low- and moderate-income (LMI) persons. This benefit may take the form of housing, jobs, and services. Additionally, activities may qualify for CDBG assistance if the activity will benefit all the residents of a **primarily residential area where at least 51 percent of the residents are low- and moderate-income persons, i.e., area-benefit (LMA)**. The **Community Development Block Grant (CDBG) program requires that each CDBG-funded activity must either principally benefit low- and moderate-income (LMI) persons, aid in the prevention or elimination of slums or blight, or meet a community development need having a particular urgency**.

The City of Minot has one QCT =Tract 38101010100

What are the characteristics of the market in these areas/neighborhoods?

The City of Minot does not include any R/ECAP areas, which HUD defines as a Racially/Ethnically Concentrated Area of Poverty.

Are there any community assets in these areas/neighborhoods?

The City of Minot does not include any R/ECAP areas, which HUD defines as a Racially/Ethnically Concentrated Area of Poverty.

Minot has low- to moderate-income housing throughout the City. There are community assets throughout the community. Additional LMI housing is in the predevelopment phase.

Are there other strategic opportunities in any of these areas?

The need remains high for smaller rental units to meet the changing household size in Minot.

As identified elsewhere in this plan, wages have not kept pace with rent acceleration. Additional right-sized affordable units to meet the needs of cost-burdened renters are needed in areas of the city with walkable services and consistent public transportation options.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access in communities helps provide economic growth, improved educational opportunities, access to better healthcare, greater employment opportunities, improving public safety, and increased global competitiveness for businesses.

The term broadband commonly refers to high-speed Internet access that is always on and faster than traditional dial-up access. Broadband includes several high-speed transmission technologies such as digital subscriber line (DSL), cable modem, fiber, wireless, satellite, and broadband over powerlines (BPL).

Research among Organization for Economic Co-operation and Development (OECD) countries shows that a 4 Mbps increase in household broadband speed is associated with a roughly 4 percent increase in household income. Research shows that businesses who begin utilizing broadband increase their employees' labor productivity by an average of 5 percent in the manufacturing sector and 10 percent in the services sector.

The current standard for broadband in the U.S. is internet with a 25 Mbps (Megabits per second) download speed. Though Netflix says it needs only 5 Mbps to stream video, the 25 Mbps threshold is intended to satisfy the different needs; high-quality downloads, video communication, and multiple demands of a single household's network. However, many Americans are still unable to access broadband at the speeds necessary to make full use of its benefits.

HUD is actively working to bridge the digital divide in low-income communities served by HUD by providing help with the expansion of broadband infrastructure to low- and moderate-income communities. In December 2017, HUD published the final rule, "*Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing*." The final ruling requires installing broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily rental housing funded or supported by HUD. Additionally, CDBG entitlement communities must analyze the needs of the broadband for housing occupied by low- and moderate-income households.

Within the city of Minot, multiple low-medium-cost internet connectivity options are available. Attached are maps with additional information. Competition for residential customers has worked to keep prices reasonable, typically starting between \$29-40/month.

Excellent cellular network coverage is also available in most Minot locations. This offers additional low-cost "hot-spot" opportunities for network customers. All three of the large carriers have a presence in the area.

The Ward County Library system offers computers with a broadband connect for public use. This can be especially critical for those households experiencing both short or long term lack off access due to financial hardship.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The American Community Survey (ACS) estimates that over 2,000 Minot households lack reliable, affordable internet.

With the FCC Affordable Connectivity Program sunsetting, at least temporarily, many additional LMI families may struggle to afford reliable internet service.

Minot has reliable competition within the market. Additional providers beyond the two main resources (SRT and Midco) and expansion of additional cable or fiber networks would work to maintain better competition and keep prices low for the basic services LMI households need.

The State of North Dakota Information Technology Department's most recent data shows Ward County has a broadband subscription rate of 87.7% and 3446 households without internet. NDIT staff states most households w/o access are outside the Minot city area.

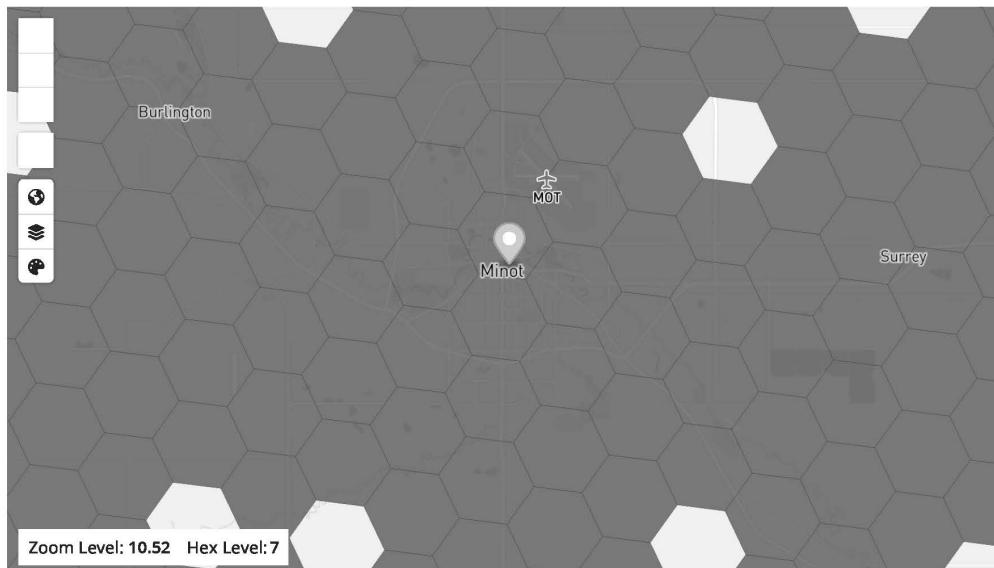


Location Summary

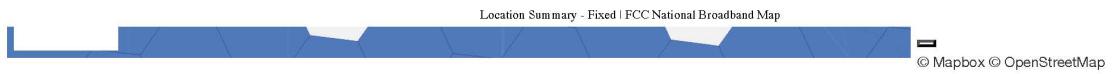
Service: Residential Tech: Any Technology Speed: $\geq 100/20$

Service Filters

Address▼ Minot, North Dakota, United States



Broadband location summary 1



Data As Of Dec 31, 2023 (latest) (Last Updated: 10/30/24)



Fixed Broadband Mobile Broadband



Selected Location

Minot, North Dakota, United States

No location data.

Map Legend

Served Units Percentage

- 0%
- 0 - 20%
- 20 - 40%
- 40 - 60%
- 60 - 80%
- 80 - 100%

https://broadbandmap.fcc.gov/location_summary/fixed?version=dec2023&lon=-101.29303&lat=48.2344&addr_full=Minot%2C+North+Dakota%2C+United+States&zoom=10.52&vlon=-101.295483&vlat=48.218091&br=... 2/2

Broadband location summary 2

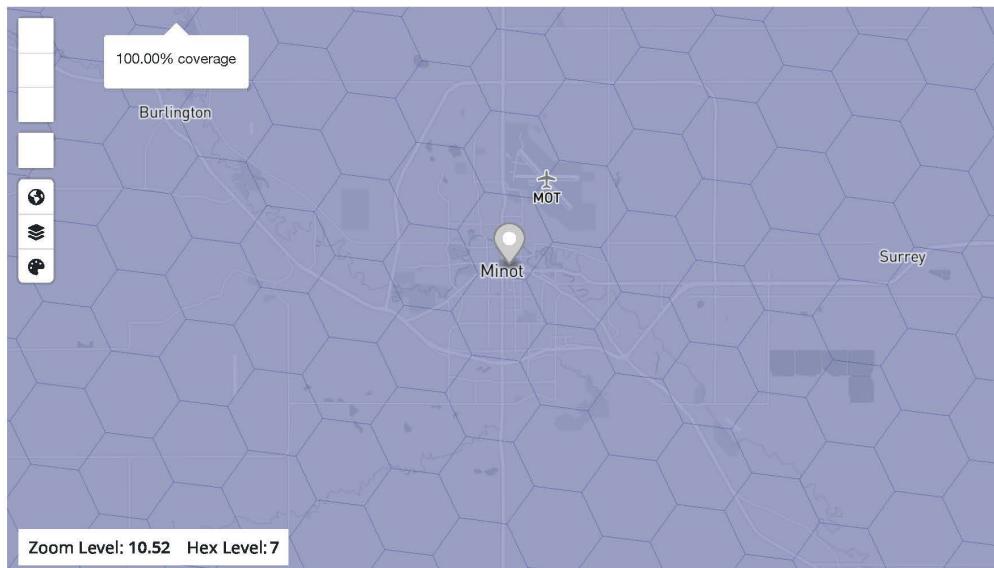


Location Summary

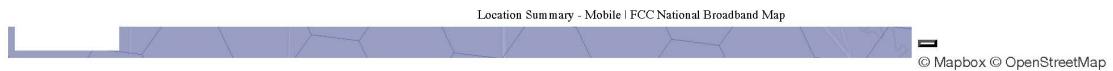
Environment: Outdoor Stationary Technology: 4G (5/1 Mbps)

Service Filters

Address ▾ Minot, North Dakota, United States



FCC Mobile location data 1



Data As Of Dec 31, 2023 (latest) (Last Updated: 10/30/24)



