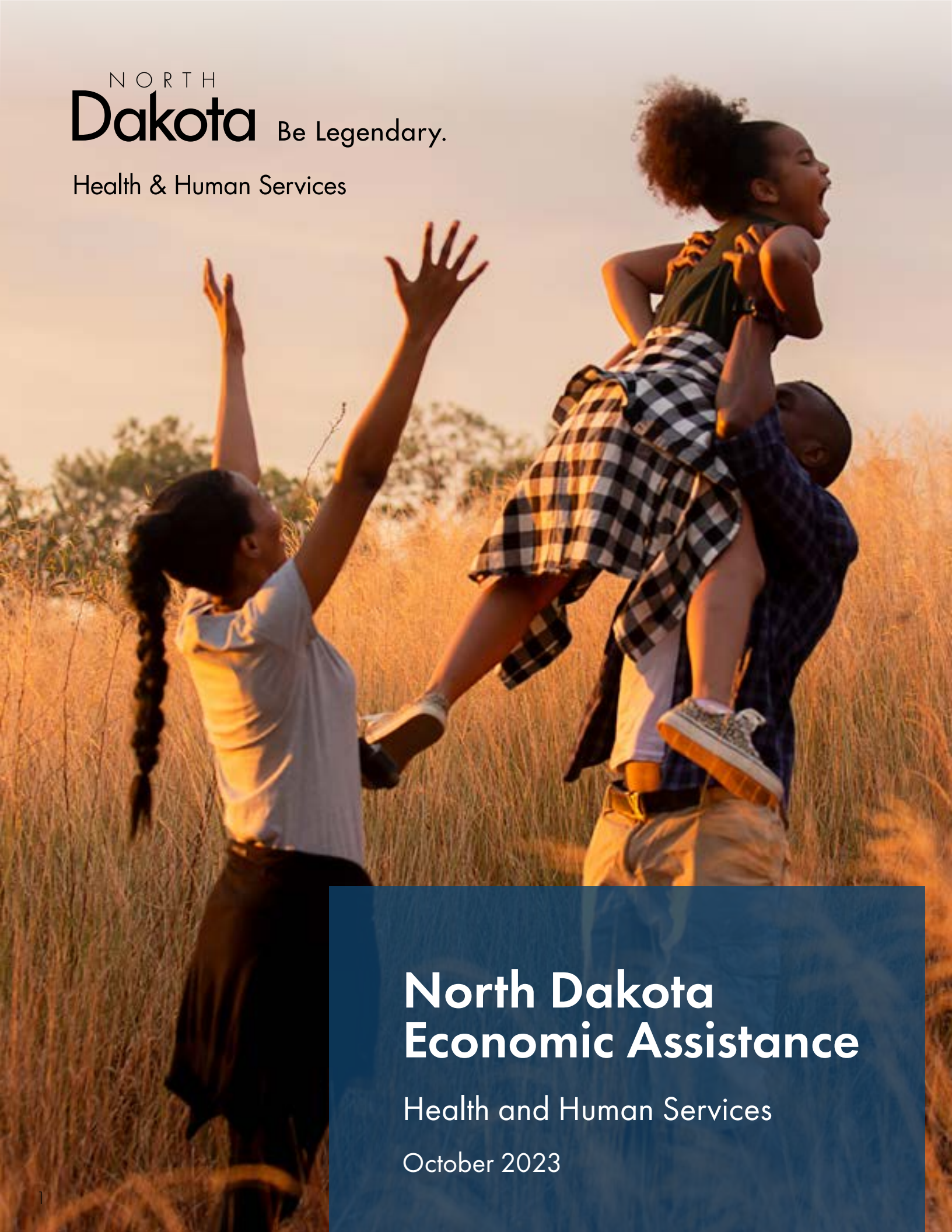


NORTH
Dakota Be Legendary.

Health & Human Services



North Dakota Economic Assistance

Health and Human Services

October 2023

Economic Assistance Overview4-11

- What We Do 4
- Client Impact 5
- Funding Overview 6
- How We Work 8
- Human Service Zones..... 10
- How Clients Access Services 11

Program Overview 12

Child Care Assistance Program14-21

- Eligibility Information 16
- Impact for North Dakota Families..... 17
- Case Scenario 18
- CCAP Quality Assurance and Quality Control Reviews 20
- CCAP Vendors and Partners 21

Supplemental Nutrition Assistance Program ...22-30

- Eligibility Information24
- Impact for North Dakota Families.....25
- Case Scenario 26
- SNAP Quality Assurance and Quality Control Reviews 28
- SNAP Vendors and Partners 30

Low Income Home Energy Assistance Program 32-39

- Eligibility Information 34
- Impact for North Dakota Families 35
- Case Scenario 36
- LIHEAP Quality Assurance and Quality Control Reviews 38
- LIHEAP Vendors and Partners 39

Temporary Assistance for Needy Families 40-47

- Eligibility Information 42
- Impact for North Dakota Families 43
- Case Scenario 44
- TANF Quality Assurance and Quality Control Reviews 46
- TANF Vendors and Partners 47

ND Rent Help 48-54

- Eligibility Information50
- Impact for North Dakota Families 51
- Case Scenario 52
- NDRH Vendors and Partners 54

ND Help for Homeowners56-62

- Eligibility Information58
- Impact for North Dakota Families59
- Case Scenario 60
- NDHFH Vendors and Partners 62

Medicaid Quality Control and Quality Assurance 64

What We Do

The Economic Assistance team helps lower income North Dakotans when they are struggling to make ends meet by connecting them to resources that can help meet their basic needs, preventing greater and more damaging crises.

