



# NORTH DAKOTA ECONOMIC ASSISTANCE

Health and Human Services

October 2024

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

## Program Administration



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

## Service Delivery



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

## Program Integrity and Performance



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



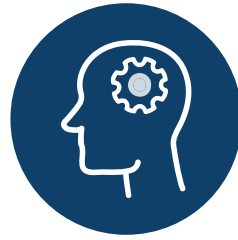
# Foundations of Wellbeing

## Economic Health



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

## Behavioral Health



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

## Physical Health



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

## Foundations of Wellbeing are Interconnected

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



North Dakota uses a system called SPACES to determine eligibility for people receiving Child Care Assistance (CCAP), Supplemental Nutrition Assistance (SNAP), Temporary Assistance for Needy Families (TANF), Low Income Home Energy Assistance (LIHEAP) and Medicaid.



**161,080**

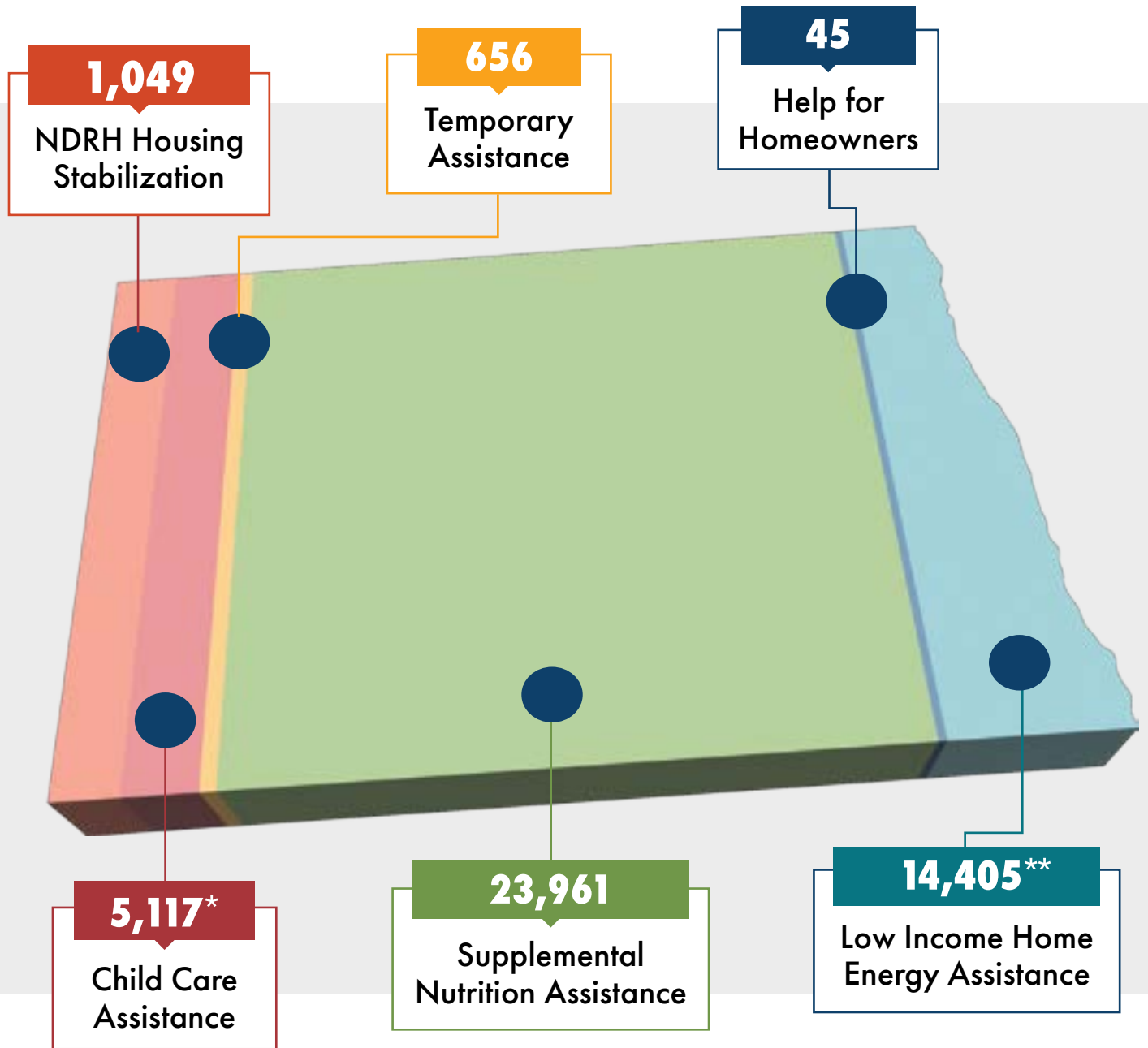
North Dakotans  
utilized SPACES

(SFY 2023)



# Households Served by Program

This graphic shows the average number of households served per month by each Economic Assistance program in State Fiscal Year (SFY) 2024.