Fixed Broadband Mobile Broadband



Selected Location

Mobile Challenge

Minot, North Dakota, United States

Outdoor Stationary | In Vehicle Mobile

Provider	3G	4G LTE	5G-NR
AT&T	✓	✓ 7/1	✓ 35/3
T-Mobile	✓	✓ 7/1	✓ 35/3
Verizon	✓	✓ 7/1	✓ 35/3

Map Legend

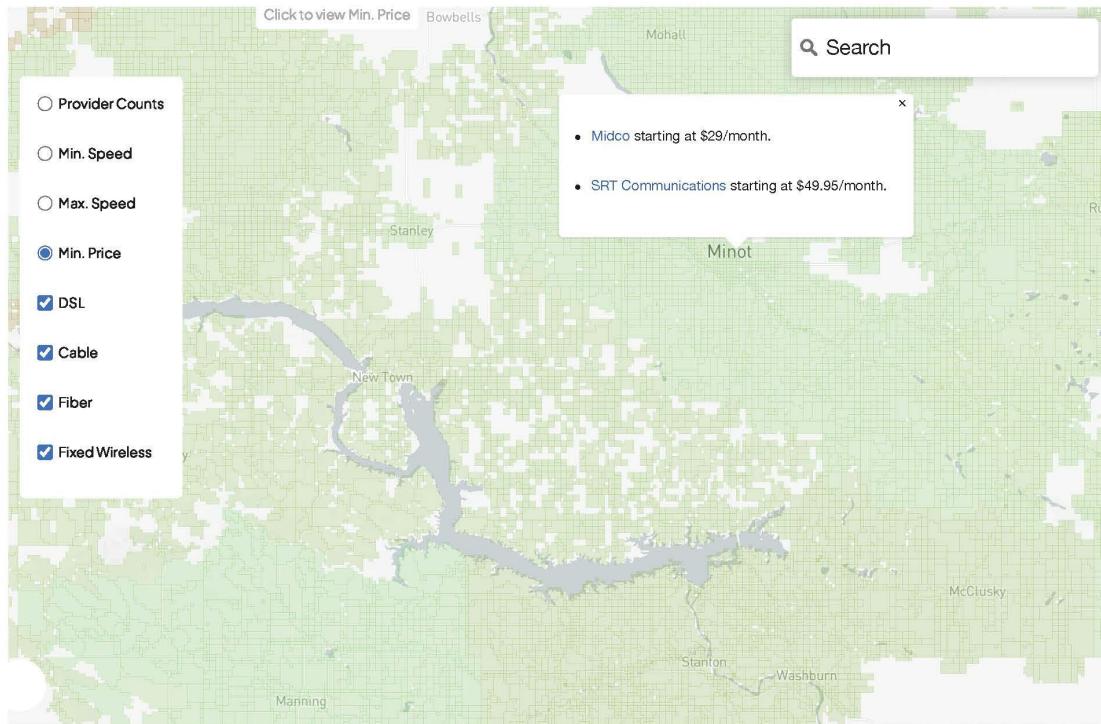
Percentage of Area Served

- 0 - 20%
- 20 - 40%
- 40 - 60%
- 60 - 80%
- 80 - 100%

https://broadbandmap.fcc.gov/location_summary/mobile?version=dec2023&lon=-101.29303&lat=48.2344&addr_full=Minot%2C+North+Dakota%2C+United+States&zoom=10.52&ylon=-101.295483&vlat=48.218091&c... 2/2

FCC Mobile location data 2

SUBMIT QUESTION



Broadband Now Map

Most recent ACS data 2018-2022

Computer and Internet Use	Households with a computer, percent, 2018-2022	Households with a broadband Internet subscription, percent, 2018-2022
Minot city, North Dakota	94.1%	94.1%

Households with a computer, percent, 2018-2022

Households with a broadband Internet subscription, percent, 2018-2022

[Households with a broadband Internet subscription, percent, 2018-2022](https://www.census.gov/quickfacts/note/INT100222) </td> <td data-geoid="3853380" data-isnumeric="1" data-value="86.9" data-srcnote="false"> 86.9% </td> </tr> </tbody> </table>

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

North Dakota's temperatures have risen by more than 2.6 degrees since the beginning of the 20th century. This warming is most evident in winter and is reflected in a below-average number of very cold days statewide since 2000. There have been years of higher and lower than average snowpacks and earlier warming temperatures.

Increases in evaporation rates, due to rising temperatures, may increase the rate of soil moisture loss and the intensity of naturally occurring droughts.

Precipitation is expected to increase during the colder months. Increases in the frequency and intensity of extreme precipitation events are also projected.

From North Dakota - State Climate Summaries 2022

The Minot area experienced a devastating flood in 2011. The Souris River broke a record set in 1881 when it reached 1,558.52 feet above sea level at the city's Broadway Bridge on June 22, 2011, about 9.5 feet above flood stage. The river rose so quickly that it could be seen climbing up the sides of homes, and it eventually overcame levees in the city, causing about 11,000 people to evacuate their homes. The flood is considered the highest recorded in Minot's history, flooding 4,115 homes in Ward County and causing more than thousands of homes to be destroyed.

Heavy rains on significant snowpack in Canada, dam releases, and other factors contributed to this destructive event.

Climate change is likely to amplify some threats to health in North Dakota. ***Certain people are especially vulnerable, including children, the elderly, the sick, and the poor.***

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Minot is the largest population center in Ward County and has an estimated 4343 residents in a 1% annual flood chance zone. After the flood of 2011 Minot put into place floodplain regulations limiting future growth in high-risk areas. As maps in this section show, there is an intersection between housing

in the flood zones and poverty. One of the largest neighborhood concentrations of poverty is in a high-risk area.

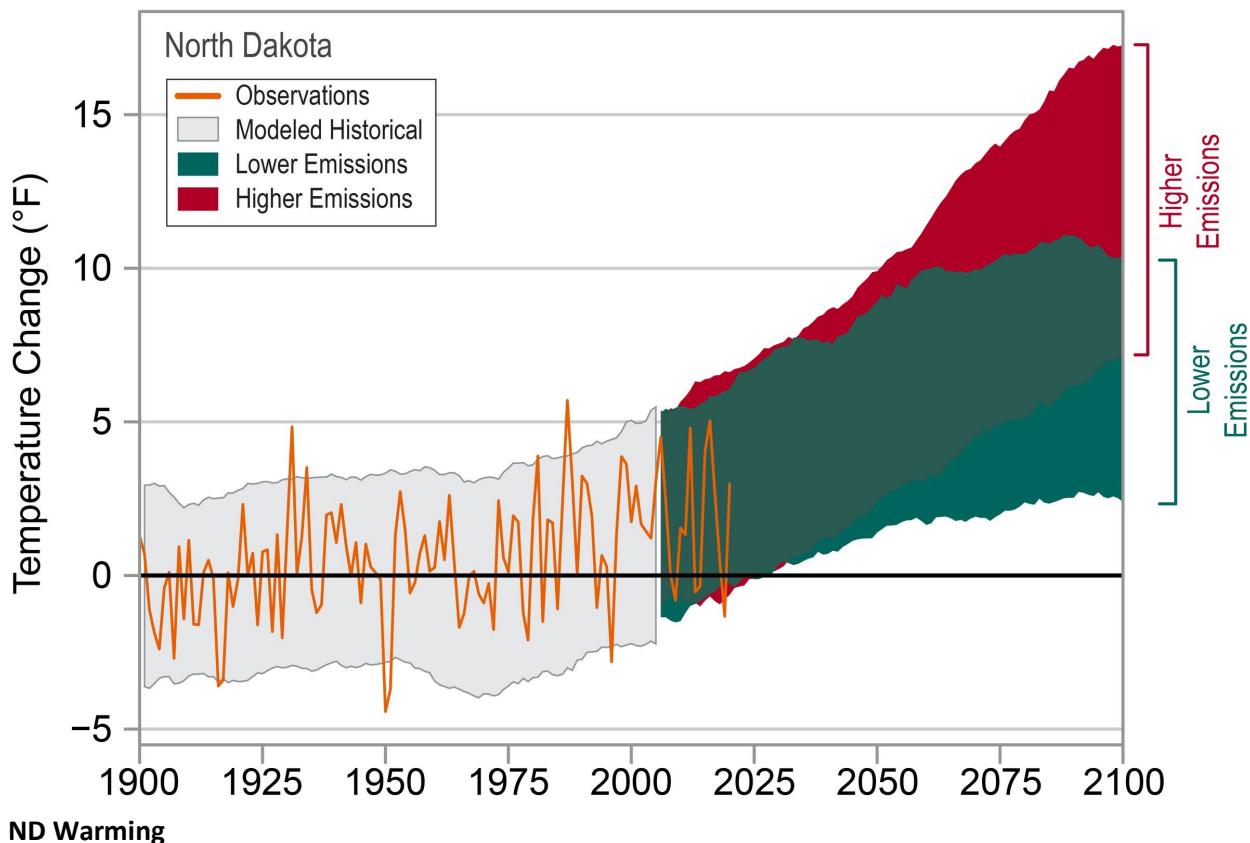
Over the last few years, and still continuing, the city of Minot has been working to relocate residents subjected to high risk of flooding. With an estimated 1000 mobile/manufactured homes in Minot, much of the current effort is to relocate and resettle residents in these homes in more suitable housing. Much of this housing is naturally occurring affordable housing and maintaining these affordable units is a high priority for the City of Minot.

