

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	North Dakota Housing Finance Agency PO Box 1535 Bismarck ND 58502-1535 Attn: Jennifer Henderson
Email Address	jhenderson@ndhfa.org
Phone Number	701-328-8085
Mailing Address	PO Box 1535, Bismarck ND 58502-1535

2. Areas of Greatest Need

2017 Amendment to Abbreviated Plan

NDHFA is amending the Abbreviated Plan effective September 15, 2017 to address changes in areas of greatest need. In September 2016, NDHFA and partners commissioned an update to the North Dakota Statewide Needs Assessment. The assessment identified the regions of largest housing need in Region I, Region V, Region VII, and Region VIII with the significant increases in population in the communities of Bismarck, Dickinson, Fargo, Minot, West Fargo and Williston. Largest increases in population are to be expected among the extremely low and very low income households. The plan is being amended to reflect a new primary target areas in census tracts with an NSP 3 needs score of 7 or greater and located in the communities of Bismarck, Dickinson, Fargo, Minot, West Fargo and Williston. Priority will be given to projects that target units specifically designed to support households earning 50% AMI or less. Additionally NDHFA will reduce the dollar amount allocated to administration in order to facilitate an additional application round in 2017. The agency anticipates a total of \$460,000 to be available for activity 6.

Amendment to Abbreviated Plan

NDHFA is amending the Abbreviated Plan effective December 1, 2013 to acknowledge that the updated state minimum NSP 3 needs score is 7; extend the definition of minimum target score to include target areas whose score when calculated using the weighted average score exceeds the state minimum of 7; and authorizes the agency to hold an application round to expend program income.

Utilizing the weighted average score allows for a potential increase in target areas within the communities identified as primary focus areas in the original Abbreviated Plan. NDHFA will calculate needs score using the weighted average of the percentage of funds expended for each identified activity in the Amended Abbreviated Plan.

The proposed changes will be posted to the NDHFA website for public comment. Beginning December 4, 2013 comments will be accepted online through December 19, 2013. Following the end of the comment period, the agency will seek HUD approval of the amendment to the abbreviated plan. Upon approval of the amendment, NDHFA will post an invitation for applications via NDHFA's website. The amended abbreviated plan will then be updated with additional activities following the application review and approval process.

Original Abbreviated Plan

Areas of greatest need are defined as those census tracts that have a minimum NSP3 needs score of 4 as determined by the Department of Housing and Urban Development (HUD). When calculating an NSP3 needs score, HUD took into consideration such things as percentage of home in foreclosure and those at risk of foreclosure due to subprime loans. All sub-applications from potential sub-recipients/developers for NSP3 assistance must include evidence that the proposed project is located within a census tract with a rating of 4 or greater using the mapping tool found at <http://www.huduser.org/NSP/NSP3.html> to be considered for funding.

Areas with census tracts of 4 or greater that are of primary focus are located within the communities of Alexander, Belfield, Bowman, Dickinson, Fargo, Glenburn, Grand Forks, Mohall, Ray, Rolla, Rolette, Sherwood, South Heart, Tioga, and Williston. These communities will subsequently be referred to as "primary focus areas". Applications in the first round will be accepted from primary focus areas only. Proposed housing activities in these communities must be located within those census tracts that have a minimum needs score of 4 or greater. Entire communities may not be eligible but, rather, only portions of those communities.

Many of the primary focus areas are experiencing escalating rental rates and severe shortages of affordable rental housing due to the impact of energy development. Other primary areas were selected based on shortages of housing for special needs populations or higher than average shortages of affordable housing due to other economic or socio-economic factors. Many of these areas are also experiencing higher than normal cost of construction due to a shortage of laborers and materials. The financing of new construction in these areas with conventional debt results in rental rates that are beyond the affordability of low to moderate income households making it essential that the developer is able to access additional soft debt to make the projects financially feasible. Financial resources from NSP3 will help finance construction of housing units targeted for households earning 120% or less of area median income (AMI) and will result in affordable rents that would not be achievable without this soft financing.

Potential sub-applicants for NSP3 funding may include (but not necessarily limited to) non-profits and local jurisdictions that have a proven track history of developing housing. Sub-applicants will need to be familiar with Community Development Block Grant (CDBG) requirements and demonstrate a working knowledge of Davis-Bacon, lead based paint requirements, procurement and other federal requirements or have the ability to enter into a contractual relationship with an entity that has this knowledge.