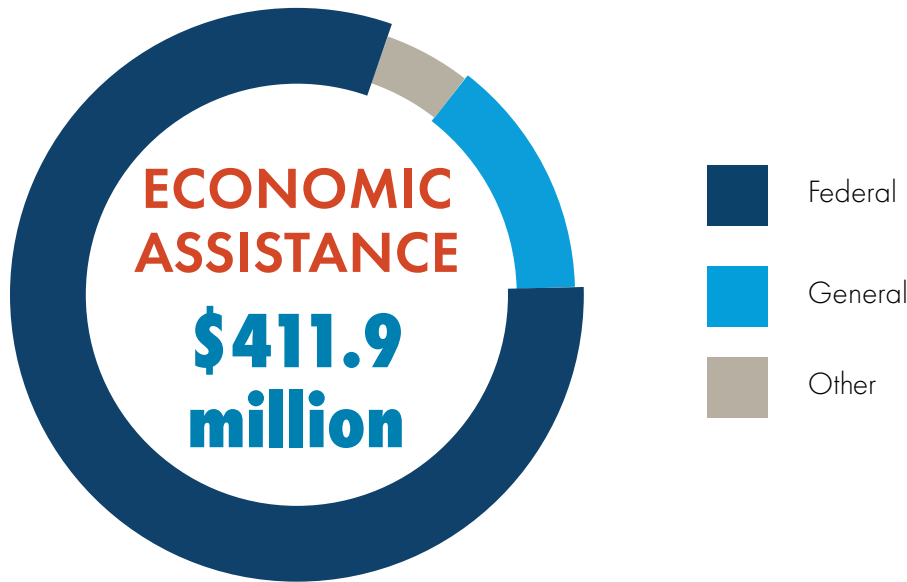


\* Average number of children

\*\* Total served during the LIHEAP heating season

# FUNDING OVERVIEW

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



## EA Budget Summary

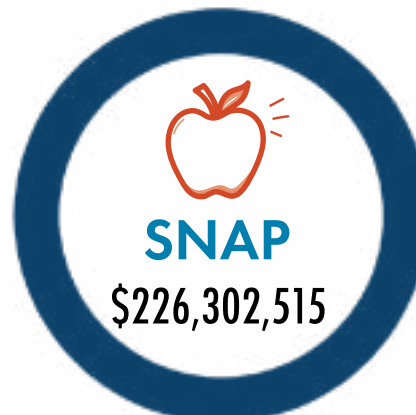
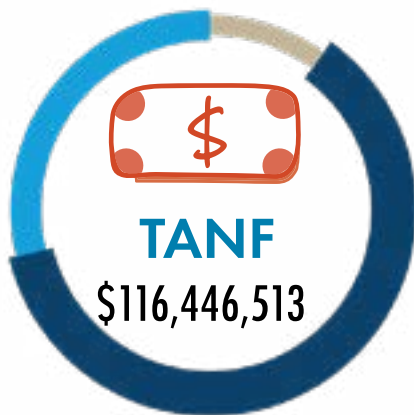
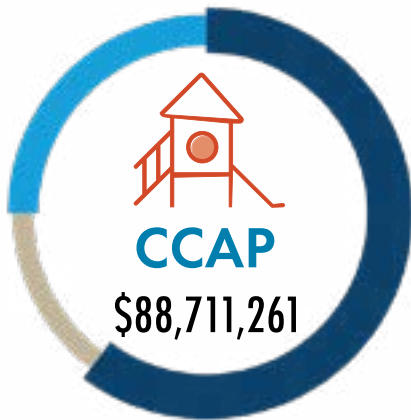
- ✔ No change in FTEs
- ✔ Embracing a regional processing approach for SNAP, CCAP, LIHEAP, TANF, and Medicaid eligibility
  - Eligibility "redesign" went live in February 2023
- ✔ Child Care Affordability
  - Connecting more working families to child care assistance to keep cost of child care within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





