

North Dakota Homeowner Assistance Fund Home Repair Program (HAFHR)

Grants will be available to eligible homeowners who have experienced a hardship related to the COVID-19 pandemic and who have with home repair needs that affect the ongoing insurability or accessibility of their home.

HOMEOWNER ELIGIBILITY CRITERIA

To be eligible, homeowners must:

- Have experienced a financial hardship after 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.

PROPERTY ELIGIBILITY CRITERIA

Owner occupied, North Dakota properties that are:

- Single family homes
- Owner-occupied rental (1-4 unit, only owner-occupied unit eligible)
- Condominiums
- Manufactured homes (if applicant owns home)

ELIGIBLE EXPENSES

HAFHR assistance may be used to make home repairs that help assure continued insurability of the home or modifications that help assure accessibility for the homeowner. 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 as applicable.

For homeowners who are unable to obtain or maintain homeowners insurance due to the condition of their home, the following repairs to core residential systems may be eligible:

- Roofing
- Soffit, fascia, gutters, drainage
- Electrical or plumbing systems
- Foundation

Note: If a homeowner has a need for assistance with heating, cooling and/or home energy systems generally, HAF will make a referral to LIHEAP.

For homeowners who need to make accessibility-related modifications to help assure continued habitability of the home based on their physical/health needs, the following types of environmental modifications will be considered:

- Installation of non-portable ramp(s) or lift(s)
- Widening of doorways/hallways
- Modification of bathroom facilities
- Modification of kitchen facilities
- Turnaround space adaptations
- Installation of specialized electric and plumbing systems to accommodate medical equipment and supplies
- Specialized accessibility/safety adaptations

PER HOUSEHOLD ASSISTANCE

HAFHR projects will be funded up to \$30,000 per applicant. The combined total Homeowner Assistance Fund grant available to any single household (HRP, HPA, HAFHR) shall not exceed the established program cap of \$40,000.

Program will be available July 2022 through August 2025, or until program funds are exhausted.