

Housing Reinstatement Program (HRP)

North Dakota Homeowner Assistance Fund

The state of North Dakota will provide grants to help reinstate past due housing costs (mortgage, utility and other expenses) for North Dakota homeowners affected by the Covid-19 pandemic. The Housing Reinstatement Program (HRP) will cover delinquent payments, payments to satisfy secondary liens from loss mitigation options (ex. FHA partial claim, COVID-19 workout loans), and expenses related to past due balances for home utilities, taxes, and fees.

All payments will be made directly to the 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 related to the COVID-19 pandemic.
- Have income equal to or less than [150% 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 home
- Owner occupied rental property (1-4 unit, owner-occupied unit only)
- Condominiums
- Manufactured home (if applicant is the owner of the home)

Structure of Assistance

HRP provides one-time lump sum mortgage and utility reinstatement assistance grant for eligible homeowners. Loans in forbearance are eligible. Assistance can be used to pay past due costs such as the following:

- Reinstatement of a delinquent first mortgage (including forbore amounts)
- Past due property taxes or homeowner insurance premiums
- Condo or homeowner association fees
- Attorney's fees
- Special assessments
- Delinquent junior liens
- Water, home energy, electricity, and garbage balances

Per Household Assistance

Up to \$40,000 of grant assistance is available. The combined total Homeowner Assistance Fund grant available to any single household (HRP, HAP, 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.