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Grand Forks Housing Study

John Leland Sauter

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GRAND FORKS HOUSING STUDY

by

John Leland Sauter

B.A., University of North Dakota, December 1985

An Independent Study

Submitted to

The Faculty of the Political Science Department

in Partial Fulfillment of the Requirements

for the Degree of

Master of Public Administration

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This independent study submitted by _____
in partial fulfillment of the requirements of Masters of Arts
(Master of Public Administration) from the University of North
Dakota is hereby approved by the faculty advisor under whom the
has been done.

Advisor

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CHAPTER I

INTRODUCTION: AFFORDABLE HOUSING

During the 1980's the demand for new housing began a downward spiral that has continued ever since. Fewer young people are demanding new homes because financing costs, zoning practices, and bidding wars have driven up land values and, hence, the cost of purchasing a new home. By 1988, the average monthly house payment (with 20% down and a 30 year mortgage) exceeded \$1,000 for the first time in United States history. 1

Real income has not kept pace with housing costs. "During the last 15 years housing costs have accelerated almost three times faster than incomes. Moreover, operating costs- utility payments, insurance and maintenance - have also accelerated faster than inflation."2

In addition to the increase in housing costs, there has been a continual decrease in the production of new houses in relation to population growth. Thus, those searching for their first home face two complementary problems: few available units and even fewer they can afford.

The housing affordability problem has crept steadily up the

income ladder, past the low- and moderate-income and well into the middle class. Thus, homeownership is slipping beyond the grasp of many young adults and the American dream of owning one's own home has remained just a dream for most.

The Affordable Housing Crisis

What is the definition of affordable housing? Mortgage lenders and the U.S. Department of Housing and Urban Development recommend that a household spend no more than 30 percent of its income for housing, including utilities.³ However, many poor families pay considerably more than 30% of their income on rent alone. "More than 6 million American Households pay half or more of their income for rent. Of these, 4.7 million pay 60 percent or more."⁴

While young couples wait longer to buy their first home, they stay in rental housing intensifying the competition for rental units and driving the rents up. Consequently, low and moderate income families in many parts of the country struggle to find affordable rental units. At the same time income growth for poor families has risen at a slower rate than for the rest of the population.⁵ So the poor and near poor face a double edge sword-- a real loss in income and a real increase in housing costs.

While the demand for affordable housing has gone up, the supply has continually gone down. During the 1980's the nation's supply of low-income housing units was reduced by more than one million units. In addition, an estimated 70,000 public housing units were abandoned because of inadequate funding and poor

maintenance.6

The trend in the 80's was to tear down the large public housing projects (built during the late 1960's and early 1970's) because they had become run down or abandoned and had become synonymous with crime, drug abuse, unsanitary living conditions, and long term welfare dependency. HUD and large city housing authorities tore down these buildings and tried to replace them with smaller scale scatter site-projects which disperse those residing in public housing throughout a city instead of concentrating them in one location. These projects often met with great opposition in many cities. While everyone is in favor of helping the less fortunate, when it comes time to build public housing they all say "not in my backyard".

At the same time subsidized low cost housing was being cut, the private market for affordable housing units began to disappear. Low cost private market units, beginning in the 1980's, began to be replaced by high rise offices, condominiums, and shopping malls. High interest rates, restrictive building and land use codes, abandonment, and arson also took a collective toll on the number of cheap apartments, removing them from the market.

Despite the large number of housing units lost during the 1980's, few were built to replace them. Since the beginning of that decade the federal government has been withdrawing steadily from the low-income housing field. During the Reagan administration, federal funding for new activity in low-income

housing was cut by 76%, from more than \$30.2 billion to under \$7.8 billion with the government's two largest programs for low-income apartment construction nearly eliminated.⁷

In addition, the Tax Reform Act of 1986 removed many of the incentives for investment in low- and moderate-income apartment construction and rehabilitation (i.e. accelerated depreciation schedules, favorable capital gains tax rates, and tax credits) and placed limits on the volume of tax-exempt housing bonds that can be issued by state and local housing finance agencies for construction and rehabilitation of low and moderate income housing.⁸

The Reagan administration attempted to replace these programs with the Section 8 Housing Voucher Program. Under this program housing vouchers are given to families who meet eligibility requirements allowing them to find housing in the existing private housing market with the government paying a share of the cost. The Voucher Program is similar to the Section 8 Certificate Program of the 1970's which guaranteed the holder a housing subsidy for a period up to fifteen years. However, both programs share the same problem -- even if a family is fortunate enough to have one of the limited number of vouchers or certificates, there are simply not enough affordable units to be found. Thus, vouchers and certificates are of little help in tight housing markets and by no means guarantee housing.

Current Trends In Affordable Housing

As bad as the 1980's were, the affordable housing crisis

that was begun during that decade is far from over. A great threat to the country's affordable housing supply at this time comes from the potential loss of hundreds of thousands of federally assisted, low-income housing units because of expiring use restrictions and expiring federal contracts that are the end product of programs that HUD undertook during the 1960's.

Under the 1968 National Housing Act two housing programs, Section 221 and Section 236, were enacted to provide below market interest rates to developers of low- and moderate-income housing in exchange for agreement for the developers to charge the tenants low rents. In addition, the developers received substantial subsidy contracts from HUD for providing the housing to these groups.

Most of these mortgages and subsidy contracts were for forty years, with the developers having the option after twenty years to prepay their mortgages and no longer be restricted in the use of their property. This means that housing program contracts signed in the late 1960's and early 1970's (at which time the programs were discontinued) are now reaching the point where owners can prepay their mortgages and convert their properties to more profitable uses such as condominiums, higher-rent apartments, offices, or shopping malls. "It is estimated that by 1995 as many as 900,000 of the nation's 1.9 million privately owned but federally assisted housing units could be refinanced conventionally and escape federal use restriction."⁹ A study of future housing issues done by the Office of Management and Budget

in 1988 concluded: "In the 1990's, there will be a housing budget crisis as claims generated by past federal housing commitments increasingly compete with claims for expanded low-income housing assistance."¹⁰

Today there is virtually no low-income housing being built anywhere, and yet the demand and the need for such housing is, if anything, increasing. Estimates are that by 1993 the demand for low-rent housing will outstrip the supply, with 14.3 million poor households competing for 10.6 million low-rent units.¹¹ What will become of the displaced population now that public subsidized housing is no longer a viable alternative?

Homelessness

Since the early 1980's there has been almost a virtual decimation of the low-income housing supply in most large American cities. At the same time those same cities had the largest percentage of U.S. citizens living at or below the poverty level (greater than 15% by 1985) than at any other time in U.S. history.¹² Therefore, low and moderate income individuals are often forced to live in crowded and substandard housing and those living on the margin with minimal income can very easily find themselves homeless.

While the number of homeless has increased dramatically in recent years, as can be seen by the number of homeless on the streets of every major American city, the homeless are no longer only the hoboes or skid row bums. These groups, which were once the traditional homeless population, are continually being

supplemented by new groups of individuals. In the early eighties the problems of affordable housing and housing availability converged which resulted in what is commonly referred to as the "new homeless". The most striking characteristic of the new homeless is the number of homeless families, mostly women and their children. In addition:

The homeless population today is clearly much younger, better educated, and more heavily dominated by racial and ethnic minorities than in years past...furthermore, the National Housing Task Force estimates that 20 percent of the homeless hold full-time jobs.¹³

The growing numbers of the new homeless helped push the issue of affordable housing to the forefront of public attention as homelessness, for the first time, was recognized as the plight of families unable to find affordable dwellings. The visibility of the homeless and the media reports of an even larger group of the "near homeless" (those families and individuals that are on the brink of becoming homeless at any time) have heightened public awareness of the housing crisis.

Thus, homelessness as a social problem became a hot topic in the early years of the 1980's, attracting the attention of the popular media, academicians, advocacy groups, and social policy makers. However, there was (and is) little agreement between these groups on the definition of "homelessness", and even less on the magnitude of the problem. "National estimates of the homeless range from a low of 300,000 reported by the Department of Housing and Urban Development (HUD) to a high of 3 million cited in private study."¹⁴

Homelessness is too often thought of as simply a housing problem. However, housing should not be interpreted to mean residential building alone. It should have a broader interpretation to include urban development and social programming focusing on such human problems as unemployment, mental illness, and substance abuse. It is estimated that up to two-thirds of the homeless have certain problems that need attention in addition to housing. Quite simply, even if housing was available, they could not live on their own without supportive services.

Current Affordable Housing Efforts

At this time it appears that Congress will have to develop new programs and appropriate massive amounts of money just to stand still in the fight to maintain the country's current affordable housing stock. The government is adding about 100,000 new subsidized housing units a year to the nation's stock of low income housing -- less than a third of what it added each year of the 1970's, and far less than the current estimated need of 500,000 new units per year.¹⁵

HUD's present efforts do not emphasize new rental construction or subsidies from the federal government. Instead HUD is pushing the state and local governments to take a larger role in developing affordable housing. As HUD Secretary Jack Kemp said in early 1991, "The clear message of recent elections is that the public wants government out of its hair; only public-private partnerships will work"¹⁶

Kemp's remarks can be seen as a continuation of the Reagan Revolution's impact on low income housing. The Reagan administration cut nearly \$30 billion a year spending on public housing preferring a market-driven approach to the housing problem. In the wake of the president's policy, community based private housing groups sprung up around the country. "Nonprofit development corporations, civic minded church groups, foundations and companies have stepped into the vacuum left by the Federal Government's withdrawal from large-scale public housing construction."17

Housing partnerships have been created among a number of non-profit organizations to raise capital and provide technical assistance to groups and organizations devoted to building affordable housing. The key to the private groups' success is getting local communities involved, which clears away expensive and time consuming political obstacles to projects. Cutting costs and obtaining financing from a number of different sources are fundamental techniques for keeping down the price of new construction.