Program Administration

- Federal Compliance
- State Plan
- State Law & Administrative Rules
- Federal Reporting
- Federal & State Agreements

Service Delivery

- Program & Policy Support
- Training
- Benefit Issuance
- Integrated Eligibility System Development & Maintenance

Program Integrity and Performance

- Program Monitoring
- Federal & State Quality Reviews
- Federal & State Audits
- Performance Improvement

Foundations of Wellbeing

Economic Health



Having the resources you need to meet basic needs contributes to stability and is a foundation you can build on.

Behavioral Health



Having good mental health and a healthy relationship with substances boosts your ability to weather life's storms.

Physical Health



When you are in good physical health you can better navigate the activities of daily and community life.

Foundations of Wellbeing are Interconnected

The stability that comes from good economic health can improve behavioral health.
The stability that comes from good physical and behavioral health enables economic health.

Client Impact

North Dakota uses a system called SPACES to determine eligibility for individuals receiving CCAP, SNAP, TANF, LIHEAP and Medicaid.



167,500
North Dakotans
utilize SPACES



Households Served by Program

The following graphic shows the average number of households served per month by each Economic Assistance program in State Fiscal Year (SFY) 2023.



NDRH Housing Stability
12,211

Child Care Assistance (CCAP)
2,854

Temporary Assistance (TANF)
1,687

Food Assistance (SNAP)
35,870

Help for Homeowners (NDHFH)
177

Home Energy Assistance (LIHEAP)
14,436

Funding Overview

We operate and deliver benefits with limited administrative and general funds. EA receives the majority of our funds through federal dollars.

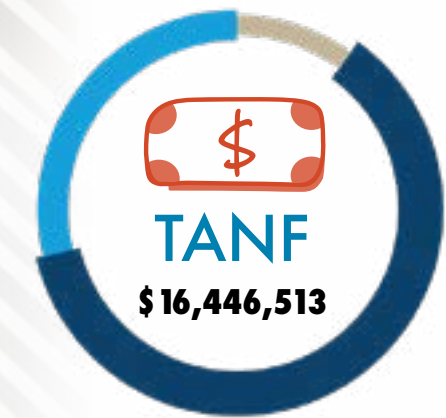
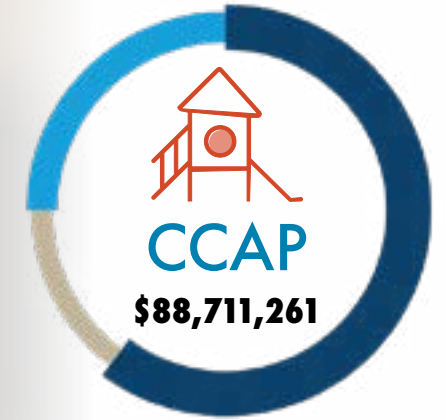


EA Budget Summary

- ✓ No change in FTEs
- ✓ Embracing a regional processing approach for SNAP, CCAP, LIHEAP, TANF, and Medicaid eligibility
 - Eligibility “redesign” went live in February 2023
- ✓ Child Care Affordability
 - Connecting more working families to child care assistance to keep cost of child care within 7% of household income.
- ✓ Modernizing the TANF Program
 - Continue to strategies modernization efforts to ensure the TANF program delivers a meaningful impact for women and children.

