

# HUD Moving Forward on Bold Homelessness Reform

HUD is announcing that homelessness-related service providers across the nation can expect the 2026 Continuum of Care (CoC) Notice of Funding Opportunity (NOFO) to be published by June 1, 2026. Further, applicants can expect awards to be made by December 1, 2026. The CoC Program is a national competition designed to promote community-wide efforts to reduce homelessness and optimize self-sufficiency.

As the number of people living on our streets remains at crisis levels, HUD is committed to reforming its homelessness programs. The status quo of “housing first” and “harm reduction” has failed at great

cost to those suffering on our streets and to working American taxpayers.

HUD intends to rebalance the CoC program to focus on a diversity of solutions and treating the underlying causes of homelessness. HUD is thus increasing its investment in Transitional Housing, supportive services, and Supportive Service Only (SSO) projects such as street outreach, childcare, outpatient addiction treatment, and job training.

Examples of eligible uses of CoC funding include, but are not limited to:

- Transitional Housing, Rapid Rehousing, and Permanent Supportive Housing

- And the provision of services on their own or within housing, including, but not limited to:

- Case management,
- Substance Use Disorder treatment,
- Mental health treatment,
- Street outreach,
- Employment assistance and job training,
- Childcare, and
- Outpatient healthcare

To support comprehensive community-wide efforts to reduce homelessness, HUD encourages participation and partnership from a wide range of providers, including faith-based organizations, law enforcement, apprenticeship programs,

substance use disorder treatment providers, specialty courts, mental illness treatment providers, service providers within emergency shelter, and more.

HUD acknowledges the critical role of law enforcement and other first responders in partnering to protect all members of the public, including those on our streets. HUD encourages communities to address the unsafe realities of encampments and public illicit drug use in a way that protects public safety and compassionately intervenes and helps individuals in crisis.

Eligible applicants are:

- Nonprofit organizations,
- States,
- Local governments, and
- Instrumentalities of State or local governments

HUD is committed to protecting taxpayer dollars against waste, fraud, and abuse. HUD reminds potential applicants that they must comply with all Federal law including financial reporting requirements and the prohibition on operating so-called “safe consumption sites” for drugs in violation of 21 U.S.C § 856.

Finally, HUD reminds potential applicants that they must apply for funding through the Collaborative Applicant of the CoC in their geographic area. The Solo Applicant appeal process is available to applicants who attempted to participate, that believe they were denied the right to participate in a reasonable manner.

# Insurance Companies Statement of Condition

25798

31453

50083

50229

70319

## ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the  
Sutton National Insurance Company  
In the state of Oklahoma

Total Assets	298,128,830
Total Liabilities	203,318,457
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	68,550,000
Unassigned funds (surplus)	21,760,373
Total Capital and Surplus	94,810,373
Total Liabilities, Capital And Surplus	298,128,830

## NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	3,917
Total Direct Losses Incurred	55
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

## STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office. IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March A.D. 2026 (SEAL).  
**JON GODFREAD**  
Commissioner of Insurance

## STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,  
**NOW THEREFORE, I, JON GODFREAD**, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)  
**JON GODFREAD**  
Commissioner of Insurance  
(May 6, 13, 27)

## ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the  
Financial Pacific Insurance Company  
In the state of CA

Total Assets	307,656,330
Total Liabilities	201,585,779
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3,003,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	28,513,974
Unassigned funds(surplus)	74,553,577
Total Capital and Surplus	106,070,551
Total Liabilities, Capital And Surplus	307,656,330

## NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	0
Total Direct Losses Incurred	0
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

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## ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the  
Commonwealth Land Title Insurance Company  
In the state of FL

Total Assets	559,191,745
Total Liabilities	242,334,282
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	247,707,948
Unassigned Funds	67,149,515
Total Capital and Surplus	316,857,463
Total Liabilities, Capital and Surplus	559,191,745

## NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	222,939
Total Direct Losses Incurred	0

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## ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the  
Chicago Title Insurance Company  
In the state of FL

Total Assets	1,554,972,982
Total Liabilities	877,192,685
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	196,515,471
Unassigned Funds	479,264,826
Total Capital and Surplus	677,780,297
Total Liabilities, Capital And Surplus	1,554,972,982

## NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	1,775,416
Total Direct Losses Incurred	48,765

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## ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the  
Washington National Insurance Company  
In the state of Indiana

Total Assets	4215110634
Total Liabilities	3911206685
Aggregate write-ins for special surplus funds	0
Common Capital Stock	25036850
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	655375943
Unassigned Funds	-376508844
Total Capital and Surplus	303903949
Total Liabilities, Capital And Surplus	4215110634

## NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	134487
Total Life and Annuity Direct Losses Paid	1313628
Total Accident and Health Direct Premiums Written	25814298
Total Accident and Health Direct Losses Paid	19520171

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