

Maximum Claim Amount: \$2,000

Term of Guarantee: Up to 18 months

Client Eligibility Criteria: Any client meeting eligibility criteria may be referred from an approved provider. To be eligible, a client must meet all the following guidelines:

- Have an intellectual, developmental, physical, aging-related or behavioral health condition or be a youth exiting the foster care system.
- Have a housing barrier that would disqualify them under ordinary rental selection criteria (i.e. criminal record, rental history or credit score deficiencies).
- Willing to actively participate in supportive services for the term of the coverage.

Rental Property Criteria: Any landlord of multifamily rental property located in North Dakota may participate in the program so long as they agree to the Opening Doors program parameters. Landlords have obligations under North Dakota Century Code 47-16-13.1 regarding property maintenance and must abide by state and local codes and ordinances.

Participating Care Coordination Agency (PCCA) Provider: Any authorized PCCA provider may refer clients to the program and must agree to offer services to the client for the term of the guarantee (18 months). Services must include housing stability planning and appropriate interventions to assist the client in remaining housed. The PCCA provider agrees to regularly consult with the client and the landlord regarding the tenancy of the client.

Application Process

1. PCCA provider determines client eligibility.
2. Client and PCCA provider submits Opening Doors Coverage Application to NDHFA.
3. Client agrees to receive support and services from PCCA provider and PCCA provider agrees to provide support and services for the term of the Opening Doors coverage.
4. Once approved, PCCA provider receives a Commitment of Coverage. The commitment is good for 60 days to secure housing with a landlord willing to rent within program parameters.
5. Landlord signs a Landlord Expectations Form and provides a copy of the lease agreement and house rules.
6. During the inspection, the landlord, PCCA provider, and client complete a Move-In Inspection and Move-In Condition Report detailing the current conditions of the unit.
7. Landlord, PCCA provider, and client sign a Landlord-Tenant-PCCA Communication Agreement and Release of Information.
8. Landlord and client sign a lease agreement.
9. PCCA provider completes a Certificate of Coverage Application and submits it to NDHFA with required documents.
10. NDHFA issues a coverage certificate and provides copies to the tenant, landlord and PCCA provider.

Qualifying Damages: A participating landlord may request payment for costs associated with excessive damage caused by the participating tenant to their rental unit which is beyond normal wear and tear up to the maximum claim amount. The landlord must demonstrate that the actual costs exceed the tenant's security deposit and that the damage was caused by the tenant before a

claim will be paid. A landlord may not seek payment for qualifying damages previously compensated by the tenant or a third party, all payouts, inspections, and other required administrative functions relative to mortgage insurer requirements.

Qualifying damages include:

- Actual repair costs including labor and materials to restore the unit to acceptable standards.
- Loss of rental income during the time required for repairs related to qualifying property damage.
- Actual costs to dispose of abandoned belongings of the tenant following termination of lease.
- Unpaid rent if the tenant does not vacate in good standing.

The landlord must file a claim within 60 days from the date the guarantee expires or the date on which possession of the unit is taken back from the tenant, whichever is first. A claim form along with appropriate documentation to support the claim must be submitted. Appropriate documentation includes, but is not limited to:

- Move-out condition report
- Receipts, invoices or estimates for repairs
- Accounting statement reflecting tenant-owed expenses
- Documentation of non-payment of rent (72 hour notices, tenant ledger, etc.)

Claim Process

NDHFA will verify the claim and may request additional documentation to support the claim which must be submitted within 14 business days. Inaccurate or falsified information will be grounds for denial of a claim. NDHFA will either issue a claim confirmation and payment or a denial letter at the end of the process.

Any applicable payments, deposits, fees or pre-paid rent collected from the tenant will be deducted from the claim. If a payment is received from the tenant or a third party after a claim has been paid, the landlord must the amount to NDHFA.

For Further Information:

Contact NDHFA at (701) 328-8080 or (800) 292-8621.