

# Homelessness across North Dakota

Including an overview of HHS-administered programs and services to assist individuals experiencing homelessness  
December 19, 2023

Interim Government Services Committee | Representative Ben Koppelman, Chairman  
*Presented by: Jessica Thomasson, Executive Director, Human Services, NDHHS*



# ND Rent Help (NDRH) definition of homelessness



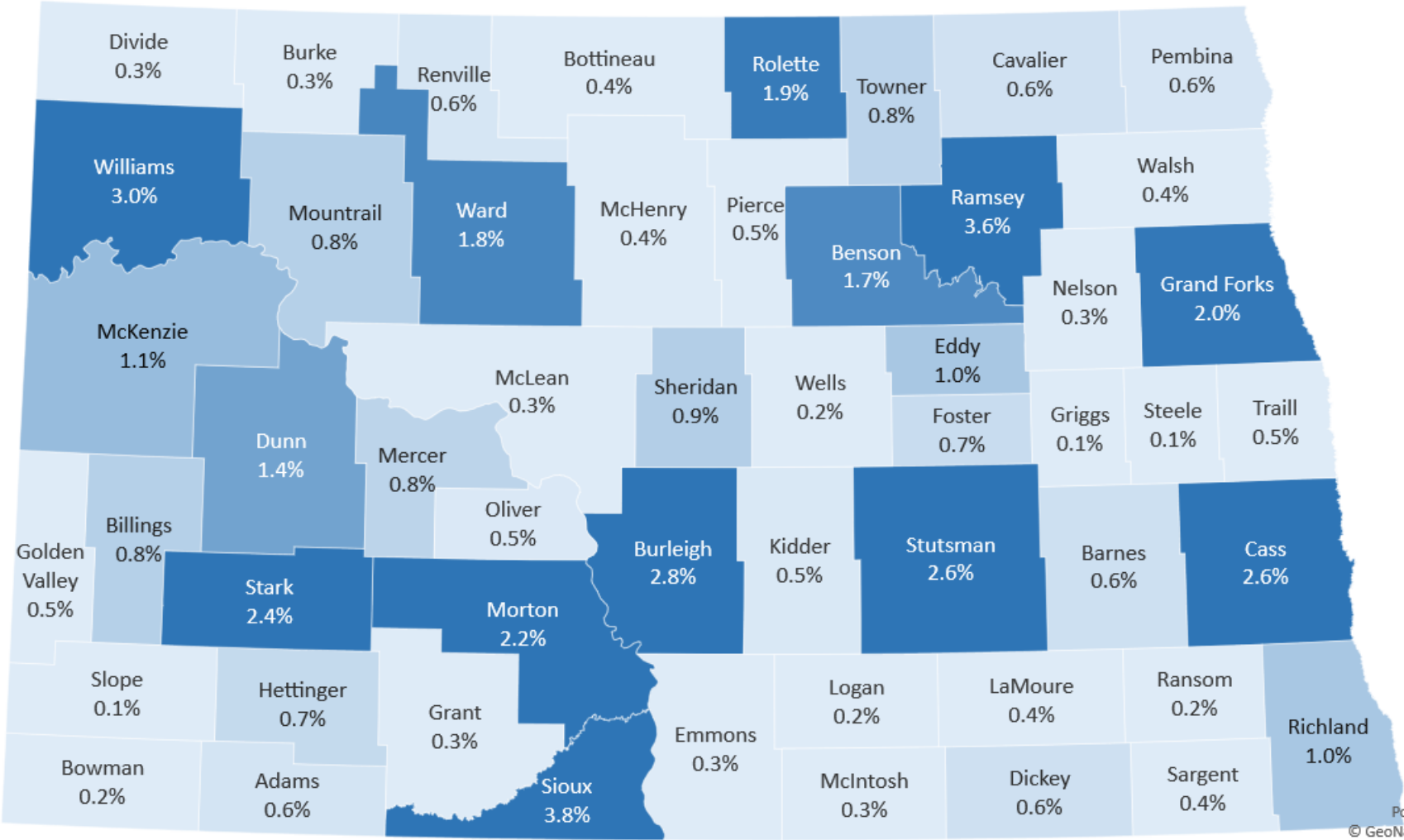
## **Homelessness**

An individual or family who lacks a fixed, regular, adequate nighttime residence.

This includes a living situation where you are temporarily doubled up with another household.

# 2% of the state's total population experienced a severe housing crisis over the last two years

# people experiencing homelessness at time of NDRH application as a % of total population by county | October 2021 - December 2023



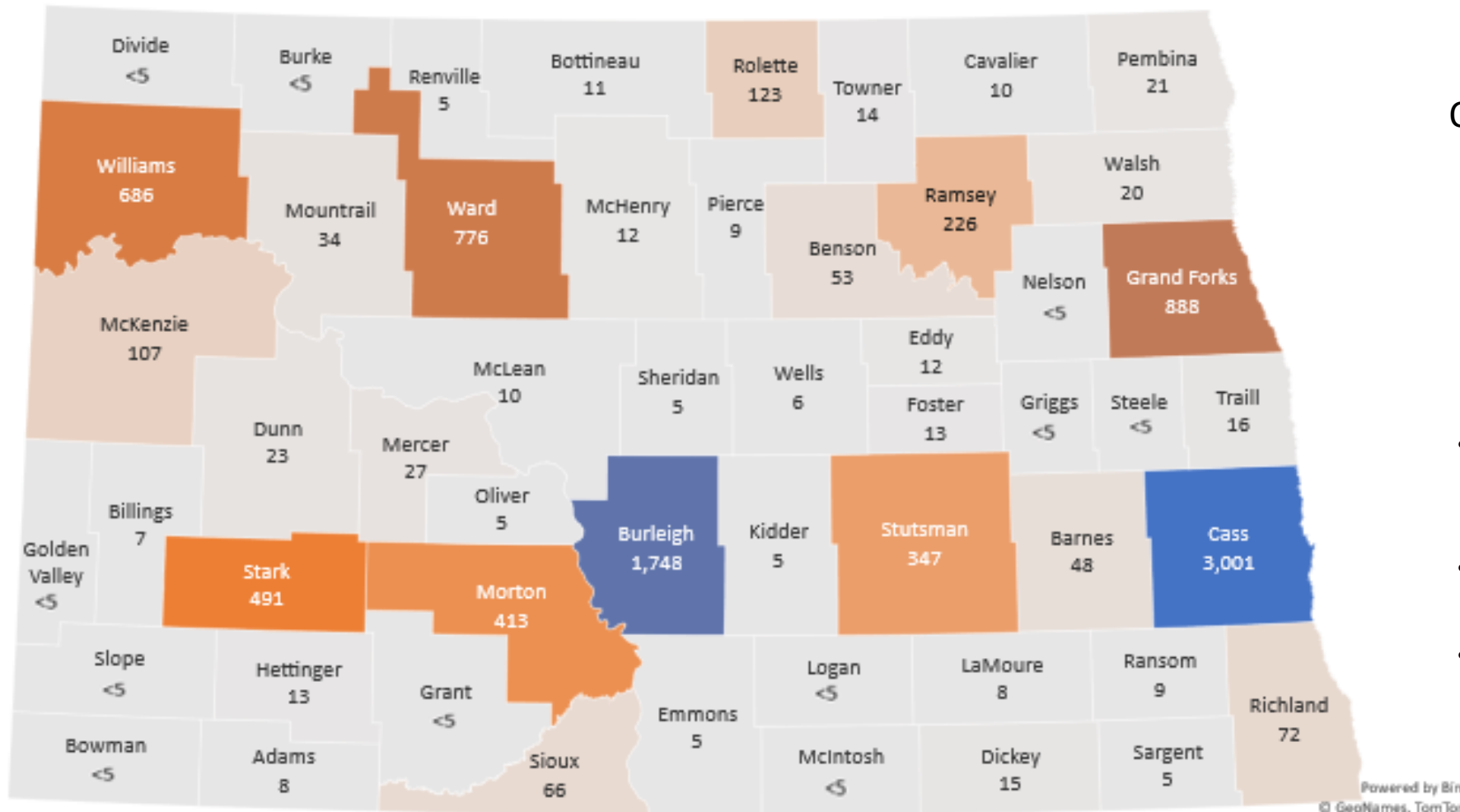
Homelessness affected every county in North Dakota

**15,528**

Individuals were experiencing homelessness when they applied for ND Rent Help (NDRH) (unduplicated count)

# 9,404 households were experiencing homelessness at the time of application to NDRH

October 2021 - December 2023



## 31%

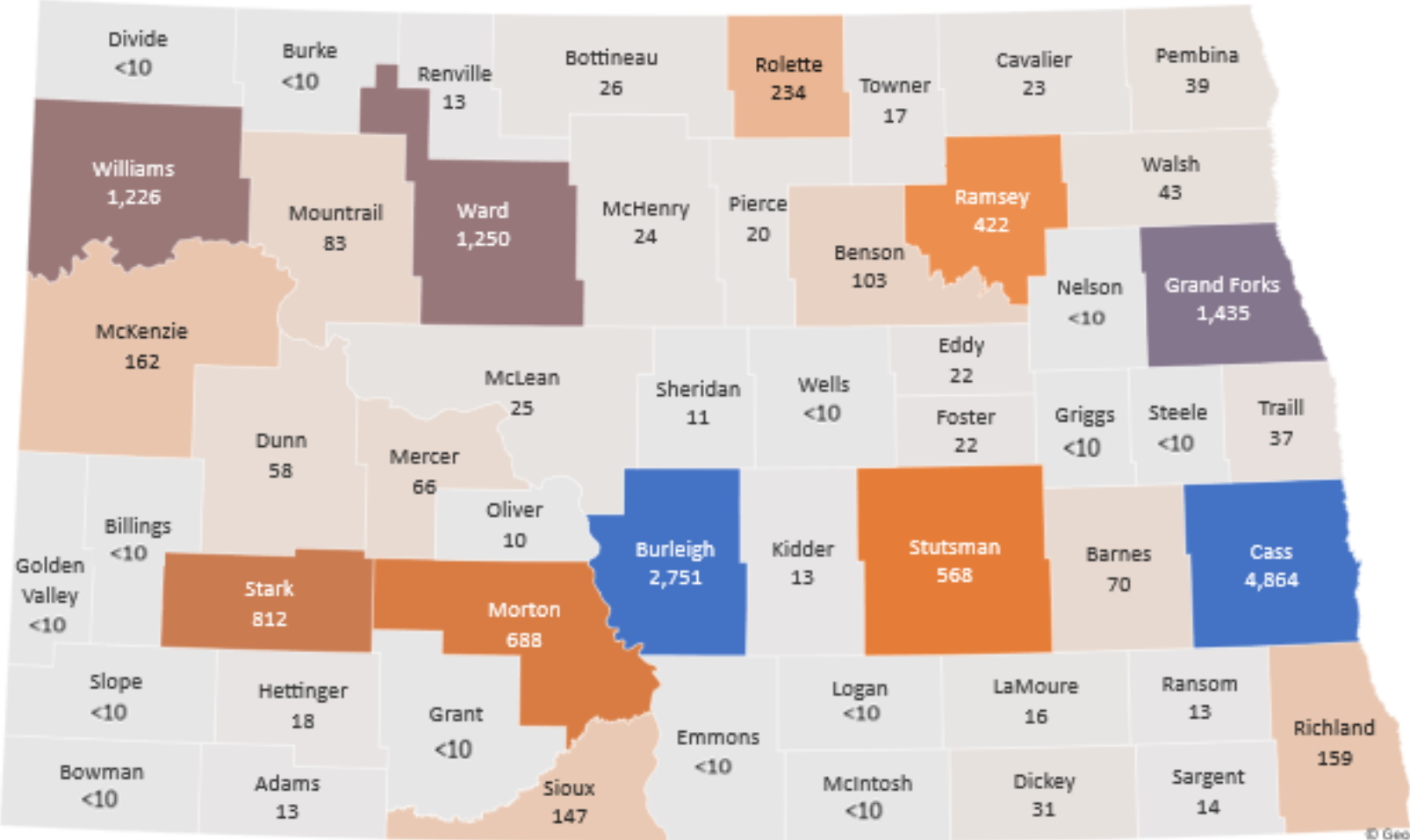
Of total applications received indicated a lack of housing (i.e., homelessness) at the time of application

### Living situations at time of application varied

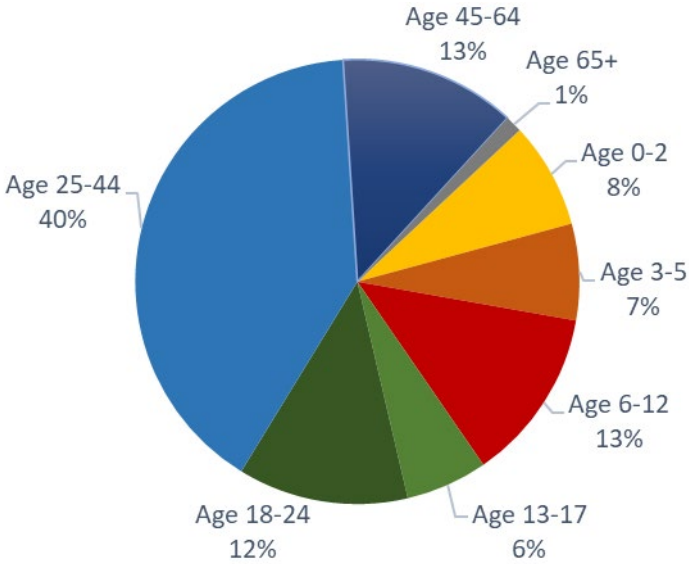
- 17% (1,588 households) living in vehicle or other public or private place
- 44% (4,156) temporarily staying with friend or family
- 9% (810) reported living in emergency shelter

# 15,528 people were experiencing homelessness at the time of application to NDRH

October 2021 - December 2023



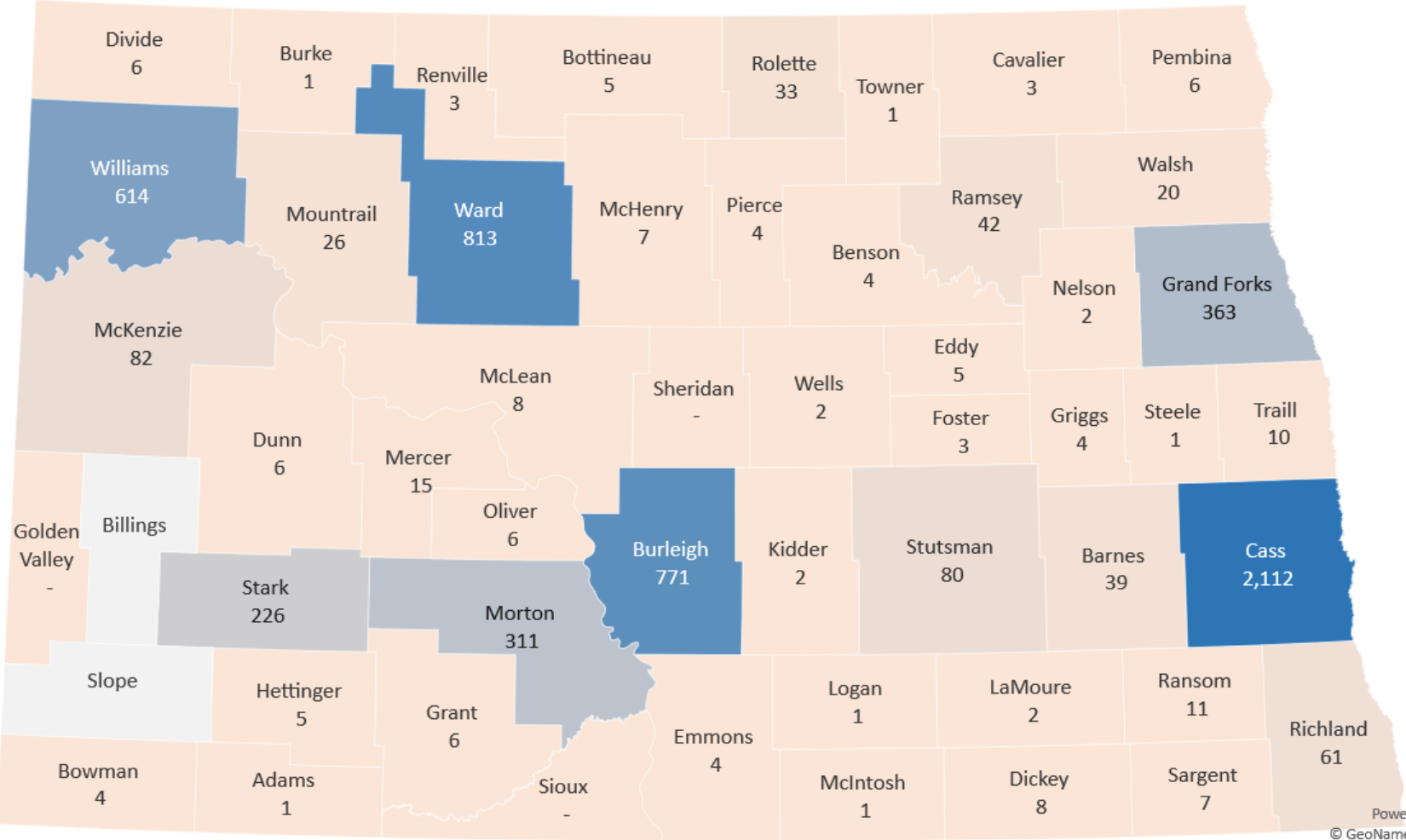
Age of individuals experiencing homelessness at time of application