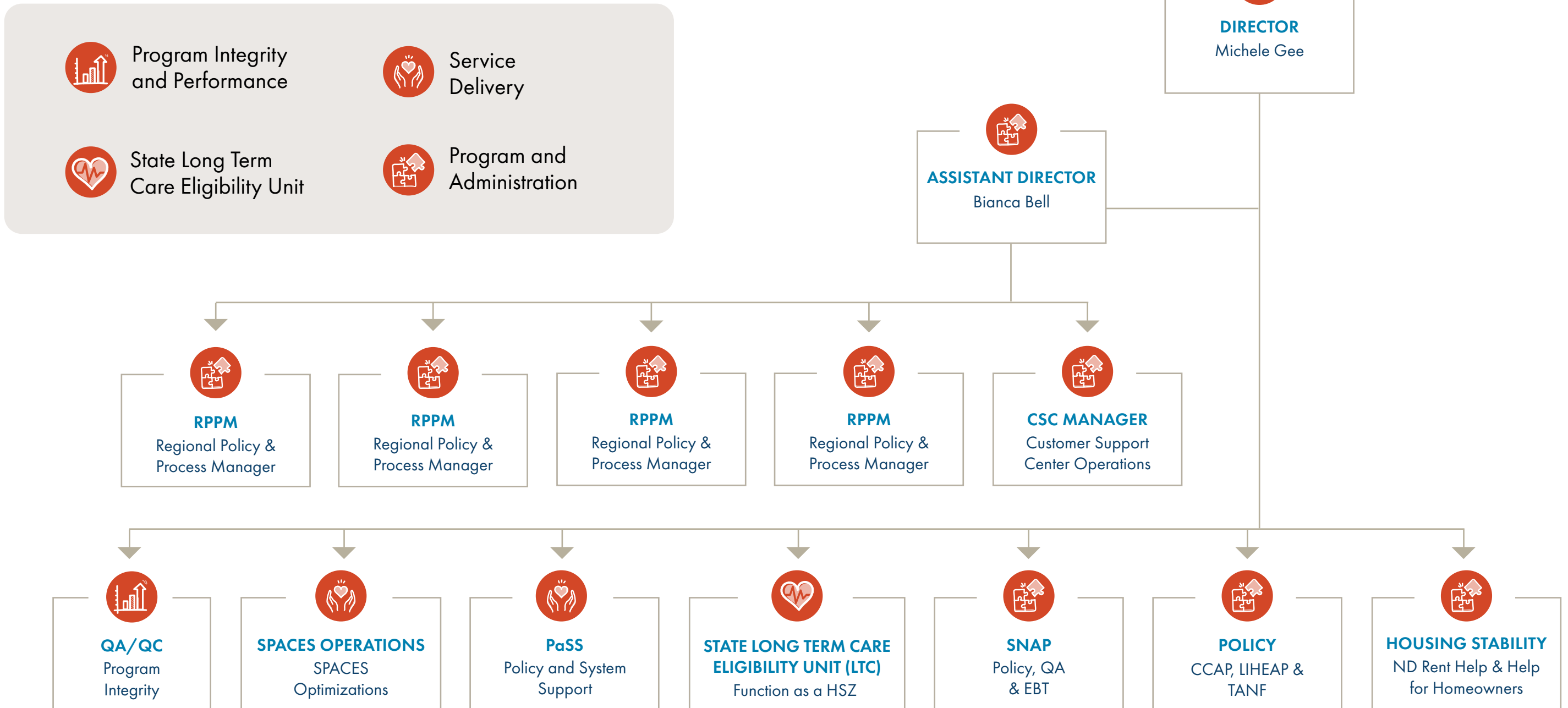
Overview by Program

Many of EA’s programs are exclusively federally funded.



How We Work

Economic Assistance is a section of the Human Services Division. The work we do is broken up by Program Integrity and Performance, Service Delivery, Program Administration and the State Long Term Care Eligibility Unit.



Human Service Zones

Serving North Dakota individuals and families is a partnership. Economic Assistance Policy administers programs, while Human Service Zones deliver benefits.

1 PERSON DECIDES TO APPLY

Making ends meet is getting more difficult every month so the applicant makes the decision to reach out for help.

2 HUMAN SERVICE ZONE

The applicant can contact their human service zone directly or they can simply apply online.

3 GATHER INFORMATION

The applicant can enter as much info as they can in the SPACES self-service portal.

4 DETERMINE ELIGIBILITY

An eligibility worker determines eligibility.

5 ISSUE BENEFITS

If eligible, the state will issue the benefit in the appropriate manner.



How Clients Access Services

Economic Assistance Policy and Human Service Zones have partnered together to redesign assistance provided to North Dakotans. This allows opportunities to better serve North Dakota individuals and families.

One Address. One Phone Number. No Wrong Door.

Eligibility redesign makes it easier for families to get help by simplifying access points.

Centralized Mail Unit



One mail and email address for document submission

Customer Support Center



One phone number to speak to an expert

Local Support



Local offices will remain open for in-person support

Self-Service Portal

Work has been done on the Self-Service Portal (SSP) to make it more user and mobile friendly. This better enables clients to take control of their cases.



Program Overview

The policy unit oversees the implementation of policies and procedures for each of the Economic Assistance programs.

Ensuring compliance with federal and state laws and regulations is one of the top priorities for the policy unit.

The policy unit maintains the individual policy manuals, submits state plans, implements changes due to federal regulation changes and submits federal reports among many other duties.



Child Care Assistance Program

The Child Care Assistance Program (CCAP) helps pay a portion of the cost of childcare for working families, or families in training or education programs.

Families with low income who meet certain eligibility criteria qualify for the program.



Eligibility Information



Must be participating in an allowable activity:

- Working (paid employment or self-employed)
- Education or training programs

Temporary allowable activity:

- In situations of homelessness, looking for employment, education or training activities, and housing is considered allowable

Family Responsibility:

- A co-payment is a portion of the child care cost paid by the family
- The co-payment amount is determined on a sliding fee scale based on a family's income and household size

Age limits:

- Once children are determined eligible, they may receive services until the eligibility period in which they turn 13 years old expires
- A child with special needs may qualify up to age 19

Asset Limits:

- A family's assets cannot exceed \$1,000,000
- Monthly income from wages, child support, pensions, veteran's benefits or other sources must be less than the CCAP income limits

Income Limits	
Family Size (Adults & Children)	Average Monthly Income
2	Up to \$5,516
3	Up to \$6,813
4	Up to \$8,111
5	Up to \$9,409
6	Up to \$10,706
7	Up to \$10,950
8	Up to \$11,193

Effective October 1, 2023 - September 30, 2024

Impact for North Dakota Families

Average Benefit Information

SFY 2023



Average Number of Households Served per Month

SFY 2023




*Numbers with an average less than one are rounded up to one.

Annual Cost of State-licensed Child Care

Age of Child	Home-based Programs		Centers & Group Facilities	
	Average	Highest Rate	Average	Highest Rate
0 to 17 months	\$7,968	\$13,520	\$9,539	\$16,640
18 to 35 months	\$7,773	\$13,000	\$9,067	\$15,080
3 to 5 years	\$7,650	\$13,000	\$8,589	\$14,040
6 to 12 years	Annual costs for school-age children vary greatly based on hours needed.			

Case Scenario: Meet the Caseys

Liz



Liz works as a bank teller, 35 hours per week. She makes **\$15 an hour**, which is **\$2,100 monthly**.

Phil



Phil works as a delivery driver, 45-50 hours per week. He makes **\$18 an hour**, which is **\$3,600 monthly**.

Total Monthly Household Income



\$5,700



Household Budget

The cost of child care differs from summer to school year for school-age children.