50% of the NSP3 program funds must be spent within 24 months and 100% within 36 months and the capacity of the sub-applicant to meet this timeline will be considered during the review of pre-applications.

Comments to this Draft Abbreviated Plan will be accepted through February 21, 2011. Comments will be considered in the development of a final Plan which will be submitted to HUD for approval by March 1, 2011. Upon approval by HUD, the North Dakota Housing Finance Agency (NDHFA) will begin accepting pre-applications for eligible activities within the primary focus areas. Pre-applications will be accepted through May 6, 2011 in the initial funding round.

Following a review of first round pre-applications, NDHFA will submit an amended Plan to HUD which specifies the final targeted areas of the state based on pre-applications received and selected for further review.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

September 2017

Greatest need was determined by first identifying regions and communities with the greatest housing needs from the 2016 North Dakota Statewide Housing Needs Assessment. The assessment can be found at https://www.ndhfa.org/Publications/NDSHNA_2016_Component1_Final_November.pdf. Once the communities of need were identified eligible projects will be located in census tracts that have a minimum needs score of 7.

Preference will be given to applications in those areas that can demonstrate a need for units restricted for extremely low income households.

Original Abbreviated Plan.

Areas of primary focus were established by first determining that the communities included census tracts that have a minimum NSP3 needs score of 4 and secondly determining that there was a need for a) additional housing units to address low vacancies or historical high cost rents or b) stabilize communities due to foreclosures or abandoned/blighted properties.

NDHFA is the lead agency for the Statewide Technical Assistance Team (STAT), a collaboration of representatives from other federal and state funding providers, non-profit housing developers and other organizations involved with housing in the state. STAT's mission is to help rural communities identify and address specific housing needs. As part of this effort NDHFA has a strong knowledge base of the housing needs of communities in the State and used this knowledge to help initially define primary focus areas. Further input is solicited through the public comment period.

In many communities the demand for housing has been documented through third party housing needs analysis, often financed in part by NDHFA, and these reports should be referenced whenever possible when submitting a pre-application. In the absence of a formal third party analysis, the sub-applicant will be required to provide sufficient market data to support the need and feasibility for the proposed housing activity.

North Dakota currently benefits from a strong economy but this is putting upward pressure on housing costs. A growing workforce, particularly in energy impacted areas of the State, is creating high demand for affordable housing. Special consideration will be given to those sub-applications that clearly articulate how the proposed activity will have a positive impact on the area and community by offering affordable housing.

Sub-applicants for NSP3 funding must be able to demonstrate experience in working with federal funding programs such as CDBG or a contractual consultant relationship with an experienced CDBG entity.

Preference will be given to applications in those areas that can demonstrate a need for long term affordable rental units.

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response:

[September 2017 Amendment to the Abbreviated Plan](#)

NDHFA changed the primary focus area to be more reflective of the current needs of the State. Sub-Applicants must continue to utilize the mapping tool to determine if the location of the proposed activity fits into an area or census tract that has a NSP 3 needs score of 7 or greater and provide such evidence with the application. Sub-applicants must use the mapping tool to determine if the location of their proposed activity fits within an area or census tract that has a NSP3 foreclosure need score of a minimum of 7 and provide evidence of such with the application. The sub-applicant must also be able to articulate how an investment of NSP3 funds in this activity will have a positive impact in stabilizing the targeted neighborhood. The sub-applicant must also satisfy NDHFA that they have the knowledge base to work with federal funding such as CDBG and they have the internal capacity to complete the activity within the required timeframe.

December 1, 2013 Amendment to Abbreviated Plan

NDHFA continues to focus on the primary focus areas identified in the original Abbreviated Plan. NDHFA recognizes the NSP 3 minimum needs score for North Dakota has changed to a 7. Sub-Applicants must continue to utilize the mapping tool to determine if the location of their proposed activity fits into an area or census tract that has a NSP 3 foreclosure need score of a 7 and provide such evidence with the application. In order to extend the target areas of communities identified as primary focus areas, NDHFA will utilize a weighted average score calculation. If the location for the proposed activity is within a community identified as a primary focus area with a needs score lower than a 7, the applicant may submit a request for a calculation of the weighted average score to NDHFA. If the weighted average of the NSP 3 scores exceeds a 7 the application will be deemed eligible.