LMI households often have fewer resources to help recover from an emergency, may not be able to afford suitable insurance, and are the most vulnerable to losing sustainable housing after a disaster.

The Ward County Multi-Hazard Mitigation Plan found that persons living at or below the poverty line as well as homeless individuals are more likely to be affected by heat-related illness. Homeless shelters in the Minot area estimate that there are anywhere between 75 and 100 homeless individuals in Minot. The estimated number of persons living at or below the poverty level in Ward County is 4,892.

There are currently inadequate resources to address the need for shelter experienced during extreme weather events in Minot. A year-round low-barrier shelter is a high priority identified by stakeholders and the city is currently exploring options for this high community need.

Observed and Projected Temperature Change



From the 2024 Ward County Multi-Hazard Mitigation Plan

Minot had significant changes in physical development due to the construction of several levees, the construction of a new hospital, some small-scale commercial structures and dozens of new homes. Its population decreased by 287 people. Minot adopted the 2021 State Building Code and completed updates to its Land Development Code and its Comprehensive Plan. There were policies established in the Comprehensive Plan that included the need to conduct risk assessment that would identify potential hazards, and to consider climate trends and projections to ensure infrastructure investments support long term community resilience. The Comprehensive Plan also noted the need to pursue appropriate actions to secure and promote compatible land development to the northwest of the airport. Additionally, its discussion on emergency services noted the need to review proposed plats for adequate emergency vehicle access. The net result is that Minot has decreased its vulnerability.

"Excess Moisture/Precipitation/Rain" during the year. (See Figure 3-32 on page 3-47.)

Figure 3.28 – Flood-Related Federal Indemnity Payments, Ward County, 1989-2021



Population

- Vulnerable population was estimated using address points lying within floodplains based on preliminary FIRM flood data as listed in Table 3.4. Address points can include homes, businesses, utilities, and other structures with a legal address for 911 purposes. The population living in 1% annual chance floodplain areas was estimated by multiplying the number of residences times 2.25 persons per household as shown in Table 3.5.
- Berthold- Berthold is a population center in the county but has no other significant vulnerabilities identified.
- Burlington- Burlington is a population center and has an estimated 164 residents within a 1% annual chance zone.
- Carpio- Carpio is a population center and has an estimated 36 residents within a 1% annual chance zone.

- Des Lacs- Des Lacs is a population center but has no other significant vulnerabilities identified.
- Donnybrook- Donnybrook is a population center and has an estimated 11 residents within a 1% annual chance zone.
- Douglas- Douglas is a population center but has no other significant vulnerabilities identified.
- Kenmare- Kenmare is a population center but has no other significant vulnerabilities identified.
- Makoti- Makoti is a population center but has no other significant vulnerabilities identified.
- Minot- Minot is the largest population center in Ward County and has an estimated 4,343 residents in a 1% annual chance zone.
- Ryder- Ryder is a population center but has no other significant vulnerabilities identified.
- Sawyer- Sawyer is a population center and has an estimated 52 residents living within a 1% annual chance zone.
- Surrey- Surrey is a population center but has no other significant vulnerabilities identified.

Table 3.5 – Estimated Population in Ward County Jurisdictions Vulnerable to Flooding

	Residential Addresses with 1% Annual Chance	2020 Population	Estimated Vulnerable Population
Rural County	273	16,371	614
Berthold	0	490	0
Burlington	73	1,291	164
Carpio	16	144	36
Des Lacs	0	185	0
Donnybrook	5	75	11
Douglas	0	93	0
Kenmare	0	961	0
Makoti	0	148	0
Minot	1,930	48,377	4343
Ryder	0	108	0
Sawyer	23	319	52
Surrey	0	1,357	0
Total	2,320	69,919	5220

Flood 2024 Ward County Multi Hazard Mitigation Plan

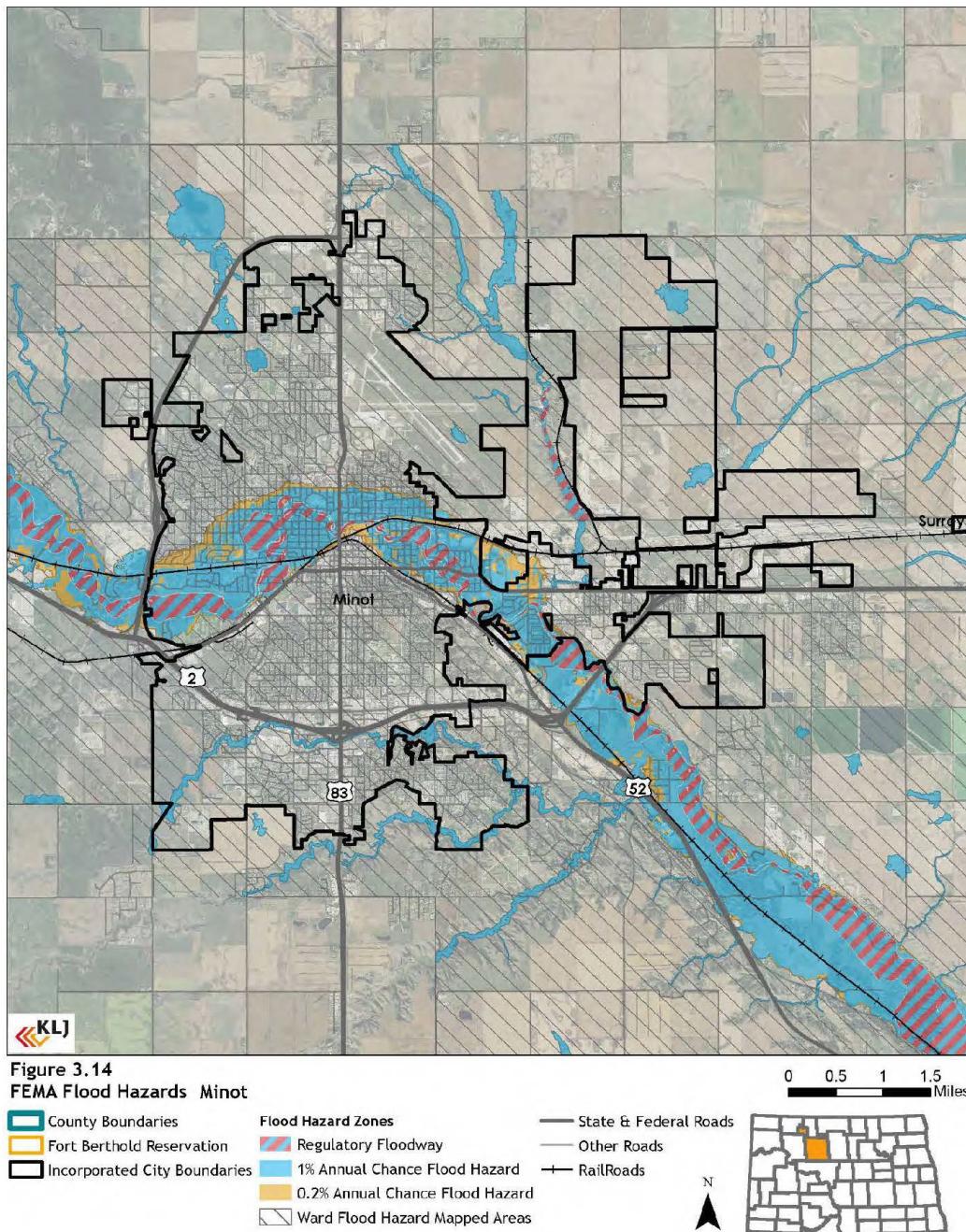


Figure 3.14
FEMA Flood Hazards Minot

County Boundaries	Flood Hazard Zones	State & Federal Roads
Fort Berthold Reservation	Regulatory Floodway	Other Roads
Incorporated City Boundaries	1% Annual Chance Flood Hazard	RailRoads
	0.2% Annual Chance Flood Hazard	
	Ward Flood Hazard Mapped Areas	

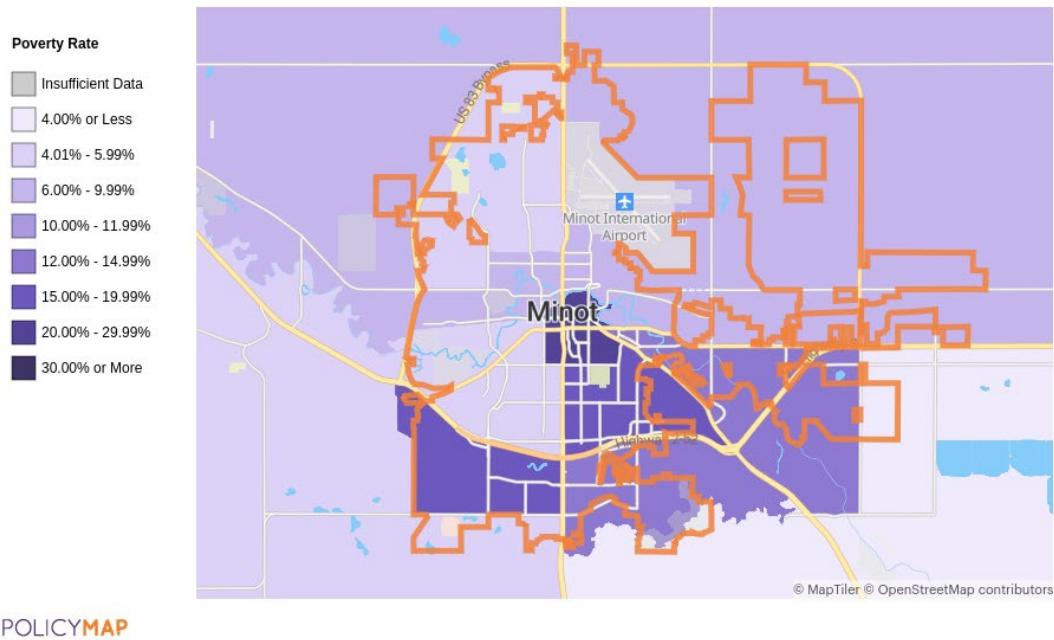
3-24

Minot Flood Risk

Poverty Rate by Neighborhood 2022

Neighborhoods with high rates of poverty often face a range of challenges. The overall poverty rate for **Minot** in 2022 was **11.3%**. The map below illustrates the concentration of poverty in this jurisdiction by displaying the percent of people in poverty in **Minot** by census tract in 2022. [Explore this map on PolicyMap](#)

Learn more about using and customizing the map on PolicyMap.