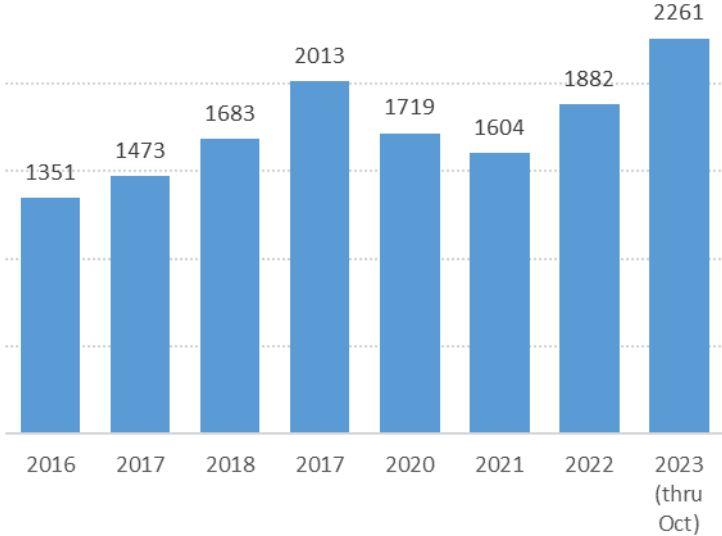
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# ND Courts issued 5,747 eviction judgments January 2021 - October 2023

Source: ND Supreme Court | Analysis by NDHHS



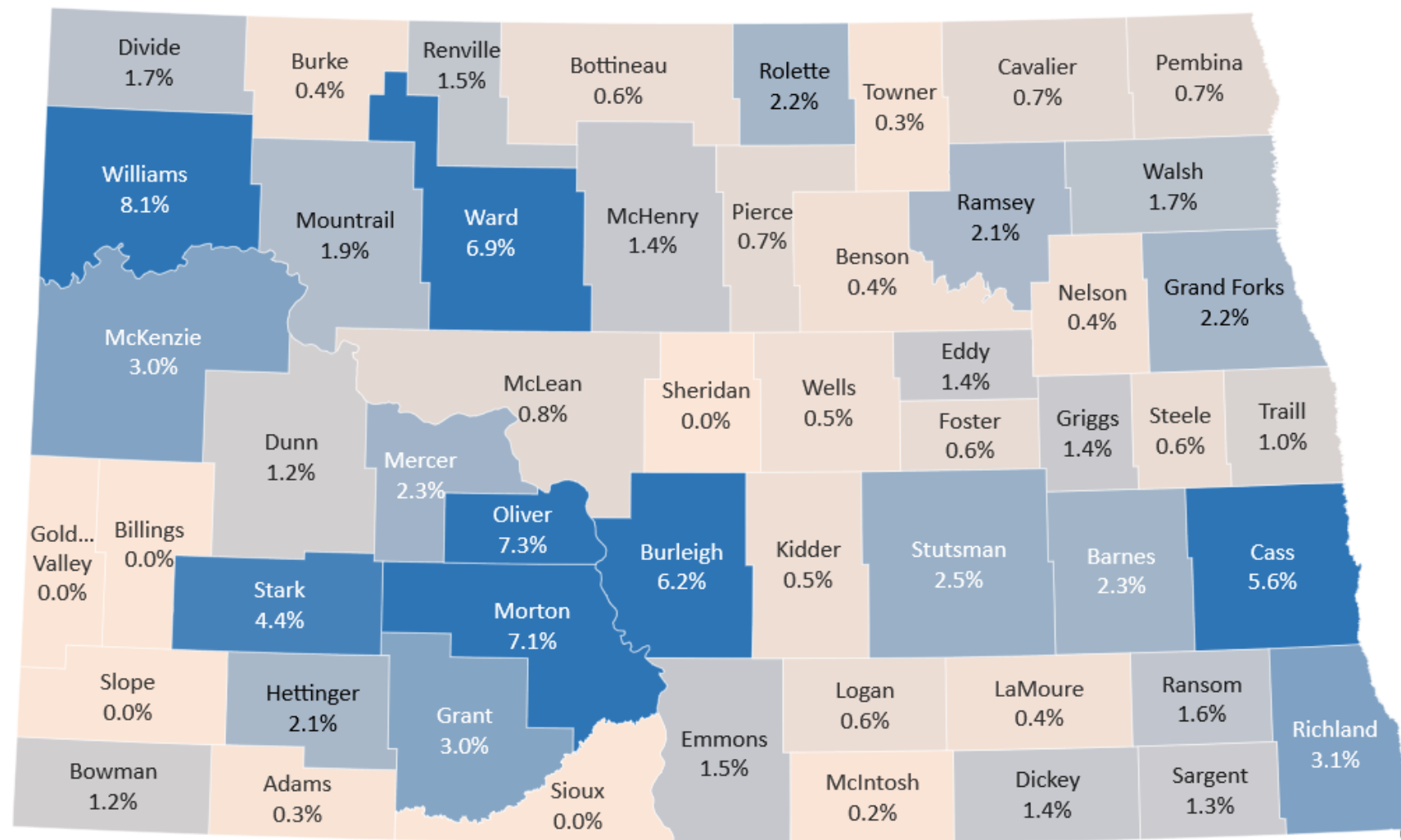
# judgments not dismissed by year



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# Between Jan 2021 and Oct 2023, 4.7% of all occupied rental units in North Dakota were affected by an eviction judgment

Total eviction judgments Jan 2021-Oct 2023 (ND Supreme Court) as a % of total occupied rental units (2020 American Community Survey)



**121,701**  
Occupied rental  
housing units 2020

**5,747**  
Eviction judgments  
Jan 2021 – Oct 2023

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# Housing represents the largest element of most household budgets

## Can I find a place that meets my needs?

In the community where I want to live  
Right size for my household  
Accessible

## Can I afford to pay the cost of my housing?

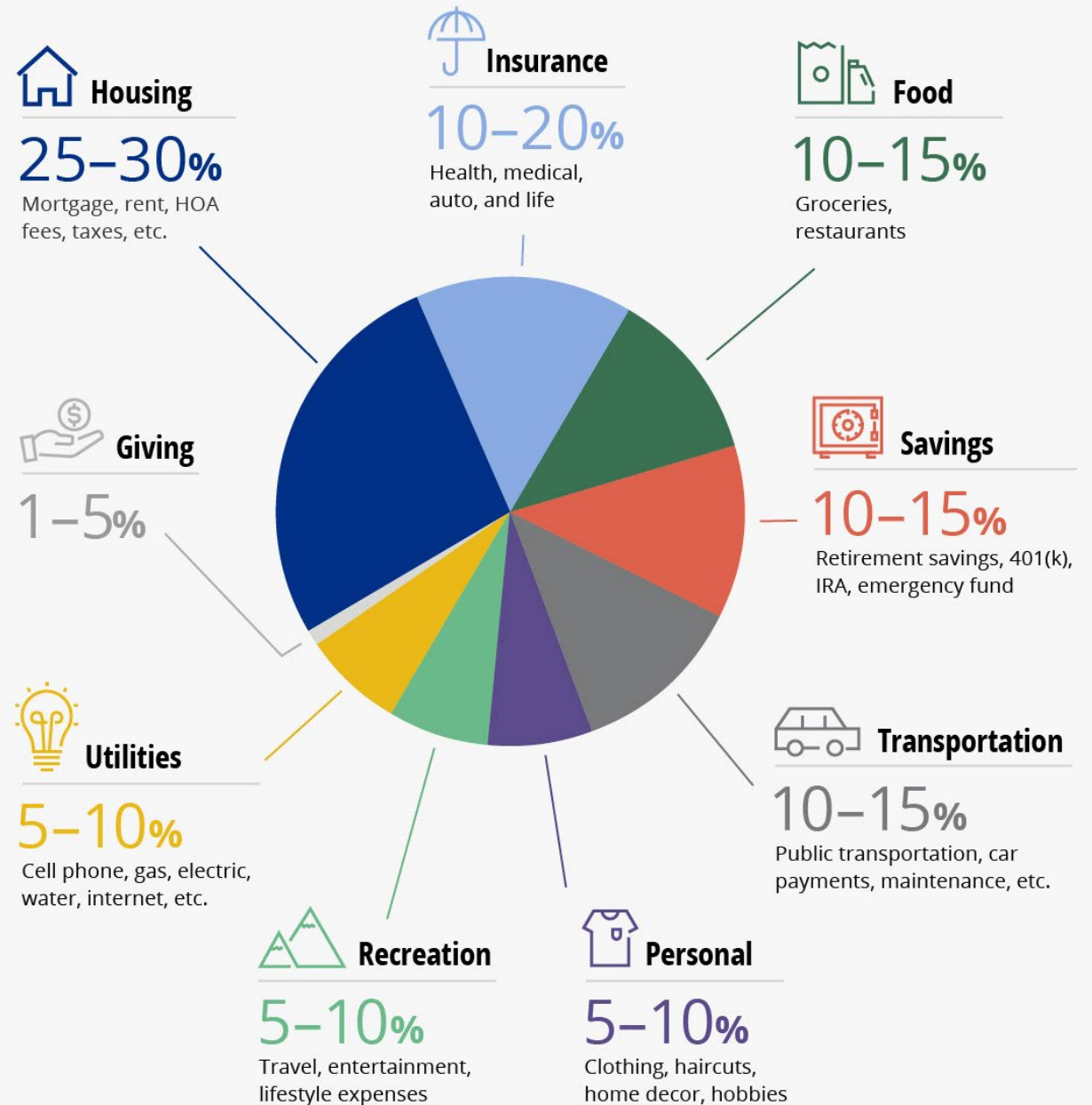
Rent or Mortgage  
Utilities  
Taxes  
Repairs

## If things aren't going well, can I get help if I need it?

Help with activities of daily living or health issues  
Help with my substance use issue  
Help managing my budget / decisions  
Help for my child who is struggling



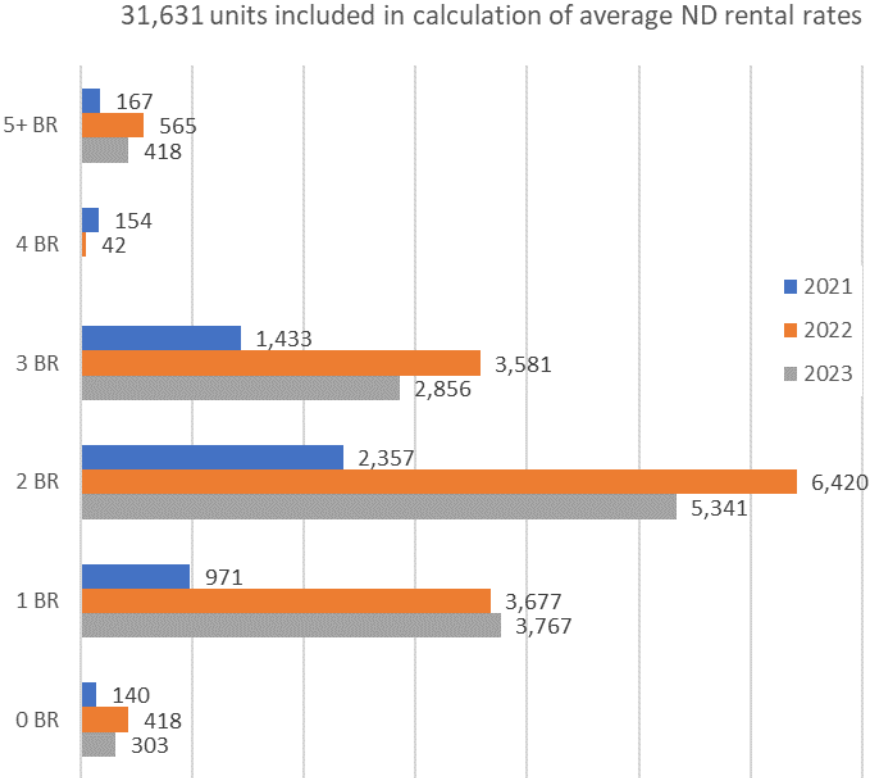
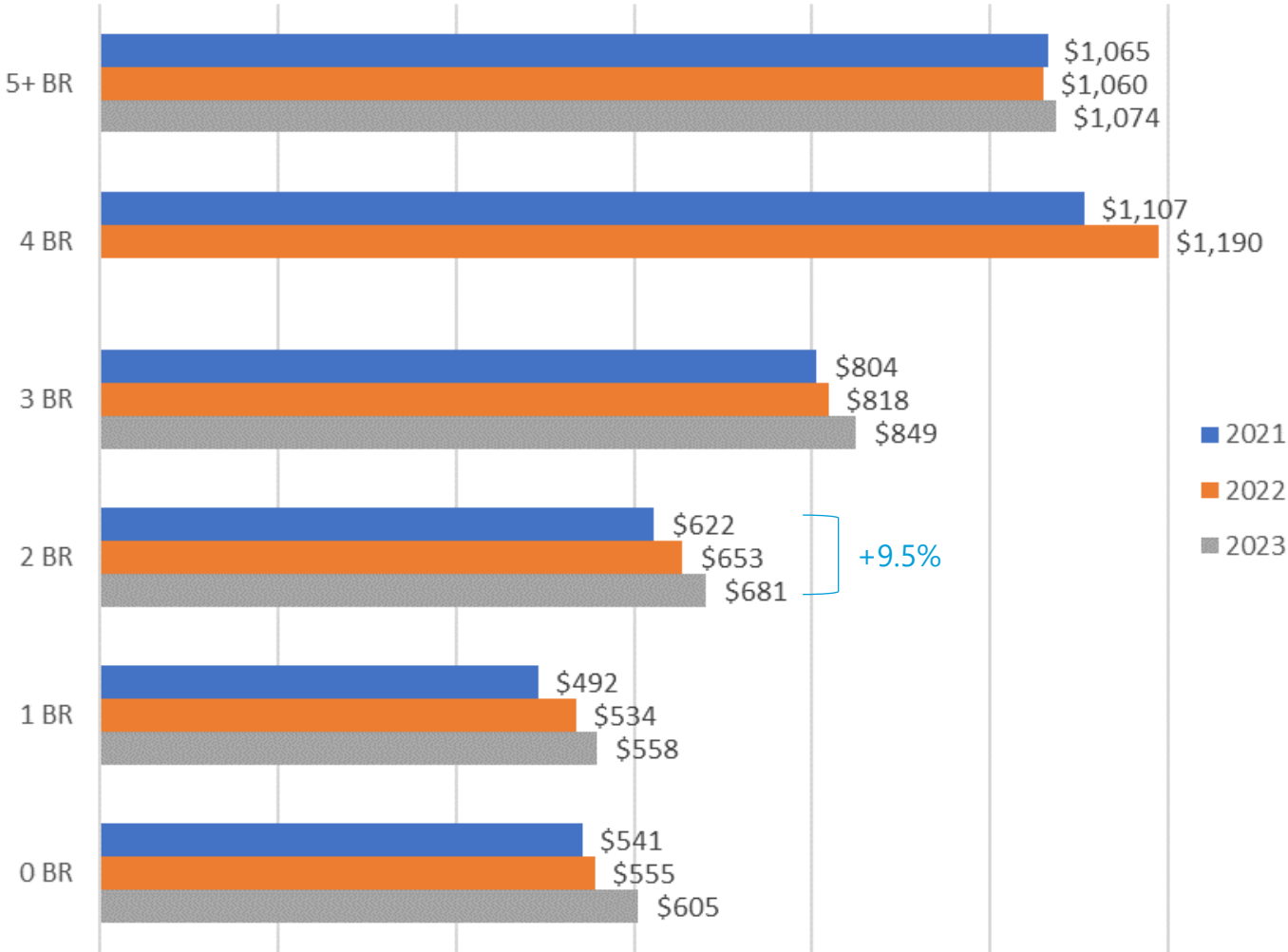
*Fewer resources = Fewer options to solve the equation*