During the Summer			
Income		\$5,700	
\$2,100	\$3,600		
Liz	Phil		
Cost of Child Care		\$2,545	
\$770	\$825	\$950	
Iris	Nolan	Lily	
CCAP Benefit		\$2,061	
\$760	\$811	\$913	
Iris	Nolan	Lily	

Remaining Household Income **with CCAP:**

\$5,216

Remaining Household Income **without CCAP:**

\$3,155

During the School Year			
Income		\$5,700	
\$2,100	\$3,600		
Liz	Phil		
Cost of Child Care		\$2,325	
\$550	\$825	\$950	
Iris	Nolan	Lily	
CCAP Benefit		\$1,836	
\$535	\$811	\$913	
Iris	Nolan	Lily	

Remaining Household Income **with CCAP:**

\$5,211

Remaining Household Income **without CCAP:**

\$3,375

CCAP Quality Assurance & Quality Control Reviews



Federal and state reviews of CCAP are conducted by the Economic Assistance Policy Division Quality Assurance and Quality Control Unit (QA/QC).

Federal Reviews vs. State Reviews

State Reviews

- Occur during non-federal years
- 30 cases sampled monthly
- Measures are taken to ensure at least one case from each human service zone office is selected yearly

Federal Reviews

- Occur every three years
- 23 randomly selected cases monthly
- There is no guarantee a case from each human service zone office will be selected for review

CCAP Performance

Accuracy of case processing is measured as an improper payment error rate.

How is an error rate calculated?

$$\text{error rate} = \frac{\text{improper payments for reviews completed}}{\text{total payments of reviews completed}}$$

4.36%

Overall Error Rate

State Review

FFY 21

7.32%

Overall Error Rate

Federal Review

FFY 22

The national target for CCAP error rates is less than 10%.

CCAP Vendors and Partners

Early Childhood Section

The Child Care Assistance Program works together with the Early Childhood Section to receive CCDF funding. Early Childhood also provides licensing services for the child care providers that participate in CCAP.



Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP) provides nutrition benefits to supplement the food budget of lower-income families so they can purchase healthy food and move towards self-sufficiency.

Households or individuals with low income who meet certain requirements may be eligible for assistance based on income limits.



Eligibility Information



Work requirements

- To qualify for SNAP, you must be engaged in a work activity unless you are unable to work.

Allowable deductions

- 20 percent of earned income;
- a standard deduction based on household size;
- medical expenses over \$35 a month for elderly or disabled members;
- certain dependent care costs when needed for training, education, or work;
- legally owed child support; and
- a percentage of shelter costs

Asset Limits

- Households may have up to \$2,250 in assets.
- Households with a member who is 60 years of age or older, or disabled, may have up to \$3,500 in countable assets.
- Assets are not counted for people who are receiving cash assistance (TANF), federal Supplemental Security Income (SSI), or TANF Information and Referral Services.

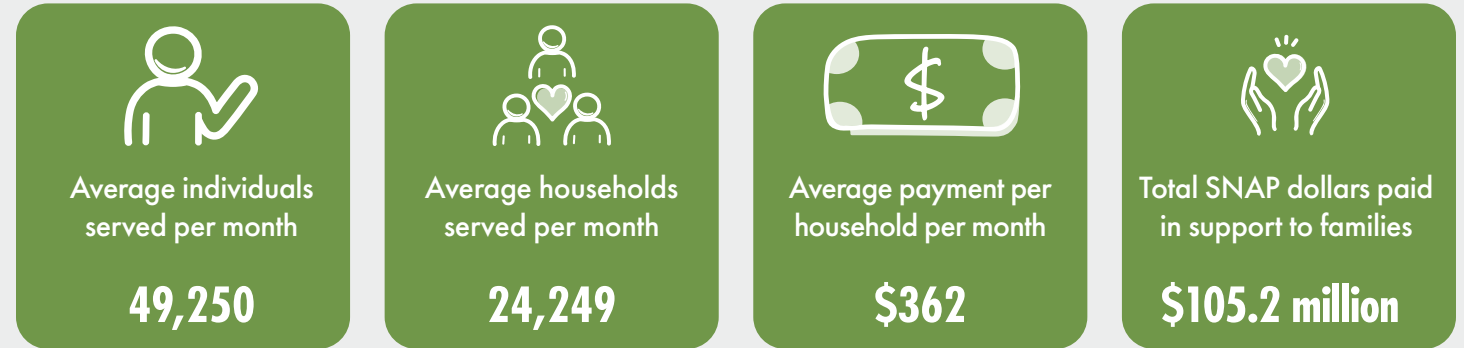
Income Limits			
People in Household	200% Gross Income	130% Gross Income	100% Net Income
1	\$2,430	\$1,580	\$1,215
2	\$3,288	\$2,137	\$1,644
3	\$4,144	\$2,694	\$2,072
4	\$5,000	\$3,250	\$2,500
5	\$5,858	\$3,807	\$2,929
6	\$6,714	\$4,364	\$3,357
7	\$7,570	\$4,921	\$3,785
Effective October 1, 2023 - September 30, 2024			

Maximum Monthly Benefit	
People in Household	Maximum Monthly Benefit
1	\$291
2	\$535
3	\$766
4	\$973
5	\$1,155
6	\$1,386
7	\$1,532
8	\$1,751
Effective October 1, 2023 - September 30, 2024	

Impact for North Dakota Families

Average Benefit Information

SFY 2023



Average Number of Households Served per Month

SFY 2023



The basis for SNAP benefits is the thrifty food plan.