These groups patch together resources from local and state governments with their own fundraising efforts. Such private housing projects often make use of government subsidies still available. Even then this bootstrap approach, the nonprofits and local communities, can't produce enough new housing to meet the growing demand. Subsidy funds - the money needed to fill the gap between what the working-class can afford for housing and what

housing costs to build and operate - are scarce. Even the most successful penny-pinching nonprofit groups that are successfully creating new housing acknowledge that they can't solve the housing crisis by themselves and that the federal government will have to resume a major role in the process if the problem is to be effectively dealt with.

The preamble to the Housing Act of 1949 declared that the goal of the act was "the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family."¹⁸ Today the United States is no closer to those goals than it was the act was passed. In fact, in many ways the country has gone backward. Today it is more difficult than ever for low- and moderate-income families to find housing without assistance, which the government is not willing to extend and local and community efforts can not provide on their own.

Affordable Housing in Grand Forks

The remainder of this report will focus on affordable housing in Grand Forks, North Dakota. In the next two chapters current and future housing needs of the city will be compared to the current and anticipated housing market. Although Grand Forks is not a large city it shares some of the same housing trends and problems of major metropolitan areas. These shared trends and problems, along with other unique characteristics of the city will also be looked at with regard to the affordable housing question. After reviewing the housing needs of the city and the strengths and weaknesses of housing and other service providers,

I will propose a five year housing plan.

1. Paul M. Low, "Housing Costs Across America," Consumers' Research Magazine, June 1990, 21.
2. Ford Foundation, Affordable Housing: The Years Ahead (New York: Ford Foundation, 1989), 19.
3. James D. Wright and Julie A. Lam, "Homelessness and the Low-Income Housing Supply," Social Policy 17 (Spring 1987): 50.
4. Frederic G. Reamer, "The Affordable Housing Crisis and Social Work," Social Work 34 (January 1989): 5.
5. Ford Foundation, Affordable Housing: The Years Ahead, 19.
6. Reamer, "The Affordable Housing Crisis and Social Work," 6.
7. "Shelter Skelter," The New Republic, 11 May 1987, 7.
8. Reamer, "The Affordable Housing Crisis and Social Work," 6.
9. Ibid.
10. Phil Kuntz, "Expiring Federal Subsidies Raise a Policy Dilemma," Congressional Quarterly Weekly Report 47 (6 May 1989): 1041.
11. Phil Kuntz, "Change Sought in Low-Income Housing Credit," Congressional Quarterly Weekly Report 46 (12 March 1988): 668.
12. Wright and Lam, "Homelessness and the Low-Income Housing Supply," 49.
13. Ibid., 48.
14. Ford Foundation, Affordable Housing: The Years Ahead, 19.
15. Low, "Housing Costs Across America," 21. and "Shelter Skelter," 7.
16. Charles K. Hoyt, "Developers, Planners, and the Poor," Architectural Record 178 (January 1990): 14.

17. Jennifer Hull, "Building From the Bottom Up," Time, 9 February 1987, 22.

18. The Housing Act of 1949 as cited in Kuntz, "Expiring Federal Subsidies Raise a Policy Dilemma,": 1042.

CHAPTER II

HOUSING NEEDS

Current Estimates

HUD defines very low-income households as those "whose income does not exceed 50 percent of the median family income for the area...with adjustments for smaller and larger families" and other low-income households as "households whose incomes are between 51 percent and 80 percent of the median income for the area...with adjustments for smaller and larger families"¹ Table 2A, on page 13, presents information drawn from 1980 census data regarding the very low- and other low-income families in Grand Forks and points out the obvious need for housing assistance for those families who rent.

Over 58% of the very low-income renters in Grand Forks pay over 30% of their income (a cost burden) for housing while an additional 31% of the city's very low-income renters pay over 50% (an severe cost burden). Of the total number of renters who fall into the other low-income category, 48% face a cost burden while an additional 11% face an severe cost burden. These cost burdens exist, with little fluctuation, for each of the very low- and other low-income household groups.

TABLE 2A

HOUSING ASSISTANCE NEEDS OF LOW INCOME HOUSEHOLDS

RENTERS

Household by Type, Income & Housing Problems	Elderly 1-2 Member Households	Small Related (2-4)	Large Related (5 & more)	All Other House- holds	Total Renters
Very Low Income (0 to 50%)	638	1,204	116	1,060	3,018
With Housing Problems:					
Physical Defects	45	6	59	57	167
Cost Burden > 30%	307	760	79	620	1,766
Cost Burden > 50%	144	386	44	354	928
Other Low Income (51 to 80%)	295	538	100	683	1,616
With Housing Problems:					
Physical Defects	17	3	42	29	91
Cost Burden > 30%	122	331	44	280	777
Cost Burden > 50%	55	71	3	51	180
Total Low Income	933	1,742	216	1,743	4,634

OWNERS

Household by Type, Income & Housing Problems	Elderly 1-2 Member Households	Small Related (2-4)	Large Related (5 & more)	All Other House- holds	Total Owners
Very Low Income (0 to 50%)	356	167	51	76	650
With Housing Problems:					
Physical Defects	77	17	4	11	109
Other Low Income (51 to 80%)	251	218	183	43	695
With Housing Problems:					
Physical Defects	57	9	17	5	88
Total Low Income	607	385	234	119	1,345

SOURCE: U.S. Census Bureau, 1990 U.S. Census Standard Tape File 3A for the State of North Dakota: Census of Population and Housing (Washington, D.C.: Government Printing Office, 1991, text-fiche).

Table 2A also points out housing assistance needs of very low- and other low income homeowners in Grand Forks. Although no information is presented in the table on the cost burden that the very low- and other low-income homeowners face, Bob Carmody of the Grand Forks Urban Development Office estimates that "homeowners face the same problems of cost burden, if not greater, because few renters pay for all utilities or other maintenance and upkeep".²

Furthermore, as is shown in Table 2A, low-income homeowners live in units that are more than twice as likely to have physical defects. These facts point out that there is a serious need for moderate or substantial rehabilitation for both low-income rental and ownership housing.

There is little available data on the current housing assistance needs for moderate-income families and households in the city of Grand Forks. However, it is again assumed by the Urban Development Office that the moderate-income face some of the same problems of the very low- and other low-income families. This assumption is based on the number of moderate-income families who qualify for Federally assisted owner and rental rehabilitation programs which are run by the city.³

It should be noted at this point that there is very limited information available with regard to housing assistance needs for minority very low- and other low-income households in Grand Forks. Minorities make up less than 5% of the total population of Grand Forks.⁴ Available information from the city indicates

that "current programs provide for the needs of minorities. No minorities are experiencing any special housing needs."⁵

There are 1,532 families and/or single individuals in Grand Forks who receive housing assistance from city, state, or private sector administered HUD programs.⁶ Despite this amount of subsidized housing, there are still 928 units rented by very low-income families or individuals who face a severe cost burden (see Table 2A). The family type breakdown of rental units by severe cost burden (and thus qualifying for Federal preferences for priority admission to rental assistance programs) is: 144 very low-income elderly one and two member households, 386 very low-income small related households, 44 very low-income large related households, and 354 of all other very low-income households.

The need for affordable one bedroom rental units has continually increased in Grand Forks, quite likely as the effort to reduce the occupancy of state funded group homes for the developmentally disabled has developed.⁷ Four bedroom units are also in high demand because there are so few four bedroom rental units of any kind available and they are generally the most expensive to rent.⁸

Five-Year Projections

The Grand Forks Urban Development Office anticipates that, barring any major unforeseen development, current housing needs will not change much during the next five years. The housing stock will grow older and naturally deteriorate but it is

anticipated that, with similar levels of assistance available today, rehabilitation of units will be about the same as the rate of deterioration.⁹

The Grand Forks Housing Authority anticipates that in the next five years the number of families and individuals who face a severe cost burden will increase and there will be more individuals who qualify for Federal preferences for priority admission to rental assistance programs. It is also anticipated that new rental programs and subsidies will not keep pace with the demand for assisted housing as the number of individuals waiting for housing assistance grows faster than assistance programs. However, this growth is not expected to be overwhelming.¹⁰

Over the next five years certain family and individual groups are expected to change in size and the need and demand for housing assistance will also change. Demand for one bedroom units will likely begin to slow down due to a decline in the numbers of developmentally disabled being moved out of state funded group homes. It is anticipated that there will be fewer developmentally disabled individuals who will be leaving state institutions and going into group homes and thus fewer individuals leaving group homes who will be searching for housing assistance.¹¹

A group that is expected to grow during the next five years are single parent households headed by women. These households are extremely vulnerable and have special needs which include

child care, employment training and access to medical services. "The special needs of single parent households is being met with existing projects and programs. [However], the number of single parent households are expected to increase."¹² Therefore, the increase in the number of single parent households is expected to have one of the greatest impacts on housing assistance needs in the next five years.¹³

Another group that is expected to experience change in the next five years is the elderly. "The number of people 65 years old or older increased 13.2 percent during the 1980's... continuing a trend that began in the 1960's"¹⁴ Therefore, it is reasonable to assume that the population of Grand Forks will continue to follow the national trends of aging "Baby Boomers" and the "greying of America". Although it is anticipated that this population group will have greater growth than many other population groups in the next five years, neither the Grand Forks Urban Development Office or Housing Authority expects the growth cycle to produce a truly significant change in the number and needs of the elderly in the city that do not currently require supportive housing or supportive housing services.¹⁵

At this time there is no way to accurately forecast changes in housing needs due to new organizations locating in the city and bringing a surge of new people with them. However, John O'Leary, Executive Director of the Grand Forks Urban Development Office, anticipates that several large businesses currently being courted by the city will establish locations in Grand Forks.