Original Abbreviated Plan

Areas of greatest need are initially established using HUD's NSP3 mapping system. North Dakota's minimum need score of 4 was determined by HUD and reflects the 20th percentile of the most needy census tracts in the State. After reviewing the full list of potential eligible areas with a rating of 4 or greater, NDHFA narrowed down the potential eligible areas to 15 communities based on factors such as 1) recognized need for additional affordable housing; 2) perceived impact of housing activity within those targeted areas; 3) presence of experienced potential sub-applicants to undertake activities within those targeted areas; and 4) the reasonableness of housing activities in these targeted areas to be completed within the short timeframe required under this program. These areas were identified on page 1 as the primary focus areas.

Sub-applicants must use the mapping tool to determine if the location of their proposed activity fits within an area or census tract that has a NSP3 foreclosure need score of a minimum of 4 and provide evidence of such with the application. The sub-applicant must also be able to articulate how an investment of NSP3 funds in this activity will have a positive impact in stabilizing the targeted neighborhood. The sub-applicant must also satisfy NDHFA that they have the knowledge base to work with federal funding such as CDBG and they have the internal capacity to complete the activity within

the required timeframe.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	According to the North Dakota Century Code, the term blighted structure shall include, without limitation, any dwelling, garage, or outbuilding, or any factory, shop, store, warehouse or any other structure or part of a structure which, because of fire, wind, or other natural disaster, or physical deterioration, substantially impairs or arrests the sound growth of a municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals, or welfare in its present condition and use.
Affordable Rents	NDHFA will require all sub-recipients/developers to use HUD published Fair Market Rents (FMRs) for their area. Rents for all NSP assisted units must be at or below FMRs. In addition, units targeted for households at or below 50% AMI will be subject to rents restrictions based on the lesser of FMRs or 30% of 50% of AMI.

Descriptions

Term	Definition										
Long-Term Affordability	<p>NDHFA will ensure long term affordability for NSP assisted housing units by following HOME program rules and requiring that a land use restriction agreement or deed restriction be placed on NSP assisted properties dictating affordability in the following manner:</p> <table border="1" data-bbox="284 1228 901 1354"> <thead> <tr> <th>NSP Assistance Per Unit</th> <th>Minimum Period of Affordability in Years</th> </tr> </thead> <tbody> <tr> <td>Under \$15,000</td> <td>5</td> </tr> <tr> <td>\$15,000-\$40,000</td> <td>10</td> </tr> <tr> <td>Over \$40,000</td> <td>15</td> </tr> <tr> <td>New Construction</td> <td>20</td> </tr> </tbody> </table>	NSP Assistance Per Unit	Minimum Period of Affordability in Years	Under \$15,000	5	\$15,000-\$40,000	10	Over \$40,000	15	New Construction	20
NSP Assistance Per Unit	Minimum Period of Affordability in Years										
Under \$15,000	5										
\$15,000-\$40,000	10										
Over \$40,000	15										
New Construction	20										
Housing Rehabilitation Standards	<p>Housing that is rehabilitated with NSP3 funding must meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion. All housing assisted with NSP funds must meet, at a minimum, the Housing Quality Standards in 24 CFR Part 982.401.</p> <p>In addition, all gut rehabilitation (i.e., general replacement of the interior or a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) or new construction of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.</p>										

	<p>Gut rehab or new construction of multifamily housing structures of four or more floors must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy.)</p> <p>Other (less than gut) rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g. replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.</p> <p>Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.</p> <p>Applicants are advised to review Attachment C of the NSP3 Notice found at http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoods/pg/5447-N-01NSP3Notice100810.pdf for additional information on recommended energy efficient and environmentally-friendly green elements. Pre-applications for funding consideration should include a narrative that addresses these additional elements.</p> <p>Applicants will be encouraged to exceed these standards through the scoring criteria by awarding points for projects that achieve LEED, Green Communities, or National Association of Homebuilder's National Green Building Standard Certification.</p>
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4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$1,250,000