Thrifty Food Plan by Household Size	
People in Household	Maximum Monthly Allotment
1	\$291
2	\$535
3	\$766
4	\$973
5	\$1,155
Effective October 1, 2023 - September 30, 2024	

Case Scenario: Meet the Robinsons

James



James works as a parts manager, 32 hours per week. He makes **\$22.50** an hour, which is **\$2,880** monthly. James is exempt from the SNAP work registration requirements as he is working over 30 hours per week.

Alexandra



Alexandra is a stay-at-home mother for 5 year old Meesha. Alexandra is exempt from the SNAP work registration requirements because one of the children in the home is under the age of 6.

Total Monthly Household Income



\$2,800

Household Budget

SNAP Considerations

James and Claire are responsible for rent in the amount of \$500 per month plus heat and electric, making the household **eligible for the standard utility allowance deduction.**

SNAP Determination



Based on the household size of four, countable income and the allowable shelter deductions, the family is eligible for a SNAP benefit of \$400 in the month of June and will be certified as eligible for the period of six months.



Monthly Budget

Income **\$2,800**

\$2,800
James

Cost of Groceries **\$1,080**

270
Weekly

SNAP Benefit **\$400**

\$400

Remaining Household Income after groceries **with SNAP:**

\$2,120

Remaining Household Income after groceries **without SNAP:**

\$1,720

SNAP Quality Assurance and Quality Control Reviews



Federally mandated reviews of SNAP are conducted by the Economic Assistance Policy Division Quality Assurance and Quality Control Unit (QA/QC).

How are SNAP Quality Control Reviews Completed?



Reviews are completed and a sample size is determined each year

Food and Nutrition Services (FNS) determines the amount of cases reviewed. This could change from year to year, as it is based on a calculation using the average monthly caseload size which can vary.

Both Active and Negative Cases are Reviewed

Active Case

- Household **received benefits** during the sample month.
- The measurement of active case reviews is called the **active payment error rate**.
- Active payment error rate measures how accurately states determine **eligibility and benefit amount**.

Negative Case

- a household's participation was **denied or closed** during the sample month.
- The measurement of negative case reviews is called **case and procedural error rate (CAPER)**.
- The CAPER percentage reflects the amount of cases that were **not properly closed or denied**.

How has ND SNAP performed in the past?

Accuracy of case processing is measured as an error rate.

Active Case

How is an error rate calculated?

$$\text{error rate} = \frac{\text{improper payments for reviews completed}}{\text{total payments of reviews completed}}$$

5.62%

Overall Error Rate

Federal Review

FFY 21

9.51%

Overall Error Rate

Federal Review

FFY 22

Negative Case

How is an error rate calculated?

$$\text{error rate} = \frac{\text{improper payments for reviews completed}}{\text{total payments of reviews completed}}$$

37.31%

Overall Error Rate

Federal Review

FFY 21

33.24%

Overall Error Rate

Federal Review

FFY 22

*** Due to the COVID-19 pandemic, Rates for FFY21 were not published or validated federally.

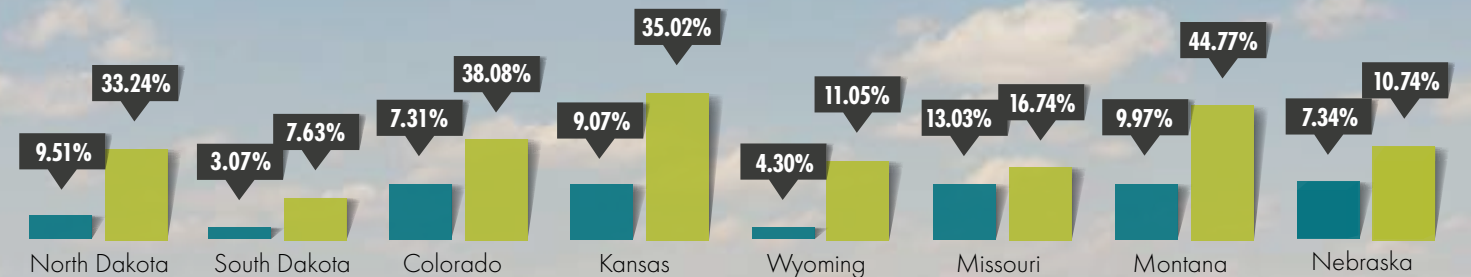
How does North Dakota's performance compare?

SNAP Review Performance FFY22

- Payment Error Rate
- CAPER

Target Rates

- Timeliness: 5% or better
- Active Payment Error Rate: 6% or better
- CAPER Error Rate: 6% or better



SNAP Vendors and Partners

Community Options Inc. and North Dakota Job Service

SNAP partners with Community Options Inc and North Dakota Job Service to provide employment and training services to SNAP recipients.

Great Plains Food Bank

This partnership provides outreach to potential SNAP applicants and current SNAP recipients.

NDSU Extension Family Nutrition Program

This program administers the SNAP-Ed Program.

Fidelity Information Services (FIS)

FIS is the EBT processor and provides all EBT related services.



Low Income Home Energy Assistance Program

The purpose of the Low Income Home Energy Assistance Program (LIHEAP) is to provide home energy assistance to eligible low income households.