Poverty Rate by Neighborhood

Social Vulnerability

Community Resilience Estimates (CRE) - US Census 2022

Community resilience is the capacity of individuals and households to absorb, endure, and recover from the health, social, and economic impacts of a disaster such as a hurricane or pandemic. When disasters occur, recovery depends on the community's ability to withstand the effects of the event. In order to facilitate disaster preparedness, the Census Bureau has developed new small area estimates, identifying communities where resources and information may effectively mitigate the impact of disasters.

Variation in individual and household characteristics are determining factors in the differential impact of a disaster. Some groups are less likely to have the capacity and resources to overcome the obstacles presented during a hazardous event. Resilience estimates can aid stakeholders and public health officials in modeling these differential impacts and developing plans to reduce a disaster's potential effects.

Individual and household characteristics from the 2022 American Community Survey (ACS) were modeled, in combination with data from the Population Estimates Program to create the CRE.

Components of Social Vulnerability from the 2022 ACS include:

- Income to Poverty Ratio
- Single or Zero Caregiver Household
- Crowding
- Communication Barrier
- Households without Full-time, Year-round Employment
- Disability
- No Health Insurance
- Age 65+
- No Vehicle Access
- No Broadband Internet Access

Ward County has a lower than national average Social Vulnerability, though the City of Minot's is higher than the county as a whole.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan serves as a planning document that outlines the anticipated resources over the course of 5-years from CDBG entitlement funding, program income, and other sources. Additionally, a series of goals is described, illuminating how the City will prioritize available financial resources, geographic priorities, and expected outcomes.

Priorities and goals were determined through analysis of multiple data sources:

- Comprehensive community surveys and meetings
- Interview and consultation with area stakeholders
- Staff recommendations
- Results of previous monitoring of subrecipients
- HUD Annual Homeless Assessment Report
- HUD Worst Case Housing Needs
- Policy Map, Community Profile
- HUD Community Resiliency Kit
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 5-Year Estimates

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City did not identify a geographic target area as a basis for funding allocation priorities. Goals are not limited to a specific area within Minot.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Provide Decent Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Planning and Administration Public Services Housing

	Description	A decent place to live removes the barriers to opportunity, success, and health that have been part of a family's life for years, if not generations. Creating safe and decent places to live can have incredibly positive effects on a family's health, students' study habits, and a neighborhood's overall attractiveness and stability. Decent housing includes a spectrum of solutions: new construction, repair and renovation, housing finance, infrastructure development, and secure land tenure, among others.
	Basis for Relative Priority	Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. As individuals and families move from one stage of life to the next, various housing types enable them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire.
2	Priority Need Name	Create A Suitable Living Environment
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Planning and Administration Public Services Public Facilities and Infrastructure Improvements Housing
	Description	Create a Suitable Living Environment A good living environment is essential for good quality of life. A functional and sound living environment allows different people to lead their daily lives and fulfill their basic needs: living, services, working, recreation, hobbies, rest, and privacy.

	Basis for Relative Priority	Jobs, family income, transportation costs, and housing are intricately connected. New research has shown that stable families, communities, and housing positively impact economic vitality. Providing opportunities for workers to live in the city where they work positively affects in-commuting and reduces transportation costs.
3	Priority Need Name	Expand Opportunities for LMI Persons
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Planning and Administration Public Services Public Facilities and Infrastructure Improvements

	Description	Expanding opportunities to low- and moderate-income persons helps to foster local economic development, neighborhood improvement, and individual self-sufficiency.
	Basis for Relative Priority	Expanding opportunities for low- and moderate-income residents helps residents become financially stable and remain in safe and stable housing.

Narrative (Optional)

The City of Minot seeks to encourage viable community development by promoting integrated approaches that **provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons**. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. Housing and community development are not viewed as separate programs but rather as the various elements that make up a comprehensive vision of community development.

Needs were identified to align with HUD CDBG objectives. The listed needs cover each of the critical areas identified by community stakeholders.

This narrative section, while optional, does help to frame the goals and projects outlined elsewhere in this plan.

Discrete activities are identified once the plan is approved and are a function of the reporting side of IDIS.

Needs identified correlate directly to goals identified elsewhere in the following way:

Provide Decent Housing

The need for decent, affordable housing is the focus of the housing goal, as well as public services. The City of Minot will work with stakeholders to identify opportunities to develop, build, and preserve affordable housing, and work to provide supportive services to decrease housing insecurity among the most vulnerable city residents.

Create a Suitable Living Environment

This need will be addressed by both the public service, housing and public facility/infrastructure improvement goals. The city is working with community stakeholders to identify critical, unmet public

service needs; identify opportunities to help LMI residents stay in their homes through housing rehab, thereby preserving affordable housing; and undertaking ADA and other infrastructure and facility improvements to create a more suitable living environment for Minot's LMI residents.

Expand Opportunities for LMI Persons

This need, in the short term, will be addressed by increasing access to facilities and infrastructure with ADA improvements. In the longer term, the City of Minot is working to leverage funds for a possible year-round homeless shelter, as well as other facility and infrastructure improvements that will allow for increased access and service delivery opportunities for LMI residents of Minot.

Planning and Administration are considered to support each need, goal, and project outlined in this Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Minot acknowledges the high need for decent, affordable housing. However, the city does not receive a HOME allocation and does not have a TBRA program.
TBRA for Non-Homeless Special Needs	The City of Minot acknowledges the high need for decent, affordable housing within the city. The City does not receive a HOME allocation and does not have a TBRA program.
New Unit Production	<p>The City continues to help support the production of new housing in Minot. A portion of the CDBG DR funding has been utilized for housing stock development. Recovery continues over a decade out from the catastrophic event.</p> <p>The City helps to support the production of new residential housing and multifamily construction and will continue with CDBG resources when possible. There are still relocations for flood mitigation happening, primarily in MFH parks.</p> <p>The need for new housing units continues to be high and the need to assist Minot's most vulnerable residents transition to suitable, affordable housing was identified as a need during stakeholder discussions.</p> <p>The City will work with development stakeholders to identify opportunities to expand, through acquisition, the affordable housing available throughout Minot. While the City of Minot does not receive HOME dollars for housing unit construction, staff is committed to strategic investment opportunities that expand affordable housing locally. Previously, DR funding has been utilized to support development of housing lost due to the local flood event. That funding is entering a close-out phase and key opportunities to utilize CDBG funding to support development are being explored.</p>
Rehabilitation	<p>The City is committed to ensuring that the existing housing stock is safe and livable for low- to moderate-income residents.</p> <p>During this CP period, the City of Minot will work internally and with community partners to preserve affordable housing by offering rehabilitation of existing homes. This allows current owners to continue living in housing that is affordable, while creating a more safe, suitable living environment through rehab that address health, safety, and accessibility issues.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>The City of Minot may utilize strategic acquisitions to help support LIHTC and other affordable housing projects.</p> <p>These potentials have not been fully explored with CDBG funds, since DR and other recovery funds have been available over the last decade.</p> <p>The City will work with development stakeholders to identify opportunities to expand, through acquisition, the affordable housing available throughout Minot. While the City of Minot does not receive HOME dollars for actual housing construction, staff will explore strategic investment opportunities to expand and preserve affordable housing locally.</p>

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Minot prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing decent housing, creating a suitable living environment, and expanding economic opportunities.

The City of Minot follows HUD guidelines and limits public services to no more than 15% and administration to 20% of the annual entitlement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	331,580	0	0	331,580	1,326,320	The City anticipates receiving \$331,580 in annual entitlement from FY2024 - FY2028 for a total of \$1,657,900.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Minot does not receive funding from additional HUD programs, including HOME, HOPWA, or ESG, that may require a match.

HUD CDBG funds do not require a match, though all fund leveraging will be appropriately reported.

The projects outlined in the Strategic Plan, implemented by outside agencies, are anticipated to use CDBG funding to leverage their initial financial resources.

- **Affordable housing supply projects are expected to leverage local, state, federal, and/or private funds.**
- Subrecipients must report on match support for projects.
- The City of Minot will review DR and NDR resources and determine if there are unexpended funds that could, within regulation/requirements, support projects and activities identified in the first couple of AP cycles.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At present, there is not any publically owned land that will be utilized during this plan cycle. There are parcels under development through CDBG-DR/NDR that may allow service providers opportunities to partner and leverage resources. Efforts will be made to explore all options for eligible projects with available resources.