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

All NSP assisted units must be occupied by households at or below 120% of Area Median Income. In

addition, a minimum of 25% of those NSP assisted units will be restricted for occupancy by households at or below 50% of Area Median Income (AMI). In the scoring, ranking and selection process, NDHFA will ensure that a minimum of \$1,250,000 of the total grant of \$5,000,000 will be used for activities that benefit households at or below 50% AMI. It is anticipated that the majority of the activities will involve either eligible rehabilitation or new construction of permanent rental housing.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

[September 2017](#)

[A proposed amendment to the Abbreviated Plan was published on the NDHFA website on September 4, 2017. A press release was also issued on same day. Comments were accepted for the required 15 day period until September 20th, 2017.](#)

December 1, 2013 Amendment to Abbreviated Plan

A Proposed Amendment to the Abbreviated Plan was posted to the NDHFA website on December 4, 2013 and public comments were accepted through December 19, 2013. A press release was also issued on December 4, 2013 notifying the public of the comment period. This was released to all daily and weekly newspapers.

Original Abbreviated Plan

The draft NSP3 Abbreviated Plan was posted on our website on February 7, 2011 and public comments were accepted through February 21, 2011. A press release was also issued on February 3, 2011

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notifying the public of the comment period and went out to all daily and weekly newspapers. An electronic notification also went out to our mail list of housing partners.

HUD approved the NSP3 Abbreviated Plan on March 11, 2011. Amendments to the approved Abbreviated Plan were posted for public comment on June 13, 2011.

Summary of Public Comments Received.

No comments were received from the public during the initial comment period. Additionally, no comments were received during the 15 day comment period on the amendments to the NSP3 Abbreviated Plan.

7. NSP Information by Activity

Activity Number 1					
Activity Name	Statewide Redevelopment of Multi-family or Single-Family Rental Housing on Foreclosed, Abandoned and Vacant lots				
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment				
CDBG Activity or Activities	24 CFR 570.201 Acquisition and Disposition				
National Objective	Development of viable communities by preventing further decline of neighborhoods due to negative effect of foreclosed, abandoned or blighted structures. Increase supply of affordable rental housing stock for households at or below 120% AMI.				
Activity Description	<p>The purpose of this activity is to provide a financing mechanism for the acquisition of foreclosed, vacant, or abandoned property to allow for redevelopment of rental housing for households earning 120% or less of AMI.</p> <p>This activity may involve either rehabilitation or new construction of residential rental housing in areas of greatest need as defined on page 1.</p> <p>NSP3 funds will be in the form of a loan with items such as interest rate and term of loan determined on a project by project basis as necessary for project feasibility.</p> <p>Long term affordability will be accomplished through a land use restriction agreement or deed restriction in accordance with the table found on page 3.</p> <p>Applicants will be required to comply, to the maximum extent feasible, with the requirement for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. This will be a required certification statement on the application and will be monitored for compliance by NDHFA staff.</p> <p>All projects funded within this activity will involve affordable rental housing.</p> <p>A minimum 25% of the NSP3 funds will be used to benefit households at or below 50% of AMI.</p>				
Location Description	Tioga				
Budget	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">Source of Funding</th> <th style="width: 50%;">Dollar Amount</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Source of Funding	Dollar Amount		
Source of Funding	Dollar Amount				

	NSP3	\$2,000,000
	LIHTC equity, conventional debt, and/or public/private investment	\$2,438,300
	(Other funding source)	\$
Total Budget for Activity		\$4,438,300
Performance Measures	NDHFA's goal with this activity is to create 26 additional units of permanent rental housing. All 12 NSP3 assisted units will be occupied by households at or below 50% AMI.	
Projected Start Date	August, 2011	
Projected End Date	April 2014	
Responsible Organization	Name	LSS Housing Inc.
	Location	1325 11 th Street South, Fargo, ND 58103
	Administrator Contact Info	Jessica Thomasson, 701-271-3201

