

North Dakota Homeowner Assistance Fund Home Repair Program (HAFHR)

Grants will be available to eligible homeowners with home repair needs that affect the ongoing habitability of their home. Eligible repairs would include housing rehabilitation of core residential systems, including roofing, soffit/fascia/gutters, drainage and runoff management, electrical and plumbing systems, and foundations. Funds can also be used to make environmental modifications and improvements to accessibility in the home as these factors are critical to maintenance of habitable, stable housing. Other requests would be considered and approved based on the applicant's unique situation.

Home Repair projects will be funded up to \$30,000 per applicant. The total amount of Homeowner Assistance Fund for each household for all requests (i.e., home repair and mortgage/utility/housing cost assistance), shall not exceed the established program cap of \$40,000 per household.

The scope of the home repair work will be determined by a qualified housing rehab specialist and approved by HAF staff. Funds may be used in conjunction with other home repair / home modification programs to help assure a comprehensive scope of work to address habitability needs. Work will be completed as per state and local building codes. Payments will be made directly to contractors.

HAFHR Summary Guidelines

1. Program Overview	<p>The HAFHR offers grant assistance to help homeowners who have experienced a financial hardship (material loss of income or material increase in expenses) after January 21, 2020 related to the Covid-19 pandemic.</p> <p>HAFHR will offer grant assistance to eligible homeowners with home repair needs that affect the ongoing habitability of their home. HAFHR will provide up to \$30,000.</p>
2. Program Goal	<p>To help North Dakota homeowners avoid foreclosure by mitigating financial hardships related to the Covid-19 pandemic.</p>
3. Target Population	<p>North Dakota homeowners having incomes equal to or less than 80% of the area median income. Priority will be given to Socially Disadvantaged Individuals as defined in 13 CRF 124.103.</p>
4. Borrower Eligibility Criteria	<p>To be eligible, homeowners must:</p> <ul style="list-style-type: none">• Have experienced a financial hardship after January 21, 2020 related to the Covid-19 pandemic.• Have income equal to or less than 80% area median income.• Own and occupy the property for which they seek assistance as their primary residence.• Submit a hardship affidavit as explanation of a material reduction of household income or material increase in household expenses.

5. Property Eligibility Criteria	Owner occupied, North Dakota properties that are: <ul style="list-style-type: none">• One-to-four family (renters in non-owner-occupied unit)• Condominiums• Manufactured homes
6. Structure of Assistance Continued	HAFHR assistance may be used to make eligible repairs for core residential systems that include: <ul style="list-style-type: none">• Roofing, soffit/fascia/gutters, drainage, and runoff management• Electrical and plumbing systems and foundations• Environmental modifications and improvements to enable accessibility. Other requests considered and approved based on applicant's unique situation.• Scope of work will be determined by a qualified housing rehabilitation specialist and approved by HAF staff• HAFHR may be used in conjunction with other home repair/modification programs• Work will be completed in accordance with local and state building codes
7. Per Household Assistance	<ul style="list-style-type: none">• Projects will be funded up to \$30,000 per applicant. The total Homeowner Assistance Fund for each household shall not exceed the established program cap of \$40,000 per household
8. Program Inception/Duration	October 1, 2021 until September 30, 2025 or until program funds are exhausted.