This in turn will cause some in-migration to the city. While it is anticipated that some of these organizations will provide high paying jobs, and the individuals filling those positions will be able to utilize existing housing without subsidies or assistance, many of the jobs created in the next five years by new employers will not be high paying. This could potentially add to the number of individuals who are seeking housing assistance.¹⁶

There are no organizations which employ a great number of individuals, such as the Grand Forks Air Force Base, that anticipate closing in the next five years. Therefore the number of individuals who are currently low-income and requiring housing assistance will not increase due to unemployment but may increase if the cost of living in the next five years continues to outstrip the median wage for workers.¹⁷

Finally, it is anticipated that the national and state trend of individuals moving from rural to urban areas will continue in the next five years. For the most part, the individuals who are moving from rural to urban settings are not highly educated or skilled, and tend to have lower incomes. Therefore, the city anticipates that the amount of housing assistance needed will increase during the next five years due to this shift in population but does not anticipate a housing crisis due to this influx.¹⁸

Supportive Housing Needs of Homeless Persons

Current Estimates

There is very little data available on the homeless population in Grand Forks. One reason is that there is not an accurate, operational definition of homeless on which many service providers in the city can agree upon. Furthermore, the 1990 census data on the homeless has not yet been released and there are no comprehensive studies or reports on the homeless in Grand Forks. Most available information about the homeless comes from the records of social service agencies that provide housing and other supportive services to the homeless who make themselves known in Grand Forks. These self-report measures often do not account for, or are inconsistent in their measures of, the number of homeless families and individuals that are mentally ill, substance abusers, victims of domestic violence, or are runaway or abandoned youth.

What is currently known about the homeless in Grand Forks from service provider records is as follows. The majority of the homeless in Grand Forks are white. However, service provider records indicate that the homeless population is made up of between 40-45% minorities, primarily Native Americans. The smallest group of homeless, but the most visible, are single individuals. Most of these are men who can be diagnosed as having some form of mental illness or who are chronic alcohol or drug abusers. These individuals need, in addition to emergency shelter, supportive services such as counseling, education, job

training, medical attention, food, and other long term housing and supportive services.¹⁹

The largest group of homeless people in Grand Forks (and still growing) are the least visible. They are the homeless families. Following the national trend, there is an increasing segment of families who are homeless in the city. Homeless families are often single parent families headed by women. Many of these women are victims of domestic violence who are seeking shelter for themselves and their children.²⁰

In addition to emergency shelter, these homeless families have counseling, education and training needs that must be met if they are going to be able to support themselves and secure stable housing. Additionally, abuse victims also have security concerns that must be addressed in addition to emergency housing. However, the most critical need these homeless families have is for transitional housing and supportive services while they are getting their lives together. Transitional housing serves as the link between homelessness and either subsidized, or ideally, non-subsidized housing.²¹

At-Risk Population

Any of the very low- or other low-income families listed in Table 2A on page 13 who pay more than 50% of their income for rent are obviously at risk of becoming homeless. These families and individuals are at risk because the loss of income due to illness, unemployment, or even a cut in salary will force them to pay an even greater portion of their income for rent. If they

are no longer able to make their rent payment it is highly unlikely that they have savings to use to stay in their housing for more than the current month. Furthermore, these families may find themselves in the same situation if their rent is raised and they find they can not pay the truly severe cost burden any longer.

For very low-income families with income below 30% of the median (the HUD definition of "worst case needs"²²) these conditions, leading to homelessness, are particularly acute. Therefore, these families (which are uncounted in Grand Forks) must be considered in imminent danger of becoming homeless and residing in shelters or being unsheltered because they lack access to permanent housing, and their existing support network and resources are not adequate to keep them in affordable housing.

There are also the hidden homeless, those individuals and families who are residing with friends or family because they can not afford housing on their own. The hidden homeless are an at-risk population for homelessness. If for any reason the hidden homeless can not stay indefinitely where they are currently residing and are forced to move out, they will immediately become certifiably homeless.

Almost all deinstitutionalization processes release individuals into society who are the most critical in terms of becoming homeless. Although uncounted and not perceived to be of great in numbers in Grand Forks, the individuals being released

from mental, penal, or substance abuse facilities into the community are almost all in imminent danger of becoming homeless. Deinstitutionalized individuals often lack skills and education and, because of their institutionalization, they generally have great difficulty in finding employment. Furthermore, most deinstitutionalized single, healthy individuals without children find they do not qualify for subsidized housing or social services. They may not have families or their families may not want to be involved with them upon their release from an institution. Therefore, individuals being released from mental, penal, and substance abuse facilities are in imminent danger of residing in shelters or being unsheltered because they lack access to permanent housing and their existing resources and support network are not sufficient to provide permanent housing.²³

Supportive Housing Needs for Others with Special Needs

Current Estimates

People with Disabilities. There are an estimated 5,558 individuals in Grand Forks that suffer from some form of physical disability.²⁴ The range of housing needs that the physically disabled require is quite vast. Although some of the city's physically disabled need full time nursing care or other special housing arrangements, a large majority of these individuals do not require any type of supportive housing. However, there are special needs that need to be addressed for

the physically disabled who do not require supportive housing or supportive housing services. These individuals need to find affordable housing that is suitable for their use. Special housing features such as units without staircases, wheelchair access ramps, lower counter tops and light switches, larger doors and specially designed bathrooms and other features may be required by these physically handicapped individuals.

There are also an estimated 1,313 developmentally disabled people in the city of Grand Forks and roughly an equal number of severely mentally ill individuals.²⁵ Once again the range of supportive housing that these individuals require is quite vast. Some individuals who are developmentally disabled or mentally ill require group home environments with fully supervised supportive housing services. Still others require congregate residential housing or independent living with minimal supportive services.

There are many service needs beyond supportive housing that disabled persons in the city require. Some of these needs are for long or short term home health care provided by health professionals and home help services that are provided by non-professionals. Other service needs include specialty transportation, home delivered meals, and other supportive services such as counseling and case management.

For those individuals returning to the community from physical and mental health care institutions their supportive housing needs and supportive service needs are immediate and most pressing on local service providers. Therefore, these

individuals can not wait for these services as others in the community may be able to do.

Elderly With Special Needs. A service care provider for the elderly in Grand Forks estimates there are 3,450 elderly in the city with special needs that require supportive housing or supportive services.²⁶ These supportive housing needs range from full time nursing facilities to residential living arrangements with minimal supportive services. The North Dakota State Plan On Aging produced by the state Department of Human Services discusses the services needed to maintain frail older persons in their homes. Some of the needs identified are: long or short term home health care, long or short term home help care (homemaker and chore service), meal service, and transportation.²⁷

Persons with AIDS. It is very difficult to estimate the number of individuals in Grand Forks that have AIDS and require special housing assistance because of the effects of the disease, whether physical or social. There are fewer than one hundred individuals in the state of North Dakota who are known to be HIV positive and for the region of the state where both Grand Forks and Fargo are located there are 31 known cases of individuals who are HIV positive.²⁸ Therefore it can be assumed that the number of individuals in Grand Forks who have AIDS at this time is extremely small and that these individuals do not have any greater need for supportive housing and services than the rest of the general population.

Conclusion

In this chapter the housing needs of very low- and other low-income families in the city of Grand Forks were presented. The greatest need identified was for housing assistance, particularly for those families who are forced to spend a large part of their income for rent.

The projected housing needs of Grand Forks for the next five years were also discussed. Specific groups of residents were identified as likely to increase in number during that time period and the additional housing assistance, if any, these groups will require was determined.

Finally, the special housing needs of certain city residents were examined. The emergency shelter and other support needs of the homeless, and near homeless, were discussed. Additionally, the supportive housing needs of the physically, developmentally, and mentally disabled were addressed as were the special housing needs of the elderly and individuals with the AIDS virus.

Now that the housing needs of low-income families, the homeless, and the special needs populations have been identified it is time to determine if, and how, the needs of these groups are being met in Grand Forks. Accordingly, the next chapter will deal with the assisted and supportive housing services available to these groups and where gaps exist between identified housing needs and available housing.

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2. Bob Carmody, Special Project Coordinator for the City of Grand Forks Urban Development Office, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 11 July 1991.

3. Curt Siewert, Construction Project Coordinator for the City of Grand Forks Urban Development Office, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 5 February 1991.

4. U.S. Census Bureau, 1990 U.S. Census Standard Tape File (STF1) for the City of Grand Forks, North Dakota (Washington, D.C.: Government Printing Office, 1991, text-fiche), Table P28.

5. Grand Forks Urban Development Office, 1991 Housing Assistance Plan (Grand Forks, N.D.: Urban Development Office, 1991), Part I.