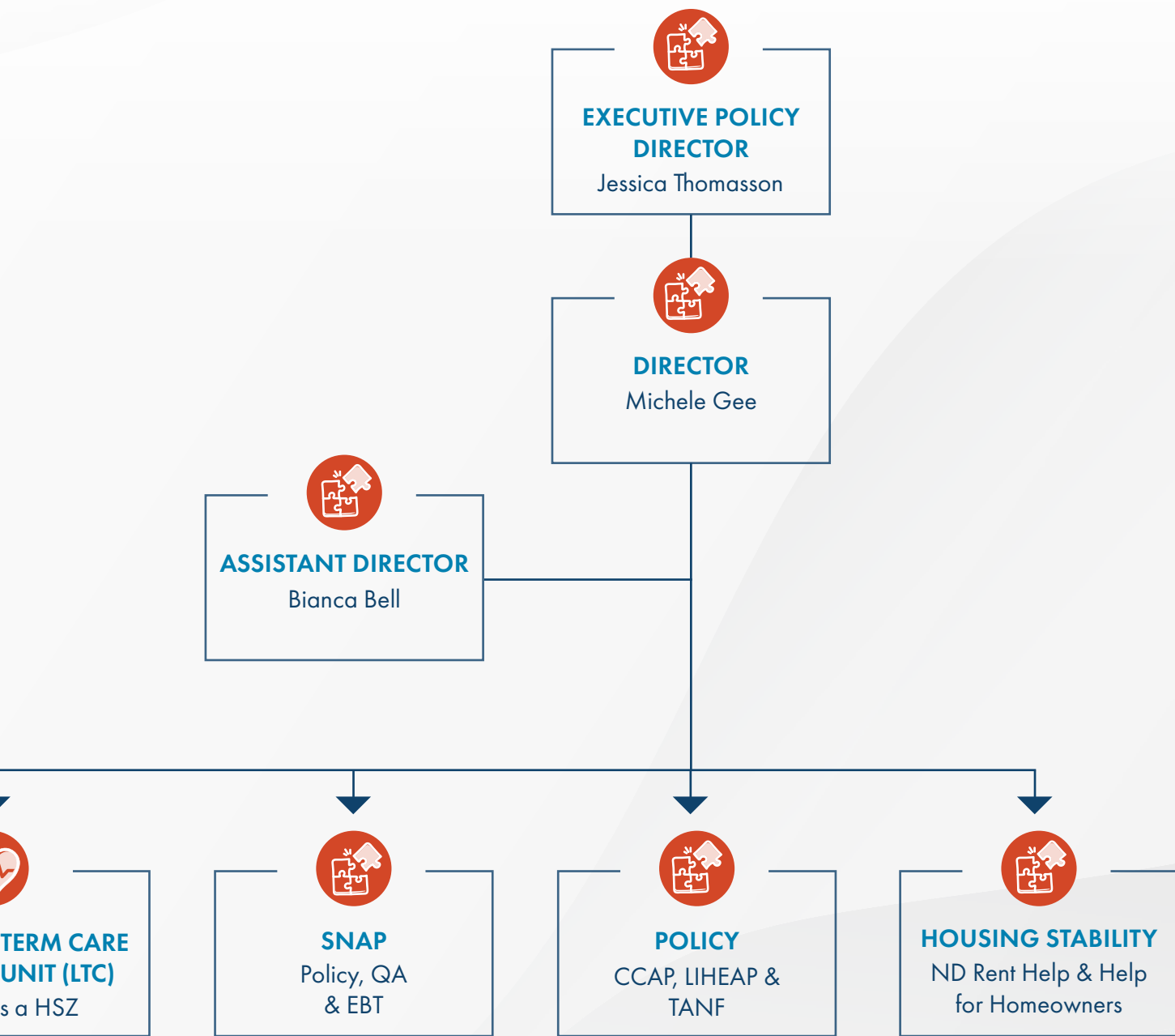
## Overview by Program

Many of EA's programs are exclusively federally funded.



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





# HUMAN SERVICE ZONES

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

## 1 PERSON DECIDES TO APPLY

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

## 2 HUMAN SERVICE ZONE

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

## 3 GATHER INFORMATION

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

## 4 DETERMINE ELIGIBILITY

An eligibility worker determines eligibility.

## 5 ISSUE BENEFITS

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



# HOW CLIENTS ACCESS SERVICES

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

## One Address. One Phone Number. No Wrong Door.

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

### Centralized Mail Unit



One mail and email address for document submission

### Customer Support Center



One phone number to speak to an expert

### Local Support



Local offices will remain open for in-person support

## Self-Service Portal

Work has been done on the Self-Service Portal (SSP) to make it more user and mobile friendly.

This better enables clients to take control of their cases.





## Home Energy Services

- LIHEAP Fuel Vendors
- Furnace Service Vendors



## Housing Resources

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



## Employment Services

- Community Options Inc. & JOBS Program
- North Dakota Job Service



### Family Support

- Early Childhood Section
- Crossroads Program
- Alternatives to Abortion



### Food Support

- Great Plains Food Bank
- NDSU Extension Family Nutrition Program



### Administrative Support

- Deloitte
- Department of Commerce and ND Community Action Agencies
- Fidelity Information Services (FIS)



# PROGRAM OVERVIEW

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

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

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



**Child Care Assistance**



**Food Assistance**



**Temporary Assistance**



**Home Energy Assistance**



**Housing Stabilization**



**Help for Homeowners**

Additionally, ND Medicaid is administered by the Human Service Zones in the SPACES eligibility system.





# CHILD CARE ASSISTANCE PROGRAM

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

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

## CCAP Vendors and Partners

### Early Childhood Section



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



# ELIGIBILITY INFORMATION



## Must be participating in an allowable activity:

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

## Temporary allowable activity:

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

## Family Responsibility:

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

## Age limits:

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

## Asset Limits:

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

## Income Limits

Family Size	Average Monthly Income
2	5,231
3	6,462
4	7,694
5	8,924
6	10,155
7	10,386
8	10,617

Effective Oct. 1, 2024 - Sept. 30, 2025

# IMPACT FOR FAMILIES

## Average Benefit Information

SFY 2024



## Average Number of Households Served per Month

SFY 2024



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

## Average Weekly Cost of State-licensed Child Care

Annual Market Rate and Narrow Cost Analysis Survey 2023

Age of Child	Child Care Center	Family Child Care	Group Facility Child Care	Group Home Child Care
0 to 17 months	\$245.92	\$200.40	\$185.17	\$185.21
18 to 35 months	\$234.45	\$194.99	\$182.67	\$178.61
3 to 5 years	\$213.09	\$182.40	\$175.11	\$175.07
6 to 12 years	\$159.83	\$169.04	\$147.96	\$167.58