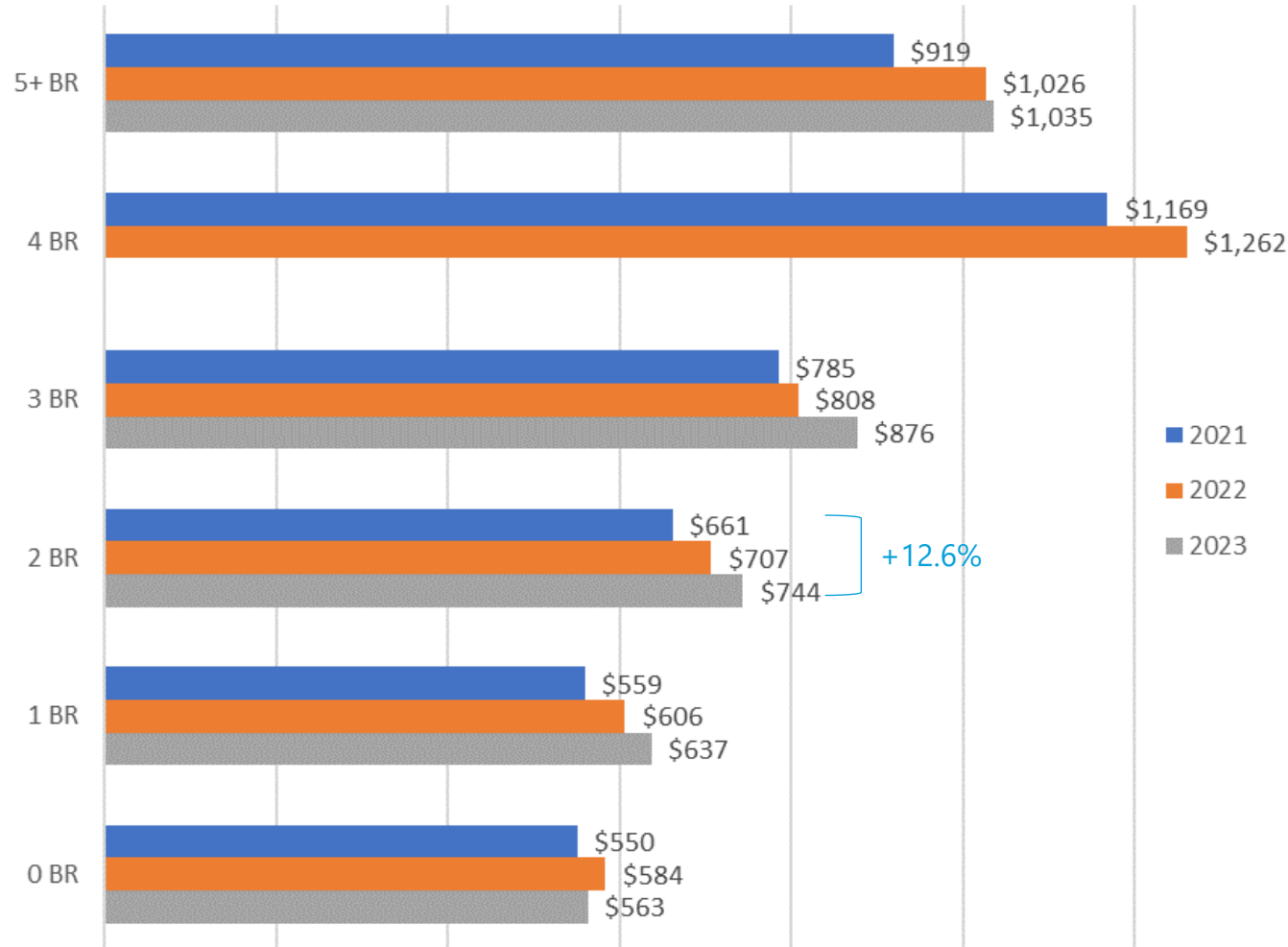
# State of North Dakota

## Changes in average rent paid by NDRH participants 2021-23

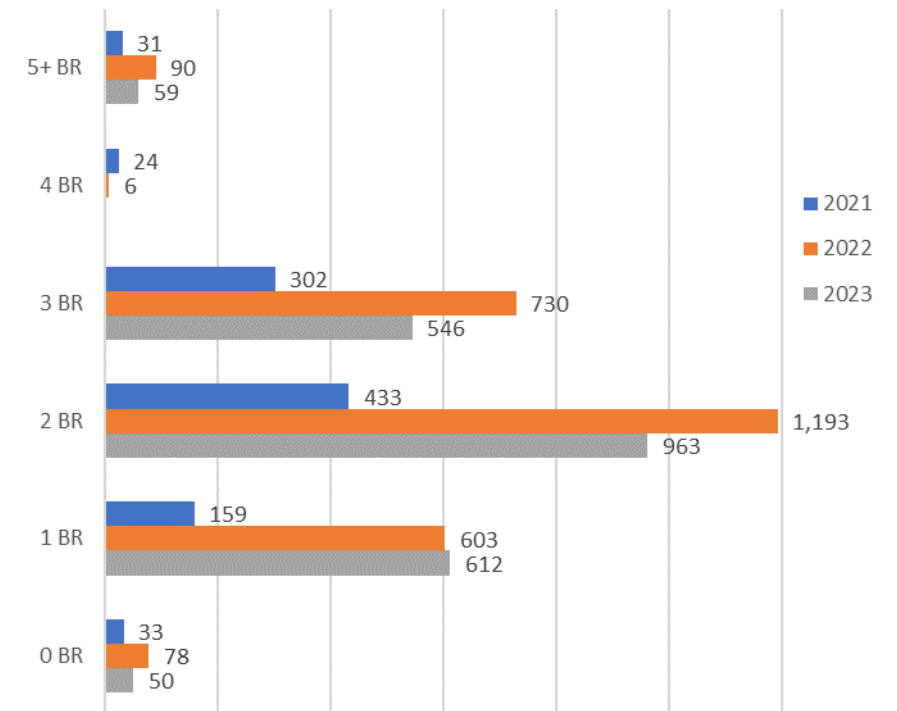


# Burleigh / Morton Counties

## Changes in average rent paid by NDRH participants 2021-23

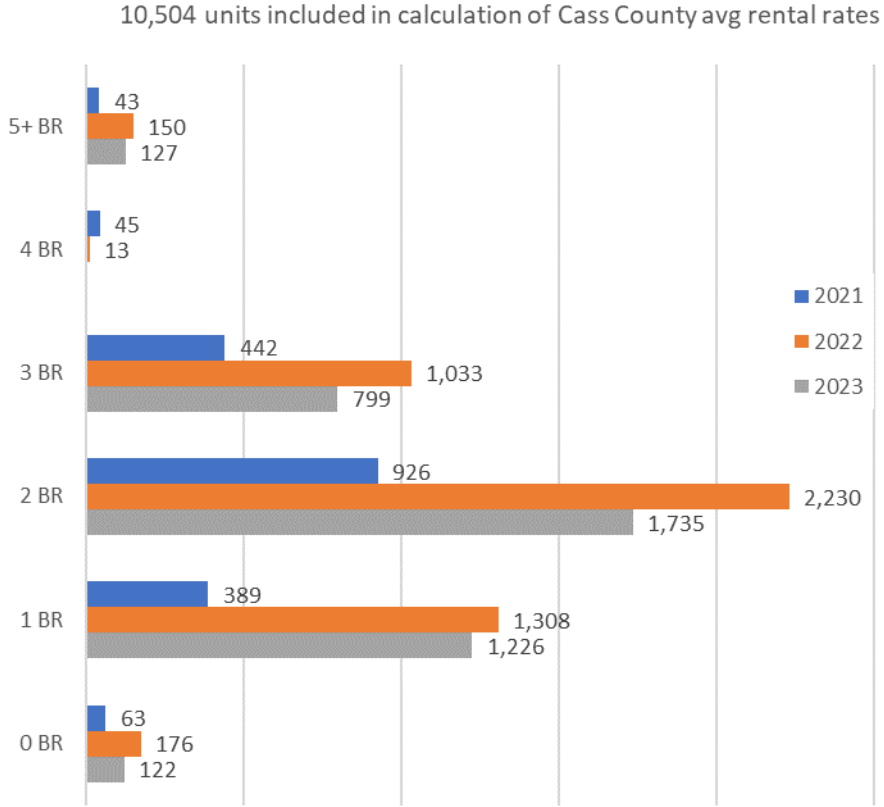
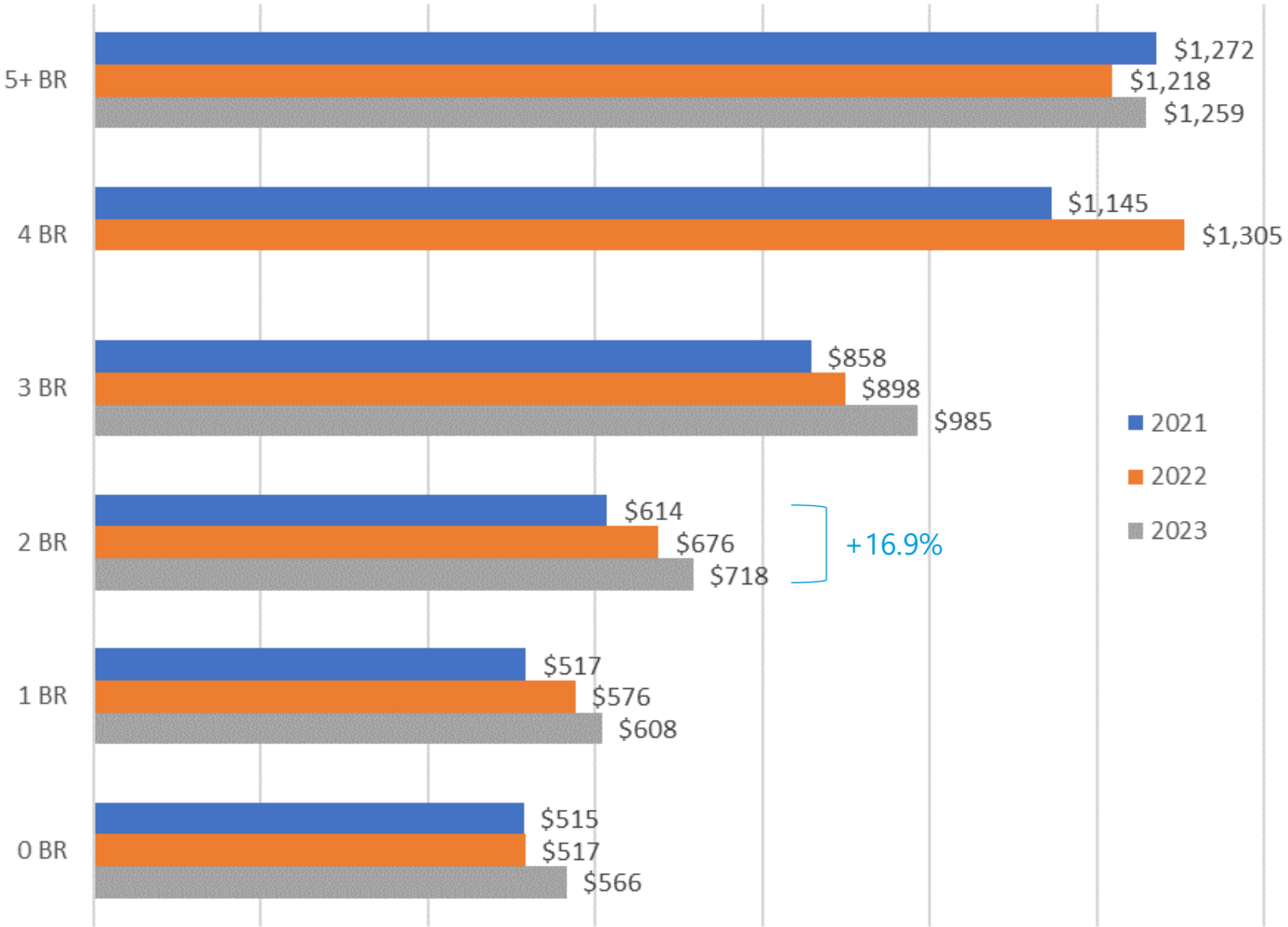


5,703 units included in calculation of Burleigh/Morton Counties average rental rates



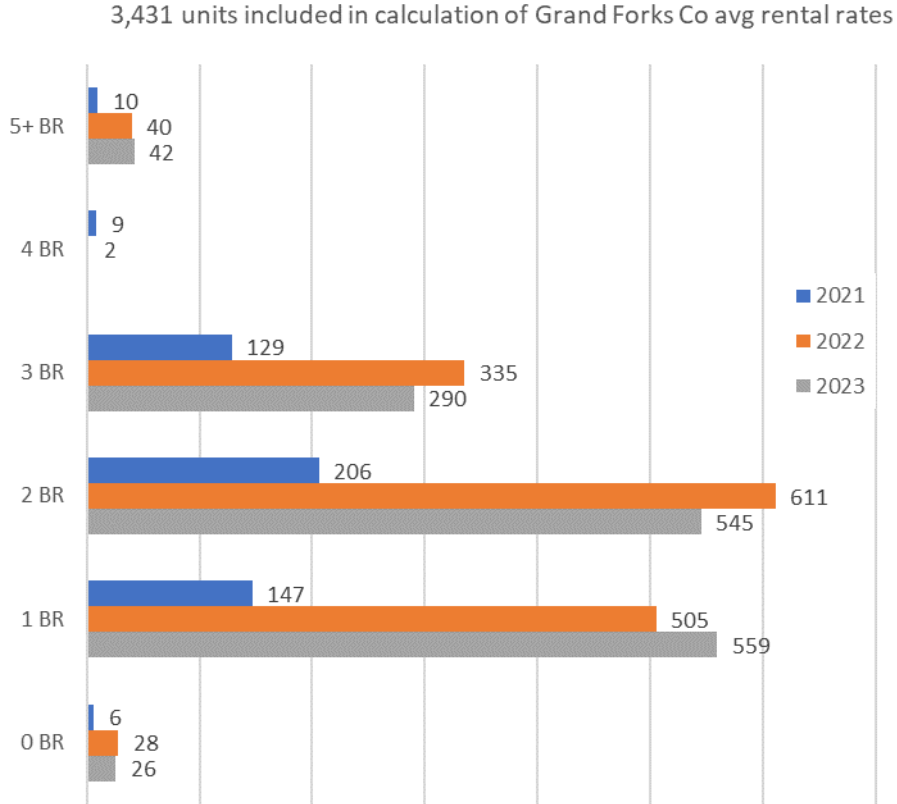
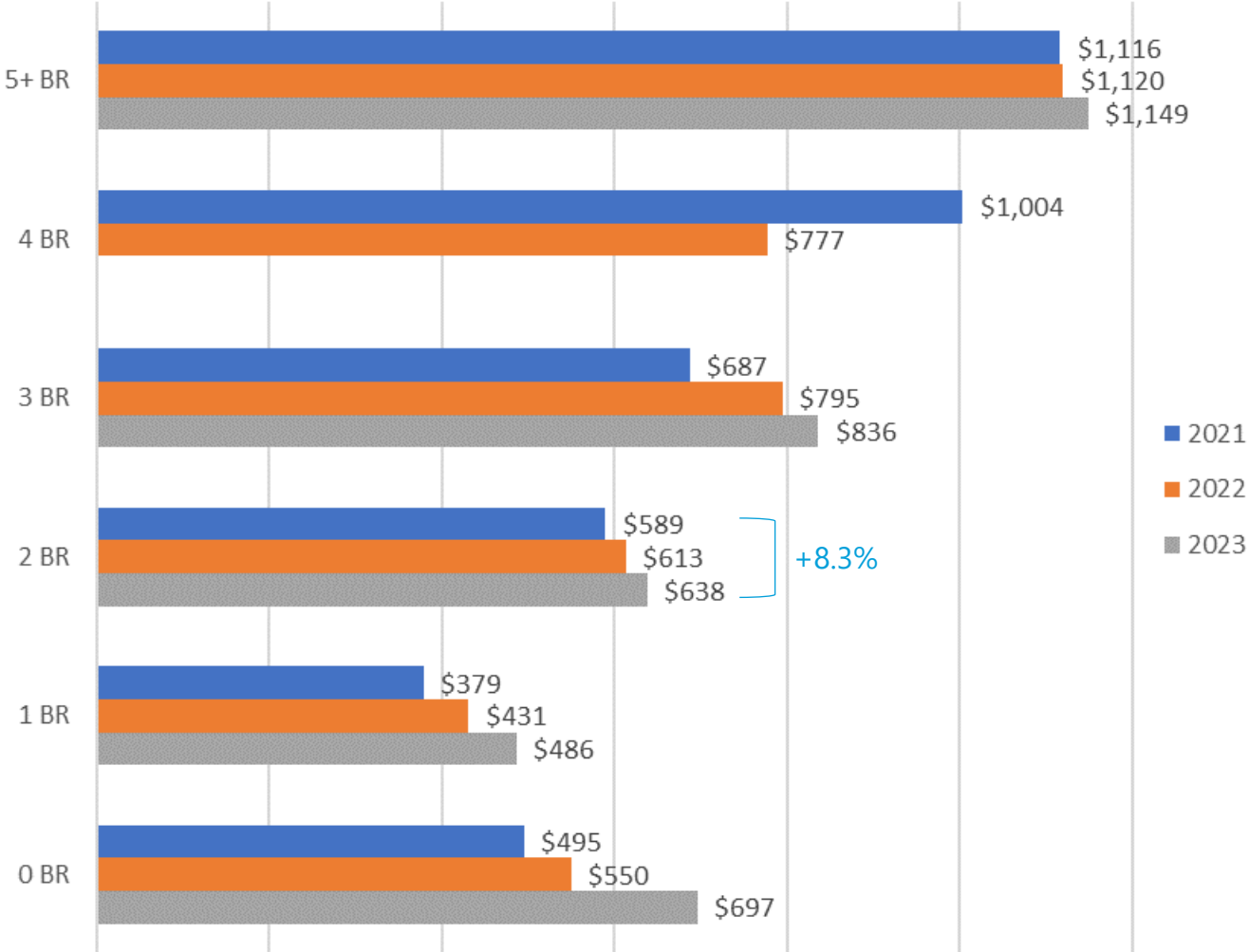
# Cass County