Discussion

The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will help further the needs of area residents.

Staff is currently working with stakeholders to identify opportunities to partner and leverage all available funds.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF MINOT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Minot has various service providers who provide targeted assistance and mainstream services, such as health, mental health, and employment services to homeless persons and persons with HIV.

Area non-profits help provide public service activities that improve the lives of low- and moderate-income residents. The City may administer HUD CDBG programs both internally and working with external subrecipients.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			

Street Outreach Services			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training			
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation			
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Health services are available to persons living with HIV through several health providers.

The Tri-State HELP (Housing Environment for Living Positively) HOPWA (Housing Opportunities for Persons With Aids) is a needs-based program for low-income persons living with HIV/AIDS and their families who live in Montana, North Dakota, and South Dakota and need housing assistance and/or related supportive services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Minot has a variety of services available to all community members; these are especially beneficial to the populations targeted in the CDBG program, special needs residents, and persons experiencing homelessness. The most significant gap is in year-round shelter, case management and service provision. Limited funds are available for this critical need and are provided mainly by area foundations and other grants, as the CDBG allocation for public services is minimal. The community also needs more permanent supportive housing options to help provide stable housing to special needs populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome gaps in the system, the City will continue to provide opportunities for public, private, and governmental organizations to come together to share information, advocate for issues of concern, leverage resources to make projects happen, and address barriers associated with implementing activities, and coordinate efforts.

Funding gaps will exist. The City will continue to search for additional funding, leverage resources, and efficiently administer programs. Likewise, increased coordination between providers can lead to more efficient program management.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning and Administration	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$331,580	Other: 5 Other
2	Public Services	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$248,685	Public service activities other than Low/Moderate Income Housing Benefit: 425 Persons Assisted
3	Public Facilities and Infrastructure Improvements	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$527,635	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7650 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing	2024	2028	Affordable Housing	Citywide	Provide Decent Housing Create A Suitable Living Environment	CDBG: \$550,000	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 18 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name Planning and Administration	Goal Description <p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Minot is committed to using CDBG entitlement funding for administration to help continue growing an efficient, effective, and resourceful community development program.</p> <p>Minot may have administration projects that include, but are not limited to:</p> <ul style="list-style-type: none"> • General management, oversight, and coordination • Providing local officials and citizens with information about the CDBG program • Preparing budgets and schedules • Preparing reports and other HUD-required documents • Program planning • Public Information • Monitoring program activities • Fair Housing activities • Indirect costs • Submission of applications for Federal programs
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2	Goal Name Goal Description	Public Services
		<p>Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>The City of Minot may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low-to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income.</p> <p>Minot's goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> • Employment services • Crime prevention and public safety • Child care • Health services • Substance use services • Fair housing counseling • Education programs • Energy conservation • Services for homeless persons • Services for seniors • Welfare services (excluding income payments) • Recreational services

3	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	<p>Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>Minot's goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> • ADA Improvements • Sidewalks • Curb cuts <p>Public Facilities and Improvements are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>Minot's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> • Senior Centers • Homeless and Domestic Violence Facilities • Neighborhood Facilities • Health Facilities

4	<p>Goal Name Housing</p> <p>Goal Description The City prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Minot is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p> <p>Minot's projects to improve housing sustainability may include, but are not limited to:</p> <ul style="list-style-type: none"> • Homeownership Assistance • Rehabilitation (single-unit residential and/or multi-family residential) • Energy efficiency improvements • The administrative cost for rehabilitation activities • Lead-based paint testing/abatement • Housing counseling
---	---

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Minot does not receive a direct HOME allocation and is not considered a HOME PI. The HOME requirements do not apply to CDBG funding received.

The following information is a narrative for planned projects that do not meet HOME requirements.

During the 2024-2028 Consolidated Plan period, the City of Minot will have projects that help to support affordable housing for low- to moderate-income residents. The city does not receive a direct HOME allocation.

- Homeowner Housing Rehabilitated - 18 Households Assisted
- Lead-Based-Paint Mitigation - 3 Households Assisted as part of a rehab activity
- Homeowner Housing Units Added - 2 Units

Other non-housing programs will also help support low- and moderate-income residents. However, these are not included in the estimates above, as they do not provide affordable housing.

- Public Facilities and Infrastructure projects - 7,650 persons assisted
- Public services - 425 persons assisted

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include, for example, seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons with a record of such impairment or who are regarded as having such an impairment.

The Minot Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Minot Housing Authority is committed to providing quality, affordable housing to residents. Staff and residents are working together and making new strides in creating safer communities. Through scheduled resident input meetings, rehabilitation efforts, and the construction of new, accessible units, the MHA is committed to becoming a high-functioning HA.

Minot Housing Authority is working out of substandard status as of 2023. Resident engagement and input is a key part of this process. HA staff has been and will continue to meet with interested residents at regularly scheduled and noticed meetings.

Weekly RESIDENT meetings are held at MHA Milton Young Towers. These include opportunities for feedback, involvement, and education. Additionally, meetings are held for MHA tenants, voucher holders, waitlist households, with public invitations to join educational sessions around financial literacy, homeownership preparedness, and other subjects of interest to attendees.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Minot has recently completed a communitywide housing needs assessment. Multiple recommendations for improving housing access were included. Staff administering CDBG funds will work closely with other departments to identify opportunities to leverage funding that supports the development of additional affordable housing.

Despite rising incomes, many renters remain cost-burdened. Much of the planning around single-family homes and small- and mid-sized multifamily units is for 3+ bedrooms. This does not meet the needs of the majority small household renters and increases burden as costs of other goods and services continue to trend higher.

Significant multi-family development has occurred since 2010, especially after the 2011 flood. Most of these units are on the periphery of Minot, which makes them less accessible to transportation-challenged LMI residents.

After the oil bust vacancy rates were over 10% in many places locally. With the oil production recovery, rates are hovering around 5%. New construction at the Air Force Base is likely to put additional pressure on the rental market, lower vacancy rates, and continue the trend towards increasing rents.

According to the Minot Housing Needs and Market Study, the need for affordable housing options continues due to the lagging incomes in comparison to rising housing costs.

Zoning and other recommendations made in the just completed plan are under consideration for additional review.

~ Although federal policies play an important role in influencing the availability of affordable housing the supply of affordable housing depends less on federal policies than on local planning practices, policies, and community engagement. Many local planning procedures currently in place enable community opposition that stalls housing production. Reshaping local regulations allows jurisdictions to make a lasting impact on the supply of affordable housing.

According to Brian Montgomery, former Federal Housing Administration commissioner and assistant secretary for housing, constraints on housing not only reduce the supply of affordable housing but also increase the number of households that are cost-burdened, spending more than 30 percent of their income on rent.

Land-use policies and zoning regulations constrain the supply of affordable housing. Density limits, height restrictions, parking requirements, lengthy permitting and approval processes, and community opposition all contribute to increased housing prices.

HUD, PD&R Edge, *"Regulatory Barriers and Affordable Housing"*

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Although federal policies play an important role in influencing the availability of affordable housing the supply of affordable housing depends less on federal policies than on local planning practices, policies, and community engagement. Many local planning procedures currently in place enable community opposition that stalls housing production. Reshaping local regulations allows jurisdictions to make a lasting impact on the supply of affordable housing.

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Land-use policies and zoning regulations constrain the supply of affordable housing. Density limits, height restrictions, parking requirements, lengthy permitting and approval processes, and community opposition all contribute to increased housing prices.

HUD, PD&R Edge, *"Regulatory Barriers and Affordable Housing Quarterly Update"*

The City of Minot seeks to foster an environment of opportunity, innovation, and sustainability in the housing market by planning for and supporting housing options that help increase the HOI while protecting property rights.

The city completed a broad community Housing Study in the spring of 2024.

Recommendations relate to:

- Unit Size
- Increasing homeownership options
- Additional housing across types
- Address gap for affordable units

Housing cost was rated the highest concern among over 800 survey respondents.

The City of Minot will use this robust study to help guide housing production priorities over the next decade.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City will work with the state Continuum of Care (IHFA) and local partners in reaching the local homeless population and assessing their needs. The City remains committed to helping residents maintain stable housing and assisting individuals who are already experiencing homelessness to transition into housing.

Addressing the emergency and transitional housing needs of homeless persons

Through consultation with stakeholders, the city has identified year-round emergency shelter and transitional housing as a priority.

Currently DV victims have access to emergency shelter and limited transitional housing rooms

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The 2024-2028 Consolidated Plan places a priority on helping persons who are homeless to transition to permanent housing. Local partners have experience implementing successful homeless assistance programs and we will continue to work to identify opportunities to support year-round low-medium barrier shelter for men, women, and families.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City, working with local partners, will provide support to LMI individuals and families.