# CASE SCENARIO: MEET THE CASEYS

## Liz



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

## Phil



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

## Total Monthly Household Income



**\$5,700**



# HOUSEHOLD BUDGET — 23

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

## During the Summer

### Income

**\$5,700**

**\$2,100**

Liz

**\$3,600**

Phil

### Cost of Child Care

**\$2,545**

**\$770**

Iris

**\$825**

Nolan

**\$950**

Lily

### CCAP Benefit

**\$2,484**

**\$760**

Iris

**\$811**

Nolan

**\$913**

Lily

Remaining Household  
Income **with CCAP:**

**\$5,639**

Remaining Household  
Income **without CCAP:**

**\$3,155**

## During the School Year

### Income

**\$5,700**

**\$2,100**

Liz

**\$3,600**

Phil

### Cost of Child Care

**\$2,325**

**\$550**

Iris

**\$825**

Nolan

**\$950**

Lily

### CCAP Benefit

**\$2,259**

**\$535**

Iris

**\$811**

Nolan

**\$913**

Lily

Remaining Household  
Income **with CCAP:**

**\$5,634**

Remaining Household  
Income **without CCAP:**

**\$3,375**

# CCAP QUALITY CONTROL REVIEWS



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

## Federal Reviews vs. State Reviews



### State Reviews

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



### Federal Reviews

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



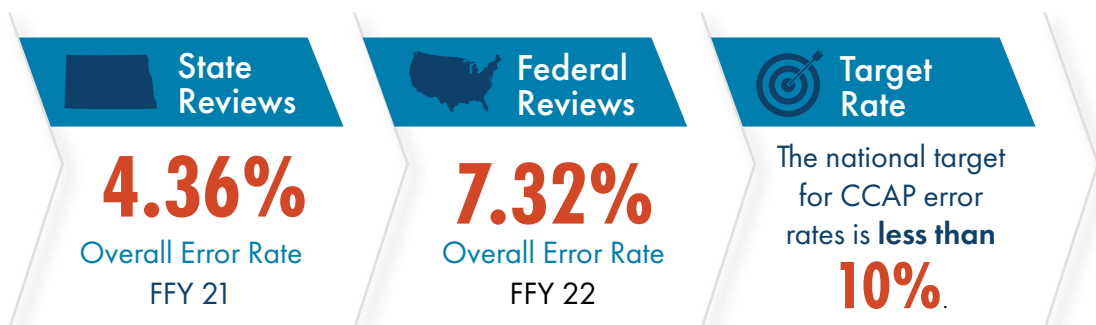


## Overall Error Rates

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

### How is an error rate calculated?

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



# SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

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

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

## SNAP VENDORS AND PARTNERS



### **Community Options Inc. & North Dakota Job Service**

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

### **Great Plains Food Bank**

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

### **NDSU Extension Family Nutrition Program**

This program administers the SNAP-Ed Program.

### **Fidelity Information Services (FIS)**

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



# ELIGIBILITY INFORMATION



## Work requirements

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

## Allowable deductions

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

## Asset Limits

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

## Income Limits

People in Household	200% Gross Income	130% Gross Income	100% Net Income
1	\$2,510	\$1,632	\$1,255
2	\$3,408	\$2,215	\$1,704
3	\$4,304	\$2,798	\$2,152
4	\$5,200	\$3,380	\$2,600
5	\$6,098	\$3,963	\$3,049
6	\$6,994	\$4,546	\$3,497
7	\$7,890	\$5,129	\$3,945

Effective October 1, 2024 - September 30, 2025

## Maximum Monthly Benefit

People in Household	Maximum Monthly Benefit
1	\$292
2	\$536
3	\$768
4	\$975
5	\$1,158
6	\$1,390
7	\$1,536
8	\$1,756

Effective October 1, 2024 - September 30, 2025

# IMPACT FOR FAMILIES

## Average Benefit Information

SFY 2024

Average individuals served per month



47,187

Average households served per month



23,961

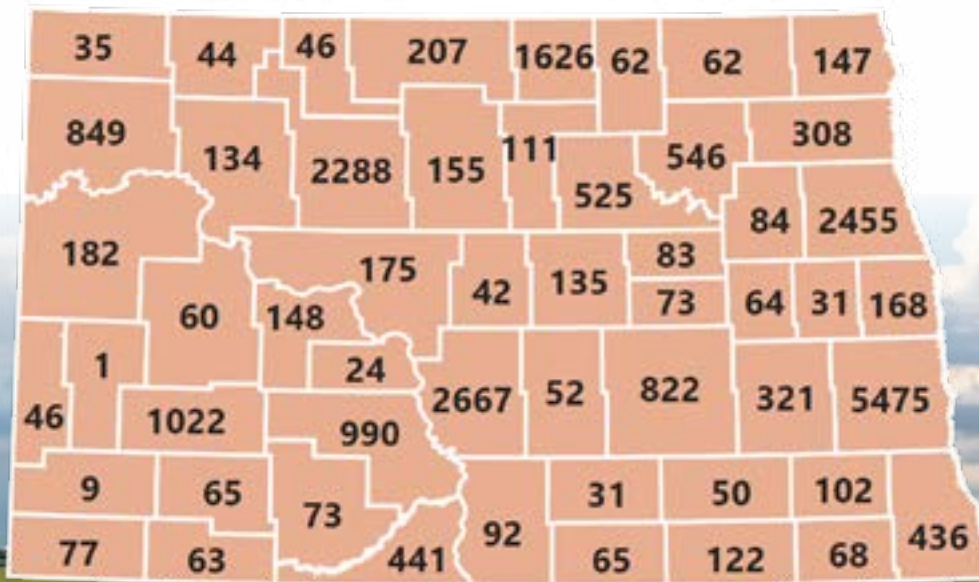
Total SNAP dollars paid in support to families



\$108.6 million

## Average Number of Households Served per Month

SFY 2024



# CASE SCENARIO: MEET THE ROBINSONS

30

## James



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

## Alexandra



Alexandra is a stay-at-home mother for 5 year old Meesha.