6. Ken Donarski, Director of the Grand Forks Housing Authority, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 3 June 1991; Ron Knutson, Director of the Housing Assistance Program, North Dakota Housing Finance Agency, telephone interview by author, 23 May 1991; and, Ernie Gregoire, owner and manager of The Gregoire Company, telephone interview by author, 3 June 1991.

7. Clarence Vetter, Director of Development Homes, telephone interview by author, 17 June 1991; and Donarski interview.

8. Grand Forks Urban Development Office, Grand Forks, North Dakota 1986 Housing Study (Bismarck, N.D.: Midwest Environmental Services, Inc., 1986), 37-39.

9. Carmody interview.

10. Donarski interview.

11. Vetter interview.

12. Grand Forks Urban Development Office, 1991 Housing Assistance Plan, Part I.

13. Associated Press, "Families Headed by Single Women on the Rise in N.D.," Bismarck Tribune, 31 August 1991, pp. 1A, 10A.

14. Kevin Bonham, "N.D. Loses its Youth," Grand Forks Herald, 19 June 1991, p. 1B.

15. Carmody interview; and Donarski interview.

16. John O'Leary, Director of the City of Grand Forks Urban Development Office, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 13 July 1991.

17. U.S. Department of Housing and Urban Development, Economic and Market Analysis Section, Region VIII Metropolitan Area Housing Market Summaries (Denver, Co.: U.S. Department of Housing and Urban Development, Economic and Market Analysis Section, April, 1991), 19.

18. Ibid.

19. Grand Forks Urban Development Office, City of Grand Forks 1991 Emergency Shelter Grant (Grand Forks, N.D.: Urban Development Office, 1991).

20. Ibid.

21. Ibid.

22. U.S. Department of Housing and Urban Development, Preparing a Comprehensive Housing Affordability Strategy for Fiscal Year 1992: Instructions for Units of General Local Government, 4.

23. Carmody interview.

24. Jay Johnson, Executive Director of Options Interstate Resource Center for Independent Living, personal interview by author, Options Headquarters, East Grand Forks, Minnesota, 4 June 1991.

25. Roger Johnson, Director, Clinical Services Division of the Northeast Human Service Center, personal interview by author, Northeast Human Service Center, Grand Forks, North Dakota, 15 May 1991.

26. Mary Beth Martin, Admissions Coordinator, Valley Memorial Homes, telephone interview by author, 10 June 1991.

27. North Dakota Department of Human Services, Aging Services Division, The North Dakota State Plan on Aging (Bismarck, N.D.: Department of Human Services, Aging Services

Division, 1989), 22.

28. North Dakota Department of Health and Consolidated Laboratories, Preventive Health Section, HIV Registry Report April 1, 1985 to March 31, 1991 (Bismarck, N.D.: Department of Health and Consolidated Laboratories, Preventive Health Section, 2 April 1991).

CHAPTER III

MARKET AND INVENTORY CONDITIONS

The population of Grand Forks grew from 43,765 in 1980 to 49,425 in 1990, an increase of roughly 13 percent. During that same time period the household population of the city grew from 15,577 to 18,531, an increase of 19 percent (see Table 3A below), indicating that the number of small family households is growing in the city.

TABLE 3A
POPULATION AND MINORITY DATA

Category	1980 Census Data (A)	1990 Census Data (B)
1. Total Population	43,765	49,425
2. White (Non-Hispanic)	42,400	47,194
3. Black (Non-Hispanic)	208	395
4. Hispanic (All races)	501	586
5. Native American	573	1,115
6. Asian & Pacific Islanders	315	529
7. Household Population	15,577	18,531

Source: (A) U.S. Census Bureau, 1980 Census of Population: General Population Characteristics (Washington, D.C.: Government Printing Office, 1982), Tables 14, 58, and 59.

(B) U.S. Census Bureau, 1990 U.S. Census Standard Tape File (STF1) for the City of Grand Forks, ND (Washington, D.C.: Government Printing Office, 1991, text-fiche), Table D28.

The minority population of Grand Forks grew from about three percent to almost five percent of the total population during the 1980s. All minority groups in Grand Forks gained population with the Native American population growing faster than any other minority group, almost doubling their number between 1980 and 1990 (see Table 3A previous page). However, there is no information available to indicate whether or not the housing inventory available to these minority groups has kept pace with their growth.

Minority and Low-Income Housing Concentrations and Inventory

Concentrations of minorities in Grand Forks are shown in the following table:

TABLE 3B

CITY OF GRAND FORKS BLOCK GROUPS WITH
GREATER THAN FIVE PERCENT CONCENTRATIONS OF MINORITY RESIDENTS

<u>Census Tract</u>	<u>Block Group</u>	<u>Total Block Population</u>	<u>Percentage Minorities</u>
103	2	1,366	5.5
104	3	484	16.0
104	4	970	5.1

Source: U.S. Census Bureau, 1990 U.S. Census Standard Tape File (STF 1) for the City of Grand Forks, North Dakota (Washington, D.C.: Government Printing Office, 1991, text-fiche), Table P28.

In Grand Forks there are only three block groups which have a concentration of minorities that is higher than five percent. Block group 103-2 is composed mostly of the University of North Dakota's dormitories and apartments. Block group 104-3 is composed of private housing (mostly apartment buildings) that

borders the University and is used primarily by students. Most housing in block group 104-4 is in a mobile home park that, because of its proximity to the university, is utilized by students.

Therefore, the racial and ethnic concentrations of the city appear to be directly connected with housing for the University of North Dakota which attracts students from all over the world. Student make up a highly transitory population that find housing subsidy through enrollment in school. There are enough of these subsidized properties for all students, including minorities; therefore, these racial and ethnic concentrations do not warrant the need for housing assistance beyond that of the rest of the general population.

Table 3C, on the next page, shows where there are concentrations of low- and moderate-income persons in Grand Forks. These concentrations can be explained in the following ways: 1) those block groups that fall within census tract 101 are composed of older single family houses on small lots just north of the central business district; 2) block group 102-5 is comprised of properties that, because of their location next to the railroad tracks, are generally seen as undesirable; and therefore, are of low value; 3) the block groups in census tract 103 are made up of University of North Dakota Housing and subsidized apartment complexes; 4) the block groups in census tract 105 are in the central business district and are comprised mostly of apartments above older run-down buildings; 5) about

one-third of block group 106-2 is made up of subsidized apartment buildings that are used to house low-income families; 6) the housing in block group 113-2 is made up almost exclusively of an old mobile home park with older inexpensive units.

TABLE 3C

CITY OF GRAND FORKS BLOCK GROUPS WITH GREATER THAN 50 PERCENT
CONCENTRATIONS OF LOW AND MODERATE INCOME LEVEL INDIVIDUALS

<u>Census Tract</u>	<u>Block Group</u>	<u>Total Block Population</u>	<u>% of Persons Low-Mod Income</u>
101	4	492	52.2
101	7	251	58.2
102	5	615	57.4
103	1	3,497	91.5
103	2	1,308	83.3
103	3	1,224	83.9
104	1	676	57.8
104	3	475	69.3
105	1	184	63.6
105	2	144	79.9
105	3	111	92.8
105	4	209	77.5
106	2	946	83.7
113	2	194	60.3

Source: U.S. Census Bureau, 1990 U.S. Census Standard Tape File (STF 1) for the City of Grand Forks, North Dakota (Washington, D.C.: Government Printing Office, 1991, text-fiche), Table D1.

The housing inventory near the University is not in need of rehabilitation or expansion and is sufficient to meet the needs of students who, for the most part, make up a temporary and highly transitory low-income population. The housing inventory in the downtown area and other older sections of Grand Forks is not sufficient in either the number of units available or the condition of existing units. The inventory of subsidized housing complexes in Grand Forks provides decent living conditions for those that occupy these units but, as the current waiting lists for these units show, there simply are not enough of these complexes.

Overall Housing Inventory and Market

Rental Units

There are more than enough housing units to house all the people in Grand Forks. According to the latest Greater Grand Forks Apartment Survey, conducted in July of 1991, there is a ten percent vacancy rate in the city of Grand Forks.¹ This vacancy rate historically jumps an additional five to ten percent during the summer months when the University of North Dakota is not in full session.²

The extent of the cost burden and severe cost burden experienced by renters within the city was documented in the last chapter. The fact that many families face a cost burden or severe cost burden when paying rent while there is an unusually high rental unit vacancy rate in the city (5% is considered

normal³) indicates that the problem facing all family groups of low-income renters is not one of available units but of affordability.

Homes

The number of homes built in Grand Forks has fallen for five years in a row from a high of 108 in 1986 to a low of 62 in 1990. Home construction has been declining in part because the supply of lots in city has been dropping and thus, the price of lots has risen. Lot prices, which have almost doubled in the past five years, are now between \$20,000 and \$25,000. The average cost of a new home is about \$93,000, while the average owner-occupied home in the city has a value of about \$69,000.⁴

With the current housing market few lower-income families can afford to either build a new house or purchase an existing one. It is estimated that many families in Grand Forks, because of the current housing market, are staying in rental units instead of purchasing homes. This condition helps keep rental prices above the affordability level of many lower-income families who continue to face a cost burden while living in overcrowded or substandard conditions. It also means that existing large family rental units continue to be unavailable to low-income families.

Subsidized Housing Stock

The current assisted housing inventory in the city of Grand Forks, by bedroom size, is presented in the following table.

