

North Dakota Disaster Relief Housing Coordination Matrix

Tuesday, March 23, 2010

Organization / Agency	Assistance	Requirements	Disaster Contact
North Dakota Housing	Low interest rehab loan for properties in rural communities	*Homeowner income at or below 100% AMI *Max loan \$25,000 (no more than 75% of project cost) *Can be used to rehab multifamily projects (up to \$100,00)	Celeste Burke (701)328-8080 cburke@ndhfa.org
	Major home improvement loans with low interest to purchase or refinance a home for rehabilitation	*Homebuyer/owner with low to moderate incomes *Max loan value/purchase price of \$237,000; can be applied to owner-occupied 1-4 unit structures	
	Mortgage loan with below-market interest rate for first-time homebuyers	*Homebuyer low to moderate incomes *Max acquisition price of \$237,000 *Homebuyer low to moderate incomes	
North Dakota Housing	Mortgage loan with below market interest rate for disabled, elderly, veteran and single-parent households	*Homebuyer low to moderate incomes *Max acquisition price of \$237,000 *Homebuyer low to moderate incomes	Eldon Krein (701)328-8080 ekrein@ndhfa.org
	Down payment and closing cost assistance	*Homebuyer low to moderate incomes *Used in conjunction with purchase NDHFA loans	
	Rent assistance	*Low to moderate income tenants	
North Dakota Public Finance Authority	Provide loans to political subdivisions for infrastructure construction and improvements.	*For State Revolving Fund, must be on the intended use plan. *Program Information on website.	DeAnn Ament dament@nd.gov
Eastern Dakota Housing Alliance	Multi-family development, acquisition, & rehab.	Household income at or below 80% AMI. Limited funds available. Below market rate interest loan for qualified projects.	Contact Celeste Burke at NDHFA for referral 701-328-8085 cburke@ndhfa.org

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<p>USDA - Rural Development</p>	<ul style="list-style-type: none"> * Providing guaranteed rural housing program with no down payment, no mortgage insurance. * Loans up to 100% of appraised value and can include closing costs. <li style="padding-left: 40px;">* No loan limits. <li style="padding-left: 40px;">* 48 hour turnaround. * Providing direct loans for purchasing homes with no down payment. * Loans up to 100% of appraised value and can include closing costs. * Payment assistance is available for qualified borrowers. * Providing repair loans and grants to remove health and safety hazards. * 7500 life time maximum for grants. * \$20,000 maximum loan amount at 1% for 20 years. 	<ul style="list-style-type: none"> * Must have steady and dependable income. <li style="padding-left: 40px;">* Acceptable credit history. <li style="padding-left: 40px;">* Must not own a dwelling. * Adjusted family income must fall below the moderate income limit. * Adjusted family income must fall below the low income limit. <li style="padding-left: 40px;">* Must not own a dwelling. <li style="padding-left: 40px;">* Acceptable credit history * Must have steady and dependable income. * Must be 62 years of age or older to qualify for a grant. * Adjusted family income must fall below the very low income limit. <li style="padding-left: 40px;">* Must not own a dwelling. * Must have steady income and acceptable credit history for loan. 	<p style="text-align: center;">Don Warren don.warren@nd.usda.gov</p> <p style="text-align: center;">Mark Wax mark.wax@nd.usda.gov</p>
<p>ND Department of Commerce</p>	<p>Community Action Agency's Single-Family HOME Rehabilitation Program. General rehabilitation.</p> <p>Community Action Agency's Weatherization Program. Energy conservation retrofit consistent with Federal and State Guidelines. Each project is an individual effort based on energy cost, energy conservation possibilities, and projected energy savings.</p>	<p><u>Rehabilitation:</u> Household income cannot exceed 80% AMI. Funds are a grant forgiven over 5 years. Limited funding available. *Program operated through Community Action Agencies.</p> <p><u>Weatherization:</u> Household gross income cannot exceed 200% of poverty level or Heating Assistance eligible. Weatherization is after any insurance or FEMA have completed their assessments. *Program operated through Community Action Agencies.</p>	<p>Contact closest Community Action Agency in the following communities: Minot, Devils Lake, Grand Forks, Fargo, Jamestown, Bismarck or Dickinson. Or contact the state association at (701) 232-2452 or www.ndcaa.org/contact.htm for referral to local agency. Also can contact Department of Commerce directly: Wayne Glaser wglaser@nd.gov Cal Steiner csteiner@nd.gov</p>

