

NDHFA is a mission-driven state agency dedicated to making housing affordable for all North Dakotans. We offer affordable home financing to low- to moderate-income individuals and families and help ensure the continued availability of suitable rental housing for households of modest means.

HOMEOWNERSHIP DIVISION

Down Payment and Closing Cost Assistance (DCA)

DCA assists low-income, first-time homebuyers with the out-of-pocket cash requirements of NDHFA's loan program combined with the lowest first mortgage interest rates the agency can offer.

FirstHome™

FirstHome, is a reduced-interest rate mortgage loan for low- to moderate-income first-time homebuyers.

HomeAccess

HomeAccess offers special needs (single parent, veteran, disabled or elderly) households, who may have previously owned a home, the same purchase assistance as the agency's first-time homebuyers.

Major Home Improvement

The Major Home Improvement program provides homebuyers with reduced-interest rate loans to purchase or refinance and rehabilitate a single-family home.

North Dakota Roots

Through Roots, low- to moderate-income households, including buyers who may have previously owned a home, can receive either a below-market loan or a market-rate loan that includes down payment and closing cost assistance.

Start

The Start program provides low- to moderate-income homebuyers both an affordable first mortgage and assistance with out-of-pocket cash requirements.

PLANNING AND HOUSING DEVELOPMENT DIVISION

Community Land Trust

Community Land Trust program provides local trusts with a low-cost line of credit to create more single-family housing for low- to moderate-income households.

Construction Loan Guarantee

Construction Loan Guarantee program guarantees loans for affordable single-family home construction in rural communities.

Exemption from Property Taxation

Through the program, eligible rental properties can receive a property tax exemption during their affordability period.

Helping HAND

Helping HAND supports the needs of lower-income households through grants to targeted single-family housing rehabilitation programs across the state.

Housing Incentive Fund (HIF)

HIF supports the development of new multi-family housing units or the substantial rehab of existing structures to create affordable rental housing.

Housing Market Survey Grant

The Housing Market Survey Grant program offers a cost-sharing incentive to rural communities to develop a housing strategy by helping to pay for an analysis of their current and future housing needs.

Housing Trust Fund (HTF)

The National HTF supports the development and preservation of affordable rental housing for extremely low-income households, including homeless individuals and families.

Low Income Housing Tax Credits (LIHTC)

Through the LIHTC program, developers leverage federal tax credits that they sell to investors to raise capital for their projects, thereby reducing the debt required to build, preserve or rehabilitate affordable rental housing.

Multifamily Tax-Exempt Bond

Tax-exempt bonds provide permanent financing and help leverage LIHTC to increase the construction and rehabilitation of multi-family rental housing for families with limited incomes.

Opening Doors

Opening Doors is a landlord risk mitigation fund that helps Medicaid-eligible households with rental barriers secure housing by providing coverage beyond the security deposit if a participant causes damage or a loss of revenue.

Rehab Accessibility Program (RAP)

RAP grant dollars address single-family accessibility issues occupied by low-income individuals with physical disabilities.

Rural Housing Development Loan

Through the Rural Housing Development Loan program, low-cost financing is available for predevelopment soft costs like land acquisition and site development.

Rural Housing Rehabilitation Loan

The Rural Housing Rehabilitation Loan program provides a low-cost, revolving fund for the rehabilitation of existing housing stock located in areas with less than 35,000 population.

PROPERTY MANAGEMENT DIVISION

Contract Administration

NDHFA administers contracts for US Department of Housing and Urban Development (HUD) project-based Section 8 housing developments located throughout North Dakota.

Moderate Rehabilitation

NDHFA determines applicant eligibility for HUD's Section 8 Moderate Rehabilitation properties, provides regulatory oversight of the properties and distributes HUD's rental assistance funds.