The city is currently seeking proposals for shelter, transitional housing, and other services at a site in Minot, completing construction shortly. The city has not received final proposals, though TA has been provided to agencies wishing to partner with others on a submission.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead poisoning is the most significant and prevalent disease of environmental origin among children living in the United States. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts. Environmental lead is a toxic substance that affects the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High levels of lead can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs that they have the disease. Any signs or symptoms the child may have could be mistaken for other illnesses, and the child goes undiagnosed. Children's developing nervous system is particularly susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs), at any detectable level, have been shown to cause behavioral and developmental disorders. Therefore, no safe blood lead level in children has been identified. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint are potential sources of children's lead exposure. Dust from deteriorating lead-based paint is considered to be the largest contributor to the lead problem. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned from use in homes after 1977. Because of the long-term use of lead-based paints, many homes in the United States contain paint surfaces that are now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to a large number of homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

The City of Minot will roll out a housing rehabilitation program during this CP cycle. By providing rehab grants or loans to LMI Minot residents, the city will support housing stock preservation for vulnerable households. Minot will work with qualified contractors to provide rehab in pre-1978 homes as part of this project. The city and contractors will utilize the LSHR Toolkit forms and guidance

to ensure all lead hazards related to rehabilitation are properly addressed. This project will assist in addressing lead hazards in homes assisted. The city will also share lead hazard information with all applicants, including those on any wait list or households not enrolled in the project.

The city will work with partners and trade groups to encourage contractors to become RRP certified to complete work and reduce LBP hazards. This will benefit not just those enrolled in any HUD funded rehab activities, but all homeowners a contractor may work with.

How are the actions listed above related to the extent of lead poisoning and hazards?

For this plan's purposes, the number of units built before 1980 occupied by households serves as the baseline of units that contain lead-based paint hazards.

Minot has a significant amount of housing built prior to 1980 that may contain lead-based hazards.

- 8,507 owner-occupied, or 58% of all owner-occupied housing
- 2,779 rental units, or 31% of all rental housing
- **2,705 housing units (rental and owner-occupied) were built prior to 1950 and are at high risk for lead-based paint hazards.**

CDC's Childhood Lead Poisoning Prevention Program compiles blood lead surveillance data for children 16 years of age or under who were tested at least once since January 1, 1997. The national surveillance system comprises de-identified data from state and local health departments. The State of North Dakota does not have any data listed in the CDC database for any years in the National Childhood Blood Lead Surveillance Data or the Childhood Lead State Surveillance Data.

How are the actions listed above integrated into housing policies and procedures?

Since the U. S. Department of Housing and Urban Development issued Title X in 1992 to protect young children and families from lead-based paint hazards, the City of Minot has take steps to ensure its regulations are in compliance. Program procedures and documents will include additional steps for providing notification, identifying lead hazards, performing lead hazard reduction, using safe work practices, and achieving clearance.

2020	North Carolina	732,745	120,240	527	0.4%	171	0.1%	356	99	38
2021	North Carolina	732,745	126,202	546	0.4%	185	0.1%	361	98	47
2017*	North Dakota	64,182	-	-	-	-	-	-	-	-
2018*	North Dakota	65,112	-	-	-	-	-	-	-	-
2019*	North Dakota	64,724	-	-	-	-	-	-	-	-
2020*	North Dakota	63,988	-	-	-	-	-	-	-	-
2021*	North Dakota	63,988	-	-	-	-	-	-	-	-
2017‡	Ohio	838,936	-	-	-	-	-	-	-	-
2018‡	Ohio	836,906	-	-	-	-	-	-	-	-
2019‡	Ohio	833,142	-	-	-	-	-	-	-	-
2020‡	Ohio	826,938	-	-	-	-	-	-	-	-
2021‡	Ohio	826,938	-	-	-	-	-	-	-	-
2017	Oklahoma	316,994	54,294	612	1.1%	147	0.3%	465	88	20
2018	Oklahoma	314,101	51,396	492	1.0%	119	0.2%	373	66	28
2019	Oklahoma	308,973	54,964	435	0.8%	124	0.2%	311	72	24
2020	Oklahoma	307,005	42,413	383	0.9%	100	0.2%	283	60	21
2021	Oklahoma	307,005	40,353	331	0.8%	90	0.2%	241	47	22
2017‡	Oregon	283,468	-	-	-	-	-	-	-	-
2018‡	Oregon	282,001	-	-	-	-	-	-	-	-
2019‡	Oregon	276,001	-	-	-	-	-	-	-	-
2020‡	Oregon	269,027	-	-	-	-	-	-	-	-
2021‡	Oregon	269,027	-	-	-	-	-	-	-	-
2017‡	Pennsylvania	852,828	-	-	-	-	-	-	-	-
2018‡	Pennsylvania	847,012	-	-	-	-	-	-	-	-
2019‡	Pennsylvania	842,742	-	-	-	-	-	-	-	-
2020‡	Pennsylvania	833,302	-	-	-	-	-	-	-	-
2021‡	Pennsylvania	833,302	-	-	-	-	-	-	-	-
2017	Rhode Island	65,743	26,167	827	3.2%	178	0.7%	649	113	36
2018	Rhode Island	65,211	24,943	637	2.6%	174	0.7%	463	105	36
2019	Rhode Island	65,457	23,357	558	2.4%	130	0.6%	428	75	23
2020	Rhode Island	64,880	20,058	622	3.1%	127	0.6%	495	59	33
2021	Rhode Island	64,880	18,936	516	2.7%	133	0.7%	383	85	31
2017	South Carolina	353,405	44,569	339	0.8%	78	0.2%	261	42	15
2018	South Carolina	352,063	48,159	319	0.7%	91	0.2%	228	55	18
2019	South Carolina	353,082	50,543	260	0.5%	80	0.2%	180	47	13
2020	South Carolina	353,183	51,750	266	0.5%	82	0.2%	184	44	22

CDC LBP

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The needs, goals, and projects outlined in the Consolidated Plan work together to help reduce poverty. While poverty is a function of factors (many of which are) beyond the control of City policies, providing Minot residents with affordable, quality housing in economically diverse neighborhoods can foster economic mobility and soften the impact of poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The 2024-2028 Consolidated Plan has goals designed to help address and reduce poverty in Minot. The goals outlined in Consolidated Plan are focused solely on helping improve the lives of low- and moderate-income residents.

Goal: Housing

Improving and preserving the existing house stock is key to increasing the number of affordable housing units in Minot. The City will help ensure that low- to moderate-income residents have safe and livable housing. **Housing rehabilitation** projects and emergency home repair ensure that residents most at risk of having deferred home maintenance and unsafe living environments can remain in their homes. Additionally, **homeownership** programs help low- to moderate-income residents transition into more stable homeownership.

Minot is committed to improving and increasing access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability. The City prioritized goals and objectives for using CDBG funding to benefit strategically and effectively low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons.

Goal: Public Services

The City will work to utilize CDBG funds for public service. Projects will help low- to moderate-income residents with the impacts of domestic violence, homelessness, and other key community services. These projects may vary over the course of the consolidated plan. Still, the focus will remain on ensuring that low- and moderate-income residents have the support they need to ensure their safety, access to affordable housing, and increased access to economic improvements.

Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target

population. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus 15 % of previous year program income, if any.

Goal: Public Facilities and Infrastructure Improvements

Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. In general, public infrastructure improvements will include acquisition, construction, reconstruction, and installation of public infrastructure and facilities.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Minot will work closely with HUD to ensure that all statutory requirements are being met and that information being reported in the City's CAPER is accurate and complete. Additionally, the City will participate in online and on-site HUD training regularly.

Monitoring is an ongoing, two-way communication process between the City and recipients. The goal of monitoring is to encourage the completion of projects within the contract period while ensuring that project objectives are met. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG program;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high-risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG-funded activities for the first time

The City and CDBG subrecipients are held accountable to program goals through a range of monitoring and timeliness activities.

Monitoring Visits: The City will conduct an annual visit or desk monitoring of all subrecipients. On-site visits may include an on-site interview, inspection of financial and client records relating to the CDBG funding provided, evaluation of the subrecipient's performance, analysis of the strengths and

weaknesses of the program, assurance that activities comply with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

Evaluating Performance: Performance is measured against the goals identified in the initial CDBG subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

Financial Management: Financial management oversight activities are also conducted each time a subrecipient requests reimbursement. City staff will verify that the subrecipient has started their program and is progressing toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed.

Data Management: The City will update the program and financial information in the Integrated Disbursement and Information System (IDIS) regularly to meet HUD's Timeliness requirements. The City will obtain program information from the monthly or quarterly reports received from the CDBG subrecipients.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Minot prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing decent housing, creating a suitable living environment, and expanding economic opportunities.

The City of Minot follows HUD guidelines and limits public services to no more than 15% and administration to 20% of the annual entitlement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	331,580.00	0.00	0.00	331,580.00	1,326,320.00	The City anticipates receiving \$331,580 in annual entitlement from FY2024 - FY2028 for a total of \$1,657,900.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how

matching requirements will be satisfied

The City of Minot does not receive funding from additional HUD programs, including HOME, HOPWA, or ESG, that may require a match.

HUD CDBG funds do not require a match, though all fund leveraging will be appropriately reported.

The projects outlined in the Strategic Plan, implemented by outside agencies, are anticipated to use CDBG funding to leverage their initial financial resources.

- **Affordable housing supply projects are expected to leverage local, state, federal, and/or private funds.**
- Subrecipients must report on match support for projects.
- The City of Minot will review DR and NDR resources and determine if there are unexpended funds that could, within regulation/requirements, support projects and activities identified in the first couple of AP cycles.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At present, there is not any publically owned land that will be utilized during this plan cycle. There are parcels under development through CDBG-DR/NDR that may allow service providers opportunities to partner and leverage resources. Efforts will be made to explore all options for eligible projects with available resources.

Discussion

The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will help further the needs of area residents.