Services available include:

- Heating
- Weatherization
- Furnace & Chimney Cleaning
- Cooling Devices
- Energy Cost Reduction Services
- Emergency Assistance including:
 - Fuel
 - Furnace Replacements
 - Consumer Goods



Eligibility Information



Eligible Households

- Households who buy their heating fuel from a fuel dealer or utility company (fuel oil, propane, natural gas, electricity, wood, coal, and kerosene), and households whose rent payments include the cost of heat, if they do not receive a rent subsidy.
- Households who need assistance with: non-repairable furnaces and fuel costs that are high due to houses that are older or in poor condition.
- Households who have difficulty paying fuel bills due to other rising costs and are in danger of losing their heating source.
- A household's income must be at or below 60 percent of North Dakota's median income and within the LIHEAP income limits.

Allowable Deductions

- Medical expenses
- Health insurance
- Child support paid
- 27% income deduction on earned income
- Education expenses
- Garnishments
- Child care expenses

Income Limits		
Household Size	Annual Income	Monthly Income
1	\$35,724	\$2,977
2	\$46,716	\$3,893
3	\$57,708	\$4,809
4	\$68,701	\$5,725
5	\$79,693	\$6,641
6	\$90,685	\$7,557

Effective October 1, 2023 - September 30, 2024

Impact for North Dakota Families

Average Benefit Information

LIHEAP Heating Season 2023



Average Number of Households Served per Month

LIHEAP Heating Season 2023






Average Fuel Type Statistics

Average Household Benefit by Fuel Type	
Fuel Type	Dollar Amount
Fuel Oil	\$2,947
Natural Gas	\$866
Propane	\$2,139
Electricity	\$1,277

LIHEAP Heating Season 2023

Household Breakdown by Primary Fuel Type		
Fuel Type	Number of Households	Percentage of LIHEAP Households
Fuel Oil	964	7%
Natural Gas	4,979	34%
Propane	3,482	25%
Electricity	4,577	33%
Other	79	1%

Case Scenario: Meet the Turneys

<p>Vanessa</p>  <p>Vanessa works at a local grocery store as a cashier. She makes \$7.25 per hour and works 40 hours per week. Her gross monthly income is \$1,160.</p>	<p>Home</p>  <p>Vanessa and her children live in a 3 bedroom mobile home that she owns. The primary heating source is natural gas.</p>	<p>Total Monthly Household Income</p>  <p>\$1,160</p>
--	--	--

Household Budget

LIHEAP Determination



LIHEAP would pay 90% of Carla's monthly heating bills October through May.



Monthly Budget	
Income	\$1,160
\$1,160 Vanessa	
Average cost of heating	\$270
270 Monthly	
LIHEAP Benefit	\$243
90% of heating bill	

Remaining Household Income **with LIHEAP:**

\$1,133

Remaining Household Income **without LIHEAP:**

\$890

LIHEAP Quality Assurance and Quality Control Reviews



State reviews of LIHEAP are conducted by the Economic Assistance Policy Division Quality Assurance and Quality Control Unit (QA/QC).

State Reviews

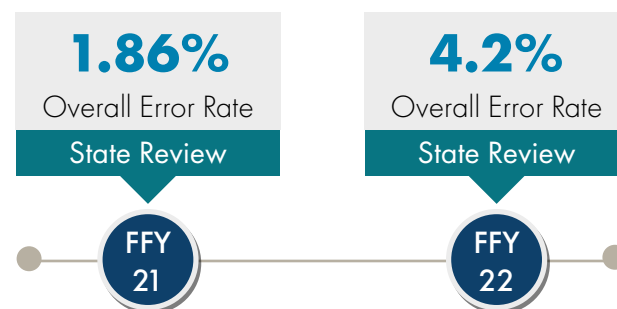
- Occur each year
- 25 cases sampled monthly
- Measures are taken to ensure at least one case from each human service zone office is selected yearly

How is an error rate calculated?

$$\text{error rate} = \frac{\text{improper payments for reviews completed}}{\text{total payments of reviews completed}}$$

Overall error rates

Accuracy of case processing is measured as an improper payment error rate.



LIHEAP Vendors and Partners

LIHEAP Fuel Vendors

LIHEAP partners with heating vendors throughout the state to ensure that our most vulnerable residents have adequate home heating needs so they can remain safe and warm in their homes.

Furnace Service Vendors

LIHEAP partners with various furnace service vendors around the state to provide regular maintenance of furnaces and chimneys.

Department of Commerce and ND Community Action Agencies

This partnership assists low-income households with weatherization to increase the heating efficiency of the home and furnace repair/replacement services to ensure households have a safe, proper functioning home heating system.

Community Options

LIHEAP partners with Community Options Inc to provide outreach to potential LIHEAP applicants and current LIHEAP recipients.



Temporary Assistance for Needy Families Program

The Temporary Assistance for Needy Families (TANF) program is intended to move low-income families from public assistance to self-sufficiency by providing cash assistance along with work readiness, training and job placement services.



Eligibility Information



Who does TANF serve?

- If a relative is taking care of a child, the relative and the child may be eligible if the child is:
 - Without parental support because of a parent's death, physical or mental disability, age or continued absence from the home; and
 - Under age 18 or will graduate from high school by age 19.
- You may also be eligible if you are pregnant.
- A family member providing care for a child may also receive help through TANF Kinship Care.

Asset Limits

- Assets limits are \$3,000 for one individual, \$6,000 for a household of two individuals, and an additional \$25 per person for households of three and more.

Program Requirements

- Cooperation with Child Support
 - Individuals are required to cooperate with child support while receiving TANF unless they have good cause.
- Work requirement
 - TANF has a work requirement which combines components of education, training and employment to enable participants to become self-sufficient. This is offered through the JOBS Program, Jobs Opportunity and Basic Skills.