TABLE 3D
ASSISTED HOUSING INVENTORY

Category	0 or 1 Bedrooms	2 Bedrooms	3 or more Bedrooms	Total
Project Assistance (1)	427	276	96	799
Tenant Assistance (2)	245	331	157	733
Total	672	607	253	1,532

(1) Assistance given for a specific house unit (2) Assistance given to renter

Sources: Ken Donarski, Director, Director of the Grand Forks Housing Authority, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 3 June 1991.

Ron Knutson, Director of the Housing Assistance Program, North Dakota Housing Finance Agency, telephone interview by author, 23 May 1991.

Ernie Gregoire, Owner and Manager, The Gregoire Company, telephone interview by author, 3 June 1991.

Although not readily evidenced in Table 3D, the city has no public housing stock. Instead, the Grand Forks Housing Authority provides management service to several non-profit agencies which own publicly supported housing. Neither the Housing Authority nor these non-profit organizations plan to build new housing units or purchase existing ones.⁵

Although several of the existing housing projects will be eligible for prepayment or voluntary termination of a Federally-assisted mortgage in the next few years, the non-profit organizations and private owners that supply project based tenant assisted housing are committed to continuing to provide assisted housing to elderly and other low-income families. Therefore, the city does not anticipate any loss in the assisted housing inventory due to demolition, conversion to homeownership, or

removal of units from assistance projects.⁶

As of August 1, 1991 there were 342 individuals or families on the Grand Forks Housing Authority waiting list for Section 8 Vouchers and Certificates and other Federally subsidized housing. The waiting list break down is: one bedroom - 88 families or individuals, two bedroom - 141 families, three bedroom - 101 families, and four bedroom - 12 families. Although the wait for subsidized housing varies depending on the type of subsidy sought, the average estimated wait for a one or two bedroom unit is six to nine months; for a three bedroom unit the average wait increases to nine to twelve months; and, for a four bedroom unit the average wait is between two and four years.⁷

Despite the great need for additional affordable housing, there are very few low-income units being built in the city at this time. With the current oversupply of rental units there is no incentive for developers to build new units. Furthermore, there are currently few federal funds available to private developers and non-profit organizations to encourage the building of new low-income housing.

Inventory of Facilities and Services for Homeless Persons

For homeless single individuals or married couples without children, Shelter for Homeless, Inc., a non-profit organization, provides emergency shelter and food in conjunction with the Grand Forks City Mission.

In addition to emergency shelter, Shelter for Homeless, Inc. also provides longer term shelter for individuals whose lives are

disrupted by drug and alcohol abuse or who have been diagnosed as chronically mentally ill. For both of these groups residence at the Shelter is transitional in nature as less than stable (some would argue suitable) lifestyles promote an occasional need for public shelter. However, for a limited number of individuals - particularly the chronically mentally ill - the shelter serves as quasi-permanent housing. Overall, Shelter for Homeless is able to meet the needs for up to 114 people per night. There are no time limits on the amount of time an individual may stay at the shelter, and according to the Executive Director of Shelter for Homeless "no one has ever been turned away".⁸

For homeless families with children, emergency shelter is provided by the Salvation Army Shelter, a house with two bedrooms for homeless families. There is a 14 day limit per homeless family with exceptions made under certain conditions. Referrals for the Salvation Army Shelter come from a variety of social service providers in the city. With its limited space this shelter is currently able to provide shelter for a rather limited number of homeless families.⁹

Another emergency family shelter in Grand Forks is the Quad County Community Action Project Shelter House. This house has three bedrooms and is staffed by a live-in resident manager. Families are housed for up to a limit of 15 days. Referrals for the Shelter House also come from various social service agencies in the city with the Grand Forks Abuse and Rape Crisis Center receiving priority placement for providing emergency housing for

victims of abuse. Again, with its limited space, the Shelter House is currently able to provide shelter for only a limited number of those who seek it. When the shelter is full the Grand Forks Abuse and Rape Crisis Center spends valuable resources placing victims of abuse in motel rooms.¹⁰

With the growing number of homeless families and the current lack of shelter, there is obviously a great need for both more shelters and, more importantly, long term transitional housing. There currently is no transitional housing available in the city. The existing shelters serve more as short term emergency housing for homeless families than as a part of long term planned housing. Although some families move from these shelters to subsidized housing, many also temporarily move in with friends or relatives, return to abusive situations, or leave the area with unknown results and often become part of "a floating homeless population that merely wanders from one location to another".¹¹

Beyond emergency shelter, other housing assistance is available in the city for specific homeless groups. Homeless migrant workers are provided assistance by the Midwest Farmworkers Employment and Training Organization. This organization provides housing vouchers for migrant farm workers who have been denied housing assistance elsewhere or as a temporary measure while they are waiting for housing assistance or paychecks.¹² Assistance for homeless single parent female heads of household is provided through the Self-Sufficiency and Self-Reliance programs which provide education, training,

counseling and other services. In addition, the Self-Sufficiency program provides specially designated Section 8 Housing certificates (administered by the Grand Forks Housing Authority) to be used to give priority housing to families enrolled in the program. The Housing Authority also gives priority for other housing assistance to homeless families but there is a waiting list for all subsidized housing as well as the Self-Sufficiency program.¹³

In addition to housing, there are a number of other services provided to the homeless in Grand Forks: 1) referral to subsidized rental housing is made to the Grand Forks Housing Authority by all service and shelter providers; 2) meals are provided by Shelter for Homeless to those who are residing in shelters and for any other homeless individual seeking food; 3) through the Health Screening Program, medical services are provided by a cooperative effort between Quad County, the City Health Department, and local volunteer doctors working through the 3rd Street Clinic; 4) homeless individuals diagnosed with mental illness or those with chemical dependency problems can be provided counseling from Northeast Human Services; 5) employment and educational services are provided through the Quad County Community Action Project; 6) city bus transportation is provided by Shelter for Homeless through disbursement of tickets while emergency transportation funds are provided through the Salvation Army of Grand Forks.¹⁴

Despite all the services available for the homeless, few

programs exist to assist individuals and families at imminent risk of becoming homeless. The Midwest Farmworkers Employment and Training organization provides housing vouchers to migrant workers in extreme emergency cases if they receive an eviction notice.¹⁵ The Salvation Army provides a one time payment, through the Federal Emergency Management Assistance (FEMA) program, of up to \$250 per family to help pay rent.¹⁶ Quad County utilizes its FEMA funds to help pay utility bills of families who had a utility service cut-off or have received a utility cut-off notice.¹⁷ Grand Forks County Social Services has general assistance funds that it provides, on a one time basis, to individuals or families that have received an eviction notice. However, each request for general assistance is judged on its own. Often if the person making the request is receiving AFDC or some other form of assistance the request is denied. In 1990 less than one in five requests for general assistance were granted.¹⁸

Inventory of Facilities and Services for Persons with Other Special Needs

The Physically Disabled

For the physically disabled in Grand Forks, the Valley Eldercare Center, Almonte Living Center, and St. Annes Guest Home offer supportive nursing home services. At this time these facilities are able to meet the needs of the community, and the turnaround time of their waiting lists is relatively fast.¹⁹

In addition, Easter Seals, Grand Forks County Social

Services, and four private organizations (Gateway Home Health Inc., Specialty Home Services, Affiliated Home Care, and United Hospital Hospice) provide home health care and home help services for the physically disabled in the city. Other services that are provided for the physically disabled are specialty transportation through the Dial-A-Ride program, home meals by Home Delivered Meals, and information and referral services provided by Options Interstate Resource Center for Independent Living.

According to the Grand Forks Urban Development Office, "the special needs of the handicapped have been and are being met with group housing and rent rehabilitation projects."²⁰ As previously established supportive housing for the physically disabled is readily available. For those disabled individuals who do not require supportive housing, Grand Forks is currently experiencing a large enough vacancy rate that adequate physically disabled housing is available. The preliminary findings of a study conducted by Options Interstate Resource Center for Independent Living show that four percent of the available rental units in Grand Forks are handicap accessible.²¹ However, these units may not always be affordable and may not be located conveniently for those whom they were designed.

The Developmentally Disabled

The North Dakota Developmental Center in Grafton is under court order to reduce the number of developmentally disabled who are institutionalized. The Center returns these individuals to

their home communities if there is an organization with supportive housing to take care of them. Accordingly, the Center has returned many individuals to Grand Forks and continues to do so, but the numbers have dropped as the number of individuals in the institution that are capable of group home living has been dramatically reduced.²²

For individuals who are developmentally disabled there are two major organizations that provide supportive housing in Grand Forks. R.E.M., Inc. operates four group sites which can house 19 individuals.²³ Development Homes has an additional eight group sites which can house up to 60 individuals.²⁴ The supportive housing needs of the developmentally disabled are currently being met by these organizations.

Other supportive services for the developmentally disabled are provided by a number of service providers. Agassiz Enterprises and the Association for Retarded Citizens provide work experience and training programs for the developmentally disabled. Listen, Inc., through the Listen Center, provides day-care and recreational activities for the developmentally disabled. Grand Forks County Social Services, R.E.M., and Development Homes help developmentally disabled individuals sign up for subsidized housing with the Grand Forks Housing Authority when they are ready to leave group homes and provide counseling for these individuals once they are living in non-supportive housing.

The Mentally Ill

For individuals suffering from some form of mental illness, the Northeast Human Service Center in Grand Forks provides counseling and case management services. The Center also provides several supportive housing residences for those individuals who are severely mentally ill. The Duwayne R. Dohren Transitional Living Home, which is an eight bed facility, serves as a transitional facility with an average stay of 18-36 months. This facility often cannot meet the current demand for housing and maintains a waiting list. The Centre Crisis Residence provides shelter for up to 60 days for those individuals who are severely mentally ill or chemically dependent and at risk of hospitalization. The Centre does not currently have a waiting list.