Activity Number 2											
Activity Name	Statewide Redevelopment of Multi-family or Single-Family Rental Housing on Foreclosed, Abandoned and Vacant lots										
Uses	Select all that apply: <table border="1" style="width: 100%;"> <tr> <td><input type="checkbox"/></td> <td>Eligible Use A: Financing Mechanisms</td> </tr> <tr> <td>X</td> <td>Eligible Use B: Acquisition and Rehabilitation</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use C: Land Banking</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use D: Demolition</td> </tr> <tr> <td>X</td> <td>Eligible Use E: Redevelopment</td> </tr> </table>	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms	X	Eligible Use B: Acquisition and Rehabilitation	<input type="checkbox"/>	Eligible Use C: Land Banking	<input type="checkbox"/>	Eligible Use D: Demolition	X	Eligible Use E: Redevelopment
<input type="checkbox"/>	Eligible Use A: Financing Mechanisms										
X	Eligible Use B: Acquisition and Rehabilitation										
<input type="checkbox"/>	Eligible Use C: Land Banking										
<input type="checkbox"/>	Eligible Use D: Demolition										
X	Eligible Use E: Redevelopment										
CDBG Activity or Activities	24 CFR 570.201 Acquisition and Disposition										
National Objective	Development of viable communities by preventing further decline of neighborhoods due to negative effect of foreclosed, abandoned or blighted structures. Increase supply of affordable rental housing stock for households at or below 120% AMI.										
Activity Description	<p>The purpose of this activity is to provide a financing mechanism for the acquisition of foreclosed, vacant, or abandoned property to allow for redevelopment of rental housing for households earning 120% or less of AMI.</p> <p>This activity may involve either rehabilitation or new construction of residential rental housing in areas of greatest need as defined on page 1.</p> <p>NSP3 funds will be in the form of a loan with items such as interest rate and term of loan determined on a project by project basis as necessary for project feasibility.</p> <p>Long term affordability will be accomplished through a land use restriction agreement or deed restriction in accordance with the table found on page 3.</p> <p>Applicants will be required to comply, to the maximum extent feasible, with the requirement for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. This will be a required certification statement on the application and will be monitored for compliance by NDHFA staff.</p> <p>All projects funded within this activity will involve affordable rental housing.</p>										
Location Description	Tioga										
Budget	Source of Funding	Dollar Amount									
	NSP3	\$1,250,685									
	LIHTC equity, conventional debt, and/or public/private investment (Other funding source)	\$320,000									
		\$									
Total Budget for Activity	\$1,570,685										

Performance Measures	NDHFA's goal with this activity is to create 10 additional units of permanent rental housing. All 10 NSP3 assisted units will be occupied by households at or below 120% AMI.	
Projected Start Date	August, 2011	
Projected End Date	April 2014	
Responsible Organization	Name	LSS Housing Inc.
	Location	1325 11 th Street South, Fargo, ND 58103
	Administrator Contact Info	Jessica Thomasson, 701-271-3201

Activity Number 3											
Activity Name	Statewide Redevelopment of Multi-family or Single-Family Rental Housing on Foreclosed, Abandoned and Vacant lots										
Uses	Select all that apply: <table border="1" style="width: 100%;"> <tr> <td><input type="checkbox"/></td> <td>Eligible Use A: Financing Mechanisms</td> </tr> <tr> <td>X</td> <td>Eligible Use B: Acquisition and Rehabilitation</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use C: Land Banking</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use D: Demolition</td> </tr> <tr> <td>X</td> <td>Eligible Use E: Redevelopment</td> </tr> </table>	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms	X	Eligible Use B: Acquisition and Rehabilitation	<input type="checkbox"/>	Eligible Use C: Land Banking	<input type="checkbox"/>	Eligible Use D: Demolition	X	Eligible Use E: Redevelopment
<input type="checkbox"/>	Eligible Use A: Financing Mechanisms										
X	Eligible Use B: Acquisition and Rehabilitation										
<input type="checkbox"/>	Eligible Use C: Land Banking										
<input type="checkbox"/>	Eligible Use D: Demolition										
X	Eligible Use E: Redevelopment										
CDBG Activity or Activities	24 CFR 570.201 Acquisition and Disposition										
National Objective	Development of viable communities by preventing further decline of neighborhoods due to negative effect of foreclosed, abandoned or blighted structures. Increase supply of affordable rental housing stock for households at or below 120% AMI.										
Activity Description	<p>The purpose of this activity is to provide a financing mechanism for the acquisition of foreclosed, vacant, or abandoned property to allow for redevelopment of rental housing for households earning 120% or less of AMI.</p> <p>This activity may involve either rehabilitation or new construction of residential rental housing in areas of greatest need as defined on page 1.</p> <p>NSP3 funds will be in the form of a loan with items such as interest rate and term of loan determined on a project by project basis as necessary for project feasibility.</p> <p>Long term affordability will be accomplished through a land use restriction agreement or deed restriction in accordance with the table found on page 3.</p> <p>Applicants will be required to comply, to the maximum extent feasible, with the requirement for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. This will be a required certification statement on the application and will be monitored for compliance by NDHFA staff.</p> <p>All projects funded within this activity will involve affordable rental housing.</p>										
Location Description	Belfield										
Budget	Source of Funding	Dollar Amount									
	NSP3	\$834,000									
	LIHTC equity, conventional debt, and/or public/private investment (Other funding source)	\$834,603									
		\$									
Total Budget for Activity		\$1,668,603									