Staff is currently working with stakeholders to identify opportunities to partner and leverage all available funds.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning and Administration	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$66,316.00	Other: 1 Other
2	Public Services	2024	2028	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$49,737.00	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities and Infrastructure Improvements	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$105,527.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 530 Persons Assisted
4	Housing	2024	2028	Affordable Housing	Citywide	Provide Decent Housing	CDBG: \$110,000.00	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name Planning and Administration	Goal Description <p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to the planning and execution of community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Minot is committed to using CDBG entitlement funding for administration to help grow a community development program that is efficient, effective, and resourceful.</p> <p>Minot may have administration projects that include, but are not limited to:</p> <ul style="list-style-type: none"> • General management, oversight, and coordination • Providing local officials and citizens with information about the CDBG program • Preparing budgets and schedules • Preparing reports and other HUD-required documents • Program planning • Public Information • Monitoring program activities • Fair Housing activities • Indirect costs • Submission of applications for Federal programs
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2	Goal Name Goal Description	Public Services
		<p>Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>The City of Minot may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low-to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income.</p> <p>Minot's goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> • Employment services • Crime prevention and public safety • Child care • Health services • Substance use services • Fair housing counseling • Education programs • Energy conservation • Services for homeless persons • Services for seniors • Welfare services (excluding income payments) • Recreational services

3	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	<p>Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>Minot's goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> • ADA Improvements • Sidewalks • Curb cuts <p>Public Facilities and Improvements are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>Minot's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> • Senior Centers • Homeless and Domestic Violence Facilities • Neighborhood Facilities • Health Facilities

4	Goal Name Housing	Goal Description <p>The City prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Minot is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps provide financial stability, reduces the chances of a person becoming homeless, and promotes sustainability of housing.</p> <p>Minot's projects to improve housing sustainability may include, but are not limited to:</p> <ul style="list-style-type: none"> • Homeownership Assistance • Rehabilitation (single-unit residential and/or multi-family residential) • Energy efficiency improvements • The administrative cost for rehabilitation activities • Lead-based paint testing/abatement • Housing counseling
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Projects

AP-35 Projects – 91.220(d)

Introduction

Minot will allocate \$331,580.00, entire first year award, in Community Development Block Grant (CDBG) funds for July 1, 2024 to June 30, 2025, funding cycle. Â

Over the next year, CDBG funds will be utilized as follows:

The following projects will be funded in the 2024 program year using CDBG dollars:

- Administration and PlanningÂ - \$66,316
- Public Services - \$49,737
- Public Facilities and Improvements - \$105,527
- Housing - \$110,00

Projects

#	Project Name
1	2024 Administration and Planning
2	2024 Public Services
3	2024 Public Facilities and Infrastructure Improvements
4	2024 Housing

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Federal CDBG funds are intended to provide low-and moderate-income households with viable communities, including decent housing, a suitable living environment, and extended economic opportunities. Eligible activities include housing rehabilitation and preservation, homeownership opportunities, public services, community infrastructure improvements, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of low- and moderate-income residents
- Coordination and leveraging of resources
- Response to expressed community needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

The primary obstacles to meeting underserved needs are the limited resources available to address identified priorities. When feasible, the City of Minot will partner with other public agencies and nonprofit organizations to leverage resources and maximize outcomes in housing and community development. In the end, however, the need far exceeds the funding available from all sources combined.

AP-38 Project Summary

Project Summary Information

1	Project Name	2024 Administration and Planning
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding	CDBG: \$66,316.00
	Description	The City has planned for administrative services which include providing technical assistance, planning activities, fair housing activities, and general administrative services for PY24. These activities are planned to date, and the City may make changes as needed that fit the description of this project.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	All residents in Minot benefit directly or indirectly from the Community Development Block Grant (CDBG) program.
	Location Description	Citywide

	<p>Planned Activities</p> <p>General Administrative funds will provide for payment of reasonable program administrative costs and carrying charges related to the planning and execution of community development activities. Administering federal funds and ensuring compliance is a critical part of utilizing federal resources. Minot is committed to using CDBG entitlement funding for administration to help to grow a community development program that is efficient, effective, and resourceful.</p> <p>Minot may have administration projects that include, but are not limited to:</p> <ul style="list-style-type: none"> • General management, oversight, and coordination • Providing local officials and citizens with information about the CDBG program • Preparing budgets and schedules • Preparing reports and other HUD-required documents • Program planning • Public Information • Monitoring program activities • Fair Housing activities • Indirect costs • Submission of applications for Federal programs
2	Project Name
	2024 Public Services
	Target Area
	Citywide
	Goals Supported
	Public Services
	Needs Addressed
	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons
	Funding
	CDBG: \$49,737.00

	Description	Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address various individual needs and increase CDBG dollars' impact by complementing other activities. The City of Minot may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income from the previous year. Minot's goal to improve and provide public services may include but is not limited to: employment services, crime prevention and public safety, child care, health services, substance use services, fair housing counseling, education programs, energy conservation, services for homeless persons, services for seniors, welfare services (excluding income payments), and recreational services.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	City of Minot staff is consulting service providers to identify key gaps in priority public services for city residents. An estimated 80 unduplicated LMI people will be served in the first year as a CDBG Entitlement.
	Location Description	Public Services will be available citywide.
	Planned Activities	To date, the City has planned the following PY 2024 Activities for this project: Winter Warming Shelter - This activity will help pay for shelter operational costs Meals on Wheels - Support for meals and staff costs are currently being explored Domestic Violence Services - shelter and operations support Other eligible PS activities may be included subject to funding availability
3	Project Name	2024 Public Facilities and Infrastructure Improvements
	Target Area	Citywide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Create A Suitable Living Environment

	Funding	CDBG: \$105,527.00
	Description	<p>Public Facilities and Improvements are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities. Minot's goal to improve and expand public facilities may include but is not limited to ADA Improvements, senior centers, homeless and domestic violence facilities, neighborhood facilities, and health facilities. Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure. Minot's goal to improve and expand public infrastructure may include but is not limited to ADA Improvements, sidewalks, and curb cuts.</p>
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>The City estimates 530 individuals will benefit from PY 2024 Public Facilities and Infrastructure activities.</p> <p>Staff is working with key stakeholders to identify projects that are critical to continued partner/city success, may have a funding gap, impact LMI residents, and are able to meet program requirements.</p>
	Location Description	Improvements may be made citywide as eligible activities are identified.
	Planned Activities	<p>The City plans to invest in public infrastructure and facility improvements that will benefit Minot residents in greatest need.</p> <p>Work with internal and external stakeholders continues as Minot staff review needs and opportunities to impact LMI residents with vital improvements.</p> <p>ADA improvements and upgrades are a priority and other eligible activities will be explored if funding allows.</p>
4	Project Name	2024 Housing
	Target Area	Citywide
	Goals Supported	Housing

	Needs Addressed	Provide Decent Housing
	Funding	CDBG: \$110,000.00
	Description	<p>The City prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Minot is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p>
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>The City estimates assisting the following activities;</p> <ul style="list-style-type: none"> • Create new homeownership opportunities, either through homebuyer assistance or eligible redevelopment activities - 1 household assisted • Home Repair Loan Program - 3 households assisted <p>Other eligible activities may be considered, as opportunity is available.</p>
	Location Description	Activities may be undertaken throughout the City of Minot
	Planned Activities	<p>The City of Minot is working with staff and stakeholders to;</p> <ul style="list-style-type: none"> • Create a CDBG Home Repair Loan Program • Target new LMI homeownership opportunities (homebuyer assistance, property acquisition...) <p>Other eligible housing activities may be undertaken. Opportunities to assist LMI multifamily development are under consideration. These activities typically take multiple years to develop.</p>

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The projects in PY 2024 do not emphasize any one geographic area of Minot. The City does not have a singular concentration of low- to moderate-income residents. Funds are generally dispersed out geographically to have the most significant impact.

While some projects may focus on a low- to moderate-income area (LMA), they are not part of a greater neighborhood plan.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City did not identify a geographic target area as a basis for funding allocation priorities. Goals and projects are not limited to a specific area within the City.

Discussion

All projects supported with CDBG funds are within the Minot city limits. The projects listed in the 2024 Action Plan will benefit low- and moderate-income residents throughout the City of Minot.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	425
Special-Needs	0
Total	425

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	4

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Minot Housing Authority participates in the Section 8 Housing Choice Voucher (HCV) and Public Housing programs. The HA serves the City of Minot and surrounding areas.

Minot Housing Authority strives to maintain high-quality management and operations of its housing programs and units. The HA uses various HUD devised manuals in implementing its management and maintenance policies, including Admissions and Continued Occupancy Handbook, PH Maintenance Plan Document, FSS Action Plan, Public Housing Assessment System Manual, Section 8 Administrative Plan, Housing Inspection Manual, Section 8 and Voucher Program Master Book, and HUD Handbook 7420.7.

Actions planned during the next year to address the needs to public housing

City staff coordinates with Minot Housing Authority regularly and will continue to seek opportunities for partnership and expansion of available resources.

The City of Minot is also working with the MHA to address rehabilitation needs at Milton Young Towers. CDBG funds may be used to assist this project once secured funding is evaluated. NDR staff and the MHA regularly coordinate to discuss upcoming needs. The HA has worked closely with the city during disaster recovery efforts.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Weekly meetings are held at MYT in Minot for MHA residents. Meetings include opportunities to engage in issues around upgrades/rehab/living conditions needs, and educational opportunities.