## Changes in average rent paid by NDRH participants 2021-23



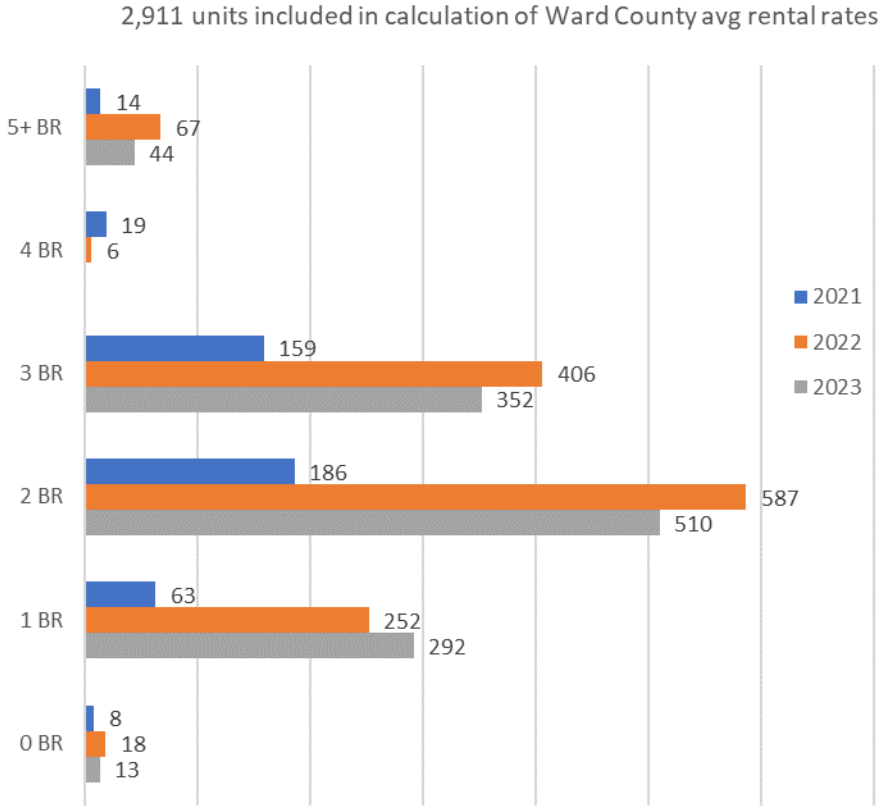
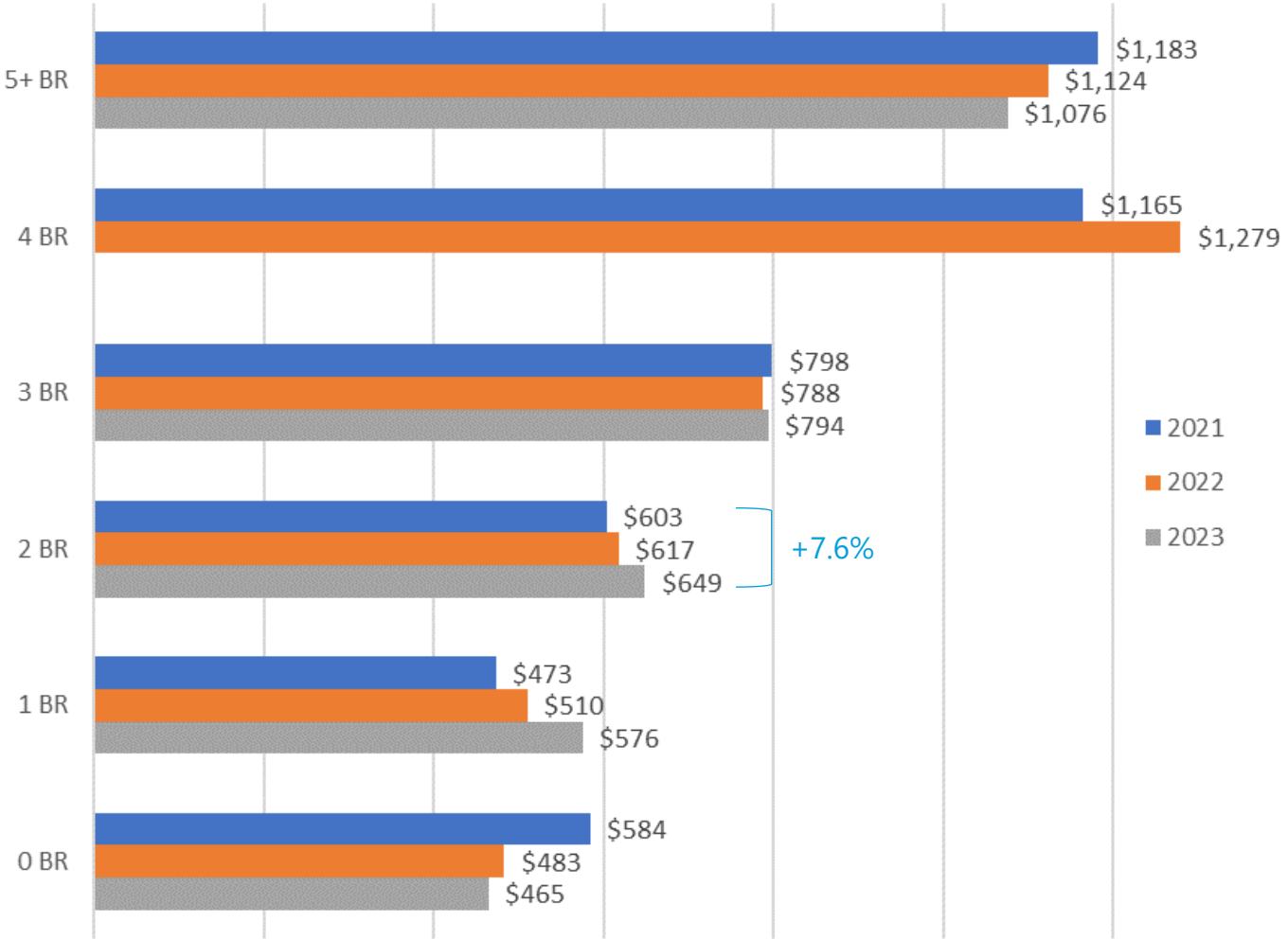
# Grand Forks County

## Changes in average rent paid by NDRH participants 2021-23



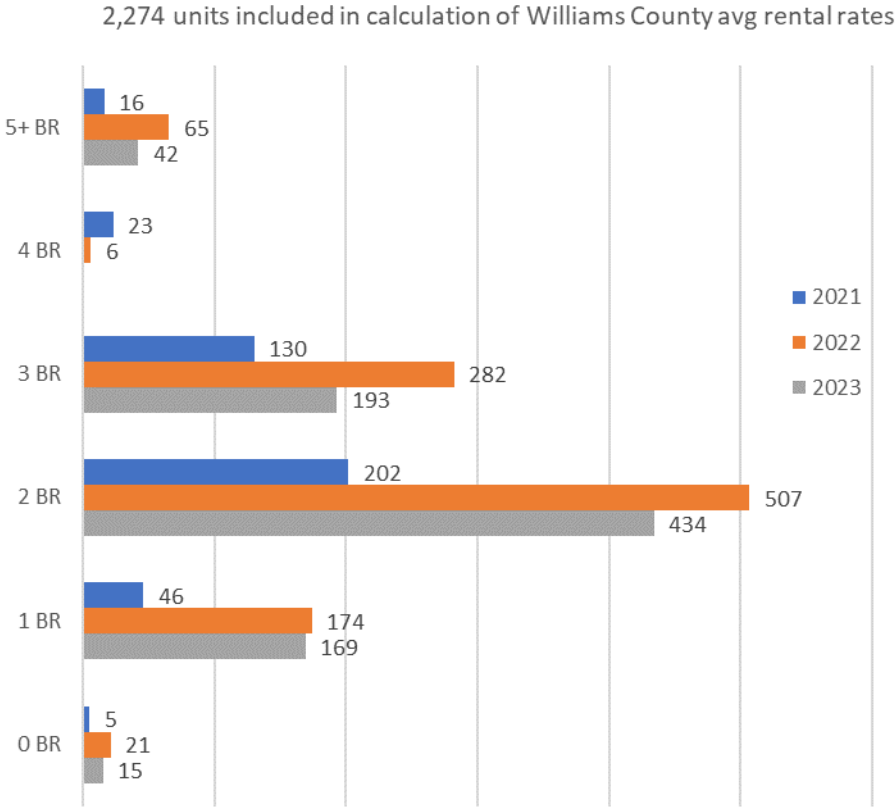
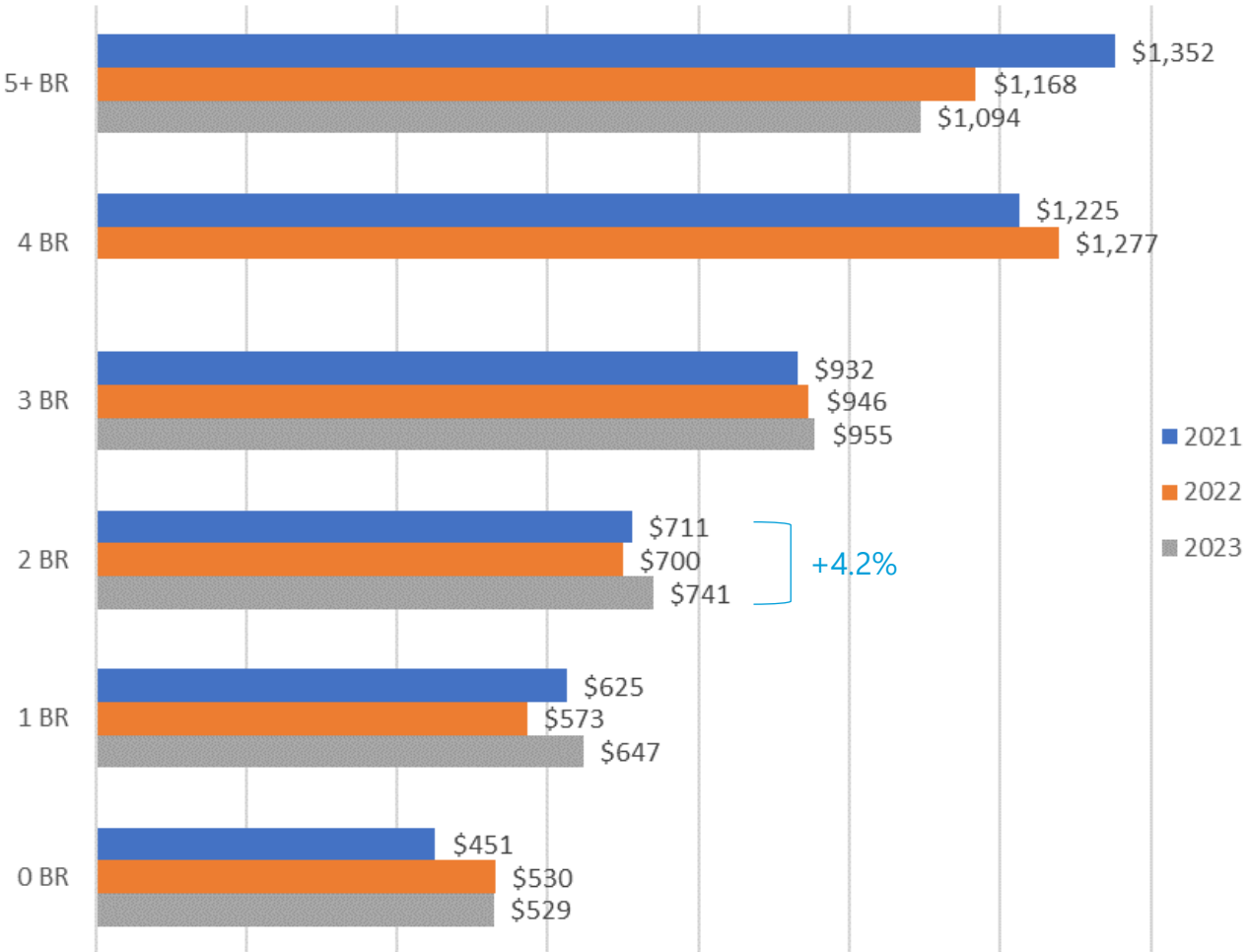
# Ward County