At this time, Northeast Human Service Center has the funding to open and operate an eight bed long term facility. However, according to Northeast's estimates, there are over 50 individuals who are known to be mentally ill who could benefit from long-term supportive housing.²⁵

The Elderly With Special Needs

Supportive housing, in the form of nursing care, is provided to the city's elderly population by four privately-run nursing facilities - Valley Eldercare Center, Almonte Living Center, St. Annes Guest House, and Parkwood Place. Additionally, Parkwood Place Retirement Community and Tufte Manor are residential living quarters with supportive housing services provided. Currently

these facilities are able to meet the demand for nursing home service in the city.²⁶

In addition to supportive housing, there are a number of agencies that provide home health care and help care to the elderly. These include Easter Seals, Grand Forks County Social Services, and three private organizations - Gateway Home Health Inc., Specialty Home Services, and Affiliated Home Care. Meals are provided at residences by Home Delivered Meals and at specified meal sites by the Greater Grand Forks Senior Citizens Association. The Senior Citizens Association also provides transportation and other services such as recreation and companionship programs.

Persons With AIDS

There are no supportive housing arrangements or supportive services in the city that are designed specifically for individuals with AIDS. However, local nursing homes and the United Hospital Hospice have provided these services to AIDS patients in the past. With the current estimates of the number of individuals in Grand Forks who either have (or will contract) the disease, local supportive housing and service providers are currently able to meet the needs of these individuals and will continue to do so in the future.²⁷

Conclusion

In this chapter the population growth of Grand Forks between 1980 and 1990 was briefly studied, and concentrations of minority

and low-income individuals were identified. A brief explanation was given with regard to where those concentrations are located and why they exist. The Grand Forks housing inventory and housing market were also studied in this chapter, with the subsidized housing stock of the city examined from the perspective of the gap between what is available and what is needed.

The chapter concluded by identifying the facilities and services available to the city's special needs populations. Available emergency shelters for homeless individuals and families were identified as were the gaps in these services. Additionally, the supportive housing available to the physically, developmentally, and mentally disabled were identified, as were the supportive housing and service arrangements available for the elderly and individuals with AIDS.

In the next chapter available housing and housing services identified in this chapter will be brought together with the housing needs identified in chapter two. The gaps between needed and available housing and services will then be identified. Finally, these gaps will be addressed in a five year housing plan for Grand Forks which will deal with the issues of affordable, emergency, and supportive housing and housing services.

1. Greater Grand Forks Apartment Association, Occupancy Survey (Unpublished, July 1991).

2. Ken Donarski, Director of the Grand Forks Housing Authority, personal interview by the author, Urban Development Office, Grand Forks, North Dakota, 3 June 1991.

3. Ibid.

4. John Larson, Code Enforcement Officer for the Grand Forks Department of Public Works Inspection Division, letter to author, 5 July 1991.

5. Donarski interview.

6. Ibid.

7. Grand Forks Housing Authority, Subsidized Housing Waiting Lists (Unpublished, 1 August 1991); and Donarski interview.

8. Dwain Steinkuehler, Executive Director of Shelter for Homeless, Inc., telephone interview by author, 22 May 1991.

9. Captain Wendell, Director of the Grand Forks Salvation Army, telephone interview by author, 3 June 1991.

10. Penny Rogers, Case Manager with Quad County Community Action Project, telephone interview by author, 27 June 1991; and Beth Benson, Executive Director of the Grand Forks Abuse and Rape Crisis Center, telephone interview by author, 27 June 1991.

11. Bob Carmody, Special Project Coordinator for the City of Grand Forks Urban Development Office, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 11 July 1991.

12. Lora Sloan, Director of the Grand Forks office of the Midwest Farmworkers Employment and Training Organization, telephone interview by author, 30 May 1991.

13. Donarski interview.

14. Grand Forks Urban Development Office, City of Grand Forks 1991 Emergency Shelter Grant, (Grand Forks, N.D.: Urban Development Office, 1991).

15. Sloan interview.

16. Wendell interview.

17. Rogers interview.

18. Pete Pidella, General Assistance Coordinator for Grand Forks County Social Services, telephone interview by author, 30 May 1991.

19. Mary Beth Martin, Admissions Coordinator, Valley Memorial Homes, telephone interview by author, 10 June 1991; and Sister Elaine Roggenbuck, Director of St. Annes Guest Home, telephone interview by author, 20 May 1991.

20. Grand Forks Urban Development Office, 1991 Housing Assistance Plan (Grand Forks, N.D.: Urban Development Office, 1991), Part I.

21. Pat Danielson, Information Specialist, Options Interstate Center for Independent Living, letter to author, 29 May 1991.

22. Clarence Vetter, Director of Development Homes, telephone interview by author, 17 June 1991.

23. Debbie Viseth, Director of R.E.M., Inc., telephone interview by author, 10 June 1991.

24. Vetter interview.

25. Roger Johnson, Director, Clinical Services Division of the Northeast Human Service Center, personal interview by author, Northeast Human Service Center, Grand Forks, North Dakota, 15 May 1991.

26. Diane Reese, Admissions Director, Parkwood Place Retirement Community, telephone interview by author, 20 May 1991; Martin interview; and, Roggenbuck interview.

27. Ibid.

CHAPTER IV

FIVE-YEAR HOUSING PLAN

Priorities for Allocating Investment

Based on the information presented in the last two chapters, I have identified six top housing goals for the city of Grand Forks for the next five years. Those goals are, in no particular order, to provide: 1) housing opportunities for first time, low-income homebuyers; 2) standard living conditions for existing owner-occupied homes; 3) additional affordable housing units for low-income families and individuals; 4) transitional housing units for homeless families in shelters; 5) creation of an emergency shelter for victims of abuse and continued support of existing homeless facilities and services; 6) increased supportive housing and services for the special needs population, particularly the severely mentally ill.

Table 4A, on the following page, presents the priorities for allocating financial investment to reach these goals. These priorities are broken down by income group, household type, and type of housing assistance provided. Following the table, the rationale for determining the priorities is discussed.

TABLE 4A
PRIORITIES FOR ASSISTANCE -- 5-YEAR PLAN

		RENTERS				OWNERS				
Type of Assistance		Elderly 1-2 Member Households	Small Related (2-4)	Large Related (5 & more)	All Other Households	Existing Homeowners	First-Time Homebuyers With Children	All Others	Homeless Persons	Others With Special Needs
Very Low- Income Persons	1. Moderate Rehabilitation/ Acquisition	2	2	1	2	1	3	3	1	3
	2. New Construction or Sub- stantial Rehabilitation	2	2	2	2	3	3	3	3	3
	3. Rental Assistance	1	1	1	1	-	-	-	1	2
	4. Homebuyers Assistance	-	-	-	-	-	3	3	-	-
	5. Support Facilities/Services	3	3	3	3	3	3	3	2	1
Other Low- Income Persons	6. Moderate Rehabilitation/ Acquisition	3	3	1	3	1	1	3	1	3
	7. New Construction or Sub- stantial Rehabilitation	3	3	3	3	3	3	3	3	3
	8. Rental Assistance	3	3	3	3	-	-	-	2	3
	9. Homebuyers Assistance	-	-	-	-	-	1	3	-	-
	10. Support Facilities/Services	3	3	3	3	3	3	3	2	1

KEY

3 = Low Priority
2 = Moderate Priority
1 = High Priority

Providing Housing Opportunities for First-Time, Low-Income Homebuyers

In attempting to accomplish this goal a priority should be given to families with children, because families without children have fewer other needs associated with housing, such as access to recreational areas and schools. Furthermore, low-income families without children can be more readily served than low-income families with children by other means such as rental assistance.

Due to the limited availability of housing resources in the city, it is necessary to focus efforts on those individuals that have the greatest ability to share the cost and offer the potential of becoming long-term successful homeowners. Therefore, first priority for homebuyers assistance should be targeted to low-income families with children. Moderate rehabilitation funding is also given priority for those low-income qualified first-time homebuyers because homes that sell at prices affordable to lower-income residents are generally deteriorated, outdated and in need of rehabilitation. Households that have available resources to provide a downpayment and meet the mortgage payments often cannot afford additional needed repairs to make their homes liveable.¹

New construction and substantial rehabilitation are given low priority for all first time homebuyers because there are many homes available on the market that can be made suitable with only moderate rehabilitation. Therefore, new construction or substantial rehabilitation funds could be put to use more

effectively to develop other types of family and individual housing. Supportive facilities and services are also given a low priority for first-time homebuyers because this group, by definition, would not be in supportive housing, and existing supportive services for homeowners could be made adequate by coordination of existing service providers and programs.

Providing Standard Living Conditions for Existing Owner-Occupied Homes

Existing homeowners of both very low- and other low-income status are given top priority for receiving moderate rehabilitation assistance. As was shown in the second chapter, the number of homeowners that live in substandard units is quite large. Additionally, among homeowners, elderly and large family households should be given top consideration for these funds because of the large number of these households that are residing in substandard units.² Moderate rehabilitation is also given a priority for existing homeowners in an attempt to maintain the existing housing stock.