Weekly meetings are also held at the Minot Senior Center to provide information and education for MHA residents, voucher holders, seniors, and members of the public.

Topics have included:

Financial Literacy (multiple sessions and sub-topics);

Individual Development Accounts (in partnership w/ Community Action) - these accounts can be utilized for homeownership or micro business development. Significant matching funds are offered for those that complete the program and save for homeownership;

Credit assistance and information about what actions impact your credit score (positively or negatively);

Healthcare Resources;

Community engagement opportunities (how to impact and engage with our MHA communities);

Other resident suggested topics.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Minot Housing Authority is not designated as troubled.

Discussion

The City does not own or manage any public housing and relies of MHA to provide those services to the community. The City works with MHA on various initiatives to coordinate and promote services and resources to the community. Additional opportunities for partnership, coordination, and expanded communication will be explored.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City is not eligible to receive other HUD funds, including HOME, ESG, or HOPWA. The Continuum of Care plan funds are distributed with input from stakeholders.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Minot will continue to work with the Continuum of Care and local partners to reach the local homeless population and assess their needs. The City remains committed to helping residents maintain stable housing and assisting individuals who are already experiencing homelessness in transitioning into housing. With no current year-round shelter, addressing this need is a high priority. It is likely to take more than one year to find a shelter solution in Minot.

Regularly scheduled stakeholder meetings will be held after plan approval to allow the city and partners to continually assess homeless engagement needs and evolving opportunities to address challenges and opportunities.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Minot currently has an open RFP to identify a provider, or team of providers, to operate a property that can be utilized to provide transitional housing. Proposals have not been received at the time of submission, though the city has fielded calls from providers seeking guidance on teaming with other resources. The city is excited to see what innovative proposals are submitted.

There is a continued need for year-round low-medium barrier shelters for families, women, and men in Minot.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City's efforts to support the transition of persons experiencing homelessness will be broad and flexible so that service providers can adapt to clients' needs as economic and housing conditions change.

This support may include funding:

- Creation of affordable rental and ownership housing,
- Emergency repairs and rehabilitation to preserve existing affordable housing and improve the housing conditions of existing low-income residents, and
- Nonprofit organizations provide supportive services to help stabilize residents at risk of and experiencing homelessness. These include, but are not limited to, emergency assistance, job training and skill development, and transportation assistance.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Minot does not directly participate in the discharge planning or protocols for persons leaving publicly funded institutions or healthcare systems or receiving assistance from public and private agencies (health care facilities, foster care or other youth facilities, or correction programs and institutions).

All of the local agencies serving the homeless population work together to ensure that people receive the appropriate services. The agencies also maintain ties with institutions that release people from their care or custody, whether publicly or privately funded.

North Dakota's Department of Human Services engages in discharge planning for people exiting mental health inpatient treatment and institutions. This ensures that appropriate resources are available as patients return to the community. The Region II service center provides referrals and direct services to meet the needs of individuals transitioning to community living. Services include a 24-hour help line, office hours for scheduled and walk-in services, behavioral health triage services, other agency/organization referrals, and case management services to ease the transition. Referrals are made to connect to local resources, when appropriate and available, for continued treatment and support.

Health care providers serving special needs, homeless, and other at-risk populations work closely, through their discharge service coordination, with local service providers to coordinate on-going local care and resource information and with the Department of Human Services when appropriate.

There are still gaps in service to ensure that those returning from institutions receive the on-going care and housing to support their needs. This national issue is unlikely to be resolved locally with Minot CDBG funding alone.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Even though construction costs for new housing developments remain relatively stagnant, housing prices continue to rise, severely impacting the availability of affordable housing in the United States. According to Brian Montgomery, Federal Housing Administration commissioner and assistant secretary for housing, constraints on housing not only reduce the supply of affordable housing but also increase the number of households that are cost-burdened, spending more than 30 percent of their income on rent.

Land-use policies and zoning regulations constrain the supply of affordable housing. Density limits, height restrictions, parking requirements, lengthy permitting and approval processes, and community opposition all contribute to increased housing prices.

Although federal policies play an important role in influencing the availability of affordable housing, according to Sturtevant, the supply of affordable housing depends less on federal policies than on local planning practices, policies, and community engagement. Many local planning procedures currently in place enable community opposition that stalls housing production. Reshaping local regulations allows jurisdictions to make a lasting impact on the supply of affordable housing.

HUD, PD&R Edge, *"Regulatory Barriers and Affordable Housing"*

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Minot seeks to foster an environment of opportunity, innovation, and sustainability in the housing market by planning for and supporting housing options that help increase the HOI while protecting property rights.

The just completed City of Minot Housing Needs Assessment provides the framework for policy change and broad housing needs.

According to the Minot Housing Needs and Market Study, the need for affordable housing options continues due to the lagging incomes compared to rising housing costs.

Zoning and other recommendations made in the plan that was just completed are under consideration for additional review.

Staff administering CDBG dollars will work closely with other departments to identify opportunities for

ordinance and code modifications to allow for additional attainable housing in Minot.

Discussion:

Affordable housing impacts all levels of income and housing in Minot. As housing costs rise, it places additional financial stresses upon residents.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Minot will help to assist low- and moderate-income residents in Minot in the 2024 program year.

Minot is committed to improving and increasing access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability. The City prioritized goals and objectives for using CDBG funding to benefit strategically and effectively for low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons.

Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.

Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements generally include the acquisition, construction, reconstruction, and installation of public infrastructure.

The City's CDBG funds are 100% directed toward activities that assist low- to moderate-income residents.

The City of Minot is involved in several efforts to address the needs of the underserved and promote efforts to coordinate the many components related to housing, suitable living environments, and promoting safer living environments.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the lack of identified and available resources. To overcome this obstacle, the City will continue to pursue creative partnerships, both financially and structurally, to leverage available funds

The City will continue to seek ways to expand how the City of Minot informs underserved residents about the financial and informational resources available through the CDBG program.

Actions planned to foster and maintain affordable housing

The City of Minot will leverage CDBG funding to encourage the development of affordable housing units within the City of Minot. Specifically, the CDBG program will provide monetary and non-monetary support for projects that will increase the number of housing units made available to low- to moderate-income households and keep the units affordable for a specified time into the future.

The City of Minot will support the owner-occupied **housing rehabilitation programs**.

Actions planned to reduce lead-based paint hazards

The U. S. Department of Housing and Urban Development issued Title X in 1992 to protect young children and families from lead-based paint hazards. The City of Minot will take steps to ensure its regulations are in compliance. Revised program procedures and documents include additional steps for providing notification, identifying lead hazards, performing lead hazard reduction, using safe work practices, and achieving clearance.

As part of the environmental review process, all existing housing that will be repaired or rehabilitated with CDBG funds is screened for lead paint hazards if built before 1978. Once all work is completed, houses are then re-evaluated and must pass a lead-based paint clearance test to ensure the mitigation efforts are effective.

City staff will attend HUD-sponsored lead-based paint training online and when offered virtually or in person to become more familiar with the requirements and their implementation.

Actions planned to reduce the number of poverty-level families

The **City's plan** has three primary components:

1. Support activities that increase the number of jobs in Minot, especially for low- to moderate-income residents
2. Ensure that a wide variety of housing opportunities are available
3. Provide supportive services to residents in poverty.

These all support the City's goal of helping residents and families achieve self-sufficiency.

For those residents who cannot work (low-income frail elderly, persons with disabilities), the City's public housing authority and Section 8 voucher providers are vital for those households to avoid homelessness.

A further strategy to reduce the number of poverty-level families includes efforts to diversify Minot's economy through Economic Development activities, increasing family wage jobs, and expanding the local job base.

Over recent years, Economic Development staff have worked to bring new job opportunities and

opportunities to continue educational advancement in or out of the workplace. This is crucial as the area struggles with boom-bust cycles for oil and other industries.

Actions planned to develop institutional structure

The City's Office of Resilience is responsible for developing and monitoring the Consolidated Plan, the Annual Action Plan, the year-end CAPER report, IDIS reporting process, and sub-recipient compliance monitoring. Staff will carry out the priorities identified in the planning process with assistance from the Economic Development, Engineering, Building, Public Works, Parks, and Public Safety Departments. They will conduct Citizen Participation and Fair Housing outreach and implementation activities.

When applicable and funding allows, City staff will attend relevant CDBG training to help create a broader institutional knowledge base of the CDBG program.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Minot will continue actively encouraging coordination between public and private housing and social service agencies.

Continued efforts will be made to identify opportunities for service providers to expand services where needed while minimizing the duplication of efforts.

Private businesses are also encouraged to participate in discussions relative to the housing and social service provider needs.

Discussion:

As a new CDBG Entitlement community, the City of Minot is committed to building a robust, efficient, and compliant program targeted at meeting the needs of the most vulnerable community members.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Minot does not expect to generate program income CDBG activities during PY 2024.. No float-funded activities are included in this Action Plan. The City has never received guaranteed proceeds from Section 108 loan, nor has surplus funds from any federal urban renewal settlements.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACP] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
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Appendix - Alternate/Local Data Sources

1	Data Source Name
	2022 Census Data
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
2	Data Source Name
	2022 Census Data (1)
	List the name of the organization or individual who originated the data set.
	U.S. Census
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?

	What is the status of the data set (complete, in progress, or planned)?
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