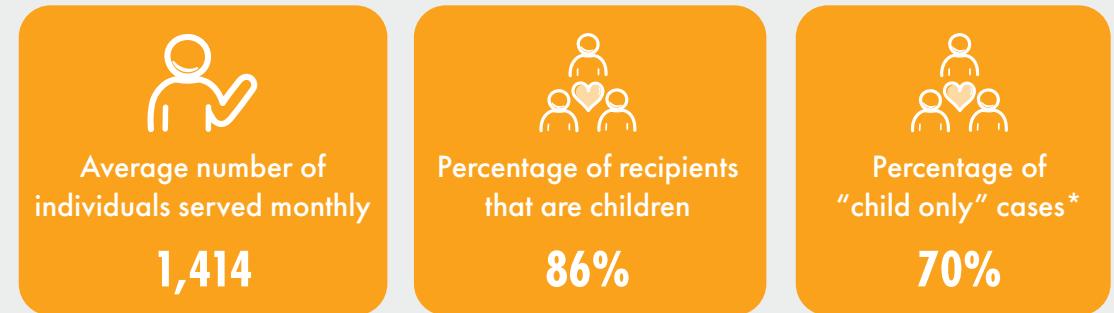
Program Limits:

- You may receive TANF up to 60 months within your lifetime.
Note: There are some exceptions to this limit.

Impact for North Dakota Families

Average Benefit Information

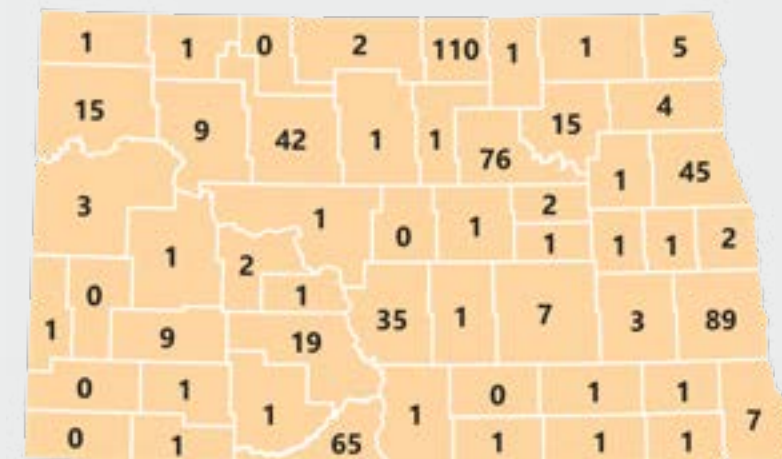
SFY 2023



*Children in the care of a non-legally responsible caretaker

Average Number of Households Served

SFY 2023



*Numbers with an average less than one are rounded up to one.



Case Scenario: Meet the Collinses

Carla




Carla has two children and works at a local motel doing housekeeping.

Income



She makes **\$7.25** per hour and works **40 hours per week**.
Her gross monthly income is **\$1,160**.

Total Monthly Household Income



\$1,160

Household Budget

TANF Determination



Based Carla's income and other eligibility factors described in the scenario Carla would be eligible to receive **\$448 per month**.

Monthly Budget

Income **\$1,160**

\$1,160
Carla

TANF Benefit **\$448**

\$448

Remaining Household Income **with TANF:**

\$1,608

Remaining Household Income **without TANF:**

\$1,160



TANF Quality Assurance and Quality Control Reviews



State reviews of TANF are conducted by the Economic Assistance Policy Division Quality Assurance and Quality Control Unit (QA/QC).

State Reviews

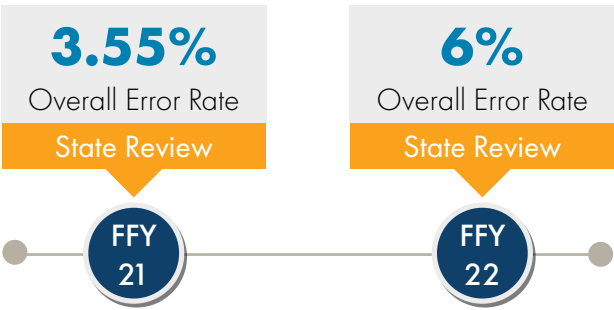
- Occur each year
- 16 cases sampled monthly
- Measures are taken to ensure at least one case from each human service zone office is selected yearly

How is an error rate calculated?

$$\text{error rate} = \frac{\text{improper payments for reviews completed}}{\text{total payments of reviews completed}}$$

Overall error rates

Accuracy of case processing is measured as an improper payment error rate.



Community Partners

JOBS Program

Job Opportunities and Basic Skills (JOBS) Program is the mandatory work program for work eligible individuals receiving TANF. The goal of the JOBS Program is to assist families with achieving self-sufficiency. Three community partners offer this program across the state. These partners include:

- Job Service ND
- Community Options
- Turtle Mountain Employment and Training

Crossroads Program

The Crossroads Program supports parents up to age 21 by helping pay a portion of their child care and transportation costs so they can continue their education.

Alternatives to Abortion

Alternatives to Abortion services are for pregnant teens and women, or those who think they may be pregnant. Services include providing information, counseling, prenatal and parenting education, and referrals.



NDRH Housing Stability Program

The NDRH Housing Stability Program (NDRH) offers housing facilitation and financial assistance to North Dakota households experiencing homelessness that need to obtain and maintain stable housing.



Eligibility Information



Who does NDRH serve?

Households who:

- Have received unemployment benefits or have experienced financial hardship during the pandemic starting on March 13, 2020.
- Are experiencing homelessness or are at imminent risk of homelessness

Note: Priority is being given to:

- Households that include a member who is currently unemployed and has been unemployed for 90 days or longer.

