

Housing Payment Assistance Program (HPA)

North Dakota Homeowner Assistance Fund

The State of North Dakota will provide mortgage and utility assistance grants to stabilize eligible homeowners. The program will cover future mortgage payments as well as utility expenses. Funding may also be applied to property tax, special assessments, lot rents, and homeowner and condo association fees.

The maximum assistance provided for a homeowner(s) will be \$12,000. All payments will be made directly to the homeowner(s)' mortgage loan servicer, utility provider, and other entities that would process payments for the expenses listed.



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 [100% 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 property (1-4 unit, owner-occupied unit only)
- Condominiums
- Manufactured homes (if applicant owns home)

Structure of Assistance

HPA assistance may be used to make ongoing mortgage and mortgage related expenses such as:

- Monthly mortgage payments – principal and interest.
- Property tax, flood insurance and homeowners' insurance (may be escrowed in mortgage payment).
- Condo or homeowner association fees.
- Utility payments, including home energy, electricity, water, and garbage.

Funds are paid directly to the existing mortgage servicer, tax authority, lien holder, applicable utility company(s) or other debtors.

Per Household Assistance

Total assistance cannot exceed the lesser of \$12,000 or six months of assistance has been provided, whichever occurs sooner. Assistance can be combined with HRP. 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.