## Changes in average rent paid by NDRH participants 2021-23



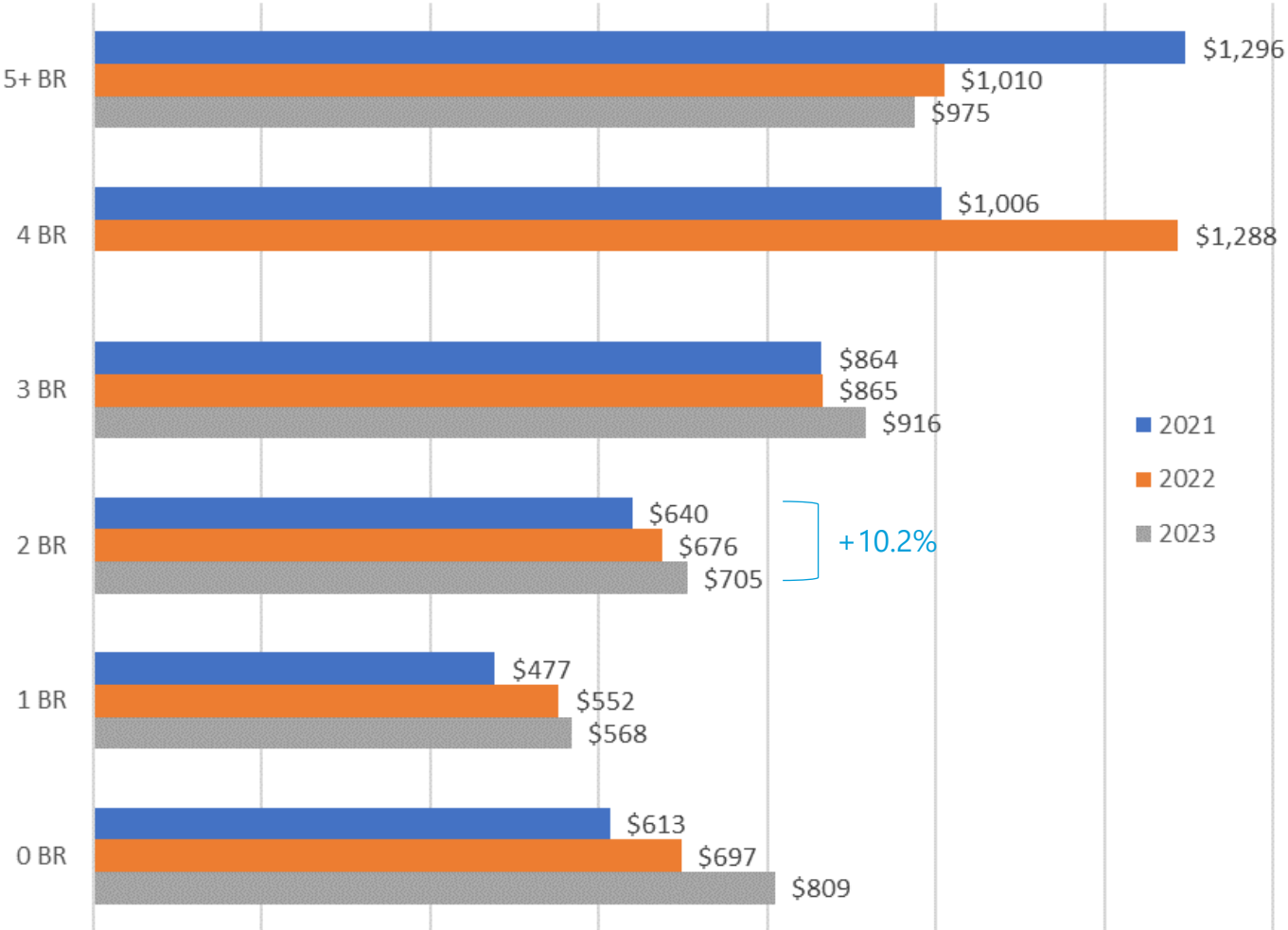
# Williams County

## Changes in average rent paid by NDRH participants 2021-23

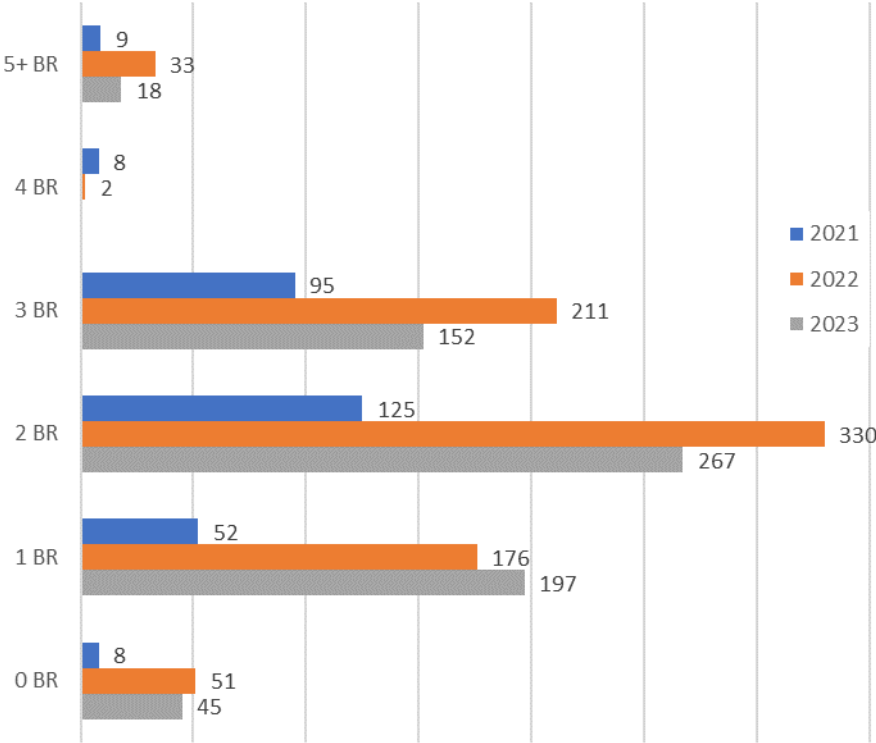


# Stark County

## Changes in average rent paid by NDRH participants 2021-23

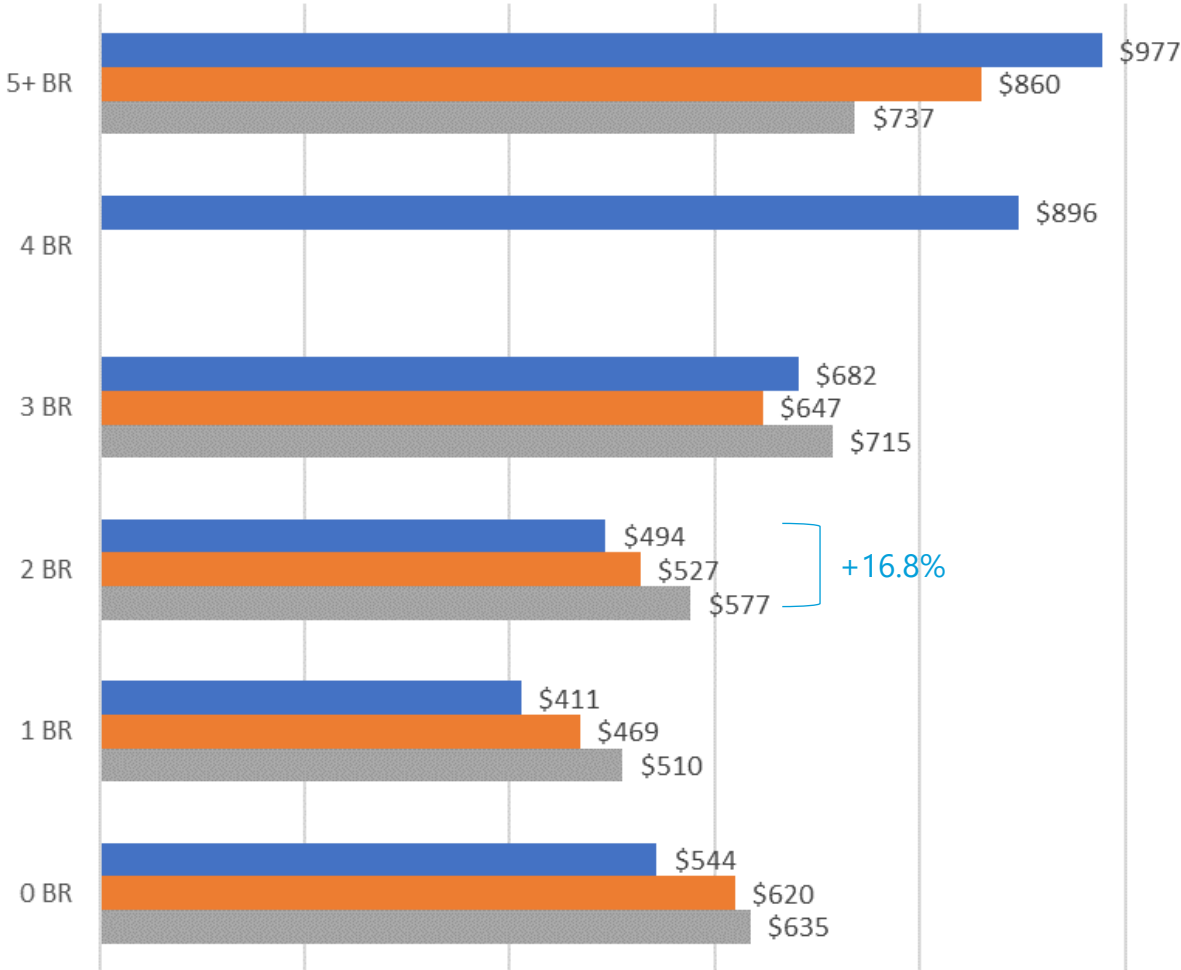


1,706 units included in calculation of Stark County avg rental rates

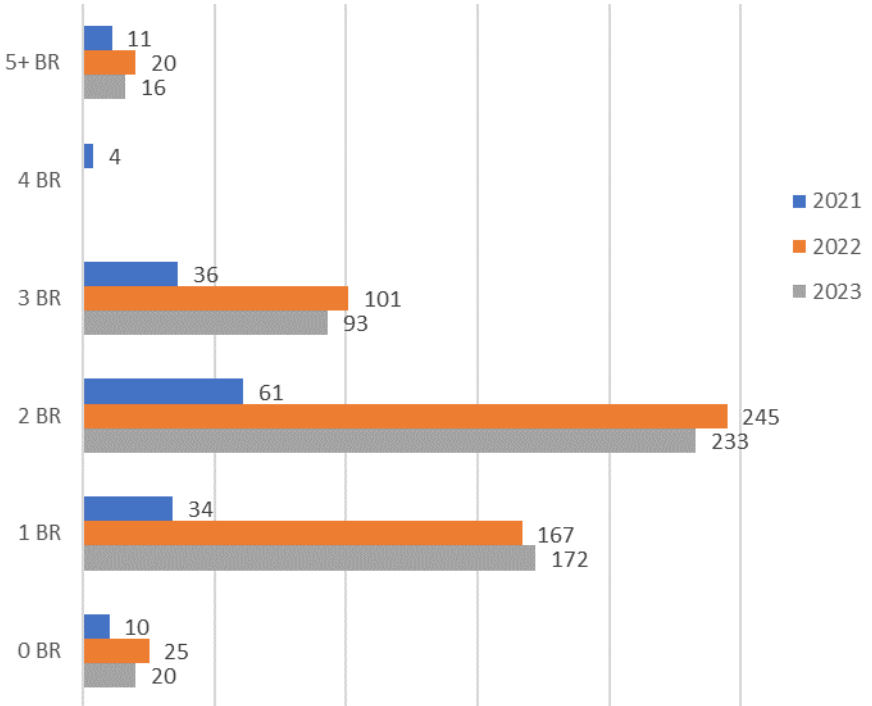


# Stutsman / Barnes Counties

## Changes in average rent paid by NDRH participants 2021-23



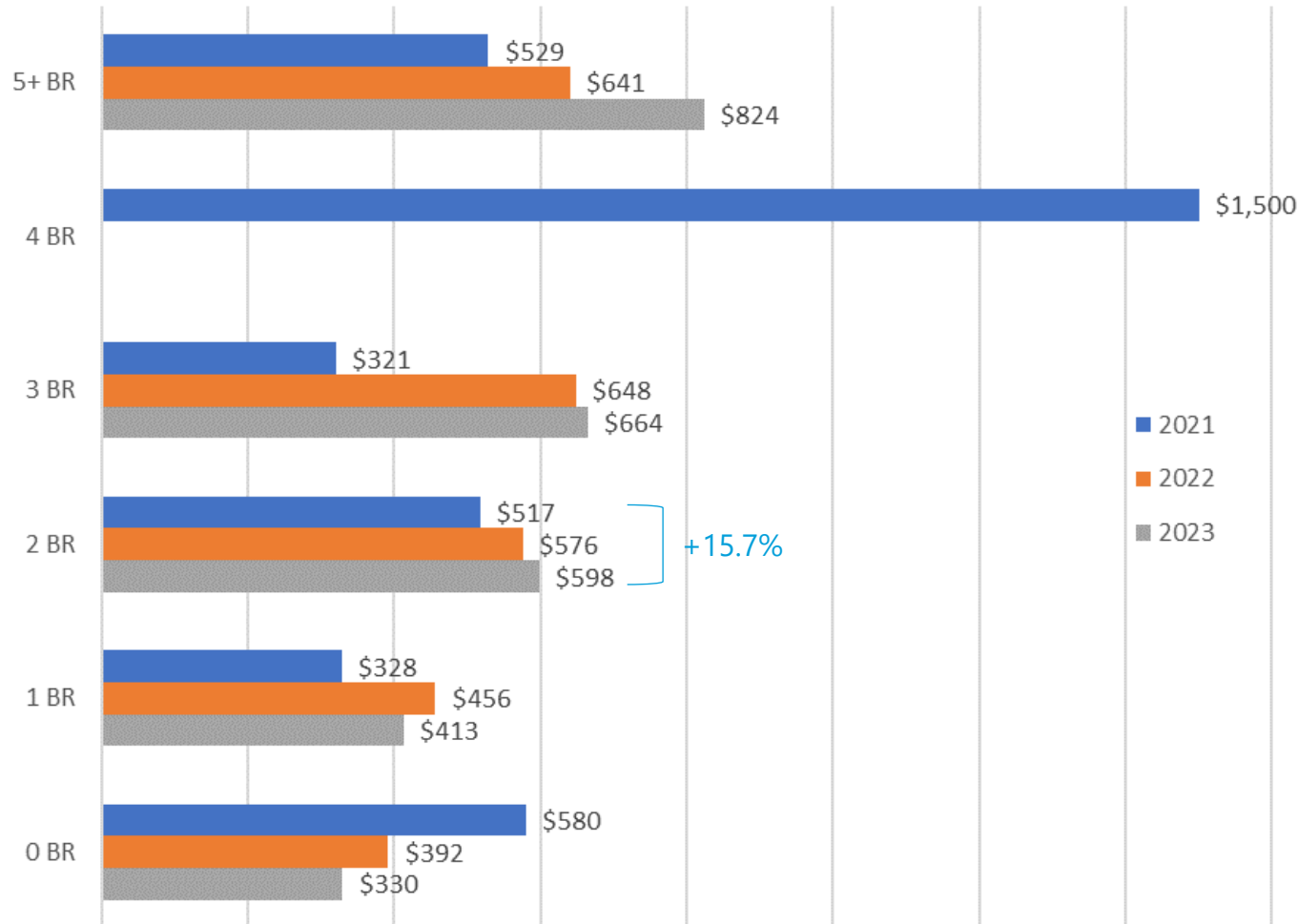
1,203 units included in calculation of Stutsman/Barnes Counties average rental rates



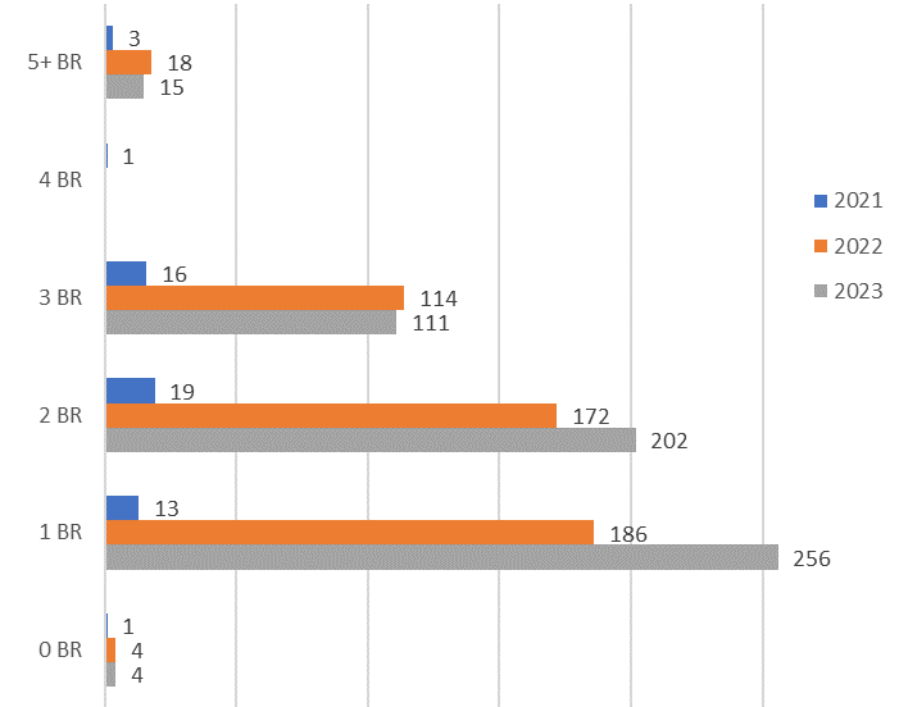


# Benson / Ramsey Counties

## Changes in average rent paid by NDRH participants 2021-23



1,113 units included in calculation of Benson/Ramsey Counties average rental rates



# 88% of Jobs in the ND labor market pay an average wage of \$35/hour or less



Less than \$15 / hr	\$15 - \$20 / hour	\$20 - \$28 / hour	\$28 - \$35 / hour	>\$35 / hour
Child care worker Fast food Waiter/Waitress Cashier Bartender Vehicle/equip cleaner Hotel clerk Dishwasher Laundry/Dry cleaning Maid/Housekeeping	Home health/Pers care Customer service rep Hair stylist Retail Receptionist/secretary Restaurant cook Preschool teacher EMT Teller Security guard Nursing assistant Laborer Stocker/order filler Landscaping/grounds Janitor/cleaner	Carpenter/Constr Office/clerical Accounting clerk Assembler/fabricator Maintenance/repair Correctional officers Auto service tech Lic Practical Nurse Dental assistant Firefighter Social worker Truck driver Svc unit op (oil/gas) Retail supervisor Pharmacy tech	Sales representative HVAC installer Rotary drill operator Wellhead pumper HR specialist Accountant Police Real Estate Sales PR/marketing specialist Counselor/therapist Child/School social worker Registered Nurse Comp network specialist Construction supervisor Dental hygienist Architectural/mech drafter Heavy equip mechanic	Engineer Constr mgr Lineman Gen/Op mgr Loan officer Lawyer Sales manager Software dev Veterinarian Pharmacist Physician Dentist Psychologist Project mgmt
<p><b>48,790</b></p> <p># of people employed in a job with average wage of &lt;\$15/hour</p> <p>represents 13% of total jobs</p>	<p><b>90,050</b></p> <p>25%</p>	<p><b>109,930</b></p> <p>30%</p>	<p><b>73,420</b></p> <p>20%</p>	<p><b>45,000</b></p> <p>12%</p>