A low priority will be given for new construction or substantial rehabilitation of existing owner-occupied units because most current homeowners reside in units which do not require substantial rehabilitation.³ Therefore, these types of assistance, if available, could be used more effectively for other family, individual, and congregate housing.

Funding for supportive facilities and services for existing homeowners is also given a low priority since homeowners rarely

require supportive facilities. Additionally, the current supportive services network for existing homeowners, like that of new homebuyers, could be made adequate through focusing and targeting of programs by service providers.

Providing Additional Affordable Housing Units to Low-Income Families and Individuals

As was discussed in the Housing Needs chapter, the majority of families with "worst case" needs for housing assistance, and other households that meet Federal preferences for assistance, are renters that face a severe cost burden. It appears obvious that, with the city's housing glut, the best way to address the needs of these families and individuals is to provide greater rental assistance. Therefore, first priority for rental assistance is given to all very low-income households. Rental assistance for other low-income households is given only a low priority as most of these households do not financially qualify for current Federal rental assistance programs.⁴

Top priority for moderate rental rehabilitation is given to both very low- and other low-income large related households because this group tends to inhabit the most units with significant physical defects.⁵ Although the very low-income portion of this group is also given a high priority for rental assistance, there simply are not enough existing standard and affordable units available that can be utilized. Therefore, "new" available units must be created through rehabilitation. In the current housing market, moderate rehabilitation is the

easiest and most cost efficient way to create more affordable housing for those groups with "worst case" needs for housing assistance.

Moderate rehabilitation is given a moderate priority for all remaining very low-income renters and a low priority for all remaining other low-income renters. Although the need for unit rehabilitation for other low-income renters is recognized, as was shown in chapter two, the number of other low-income households living in units that have physical defects is a distant second to the number of very low-income households.

New construction and substantial rehabilitation is given only moderate priority among all very-low income renter groups and even less of a priority among all groups of other low-income renters. With the current housing market there should be enough units that require only moderate instead of substantial rehabilitation to make them standard and affordable. Therefore, new construction and substantial rehabilitation funds can best be utilized to meet the housing and supportive needs of other household groups.

Support facilities and services for all renters are given a low priority. While there is an ongoing need for supportive services for lower-income renters in the city, and more could be done, the service providers and programs currently exist to provide these services. Therefore, any funds available for this type of support should be used to better coordinate these providers and programs instead of creating new facilities or

programs .

**Providing Transitional Housing Units
for Homeless Families in Shelters**

First priority is given for moderate rehabilitation of units for all homeless families since all families that fall into this category are equally in need of transitional housing facilities. Transitional housing units could be created by purchasing an existing unit that requires moderate rehabilitation rather than constructing a new unit or substantially rehabilitating another. Therefore, to meet this goal, moderate rehabilitation is given a high priority while new construction and substantial rehabilitation is given low priority.

**Creation of an Emergency Shelter for Victims of
Abuse and Continued Support of Existing
Homeless Facilities and Services**

Another reason the homeless are given high priority for moderate rehabilitation assistance is the need for a temporary safe house for victims of abuse, domestic violence and rape. (People in these situations are technically considered homeless.) No priority distinction is made between those individuals who are very low- or other low-income because these forms of abuse know no income barriers.⁶ Because of the current housing inventory the new shelter, like transitional housing, could more easily be created by purchasing an existing unit that requires moderate rehabilitation rather than constructing a new unit or substantially rehabilitating another.

Moderate rehabilitation funds could also be used for

rehabilitating existing homeless shelters to keep these structures safe and sanitary. In addition, such rehabilitation funds could be used to expand the current shelters and services they offer.

Rental assistance can do a great deal to alleviate homelessness because this type of assistance, if readily available, can resolve the immediate needs of being without shelter. Therefore, very low-income homeless families are given a high priority for rental assistance funds, reflecting a policy already in place at the Grand Forks Housing Authority.⁷ Other low-income families are not given a high priority for this assistance because they simply do not qualify under the existing rental assistance programs.⁸ Additionally, homeless families who are classified other low-income should have the funds available to find some form of housing that would qualify them for other types of assistance.

Rental assistance and moderate rehabilitation is also given top priority as a means of assisting those low-income families and individuals identified as being in imminent danger of residing in shelters or being unsheltered. If these individuals are given top priority for housing, and additional affordable housing units are created, their numbers will be greatly diminished.

**Providing Increased Supportive Housing and
Services for the Special Needs Populations,
Particularly the Severely Mentally Ill**

Providing funding for additional supportive housing for

individuals with special needs is assigned a top priority. No distinction is made between the very low- and other low-income special needs population because these people, as a group, need supportive housing regardless of income status. No new supportive housing for the developmentally disabled will be developed under this strategy because this housing matter has been targeted by court order for several years and is the most adequate housing program in existence in Grand Forks, if not the State of North Dakota.⁹ In addition, supportive housing and services for the physically disabled also would not be developed under this strategy because, as was seen in the last chapter, this group's supportive housing needs are being fully met at this time. Therefore, all additional supportive housing developed under this strategy will be used for the severely mentally ill individuals identified as being in need in the previous chapters.

New construction and moderate or substantial rehabilitation efforts will be given a low priority for all categories of individuals with special needs because, with the exception of the severely mentally ill, adequate housing for these groups exists at this time. Additionally, there are available housing units which may be utilized by the special needs populations with other forms of aid such as rental assistance.

Rental assistance for the very low-income physically, developmentally, and mentally disabled is given only moderate priority at this time. Providing rental assistance for homeless

individuals with special needs who are fall into the other low-income category is given a low priority because, once again, these individuals do not qualify for the existing rental assistance programs. While the city recognizes the housing needs of all the special needs populations, it is believed that many of these individuals would benefit from well structured, programmatic-focused long-term supportive housing rather than through general rental assistance programs.¹⁰

Strategies to Achieve Five Year Goals

In this section the programs, services and special initiatives that will have to be undertaken to implement each of the five year goals will be discussed. The institutional structure and coordination of resources that will be used to carry out the five year goals will also be discussed.

Providing Housing Opportunities for First Time, Low-Income Home Buyers

This goal can be met by utilizing a group of federal, state, local and private funds and programs. The State of North Dakota Housing Finance Agency, the state housing agency, supplies funding through a first time homebuyers program which helps low-income families and individuals become homeowners by offering a downpayment subsidy and lower interest rates on home loans.¹¹

Community Reinvestment Act (CRA) funds from the Federal Home Loan Bank have been approved for distribution through the State

Housing Finance Agency and tentatively through a grant to the city of Grand Forks.¹² The State Housing Agency and a local lender, Metropolitan Federal, may disburse these funds to help first time homebuyers with the downpayment and closing costs. CRA funds can also be used to buy down the interest rate that the homebuyer pays on loans for purchase and rehabilitation of residential property, thus making the mortgage more affordable. Furthermore, the very successful moderate rehabilitation program, funded through the Community Development Block Grant (CDBG) program administered by the Grand Forks Urban Development Office is also available to rehabilitate deteriorated properties for qualified owners.

Further opportunities for low-income individuals and families to become homebuyers is provided by Habitat for Humanity. This privately organized non-profit organization provides homeownership through low cost loans and donations of money, materials, and volunteer labor to build or rehabilitate homes. Furthermore, the Habitat organization has and likely will continue to forge alliances with the city and develop processes to secure low cost direct financial assistance, building lots, tax procured properties, and other "discounts" on city services.¹³

Overall, the combination of Housing Finance programs, CRA, local lender assistance, CDBG funded rehabilitation, and private efforts such as Habitat for Humanity will work to create affordable housing opportunities for the low income homebuyer.

This combination of programs when targeted to families currently receiving rental assistance would have a "ripple effect - freeing up one subsidized unit for each new homebuyer thus creating a two for one package".¹⁴ Thus a double benefit accrues as one family is assisted off the subsidized rental rolls, another with fewer resources and equal need can be assisted with rental housing.

Another advantage in this strategy is seen in the home rehabilitation programs already successfully operated by the Grand Forks Office of Urban Development which dramatically emphasize the "kindling" effect that home improvements have on a block by block basis. As appearances are enhanced with government assistance, private investment is encouraged and spawns a chain reaction within neighborhoods.¹⁵

Resistance to this strategy comes primarily from the private lending sector who have developed rather rigid underwriting standards and approach the residential housing market from a "risk free" management perspective. In addition, private lenders are not as likely to assist buyers with lower value residential property acquisitions especially if the property is in need of repair.¹⁶ If this strategy is to be successful, these barriers need to be overcome and the city must provide local lenders the opportunity to participate in a city-wide effort that would also bring private developers and contractors into the process of providing affordable housing for first time homebuyers.

Coordination of all housing efforts will need to be provided through the Office of Urban Development or some other city agency

that is willing to take the lead. While plans exist to provide for all aspects of housing from emergency shelter to homeowner rehabilitation assistance, these plans have never been brought together. This coordination is the one single major element previously lacking to implement a comprehensive housing policy.

**Providing Standard Living Conditions for
Existing Owner-Occupied Households**

This goal can be met by using the CDBG funded owner-occupied moderate rehabilitation program. Furthermore, the Urban Development Office is able to use CRA funds from the Federal Home Loan Bank (through its member bank, Metropolitan Federal) to help defer the cost of owner occupied rehabilitation. By rehabilitating existing owner occupied homes, the city ensures existing homeowners better living conditions while preserving and maintaining their ability to retain ownership and not be forced into subsidized rental units.