Income Limits

- Are earning up to [30% Area Median Income \(AMI\)](#), which equals an annual income of up to \$30,100 for a family of four, depending on the county in which they live.

Program Limits

- NDRH Housing Stabilization can help with deposit, fees and 3 months of rent assistance.

Impact for North Dakota Families

Average Benefit Information

SFY 2023



Average payment per household per month

\$831



Average number households served per month

2,500



Total NDRH dollar amount in support to families

\$24.9 million

Average Number of Households Served

SFY 2023



Case Scenario: Meet the Hopewells

Employment



Ethan lost employment during the pandemic and was unemployed for several months.

Home



The family is experiencing homelessness and they are staying with friends or family at nights.

Total Monthly Household Income



\$1,989

Household Budget

NDRH Housing Stability Determination



The Hopewells are eligible to receive a **Letter of Commitment**, addressed to prospective housing providers, that authorizes:

- funding for a deposit
- fees
- 3 months of rent assistance

The household has received **pre-lease education and housing facilitation services** that are offered through the Housing Stability program and has entered into a lease agreement with a housing provider.

NDRH Housing Stability issues a **\$500 deposit, \$100 application fees and the full amount of rental obligation of \$725 rent assistance for three (3) months** directly to the housing provider.

In addition, the Hopewells receive **renter coaching** meant to provide education for the household to understand their rights and responsibilities as a renter.

Monthly Budget

Income **\$1,989**

\$1,989

Housing Expenses **\$725**

\$725
Rent

NDRH Benefit **\$725**

\$725
Rent

Remaining Household Income **with NDRH:**

\$1,989

Remaining Household Income **without NDRH:**

\$1,265



NDRH Vendors and Partners

NDRH has partnered with 7 organizations to deliver housing facilitation services.

These organizations include:

- Community Action Partnership of ND
- Community Options for Residential and Employment Services
- Community Uplift Program
- Great Plains Housing Authority
- Presentation Partners in Housing
- Native American Development Inc
- YWCA of Cass Clay

NDRH has also partnered with LS Law Group to provide landlord/tenant mediation services.



ND Help for Homeowners

The North Dakota Help for Homeowners Program (NDHFH) helps homeowners who are at risk of housing instability due to past due mortgage, utilities, or related property expenses or who may be struggling to maintain stable housing for other financial reasons.

There are subprograms within NDHFH:

- ND Homeowner Reinstatement Program (HRP)
- ND Homeowner Payment Assistance Program (HPAP)
- ND Homeowner Assistance Fund Home Repair Program (HAFHR)



Eligibility Information



Impact for North Dakota Families

Average Benefit Information

SFY 2023



Number of Households Served

SFY 2023



Who does NDHFH serve?

Homeowners who:

- Have experienced a financial hardship related to the COVID-19 pandemic.
- Own and occupy the property for which they seek assistance as their primary residence.
- Meet the program income limits.

Income Limits

- Home Repair Program (HAFHR): [80% area median income.](#)
- Housing Payment Assistance Program (HPA): [100% area median income.](#)
- Housing Reinstatement Program (HRP): [150% area median income.](#)



Case Scenario: Meet the Millers

Employment



Lilly lost **employment for several months** during the pandemic.

Home



The Millers are now six months behind on their mortgage payments and are at **imminent risk of foreclosure**.


Total Monthly Household Income



\$4,623

Household Budget

NDRH Housing Stability Determination



The household is eligible for **\$27,738 in past due mortgage** from the Home Reinstatement Program (HRP). They are also eligible for **three (3) months of future mortgage payments** from the Homeowner Payment Assistance Program (HPA).

This allows them to put 3 months worth of mortgage payments toward other bills to **get back on their feet**.



For 3 months

Income	\$4,623	Remaining Household Income with NDRH: \$4,623
\$4,623		
Housing Expenses	\$725	
\$1,500 Mortgage		
NDRH Benefit	\$725	Remaining Household Income without NDRH: \$3,123
\$1,500 Rent		

NDHFH Vendors and Partners

Deloitte

Deloitte is ND Help for Homeowners' technology partner. Through their work with the Housing Stability team, we have been able to deliver an easy to use front end application and an efficient back end eligibility determination system.



Medicaid Quality Control and Quality Assurance

Medicaid QA/QC is a partnership between the Medical Services Division and the Economic Assistance Section. Federal reviews are required of Medicaid.

Economic Assistance Quality Assurance and Quality Control Unit (QA/QC) conduct MEQC reviews, while an independent contractor conducts PERM reviews.

MEQC Reviews vs. PERM Reviews

MEQC Reviews

MEQC reviews are federal reviews required every three years. Focus is given to areas identified by Centers for Medicare and Medicaid Services (CMS).

- Occur every 3 years
- Completed by the Economic Assistance Quality Control and Assurance Unit
- Review both active and negative ME and CHIP cases

PERM Reviews

PERM reviews are federal reviews that measure improper payments in Medicaid (ME) and Children's Health Insurance (CHIP) coverages. PERM measures both provider payments and eligibility determinations.

- Occurs every 3 years
- Completed by independent contractors
- Active ME and CHIP cases are reviewed

Active vs Negative Cases

A case created from a new application or an existing case under review, is considered an **active case**.

A **negative case** is one that has been closed, or the application was denied.

MEQC Performance

Accuracy of case processing is measured as an error rate.

How is an error rate calculated?

$$\text{error rate} = \frac{\text{improper payments for reviews completed}}{\text{total payments of reviews completed}}$$