Source: Job Service ND 2021 Employment and Wages by Occupation dataset | mean wage by occupation; 741,920 jobs included in statewide wage summary

# Many federal assistance programs are designed to help individuals and families who earn less than 60% of State median income (SMI)

60% SMI is roughly equivalent to 200% of the federal poverty level

Household Size	Federal Poverty Level		30% SMI		60% SMI		85% SMI		100% SMI		150% SMI	
	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage
2	\$ 19,720	\$9.48	\$ 23,359	\$ 11.23	\$ 46,717	\$ 22.46	\$ 66,183	\$ 31.82	\$ 77,862	\$ 37.43	\$ 116,793	\$ 56.15
3	\$ 24,860	\$11.95	\$ 28,855	\$ 13.87	\$ 57,710	\$ 27.74	\$ 81,755	\$ 39.31	\$ 96,183	\$ 46.24	\$ 144,274	\$ 69.36
4	\$ 30,000	\$14.42	\$ 34,351	\$ 16.51	\$ 68,702	\$ 33.03	\$ 97,328	\$ 46.79	\$ 114,503	\$ 55.05	\$ 171,755	\$ 82.57
5	\$ 35,140	\$16.89	\$ 39,847	\$ 19.16	\$ 79,694	\$ 38.31	\$ 112,900	\$ 54.28	\$ 132,823	\$ 63.86	\$ 199,235	\$ 95.79
6	\$ 40,280	\$19.37	\$ 45,343	\$ 21.80	\$ 90,686	\$ 43.60	\$ 128,472	\$ 61.77	\$ 151,144	\$ 72.67	\$ 226,716	\$ 109.00
7	\$ 45,420	\$21.84	\$ 46,374	\$ 22.30	\$ 92,747	\$ 44.59	\$ 131,392	\$ 63.17	\$ 154,579	\$ 74.32	\$ 231,869	\$ 111.48
8	\$ 50,560	\$24.31	\$ 47,404	\$ 22.79	\$ 94,808	\$ 45.58	\$ 134,312	\$ 64.57	\$ 158,014	\$ 75.97	\$ 237,021	\$ 113.95
9	\$ 55,700	\$26.78	\$ 48,435	\$ 23.29	\$ 96,870	\$ 46.57	\$ 137,232	\$ 65.98	\$ 161,449	\$ 77.62	\$ 242,174	\$ 116.43
10	\$ 60,840	\$29.25	\$ 49,465	\$ 23.78	\$ 98,931	\$ 47.56	\$ 140,152	\$ 67.38	\$ 164,884	\$ 79.27	\$ 247,326	\$ 118.91

2023-24 State Median Income (SMI); Hourly wage is calculated assuming 2,080 hours worked per year per annual income range noted

Multiple wage earners could combine earnings to attain the noted household (HH) income / hourly wage.

# Benefit Cliffs most often affect people with earnings in the "Hardship Gap"

Many systems were designed to support low-income individuals as they enter workforce & have very limited earnings

## "Hardship Gap"

Earned Income is greater than poverty level but less than cost of living



Working but falling short of self-sufficiency even after supplementing wages with public benefits

Household Income*		...where programmatic Eligibility Ends	% of state population	Typically able to meet basic needs without assistance
20-50% of federal poverty level	12% of state median income	Temp Assistance for Needy Families (TANF) Medicaid (full coverage for the entire family)		No (0%)
100-140% of federal poverty level	25-35% of state median income	Head Start Medicaid (medically needy (aged/blind/disabled)) Medicaid (children ages 6-19) Medicaid (Expansion)	10-12% of state population	No (0%)
200-250% of federal poverty level	50-60% of state median income	Supplemental Nutrition Assistance (SNAP) Children's Health Insurance (CHIP) Low Income Home Energy Assistance (LIHEAP) Women Infants and Children (WIC) Earned Income Tax Credit (EITC) Free-Reduced Lunch (FRL) Housing Choice Voucher (Sec 8)	28-30% of state population	Maybe (20%)
350% of federal poverty level	85% of state median income	Child Care Assistance (CCAP)		Likely (50%)

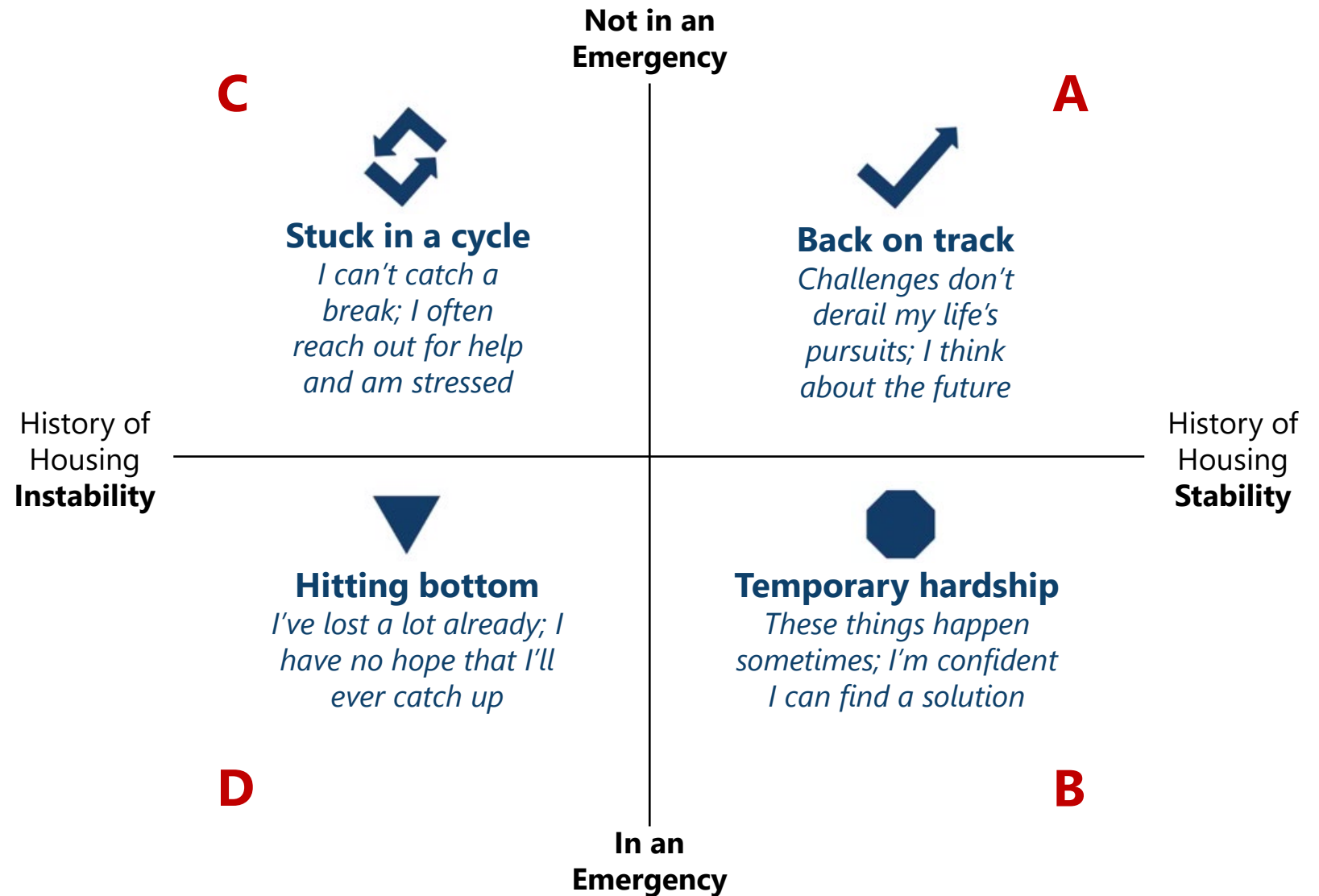
\*Income levels described in this table are intended to communicate estimated ranges of eligibility; they are not a precise accounting of each program's unique eligibility rules

# Housing Stability is always linked to other de-stabilizing factors

NDRH applicants may come from a history of housing stability or instability.

Rent and utility assistance are essential to be able to move from an in-an-emergency situation to a not-in-an-emergency situation.

However, applicants' overall economic stability also plays a role in their housing stability. And economic health is often linked to physical health and behavioral health.



# First step interventions focus on mitigating the emergency

## Scenario 1:

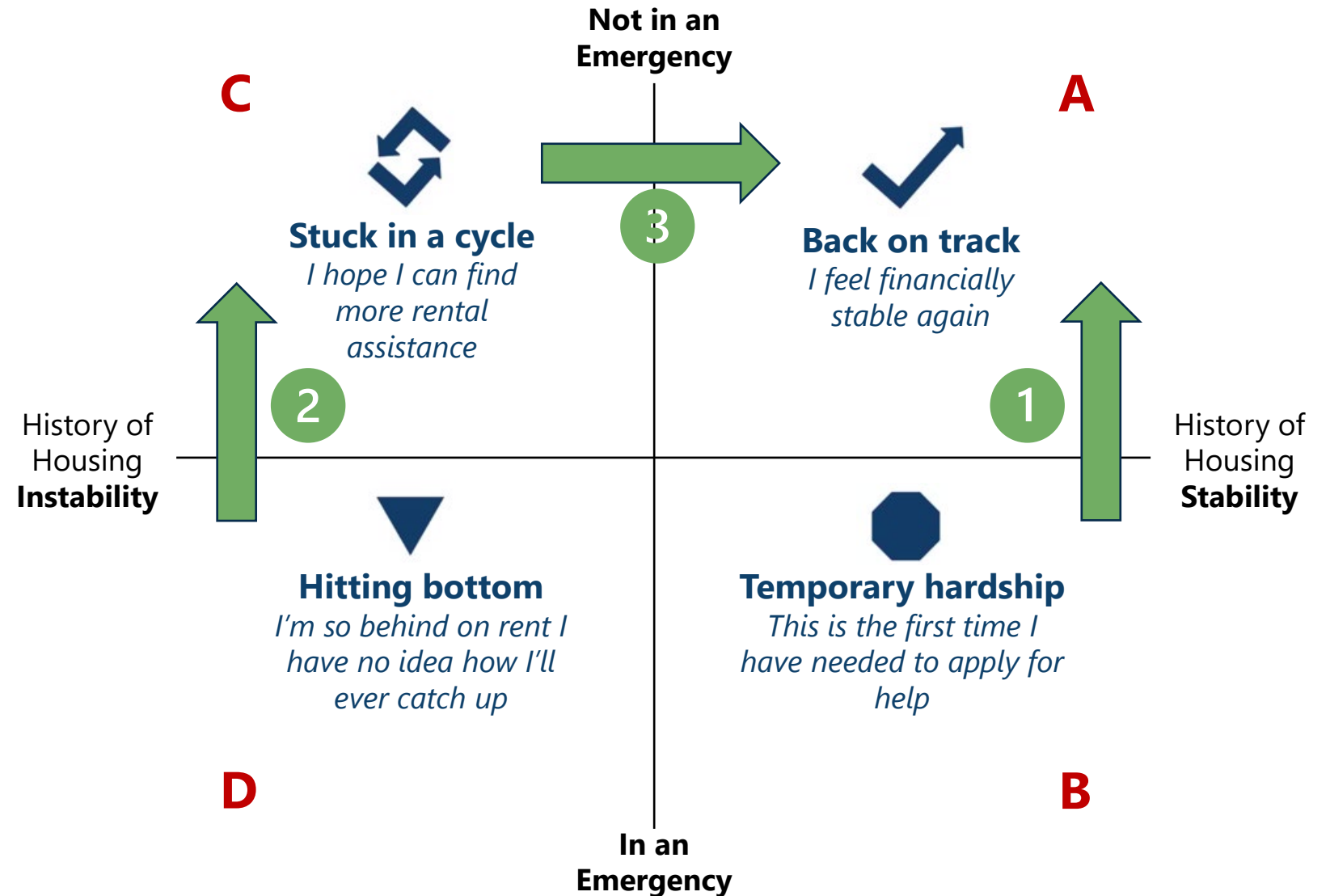
- Rent and utility assistance

## Scenario 2:

- Rent and utility assistance
- Back rent/housing debt
- Re-housing assistance
- Mediation
- Support services (more likely to have a chronic health or disabling condition)

## Scenario 3:

- Rent and utility assistance
- Benefit cliff mitigation (income strategy)
- Potential for some support services



# Intentional interventions can stop de-stabilizing events from taking hold

## Scenario 1:

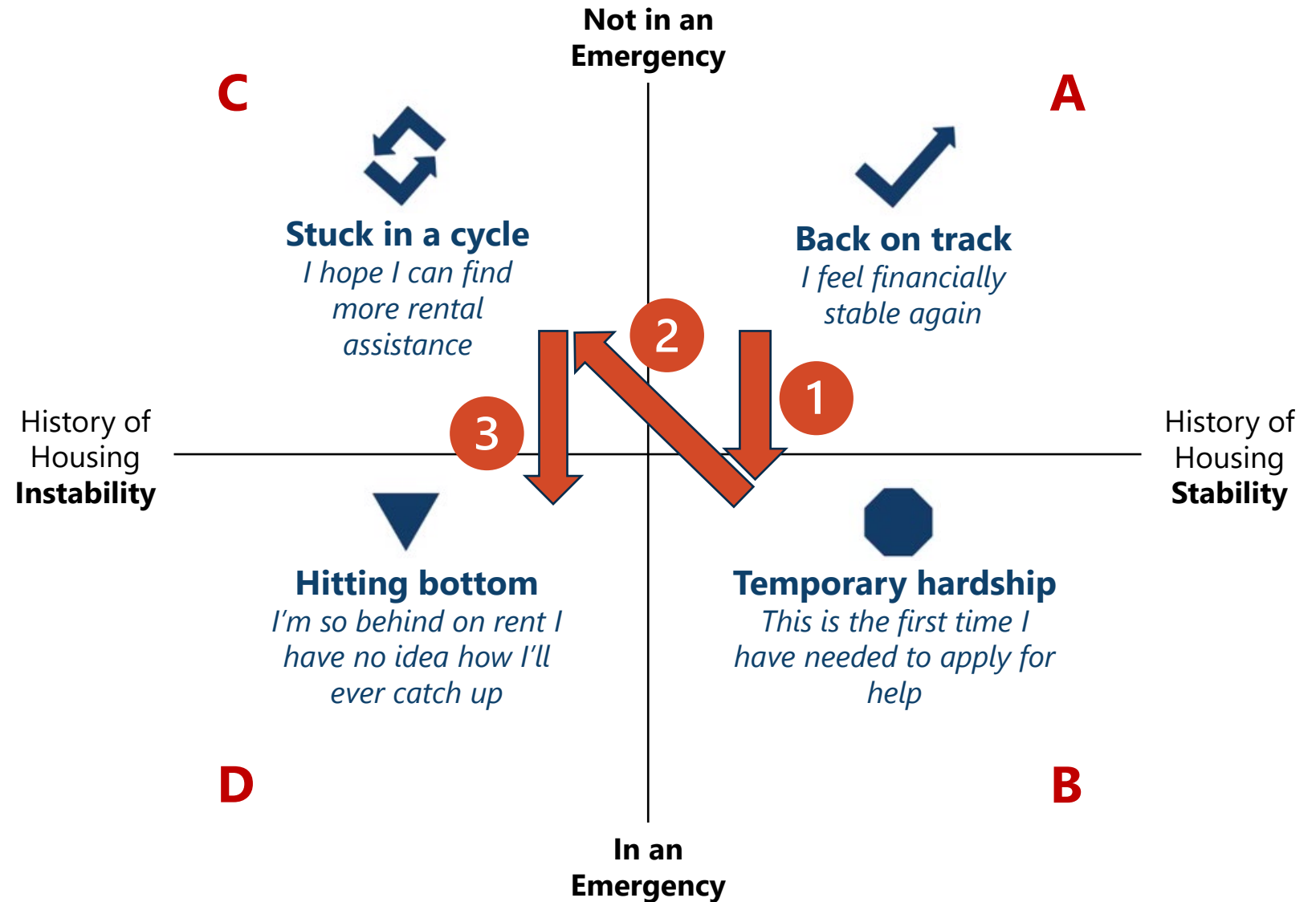
- Income interruption
- Health issue
- Caregiving change

## Scenario 2:

- Layering of disruptions – domestic violence, substance use, mental health, job loss, persistence of a health condition

## Scenario 3:

- Persistent lack of resolution to family level disruptions – inability to maintain earnings, actions that trigger eviction, worsening health



# NDRH provides an average of \$748 in housing assistance per month per household

Source: NDRH Dashboard | [hhs.nd.gov/human-services/data](https://hhs.nd.gov/human-services/data) | Date of last refresh 12-17-23

