

FACES OF HOME

From Poverty to Prosperity



Kristie Garcia's desire for a better life for herself and her 14-month-old son, Rey, was so strong that the prospect of driving eight hours roundtrip each week for 12 weeks did not deter her from her goal. In order to create the future she envisioned, the 22-year old knew she needed support and guidance.

Garcia learned about the Jeremiah Program, a comprehensive program that helps single mothers progress from poverty to prosperity, from a program participant. In order to be accepted into the Fargo-Moorhead program, she was required to complete an Empowerment course focused on effective conflict management, assertive communication and personal accountability. At the time, she was living in Richfield, Minn., more than 240 miles away.

"When I started Empowerment, I was still going through a lot of emotions and anger about my son's dad, who has not made an effort to be in Rey's life," Garcia said. "The class helped me have the right mentality and gain support from other women who were dealing with similar challenges. The drive was not as important to me as beginning a new journey that would be better for

When Kristie Garcia, 22, discovered she and her son could have a better life, she didn't give an eight-hour weekly round trip to Fargo, N.D., a second thought. She enrolled in Jeremiah Program's 12-week Empowerment class, undertaking the first step the program requires of single mothers who are motivated to lift themselves from poverty.

my son and me."

Jeremiah Program prepares determined single mothers like Garcia to excel in the workforce, readies their children to succeed in school, and reduces generational dependence on public assistance. Its Fargo-Moorhead campus has 20 furnished apartments designed to support the mothers who are required to work part time or volunteer, attend college full time working toward a career-track education, and participate in weekly coaching and life skills classes. A licensed early child development center, that serves children age six weeks until starting kindergarten, is part of the site.

The Fargo-Moorhead campus, which opened in January 2018, is one of the first supportive housing projects in the

country developed with assistance from the National Housing Trust Fund (HTF), a federal program that provides revenue to build, preserve, and rehabilitate housing for people with extremely low incomes. North Dakota Housing Finance Agency (NDHFA) administers the program on behalf of the state.

In early 2016, Diane Solinger, Jeremiah Program's Fargo-Moorhead executive director, had secured about half of the funds needed to develop the campus, including \$2.2 million in assistance from the North Dakota Housing Incentive Fund when she learned about the HTF. Jeremiah relies heavily on donations and at the time Solinger was optimistically pursuing a large contribution, but knew she would need at least \$1 million more to move the project forward.



Jeremiah's Fargo-Moorhead campus has 20 apartments that provide the families who participate in the program with an affordable home while the mothers pursue a college education.

"When I learned about the National Housing Trust Fund from NDHFA, how it was dedicated to providing housing for families like ours, I knew we'd be competitive," said Solinger. While she continued working on her private donor, Solinger and the staff at Jeremiah's national office completed the HTF application.

"On Nov. 8, 2016, I had what I now refer to as my \$2 million day. In the morning, the private donor I'd been working with called to share that the million dollar gift had been secured. I was elated," said Solinger. "And, that same day, at 3:30 p.m., I received a call from NDHFA telling me that our project was one of three selected for a HTF award. We received exactly what we applied for, \$1,052,655."

A Wilder Research study estimates that every \$1 invested in a Jeremiah family returns up to \$4 to society through first-generation benefits of decreased dependence upon public assistance and increased taxable earnings, plus second-generation benefits of increased lifetime earnings/taxes paid, and savings from

costs associated with crime and special education.

The assistance provided through HTF allowed the Jeremiah Program to break ground on the Fargo-Moorhead campus the following year.

The first families moved into the

property in Jan. 2018.

"Affordable housing provides a stable platform for individuals and families that allows them to better their lives," said NDHFA Executive Director Jolene Kline. "If we can move a family out of poverty, it's a win for the household and a win for the community."

After completing the Empowerment

course, Garcia moved into one of the new apartments on the Fargo-Moorhead campus and found part-time work at a college bookstore. After she finishes some general coursework, Garcia will start classes at North Dakota State University. Rey attends the campus' on-site child development center while Garcia works and is in school.

Ultimately, Garcia plans to earn a bachelor's degree in radiological sciences and pursue a career as a diagnostic sonographer. She would like to specialize in obstetrics.

"I honestly don't know where I would be without this program and the donors and agencies who supported it," Garcia said. "I feel like I have grown so much as a person already and I am so happy to be in a program that has put my son and me on a better path. I feel like I finally have a fresh start and a place to call home."

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National Housing Trust Fund

The National Housing Trust Fund (HTF) is a federal program established as part of the Housing and Economic Recovery Act of 2008. Its primary purpose is to increase and preserve the supply of affordable rental housing for extremely low-income households, those earning less than 30 percent of area median income, including homeless families.

As the administrator of HTF, North Dakota Housing Finance Agency (NDHFA) is responsible for the development of an Annual Allocation Plan, which defines the process by which funds are distributed. The plan promotes the selection of properties addressing the state's most crucial needs within the priorities outlined in North Dakota's Consolidated Plan and the relevant strategies identified in North Dakota's Ten-Year Plan to End Long-Term Homelessness.

HTF dollars can be used for the production, preservation, rehabilitation and operation of a project. The financial awards are structured as forgivable zero-interest loans with a minimum term of 30 years.

NDHFA made the first financial awards in 2016. Since then, six properties have shared \$5.58 million supporting the development of 85 housing units for individuals and families who have experienced homelessness or who are at risk of homelessness. NDHFA is currently accepting applications for the 2018 program with the project awards slated to be made in early November.