

Faces of Home

“Two things that are essential to gaining stability are having housing and employment. Without those two things, people end up going back to their old lifestyle,” said Scott College, F5 Project’s chief programs officer. The nonprofit supports individuals recently released from jail or a recovery facility.

Poor credit, a problematic rental history, and/or a criminal conviction can all create housing barriers, disqualifying an individual from being able to secure a home.

“Traditional tenant selection criteria focus on criminal and financial background to ensure the safety of the property and to confirm an individual’s ability to pay rent. The intention is to protect the property owner’s investment and the other tenants,” said Jennifer Henderson, North Dakota Housing Finance Agency’s (NDHFA) planning and housing development division director.

NDHFA’s Opening Doors program encourages property owners to lease to people who don’t meet their usual criteria by providing coverage beyond the security deposit if the tenant causes excessive damage to a unit or the housing provider loses revenue because the tenant abandons their lease.

Identification of the need

The Medical Services Division of the North Dakota Department of Health and Human Services (HHS) continually faces challenges in discharging individuals from institutional settings and securing affordable and safe housing that allows people to become integrated into a community.

A statewide Supportive Housing Collaborative and regional housing

Helping to sustain freedom

collaborative groups organized by HHS, NDHFA, and other housing and service agencies from across the state of North Dakota worked to identify a solution to best address the issue.

One idea suggested, says Cheryl Merck, state housing facilitator for HHS’s Money Follows the Person (MFP) program, was the development of a statewide landlord mitigation fund that could create more opportunity for eligible individuals to

helping individuals find and secure housing, complete the required paperwork, and later assist with landlord communications when and if they have a problem.

To be a PCCA, an organization must have a history of providing supportive services, coordination, and/or case management. The F5 Project has been a PCCA since 2019.

F5 was founded by Adam Martin, a five-time felon who was given a chance to start over when he was hired as a salesman by a local tech company. That the F5 key on a computer keyboard is the refresh key wasn’t lost on Martin. In his experience what most individuals want is to “refresh,” to get a second chance. They just need someone to provide it.



leave an institutional setting or to prevent institutionalization all together.

MFP helps older adults and people with disabilities transition from a nursing home or intermediate care facility to independent living. “Everyone who can, deserves to live where they want,” said Merck. “Most people want to be in their own community. Their quality of life is so much better when they are in their own home.”

Care coordinators are key

One of the key provisions of Opening Doors is the care coordination provided by a service provider. Households must apply through a Participating Care Coordination Agency (PCCA) who agrees to provide services for the duration of the individual’s enrollment in the program.

These care coordinators serve as an advocate and an information resource,

Most of F5’s program participants pay a fee to live in housing that the nonprofit leases from supporters of its mission. The service provider has used Opening Doors to secure housing for people who were ready to move on from their group homes, who couldn’t be accommodated when their homes were full, or because the individual didn’t meet their housing program criteria.

“Our job is to always make people feel like they are part of something and that they have the support they need to accomplish their goals,” said College. “Fear is the reason why we don’t do something, why we don’t try.” He adds that in addition to serving as a support system, part of a care coordinator’s job is also to provide hope and that many of F5’s coordinators have lived experience.

Before coming to F5, College was a probation officer for 20 years. He is also a

recovering alcoholic with nine years of sobriety. “When I sit down with a guy and tell him I’ve been in that dark, dank place that you are at now. I was able to get out.

Everyone has that ability; they just need to be given some hope.”

Once housing has been secured, Opening Doors tenants are

covered for up to 18 months. During that time, their housing provider may receive compensation for damage or lost rent claim coverage for up to \$2,000.

“Service providers regularly checking in with program participants can lead to discovering job loss, hoarding issues, and other problems,” said Henderson. “A quick proactive identification of a solution helps to resolve issues before they compound to a lease violation or an eviction.”

Any housing provider who is willing to accept individuals with rental barriers can agree to be one of Opening Doors’ Participating Landlords. Agreeing to participate is not binding; it is simply an indication that they will consider renting to households who are working towards a successful tenancy with assistance from a service provider.

“Having access to a risk mitigation fund eases a property owner’s concerns about renting to households who have had bad experiences in the past either as a renter or in the justice system,” said Henderson. “If a tenant causes damage, housing providers are more willing to give new tenant a chance because of the coverage too.”

When Merck is transitioning people from an institutional setting, her greatest challenge is finding suitable housing within their community and having the service providers needed to help that person remain independent. The most difficult for her to place are individuals with criminal convictions, which are typically related to behavioral health issues.

Demonstrates measurable benefits

Opening Doors has proven to be an

efficient and effective tool to help people with housing barriers be successful tenants and establishing someone in a stable setting with planned care



coordination isn’t just good for the individual, it has also produced cost savings for the state.

From January 2019 to

September 2022, 85 individuals applied for coverage from Opening Doors.

Program commitments helped about half secure housing with the average individual maintaining their tenancy for 12 months. Prior to enrollment, all the individuals

assisted were either in transitional housing or some sort of homeless situation. To date, NDHFA has paid ten Opening Doors claims totaling \$15,219.47.

Individuals who are justice involved experience homelessness at a rate nearly 7 times higher than the general public, and people who have been incarcerated more than once experience homelessness at a rate 13 higher than the general public.¹ And, being homeless means they are more likely to be arrested and incarcerated again.²

The North Dakota Department of Corrections and Rehabilitation reports that the cost per day in FY2020 to house an individual was \$132.61. Based on the cost of incarceration and the average length of Opening Doors’ participant tenancy, this second chance has potentially saved the state \$1.5 million.

“For a lot of the people we work with, this is their only option to get housing,” Merck said. She’s been unable to discharge people from nursing homes and had to temporarily place some individuals in homeless shelters until the necessary services or the right housing was obtained.

With more service providers, Merck believes that using Opening Doors MPF could support 100 people per year, significantly reducing the state’s Medicaid costs. The cost of skilled nursing home care for some of the individuals Merck helps is as much as \$11,000 per month, more than \$360 per day.

To get more service providers on board, Merck works with Henderson to educate them about NDHFA’s program. As service

providers all regularly check-in with their clients, Open Door’s reporting requirements of one -page monthly client reports and quarterly check-ins with landlords adds little to their workload.

“If we keep putting up barriers, people give up. It’s too much, its overwhelming,” said College. “Given the opportunity, people will recognize that they have the ability to accomplish their goals, and they develop support systems that help them sustain their freedom.”

Opening Doors Eligibility

To be eligible for Opening Doors, an individual must:

- Have an intellectual, developmental, physical, aging-related or behavioral health condition or be a youth exiting the foster care system.
- Have a housing barrier that would disqualify them under ordinary rental selection criteria (i.e. criminal record, rental history, or credit score deficiencies).
- Willing to actively participate in supportive services for the term of the coverage.

Learn more about Opening Doors online at www.ndhfa.org. Program information is found under “Ready to Rent?”

¹ 2018 Update on Prisoner Recidivism: A 9-Year Follow-up Period (2005-2014), U.S. Department of Justice, May 2018.

² Health Conditions Among Unsheltered Adults in the U.S., California Policy Lab, October 2019.

(Published October 2022 by North Dakota Housing Finance Agency.)