## Total Households Approved

**28,233**

Housed at Time of Application

Homeless at Time of Application

# of Households

**19,415**

**8,740**

# of people in renter households

**47,415**

**13,048**

% of households with children younger than 18

**51%**

**30%**

# of children younger than age 18

**21,116**

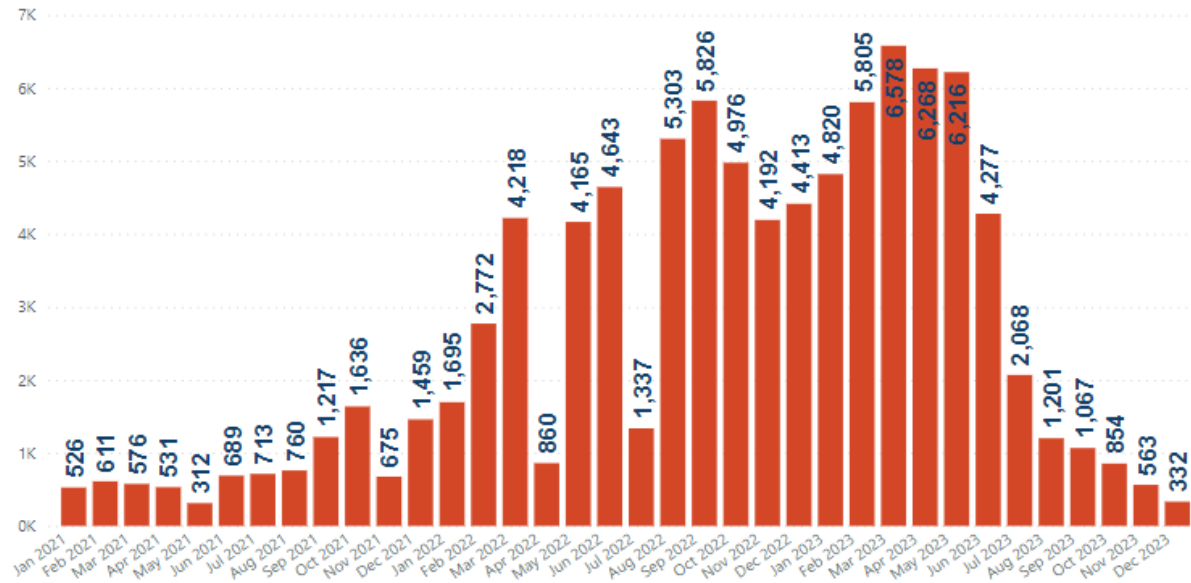
**3,991**

# renters age 65 and over

**2,688**

**251**

## Households Assisted by Month



### Notes:

“Total Households Assisted” is based on an unduplicated count of households who have received financial assistance as of the date of the report. This number includes both households who were housed and households experiencing homelessness at the time of application.

“Households who are experiencing homelessness and have been approved for ND Rent Help assistance” represents an unduplicated count of households who lacked a fixed, regular, or adequate nighttime residence at the time of application to NDRH (ex. living in a homeless shelter, hotel, vehicle, unsheltered). This includes a living situation where household members are temporarily doubled up with another household. All households included in this count have received a “Letter of Commitment” from ND Rent Help for rent and utilities.

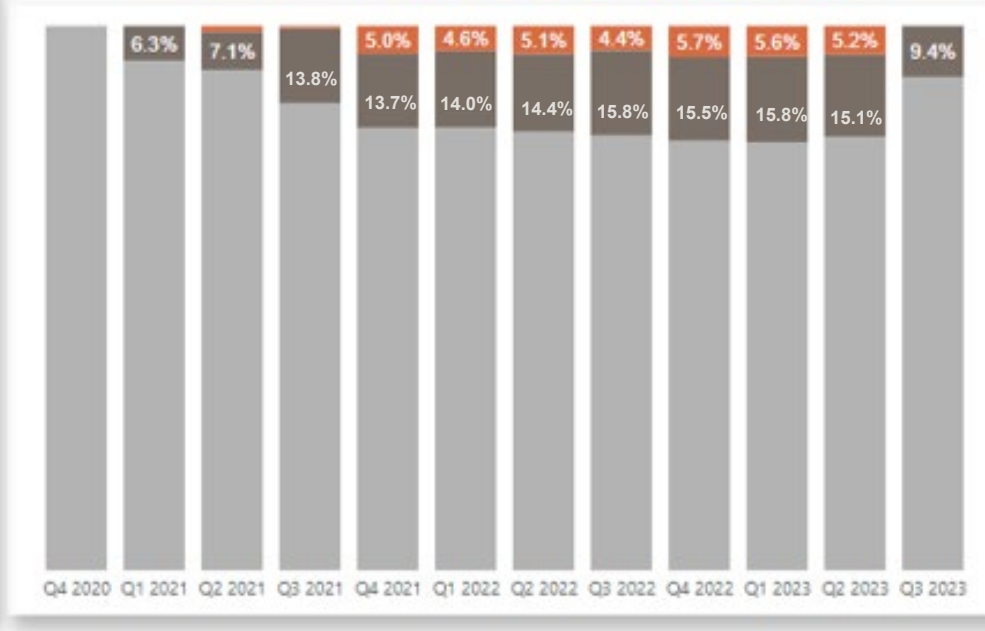
“Households Assisted by Month” is unduplicated within each calendar month (i.e., a household will be counted in each unique month in which they receive assistance).



# NDRH applicants were experiencing income disruptions when they applied for housing stability assistance

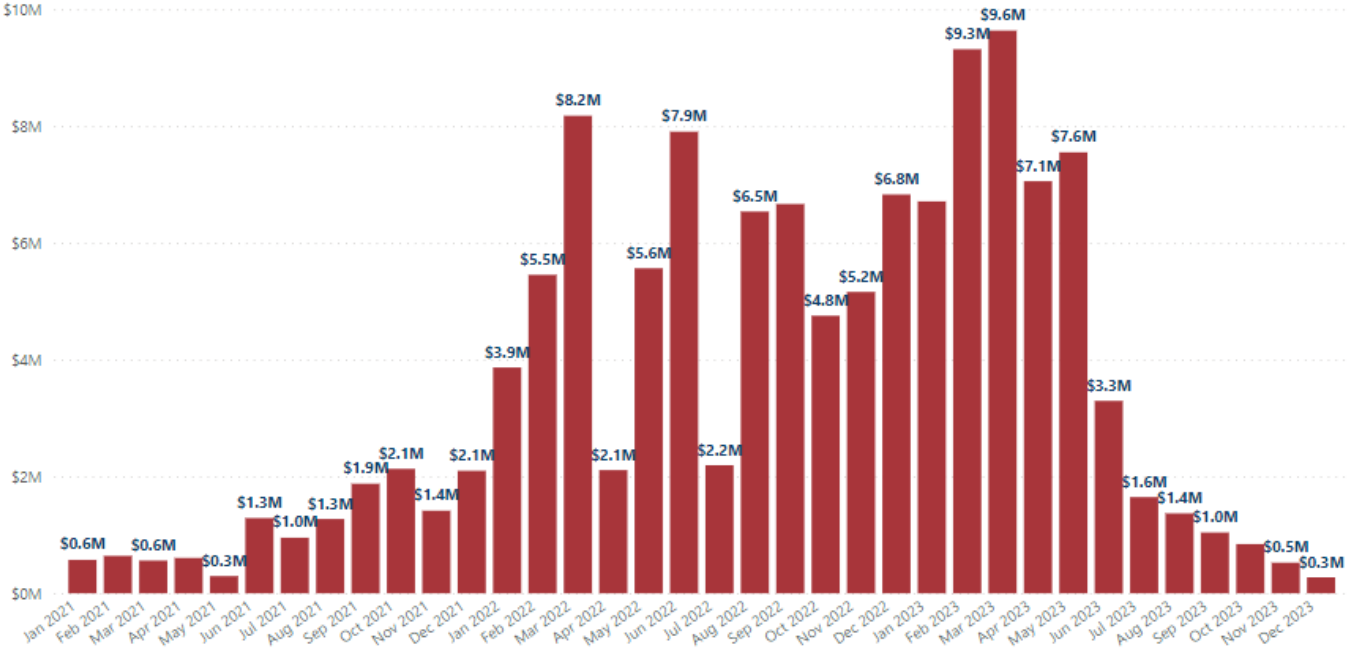
Source: NDRH Dashboard | [hhs.nd.gov/human-services/data](https://hhs.nd.gov/human-services/data) | Date of last refresh 12-17-23

Housing income as reported at point of application for households who are approved for NDRH assistance



- Income below 30% of Area Median Income
- Income 30-50% of Area Median Income
- Income 50-80% of Area Median Income

Assistance Distributed by Month

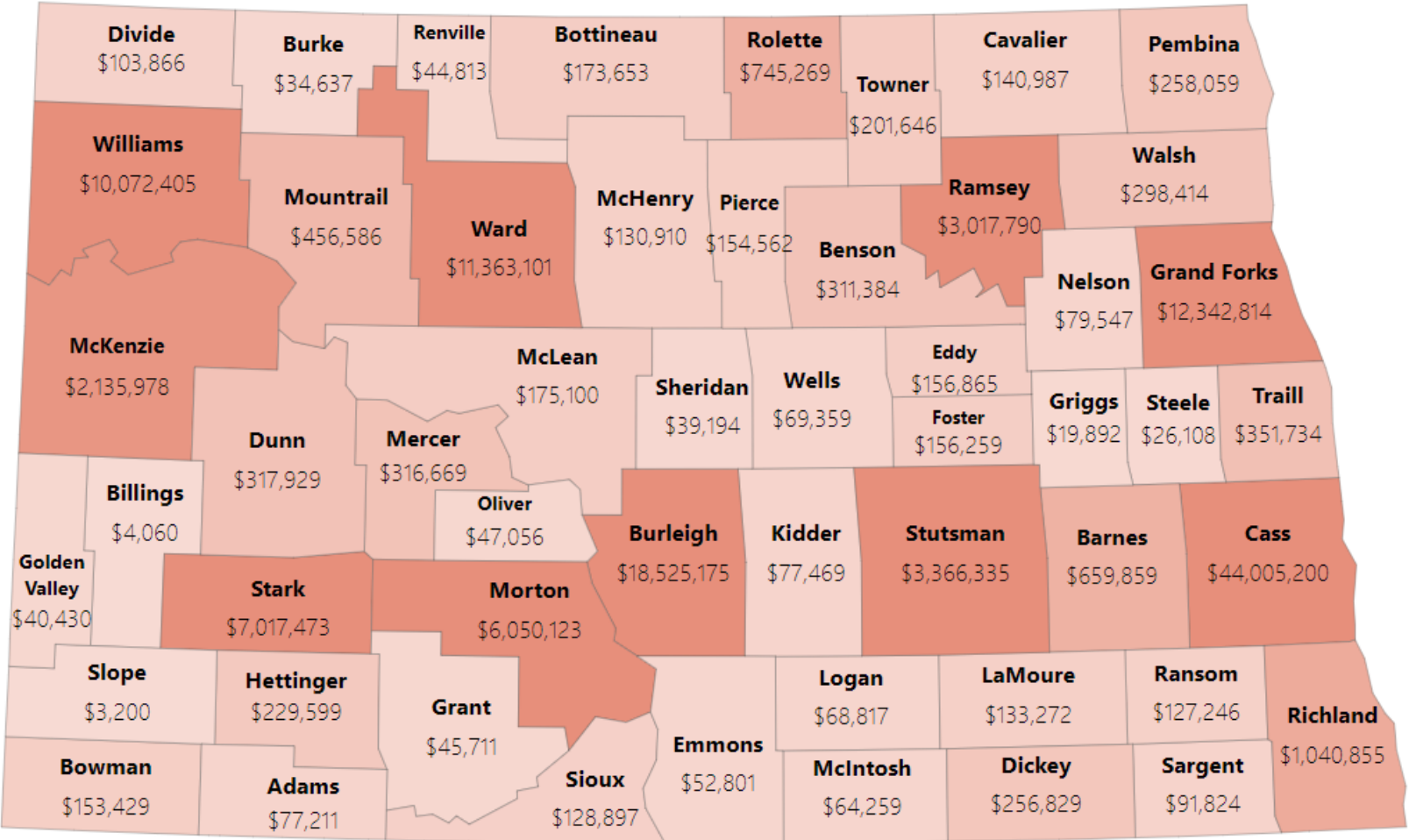


**Note:**

"Total financial assistance paid" includes all dollars that have been paid as of the date of the last data refresh. It will not include any payments that are pending (i.e., approved but not yet disbursed).

# NDRH invested \$128.8 million in direct assistance that helped provide stabilizing support to both renters and housing/utility providers

Source: NDRH Dashboard | [hhs.nd.gov/human-services/data](https://hhs.nd.gov/human-services/data) | Date of last refresh 12-17-23



## Housing Instability at Point of Application

Applicant had received some type of eviction notice from housing provider

**4,781**

Percent of total applicants who had received some type of eviction notice from their housing provider

**20%**

Applicant had received utility disconnect notice from their utility provider

**1,874**

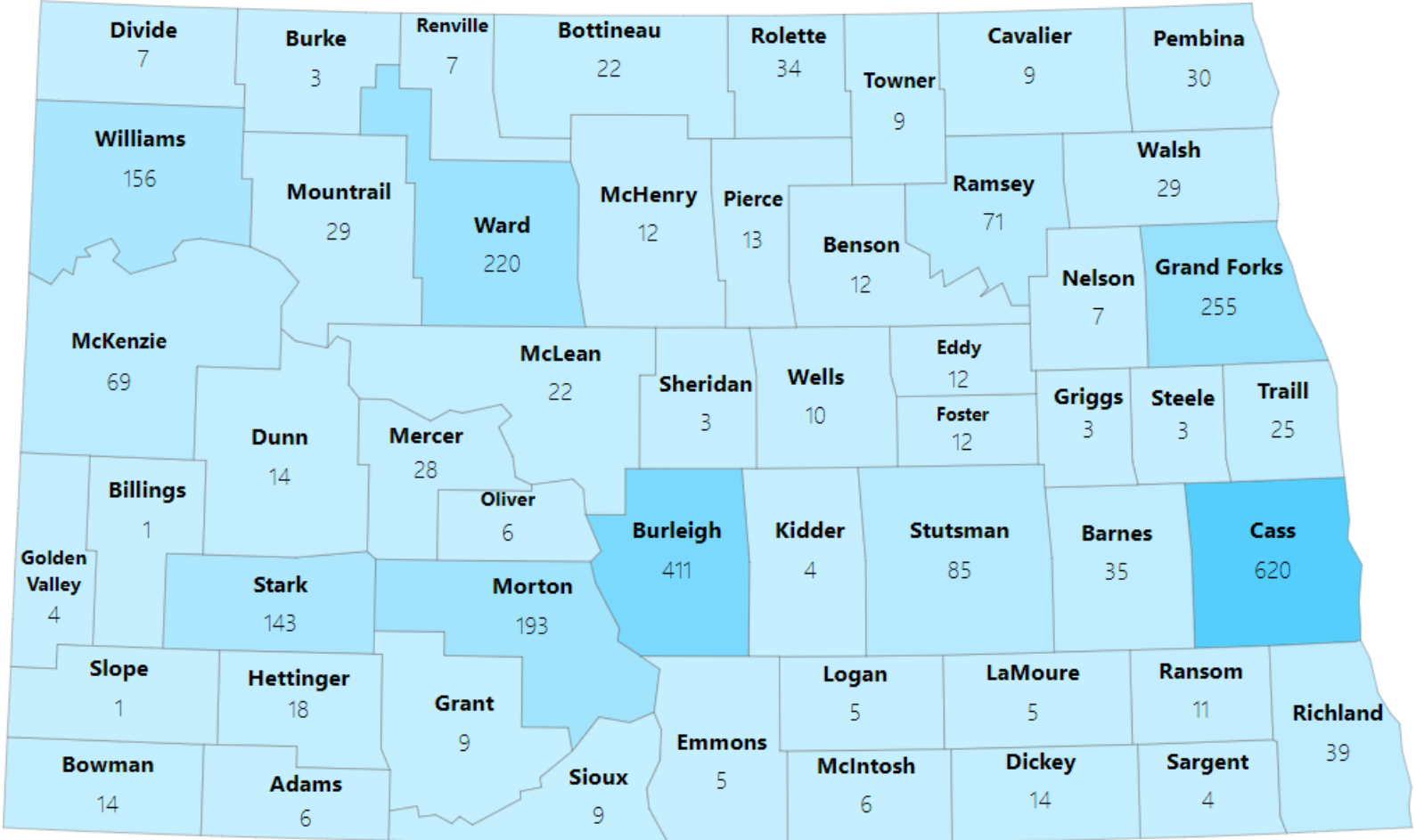
Percent of total applicants who had received a utility disconnection notice