The strength of this strategy lies in the tested worth of the city's moderate rehabilitation programs. The basic weakness of the strategy is the absence of local financial institution participation and the lack of a coherent plan on how to best utilize CRA funds. The city needs to make a concerted effort to convince the banks to spend their CRA funds on housing rehabilitation and to strengthen the coordination of the institutions that have funds available for rehabilitation.

**Providing an Additional Affordable Housing Units
for Low-Income Families and Individuals**

This goal can be met by coordinating a variety of federal programs with state and local services to create affordable housing through rehabilitation of existing units and making these units affordable through rental assistance.

Rental assistance will continue to be provided through the Federal Section 8 Voucher and Certificate programs currently administered by both the state Housing Finance Agency and the City of Grand Forks Housing Authority. These rental assistance programs alleviate the severe cost burden experienced by lower income families and individuals and thus make housing more affordable.

Moderate housing rehabilitation programs by the Urban Development Office will also be used to provide affordable housing units for low-income families and individuals. Funding to repair substandard existing rental housing units could come in part from the new Federal HOME Investment Partnership Act. Further rehabilitation could come through a program provided by the Federally funded Quad County Community Action Program. This local service agency provides weatherization of existing rental units thus making them more energy efficient and therefore more affordable.

All the rehabilitation programs and services listed above, if properly coordinated, could increase the supply of standard, affordable housing in the city. The strengths of this strategy lie once again in the success of existing rehabilitation

programs. A further strength is the capability that exists at the Grand Forks Housing Authority and the State Housing Finance agency to bring together their experience and expertise in providing rental housing assistance to meet a wide variety of needs.

However, there is also a major weaknesses in this strategy - HOME funds have a one to one matching fund requirement. While CDBG funds can be used as a match for HOME, the use of these funds is strictly limited to administration of the program. Furthermore, CDBG funds are already severely taxed as the primary funding source for many programs which assist low- and moderate-income residents.¹⁷ With the use of entitlement funds, such as CDBG, strictly limited as a matching source for HOME, the city will have to produce a funding source which has not previously existed and undertake a major effort to coordinate local private and non-profit funds that are available. Therefore, in order for this strategy to be successful, the city must convince the private sector to play a part in providing a decent and affordable housing supply.

Providing Transitional Housing Units for Homeless Families in Shelters

This goal can be met through the Supportive Housing Demonstration Grant, a Federally funded program from HUD designed specifically for this purpose.¹⁸ This grant would be administered by the city with support and matching funds from local organizations and groups. Such matching funds could

include CDBG, Community Reinvestment, and the city's Community Needs fund.

This demonstration program provides for the purchase and moderate rehabilitation of housing units which would be used to provide decent and adequate temporary housing units for low-income homeless families. Once rehabilitation is completed, existing service providers could provide the needed supportive services for these families. To ensure successful completion of this program, access to permanent affordable housing must be made available either through rental assistance or homebuyer subsidies. Families would stay in transitional housing for periods of up to 24 months while planning and resources for permanent housing are developed.

With local agencies working together they would be able to provide homeless families the first step back into permanent housing. The weaknesses of this strategy are very clear. The demonstration project grant requires a local match that increases for each of the five years of the demonstration project. Additionally, there is not a great deal of coordination among the shelter and services providers of the city. What is needed, if this strategy is to be successful, is some form of housing and services board with administrative and funding responsibility to coordinate a broad range of housing and housing related programs. Such an entity could insure that the goals of this strategy are fully carried out.

**Creation of an Emergency Shelter for Victims
of Abuse and Continued Support of Existing
Homeless Facilities and Services**

Creating a new emergency shelter for victims of abuse can be met by providing the Abuse and Rape Crisis Center (ARCC), a non-profit human service agency, with a house which could be acquired through the HUD lease/purchase plan.¹⁹ Moderate rehabilitation could then be provided by the Grand Forks Urban Development Office. Furthermore, operational expenses for the shelter could be obtained from the Federal Emergency Shelter Grant (ESG) state entitlement and from the city's Community Needs fund.

Strengths of this strategy include the Abuse and Rape Crisis Center's proven record for providing service to women and their children who find themselves homeless due to family violence or other assault. The weakness of the strategy is inherent to the process of funding. The ARCC will be dependent on various forms of competitive funding each year to keep the shelter going. In addition, both ESG and Community Needs funds are limited and funding from these sources is never guaranteed from year to year.²⁰

While this project is the only new homeless shelter proposed under this strategy, other efforts need to be undertaken to provide emergency shelter for other homeless families and individuals in Grand Forks. The city's strategy for providing emergency shelter for homeless families should be to support the Quad County Shelter House and the Salvation Army Shelter House, and encourage them to continue to work with

service providers in the area to provide emergency shelter and other supportive services.

The Quad County Shelter House will continue to be eligible to compete for funding through the state's ESG program and the local Community Needs fund as well as receiving private donations. It would also be possible that CDBG funds could be used to rehabilitate the existing Quad County Shelter House.

The Salvation Army, due to its religious affiliation, has decided to withdraw from competition for Federal programs due to requirements of separating religious activity from the provisions of housing. Therefore, funding for this family shelter will continue to rely primarily on private contributions.²¹

The city strategy should also continue to rely on Shelter for Homeless, Inc. to provide emergency shelter and services to individuals without children. Shelter for Homeless, Inc. will undoubtedly continue to provide supportive housing and supportive services (including limited outreach assistance from the Northeast Human Service Center) to those homeless individuals who are limited in their capability of achieving independent living. However, the city's emphasis should be placed on assisting Shelter for Homeless, Inc. to become better able to meet the emergency housing needs of the single homeless population and to develop the management capability to become part of transitional housing programs leading to permanent, stable housing.

Moderate rehabilitation and rental assistance have been given a priority for the prevention of homelessness. However,

once again, this strategy would call for local agencies that provide housing and housing services to coordinate their resources to assure help to those individuals who are in imminent danger of becoming homeless. This resource coordination effort is essential to eliminate duplication of effort. One goal of this effort should be to identify housing resources before mental and penal institutions release individuals back into the community.

Providing Increased Supportive Housing and Services for the Special Needs Populations, Particularly the Severely Mentally Ill

For the goal of providing increased supportive housing and services for the severely mentally ill, the Northeast Human Services Center in Grand Forks must continue to be the primary agency responsible for applying for available grants for the acquisition, construction, or rehabilitation of a facility and the funds and programming to operate it. The weakness of this strategy is the lack of coordination and cooperation between Northeast, the state Department of Human Services, the local mental health center, and other housing and service providers.²² Therefore, the first part of this strategy must be to seek cooperation between agencies to determine what is needed to attain this goal.

Supportive housing and services for the physically disabled are extremely difficult to provide as a group priority for investment due to the vast differences in needs among those labeled physically disabled. Therefore, this strategy should be

predicated on assistance being targeted to individuals on a case by case needs basis rather than providing a generic housing program for this group.

For the physically disabled, the city's primary efforts should focus on utilizing the Mayor's Council on the Employment of the Disabled, or the creation of a new committee, to study the special housing needs of this group. This committee should also develop the means by which the physically disabled could work with the architects and developers in the city so that more truly accessible and usable housing could be developed. As one wheelchair bound disabled housing advocate put it "make them [the developers] talk to us before they build."²³

Conclusion

This study has attempted to show the housing needs of all residents of Grand Forks, and the housing and housing services that are available in the city. A comparison of housing needs and housing availability, as presented in this study, clearly shows that not all Grand Forks residents' housing needs are being adequately met. This is particularly true for the severely mentally ill, low-income large family renters, low-income potential homebuyers, and those homeless families that require emergency and transitional housing.

Strategies have been developed in this last chapter to better serve these groups. If followed, these strategies could potentially provide readily available housing for every resident of the city, regardless of income or special need. However, if

the strategies that have been outlined are to be successful, the issue of coordination (a recurring theme in this final chapter) must be addressed. It appears that many of the programs and organizations needed to meet the goals outlined in this chapter already exist in Grand Forks. Therefore, the key to a successful housing strategy for Grand Forks lies in the coordination of existing service providers and programs.

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2. U.S. Census Bureau, 1990 U.S. Census Standard Tape File 3A for the State of North Dakota: Census of Population and Housing (Washington, D.C.: Government Printing Office, 1991, text-fiche).

3. Ibid.

4. Ken Donarski, Director of the Grand Forks Housing Authority, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 3 June 1991.

5. U.S. Census Bureau, 1990 U.S. Census Standard Tape File 3A for the State of North Dakota: Census of Population and Housing.

6. Beth Benson, Executive Director of the Abuse and Rape Crisis Center, telephone interview by author, 27 June 1991.

7. Donarski interview.

8. Ibid.

9. Clarence Vetter, Director of Development Homes, telephone interview by author, 17 June 1991.

10. Roger Johnson, Director, Clinical Services Division of the Northeast Human Service Center, personal interview by author, Northeast Human Service Center, Grand Forks, North Dakota, 15 May 1991.

11. Ron Knutson, North Dakota State Housing Authority, telephone interview by author, 23 May 1991.

12. Siewert interview.

13. Red River Valley Habitat for Humanity, 1991 CDBG Application (unpublished), 23 January 1991.

14. Bob Carmody, Special Project Coordinator for the City of Grand Forks Urban Development Office, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 11 July 1991.

15. Siewert interview.

16. John O'Leary, Director of the City of Grand Forks Urban Development Office, personal interview by author, Urban Development Office, Grand Forks, North Dakota, 13 July 1991.

17. Siewert interview.

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