Performance Measures	NDHFA's goal with this activity is to create 12 additional units of permanent rental housing. The six NSP3 assisted units will be occupied by households at or below 120% AMI.	
Projected Start Date	October, 2011	
Projected End Date	June 2012	
Responsible Organization	Name	LSS Housing Inc.
	Location	
	Administrator Contact Info	Jessica Thomasson, 701-271-3201

Activity Number 4	
Activity Name	Statewide Redevelopment of Multi-family or Single-Family Rental Housing on Foreclosed, Abandoned and Vacant lots
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 Acquisition and Disposition
National Objective	Development of viable communities by preventing further decline of neighborhoods due to negative effect of foreclosed, abandoned or blighted structures. Funds targeted for housing for households whose incomes are at or under 50% AMI.
Activity Description	<p>The purpose of this activity is to provide a financing mechanism for the acquisition of foreclosed, vacant, or abandoned property to allow for redevelopment of rental housing for households earning 50% or less of AMI.</p> <p>This activity may involve either rehabilitation or new construction of residential rental housing in areas of greatest need as defined on page 1.</p> <p>NSP3 funds will be in the form of a loan with items such as interest rate and term of loan determined on a project by project basis as necessary for project feasibility.</p> <p>Long term affordability will be accomplished through a land use restriction agreement or deed restriction in accordance with the table found on page 3.</p> <p>Applicants will be required to comply, to the maximum extent feasible, with the requirement for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. This will be a required certification statement on the application and will be monitored for compliance by NDHFA staff.</p> <p>All projects funded within this activity will involve affordable rental housing.</p>

	At least 25% of the NSP assisted units will be occupied by households whose income is 50% or less of AMI.	
Location Description	Bowman	
Budget	Source of Funding	Dollar Amount
	NSP3	\$ 1,278,550
	LIHTC equity, conventional debt, and/or public/private investment (Other funding source)	\$
Total Budget for Activity	\$3,631,247	
Performance Measures	Create 26 units of permanent rental housing of which 10 units are deemed NSP assisted units. 8 units set aside to be occupied by households at or below 50% AMI and 2 units at 120% AMI.	
Projected Start Date	February 1, 2013	
Projected End Date	April 2014	
Responsible Organization	Name	LSS Housing, Inc
	Location	Bowman
	Administrator Contact Info	Jessica Thomasson, 701-271-3201

Activity Number 5		
Activity Name	General Administration and Planning	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
	<input type="checkbox"/>	Eligible Use E: Redevelopment
CDBG Activity or Activities		
National Objective		
Activity Description		
Location Description		
Budget	Source of Funding	Dollar Amount
	NSP3	\$500,000 201,000
	(Other funding source)	\$
Total Budget for Activity	\$500,000 201,000	
Performance Measures	(Enter all performance measures here)	
Projected Start Date		
Projected End Date		
Responsible Organization	Name	North Dakota Housing Finance Agency
	Location	PO Box 1535, Bismarck ND 58502-1535
	Administrator Contact Info	Jennifer Henderson , Housing Outreach Officer Director Planning and Housing