Alexandra is exempt from the SNAP work registration requirements **because one of the children in the home is younger than 6.**

## Total Monthly Household Income



**\$2,800**



# HOUSEHOLD BUDGET

## SNAP CONSIDERATIONS

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

## SNAP DETERMINATION



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

## MONTHLY BUDGET

<b>Income</b>	<b>\$2,800</b>
<hr/>	
<b>\$2,800</b> James	
<b>Cost of Groceries</b>	<b>\$1,080</b>
<hr/>	
<b>\$270</b> Weekly	
<b>SNAP Benefit</b>	<b>\$400</b>
<hr/>	
<b>\$400</b>	

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

**\$2,120**

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

**\$1,720**

# SNAP QUALITY CONTROL REVIEWS



Federally mandated reviews of SNAP are conducted by the Economic Assistance Policy Section Quality Control Unit (QC).

## How are SNAP Quality Control Reviews Completed?



Reviews are completed and a sample size is determined yearly.

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

## Both Active and Negative Cases are Reviewed

### Active Case

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

### Negative Case

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



# How has ND SNAP performed in the past?

Accuracy of case processing is measured as an error rate.

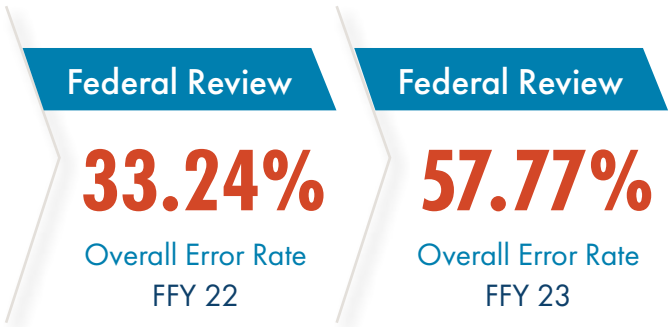
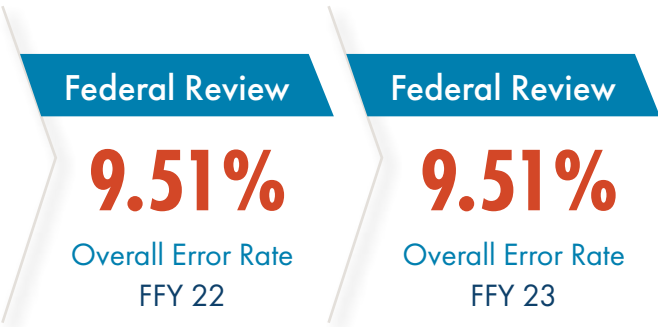
### Active Case

How is an error rate calculated?

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

### Negative Case

How is an error rate calculated?

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


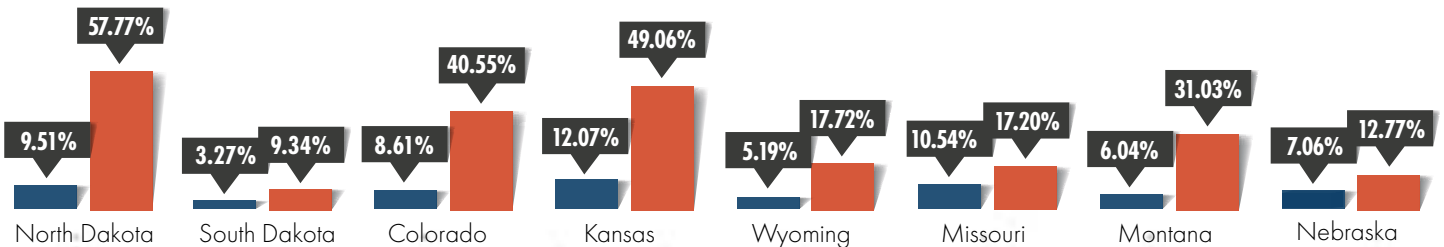
# How does North Dakota's performance compare?

### SNAP Review Performance FFY22

- Payment Error Rate
- CAPER

### Target Rates

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



# HOME ENERGY ASSISTANCE PROGRAM

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

Services available include:

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

## LIHEAP Vendors and Partners



### Community Options

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

### Furnace Service Vendors

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

### Department of Commerce and ND Community Action Agencies

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

### LIHEAP Fuel Vendors

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



# ELIGIBILITY INFORMATION



## Eligible Households

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

## Allowable Deductions

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

## Income Limits

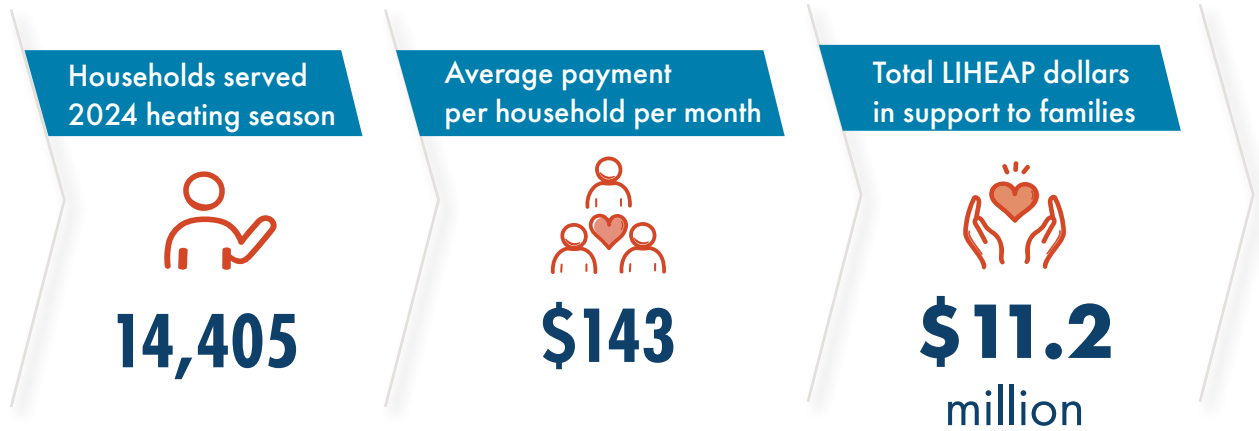
Household Size	Annual Income	Monthly Income
1	\$35,724	\$2,977
2	\$46,716	\$3,893
3	\$57,708	\$4,809
4	\$68,701	\$5,725
5	\$79,693	\$6,641
6	\$90,685	\$7,557

Effective October 1, 2024 - September 30, 2025

# IMPACT FOR FAMILIES

## Average Benefit Information

2024 LIHEAP Heating Season



## Average Number of Households Served per Month

2024 LIHEAP Heating Season



# CASE SCENARIO: MEET THE TURNEYS

## Vanessa



Vanessa works at a local grocery store as a cashier.

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

## Home



Vanessa and her children live in a **3 bedroom mobile home** that she owns.

The primary heating source is **natural gas**.

## Monthly Household Income



**\$1,160**



## LIHEAP DETERMINATION



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

## MONTHLY BUDGET

**Income** **\$1,160**

**\$1,160**  
Vanessa

**Average cost of heating** **\$270**

**\$270**  
Monthly

**LIHEAP benefit** **\$243**

**90% of heating bill**

Remaining Household  
Income **with LIHEAP:**

**\$1,133**

Remaining Household  
Income **without LIHEAP:**

**\$890**

# LIHEAP QUALITY CONTROL REVIEWS



State reviews of LIHEAP are conducted by the Economic Assistance Policy Section Quality Control Unit (QC).

## LIHEAP Reviews

### State Reviews

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



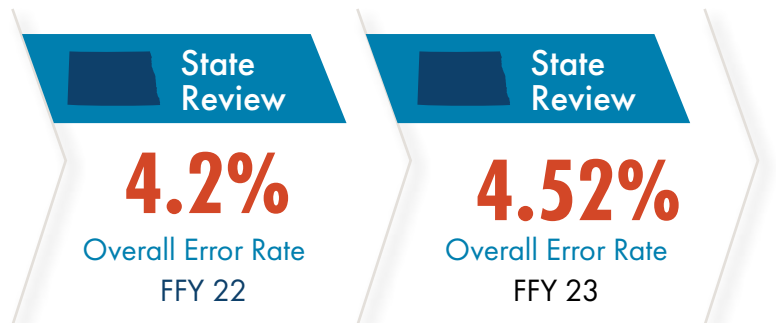


## Overall Error Rates

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

How is an error rate calculated?

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



# TEMPORARY ASSISTANCE FOR NEEDY FAMILIES

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

## Community Partners



### JOBS Program

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

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

### Crossroads Program

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

### Alternatives to Abortion

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





## Who does TANF serve?

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

## Asset Limits

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

## Program Requirements

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

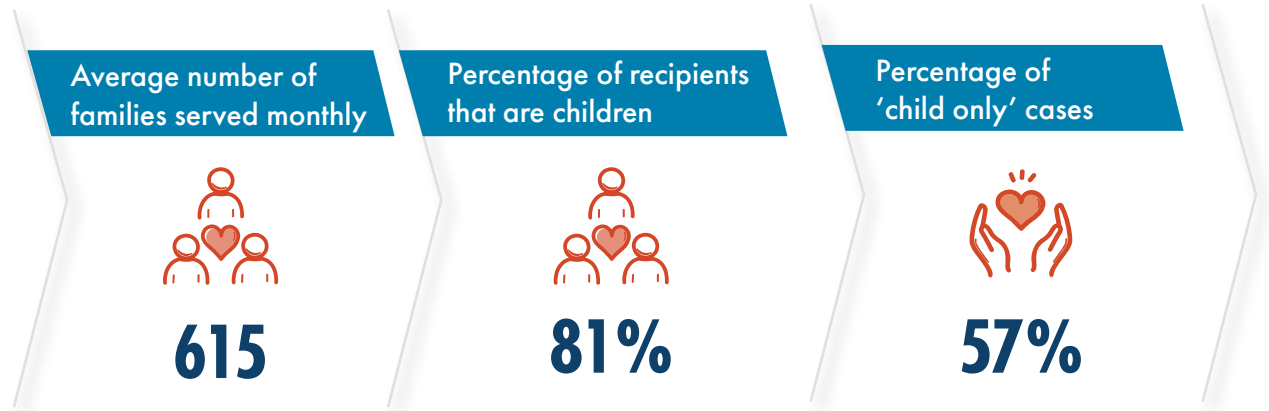
## Program Limits:

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

# IMPACT FOR FAMILIES

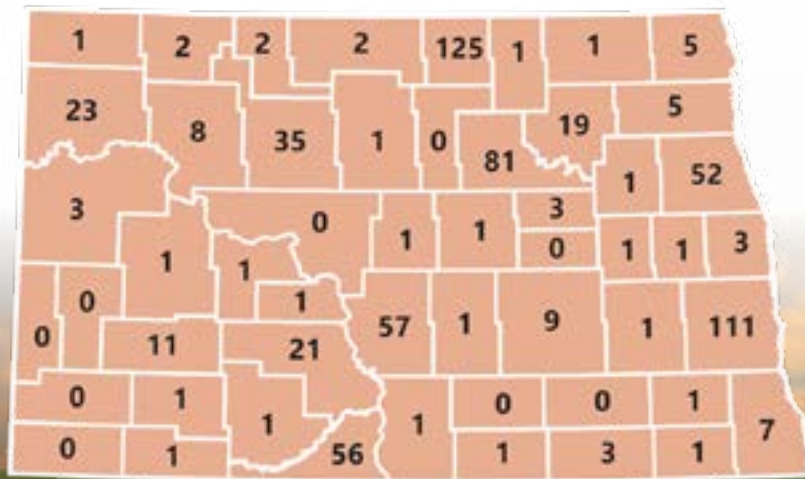
## Average Benefit Information

SFY 2024



## Average Number of Households Served per Month

SFY 2024



# CASE SCENARIO: MEET THE COLLINSES

## Carla



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

## Income



She makes **\$7.25** per hour and works **40 hours per week**.

Her gross monthly income is **\$1,160**.

## Total Monthly Household Income



**\$1,160**



# HOUSEHOLD BUDGET

## TANF DETERMINATION



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

## MONTHLY BUDGET

**Income** **\$1,160**

**\$1,160**  
Carla

**TANF Benefit** **\$872**

**\$872**

Remaining Household  
Income **with TANF:**

**\$2,032**

Remaining Household  
Income **without TANF:**

**\$1,160**

# TANF QUALITY CONTROL REVIEWS



State reviews of TANF are conducted by the Economic Assistance Policy Section Quality Control Unit (QC).

## TANF Reviews

### State Reviews

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



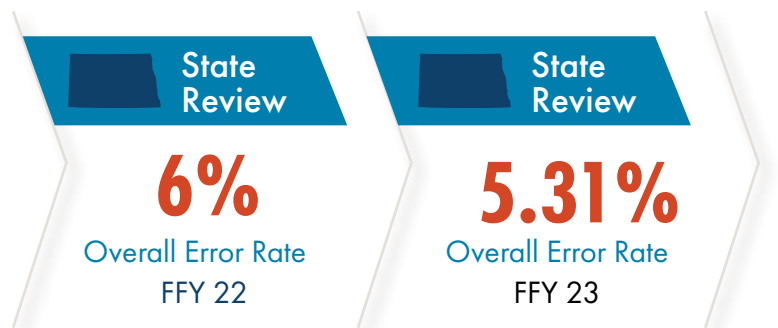


## Overall Error Rates

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

How is an error rate calculated?

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



# NDRH HOUSING STABILITY PROGRAM

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

## NDRH Vendors and Partners



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

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

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





## Who does NDRH serve?

Households who:

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

Note: Priority is being given to:

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

## Income Limits

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

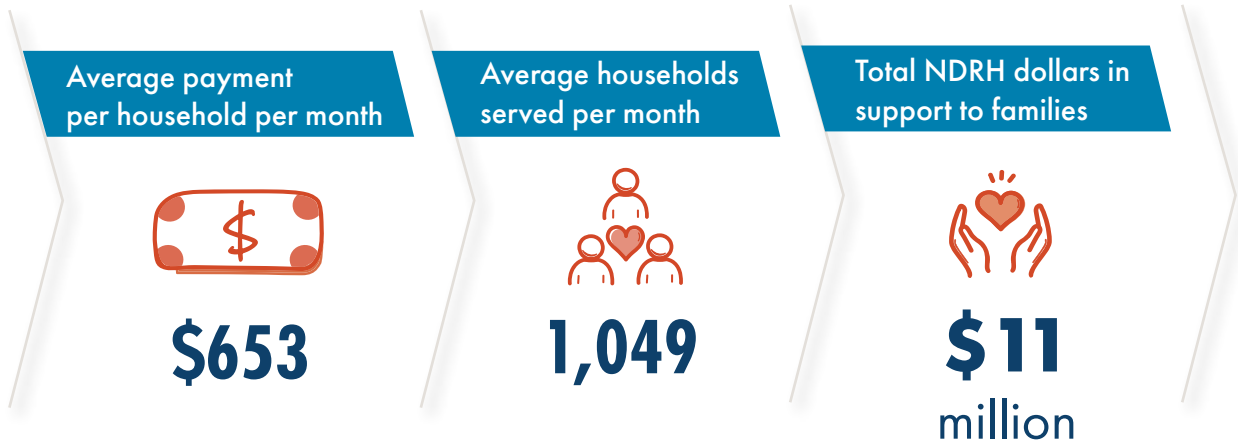
## Program Limits

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

# IMPACT FOR FAMILIES

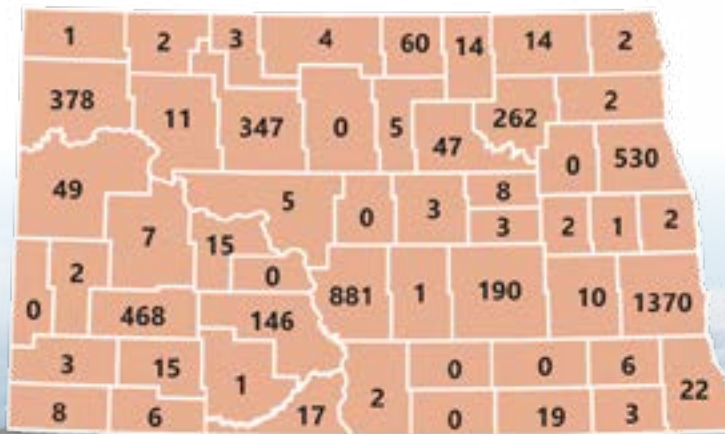
## Average Benefit Information

SFY 2024



## Average Number of Households Served per Month

SFY 2024



# CASE SCENARIO: MEET THE HOPEWELLS

## Employment



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

## Home



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

## Total Monthly Household Income



**\$1,989**



# HOUSEHOLD BUDGET

## NDRH HOUSING STABILITY DETERMINATION



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

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

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

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

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

## MONTHLY BUDGET

**Income** **\$1,989**

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**\$1,989**

**Housing expenses** **\$725**

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**\$725**

Rent

**NDRH benefit** **\$725**

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**\$725**

Rent

Remaining Household  
Income **with NDRH:**

**\$1,989**

Remaining Household  
Income **without NDRH:**

**\$1,265**

# ND HELP FOR HOMEOWNERS

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

There are subprograms within NDHFH:

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

## NDHFH Vendors and Partners



### Deloitte

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







## Who does NDHFH serve?

Homeowners who:

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

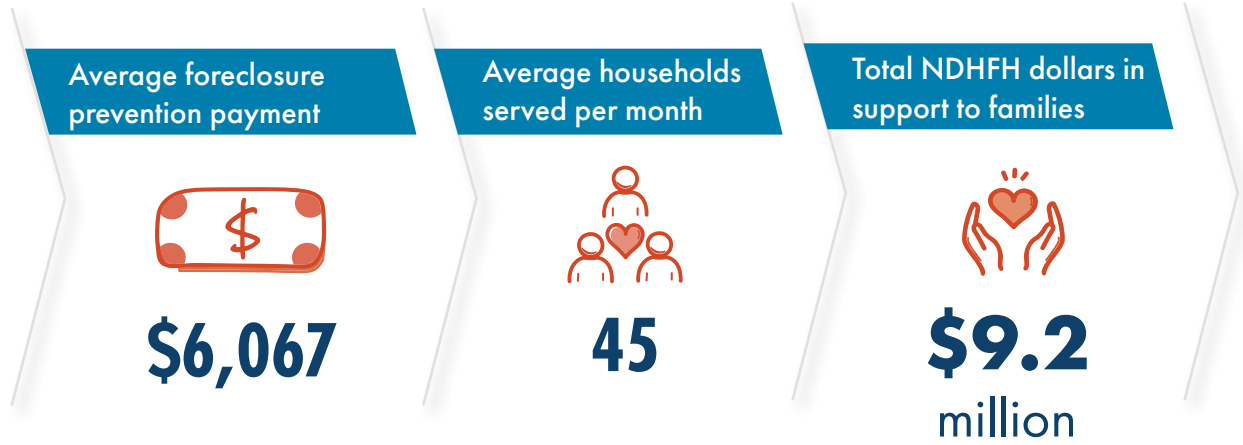
## Income Limits

- Housing Reinstatement Program (HRP):  
150% area median income.

# IMPACT FOR FAMILIES

## Average Benefit Information

SFY 2024



## Average Number of Households Served per Month

SFY 2024



# CASE SCENARIO: MEET THE MILLERS

## Employment



John's employer **closed down permanently** and he has had a hard time finding employment.

## Home



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

## Total Monthly Household Income



**\$3,420**



# HOUSEHOLD BUDGET

## NDHFH HOUSING STABILITY DETERMINATION



The household is eligible for **\$34,928 in past due mortgage** from the Home Reinstatement Program (HRP)

They are also eligible for **three (3) months of future mortgage payments** from the Homeowner Payment Assistance Program (HPA).

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

### FOR 3 MONTHS

**Income** **\$3,420**

**\$3,420**

**Housing expenses** **\$1,500**

**\$1,500**

Mortgage

**NDHFH benefit** **\$1,500**

**\$1,500**

Mortgage

Remaining Household Income **with NDRH:**

**\$3,420**

Remaining Household Income **without NDRH:**

**\$1,920**

# MEDICAID QUALITY CONTROL

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

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

## MEQC Reviews vs. PERM Reviews

### MEQC Reviews

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

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

### PERM Reviews

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

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

## Active vs Negative Cases

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

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

## MEQC Performance

Accuracy of case processing is measured as an error rate.

How is an error rate calculated?

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

Active Cases

**19.45%**

Overall Error Rate  
FFY 22

Negative Cases

**6.26%**

Overall Error Rate  
FFY 22