**8%**

# Since 2021 2,494 housing providers have received \$113.4 million in direct payments from NDRH on behalf of 19,157 renter households

Source: NDRH Dashboard | [hhs.nd.gov/human-services/data](https://hhs.nd.gov/human-services/data) | Date of last refresh 12-17-23

Number of unique housing providers participating by county



**\$37.52M**

Rent arrears

**\$72.16M**

Current rent

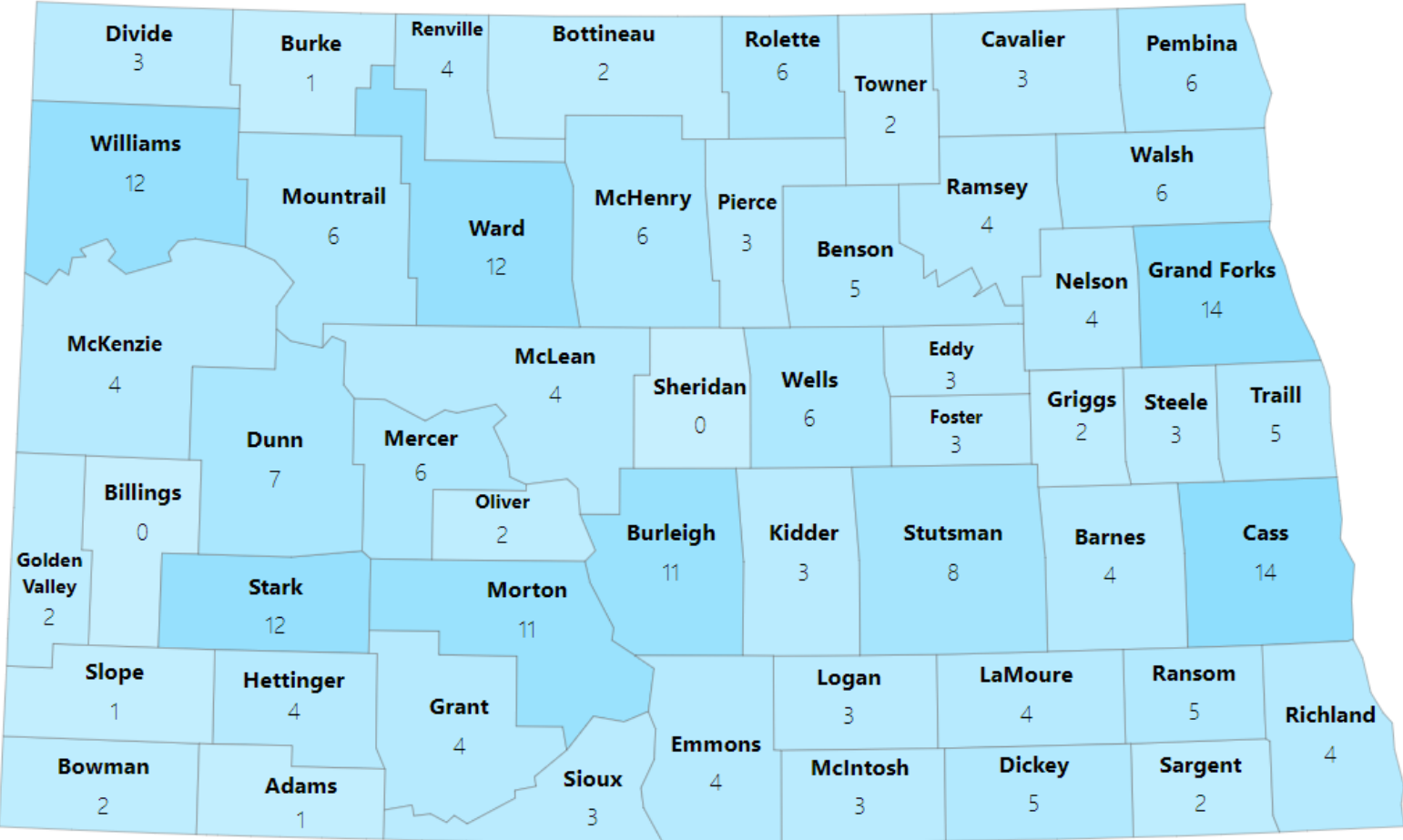
**\$3.72M**

Other Housing Expenses

# Since 2021 NDRH has paid 147 utility providers \$10.8 million on behalf of 9,317 renter households

Source: NDRH Dashboard | [hhs.nd.gov/human-services/data](https://hhs.nd.gov/human-services/data) | Date of last refresh 12-17-23

Number of unique utility providers participating by county



- Water, sewer and solid waste
- Electric
- Heating and cooling

**\$4.92M**  
Utility arrears

**\$5.91M**  
Current utilities

# 934 of the 2,494 housing providers participating in NDRH have provided housing for someone who was experiencing homelessness

Number of Housing Providers participating in NDRH

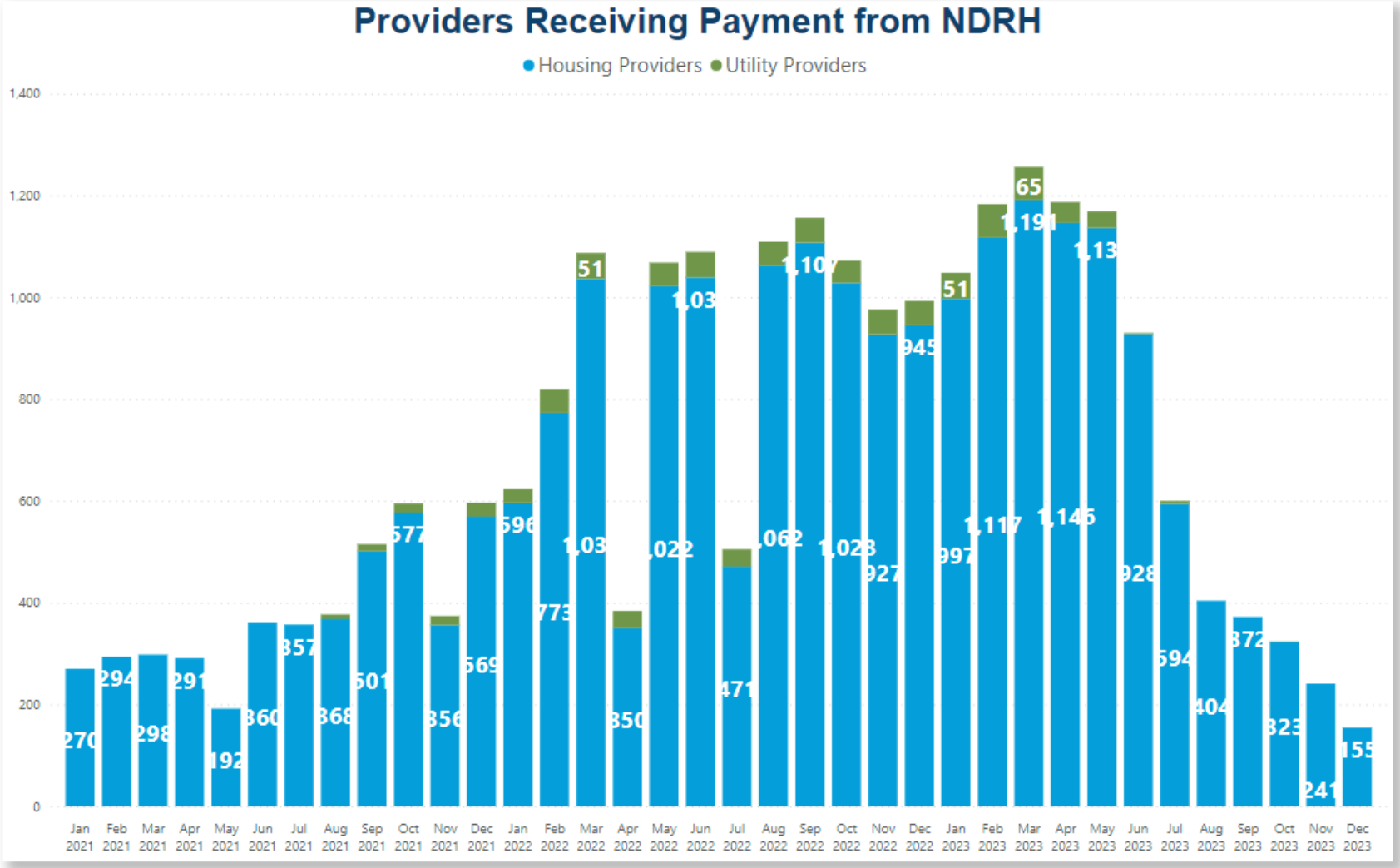
**2,494**

Number of Utility Providers participating in NDRH

**147**

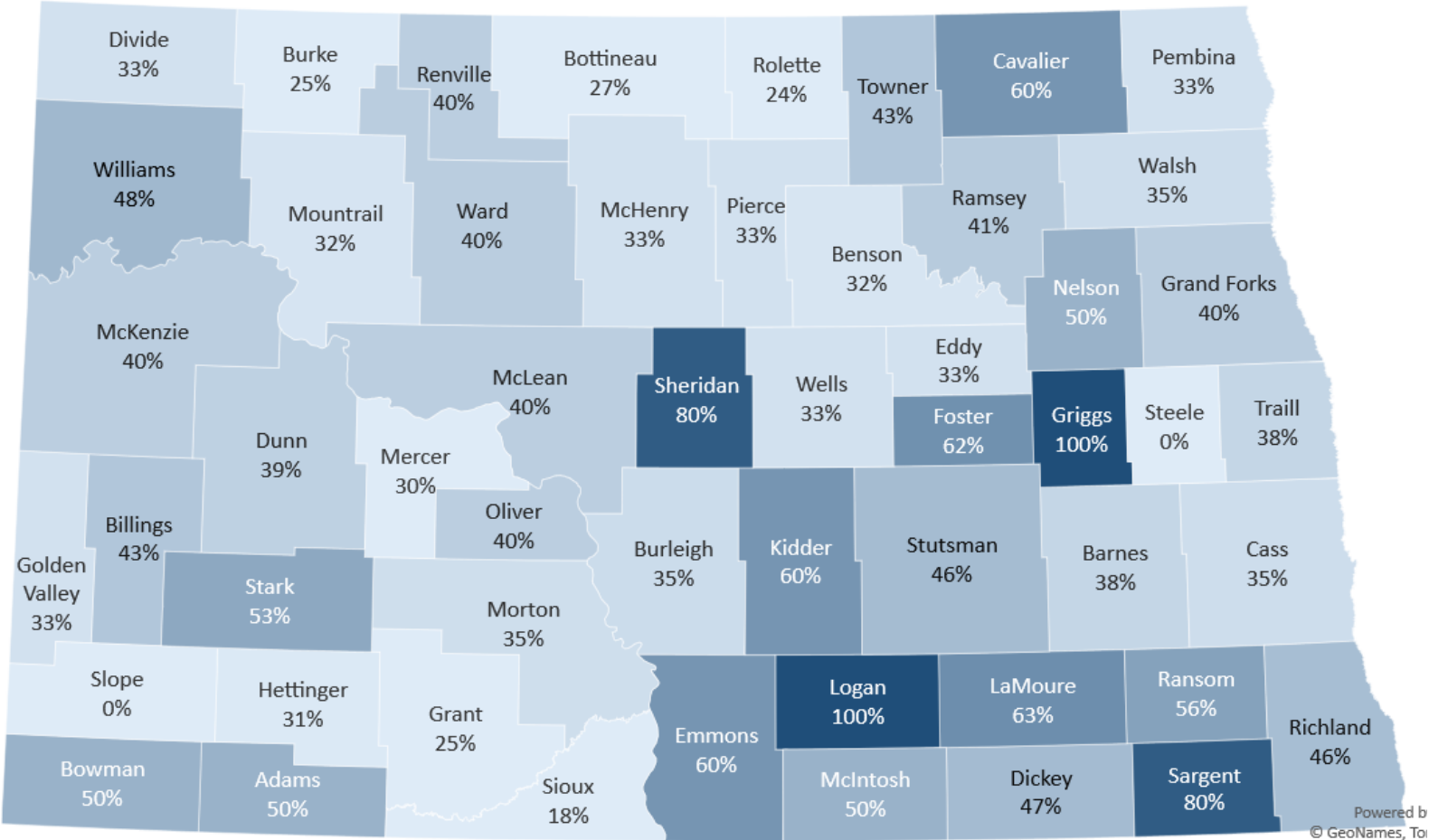
**Note:**

"Providers" represent both housing and utility providers who have participated in ND Rent Help. A single provider may be connected to multiple properties in multiple communities.



# 39% of the households who were experiencing homelessness at the time they applied for ND Rent Help obtained housing

*% of households experiencing homelessness who were able to obtain housing Oct 2021-Nov 2023*



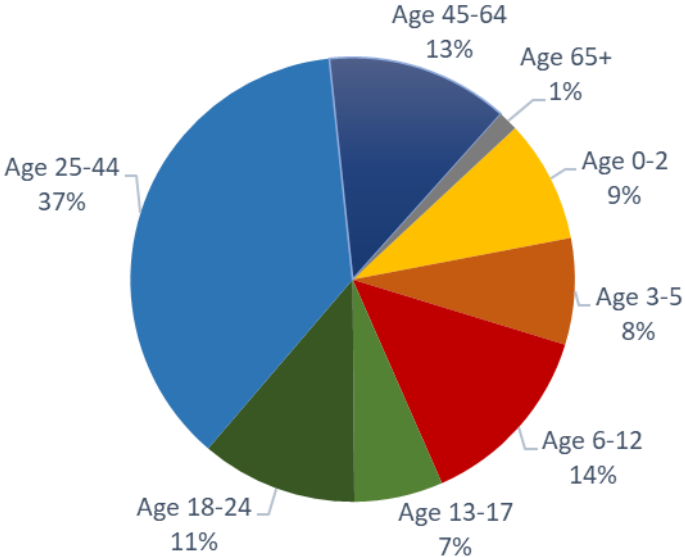
## Formerly homeless now housed

**3,627**

Households

**6,450**

Individuals



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# HHS-administered programs that are specifically designed to serve people experiencing homelessness



- ND Rent Help
- Permanent Supportive Housing service grants
- Projects for Assistance in Transition from Homelessness(PATH) Grant

# HHS-administered programs that are specifically designed to address de-stabilizing situations that can trigger housing crisis (homelessness)



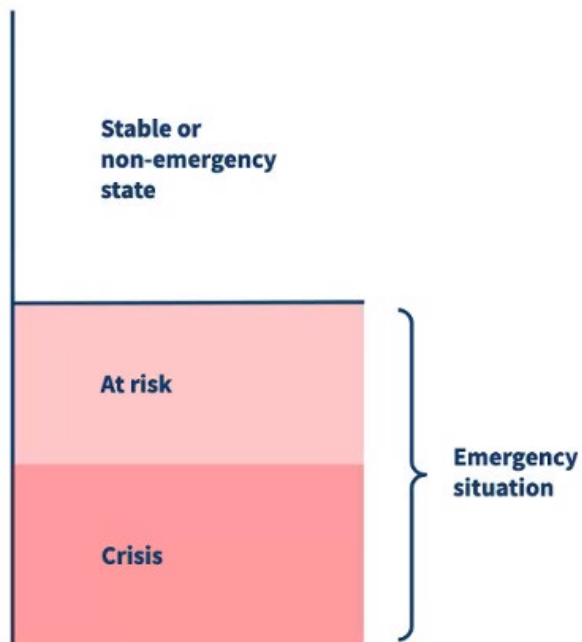
- Free Through Recovery
- Community Connect
- Recovery Housing
- SUD Voucher
- On-site and community-based behavioral health services
- Health care coverage (Medicaid)
- Food and home energy assistance (SNAP and LIHEAP)
- Child care assistance (CCAP)
- Temporary Assistance for Needy Families (TANF)
- Child support
- Family First Prevention Services
- Transition supports
- Home and Community Based care services
- Employment supports and vocational rehabilitation
- Kin care supports
- Crisis Stabilization services



# Housing Instability is a key non-medical risk factor affecting health and wellbeing

## HHS Focus

Households experiencing housing crisis or who are at risk of housing instability



## WHY THIS TARGET POPULATION?

*Economic Health, Physical Health and Behavioral Health are the **Foundations of Wellbeing***

*Housing instability is destabilizing to all three domains of wellbeing*



## What's Next

Better understand population segments by household and geographic typology and adjust approaches accordingly

- Use spatial data to gain better understanding of risk, triggers, and program penetration rates
- Target housing stability services according to household status based on history/crisis matrix
- Realign formal systems to recognize and compensate informal supports and sustainable infrastructure for housing stability related supports (housing navigators and coaches, rent assistance)



For more information

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