		Development , North Dakota Housing Finance Agency. Phone 701-328-8085, jhenderson@ndhfa.org
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Activity Number 6	
Activity Name	Statewide Redevelopment of Multi-family or Single-Family Rental Housing on Foreclosed, Abandoned and Vacant lots
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 Acquisition and Disposition
National Objective	Development of viable communities by preventing further decline of neighborhoods due to negative effect of foreclosed, abandoned or blighted structures. Funds targeted for housing for households whose incomes are at or under 50% AMI.
Activity Description	<p>The purpose of this activity is to provide a financing mechanism for the acquisition of foreclosed, vacant, or abandoned property to allow for redevelopment of rental housing for households earning 50% or less of AMI.</p> <p>This activity may involve either rehabilitation or new construction of residential rental housing in areas of greatest need as defined on page 1.</p> <p>NSP3 funds will be in the form of a loan with items such as interest rate and term of loan determined on a project by project basis as necessary for project feasibility.</p> <p>Long term affordability will be accomplished through a land use restriction agreement or deed restriction in accordance with the table found on page 3.</p> <p>Applicants will be required to comply, to the maximum extent feasible, with the requirement for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. This will be a required certification statement on the application and will be monitored for compliance by NDHFA staff.</p> <p>All projects funded within this activity will involve affordable rental housing. At least 25% of the NSP assisted units will be occupied by households whose income is 50% or less of AMI.</p>
Location Description	Williston

	Source of Funding	Dollar Amount
Budget	NSP3	\$ 409,100
	LIHTC equity, conventional debt, and/or public/private investment	
	(Other funding source)	\$
Total Budget for Activity		\$11,893,884
Performance Measures	Redevelopment of vacant property into 44 senior units targeting 9 units at 30 AMI and 35 units at 60 % AMI	
Projected Start Date	09/12/2012	
Projected End Date	04/30/2014	
Responsible Organization	Name	LSS Housing, Inc
	Location	Williston
	Administrator Contact Info	Jessica Thomasson, 701-271-3201

2017 Additional Activity

Activity Number 7	
Activity Name	<u>Statewide Redevelopment of Multi-family Rental Housing on Foreclosed, Abandoned and Vacant lots</u>
Uses	Select all that apply:
	<input type="checkbox"/> <u>Eligible Use A: Financing Mechanisms</u>
	<input checked="" type="checkbox"/> <u>Eligible Use B: Acquisition and Rehabilitation</u>
	<input type="checkbox"/> <u>Eligible Use C: Land Banking</u>
	<input type="checkbox"/> <u>Eligible Use D: Demolition</u>
<input checked="" type="checkbox"/> <u>Eligible Use E: Redevelopment</u>	
CDBG Activity or Activities	<u>24 CFR 570.201 Acquisition and Disposition</u>
National Objective	<u>Development of viable communities by preventing further decline of neighborhoods due to negative effect of foreclosed, abandoned or blighted structures. Funds targeted for housing for households whose incomes are at or under 50% AMI.</u>
Activity Description	<p><u>The purpose of this activity is to provide a financing mechanism for the acquisition of foreclosed, vacant, or abandoned property to allow for redevelopment or new construction of rental housing for households earning 50% or less of AMI.</u></p> <p><u>This activity may involve either rehabilitation or new construction of residential rental housing in areas of greatest need as defined on page 1.</u></p> <p><u>NSP3 funds will be provided in the project in a form necessary to make the project financially feasible. The maximum allowable debt service coverage ratio will be 1.30 with a minimum of 1.00 over the period of affordability.</u></p> <p><u>Long term affordability will be accomplished through a land use restriction</u></p>

	<p><u>agreement or deed restriction in accordance with the table found on page 3.</u></p> <p><u>Applicants will be required to comply, to the maximum extent feasible, with the requirement for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. This will be a required certification statement on the application and will be monitored for compliance by NDHFA staff.</u></p> <p><u>All projects funded within this activity will involve affordable rental housing.</u></p>	
Location Description	<u>Statewide in a census tract with needs score of 7 or greater</u>	
Budget	Source of Funding	Dollar Amount
	<u>NSP3</u>	<u>\$ 460,000</u>
	<u>LIHTC equity, Housing Trust Fund conventional debt, and/or public/private investment</u>	
	<u>(Other funding source)</u>	<u>\$ _____</u>
Total Budget for Activity	<u>\$unknown</u>	
Performance Measures	<u>Create permanent rental units for households at or below 50% AMI</u>	
Projected Start Date	<u>2018</u>	
Projected End Date	<u>2019</u>	
Responsible Organization	Name	
	Location	
	Administrator Contact Info	