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CommunityWorks ND	<p>DREAM Fund - provides affordable loans for down payment and closing costs, rehab, emergency repairs and other mortgage assistance including construction and 1st mortgage loans.</p> <p>DREAM II - Development and bridge loans for construction and development of multi-family and single family homes by a developer</p>	Contact Community Works for requirements and program guidelines.	<p>Contact local lender partners for referral or call CommunityWorks directly 701-667-7600</p> <p>Sherri Arenz sarenz@communityworksnd.org or</p> <p>Rob Knoll rknoll@communityworksnd.org</p>
ND Rural Development Council / Center for Technology and Business	501(c)(3) non-profit - SBA Women's Business Center. Rural outreach and community development for ND Commerce Department in areas outside the agency's targeted industries. Technology focused assistance, training, facilitation, partnership development, referrals.		<p>Denise Spanjer, Executive Director spanjer@trainingnd.com</p> <p>Cindy Sanford, Outreach Specialist sanford@trainingnd.com</p>
North Dakota Department of Emergency Services, Division of Homeland Security	<p>Coordinate state agencies to prepare for, respond to and recover from emergencies and disasters whereby saving lives, protecting property and protecting the environment.</p> <p>Direct, manage and oversee Public Assistance (PA) programs, Individual and Family Assistance (IA) programs, and Unified hazard Mitigation Grant programs.</p>		<p>Raymond S. Morrell (701)328-8107 rmorrell@nd.gov Lonnie Hoffer lhoffer@nd.gov</p> <p>Greg M. Wilz gwilz@nd.gov</p>
US Department of Housing and Urban Development, ND Field Office	<p>* Provide support to homeowners and low-income renters displaced from their homes.</p> <p>* Immediate Foreclosure relief for families insured through FHA with a 90-day moratorium on mortgages and strongly recommended special forbearance by loan servicers.</p> <p>* Making insurance available for both mortgages and home rehabilitation allowing the finance or refinance a house along with its repair through a single mortgage. (203 (H) and (K) Program)</p>	* Low income is defined as 30% to 50% of AMI	Joel Manske joel.manske@hud.gov

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<p>Small Business Administration (SBA)</p>	<ul style="list-style-type: none"> * Provides low-interest rate disaster loans for homeowners, renters and businesses of all sizes * Home loans of up to \$200,000 for repair, replacement of disaster damaged property. * Personal property loans of up to \$40,000 for homeowners and renters to repair or replace personal property. * Business loans of up to \$2 million for repair, replacement of property, inventories and all other physical losses. * Interest Rates as low as 2.187% for homeowners and renters and 4.00% for businesses. * Maximum term is up to 30 years, based on borrowers ability to pay. * Economic Injury Disaster Loans (EIDLs) are for working capital to small businesses to assist through recovery. EIDL assistance is only available to applicants and owners who cannot provide for their own recover. 	<ul style="list-style-type: none"> * Loan amounts cannot exceed the verified uninsured disaster loss. * Ineligible property includes secondary homes, personal pleasure boats, airplanes or recreational vehicles *EIDL assistance is only available to applicants and owners who cannot provide for their own recovery. 	<p>SBA Customer Service (800) 659-2955 www.sba.gov/services/disasterassistance</p>
<p>RAFT-Resources Agencies Flood Team</p>	<p>The Resources Agencies Flood Team (RAFT) cooperative effort has proven to be the most effective way for faith-based and community based agencies to work together in a crisis. The mission isto bring caring and compassion to people whose lives have been impacted by suffering and destruction caused by this disaster. The role in the face of disaster is to come together to find resources to assist in recovery.</p>	<p>This is an unmet needs resource. Contact RAFT for program details.</p>	<p>Debra Ball-Killborn dbk.central@gmail.com (701) 952-2009</p>
<p>Lutheran Social Services Housing</p>	<p>Develop rental and/or single family housing that is affordable for workforce and senior housing needs</p>	<p>Will work with communities to develop projects that fit their needs, bringing together resources as appropriate</p>	<p>Jessica Thomasson (701)271-3201 jthomasson@lssnd.org</p>

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<p style="text-align: center;">FEMA</p>	<p>*Individuals and Households Program may provide grants up to \$30,300.00 for disaster related needs.</p>		<p style="text-align: center;">Scott Chamberlain Scott.Chamberlain@DHS.gov (303)495-8971</p>
	<p>*Homeowners may receive grants for the following:</p> <p>* Home replacement , Home repairs, rental assistance, and reimbursement of uninsured transient or lodging expenses</p> <p>* Essential personal property losses (furniture / clothing / appliances), and disaster related damages to essential transportation</p>	<p>*FEMA provides repair funds only for uninsured damages that affect the habitability of the dwelling . Those individuals that have "Additional Living Expense" coverage as part of their insurance may only receive rental assistance from FEMA once the insurance benefits are exhausted</p> <p>*Referral to Other Needs Assistance is income dependent, and the losses must be uninsured</p>	
	<p>* Renters may receive grants for the following:</p> <p>*Rental assistance - if they are forced to relocate from their home due to disaster related damages</p> <p>* Essential personal property losses (furniture / clothing / appliances), and disaster related damages to essential transportation</p> <p>Both Homeowners and Renters may receive grants for Disaster related medical, Dental and Funeral expenses</p>	<p>*Individuals that have "Additional Living Expense" coverage as part of their insurance may only receive rental assistance from FEMA once the insurance benefits are exhausted</p> <p>*Referral to Other Needs Assistance is income dependent, and the losses must be uninsured</p> <p>*Referral to Other Needs Assistance for these types of losses is not income dependent, however the expenses must be uninsured</p>	
<p style="text-align: center;">Affordable Housing Developers, Inc.</p>	<p>Multi-family development, acquisition, & rehab.</p>	<p>Household income at or below 80% AMI. Limited funds available. Below market rate interest loan for qualified projects.</p>	<p>Contact Celeste Burke at NDHFA for referral 701-328-8085 cburke@ndhfa.org</p>