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North Dakota announces help for homeowners struggling with housing costs

BISMARCK, N.D. – The North Dakota Department of Human Services announced today that help is available for homeowners struggling financially who are at risk of housing instability because of past-due mortgage payments, utilities or other housing-related costs. Homeowners can apply online now at <https://www.applyforhelp.nd.gov/>.

“Our goal is to support housing stability and sustain homeownership for North Dakotans who have experienced financial hardship because of the pandemic,” said Executive Policy Director Jessica Thomasson.

The program anticipates helping homeowners who lost income due to underlying health conditions, long-term COVID-19 complications, unemployment or reduced work hours including lost self-employment income, and other financial hardships. Households that own and occupy their single-family home, duplex, condominium or manufactured home and who meet Treasury Department and state program criteria may qualify.

The new ND Help for Homeowners program includes a reinstatement program that can help qualifying homeowners with past-due mortgage payments and other past-due housing costs, and a payment assistance program that can help with current mortgage payments for up to six months. Both can help with other related costs, including utility costs, property taxes, homeowner’s insurance, condo and housing association fees and other qualifying housing costs. A related targeted home repair program is also under development and will be available in August 2022.

North Dakota homeowners can participate in more than one program, but total assistance cannot exceed \$40,000; and eligibility criteria varies by the type of assistance needed. Payments are made directly to the financial institution that holds a participating homeowner’s mortgage and to other entities due payment.

To qualify for the reinstatement program that helps with past-due mortgage payments, a household can earn up to [150% of area median income](#), which varies by county and household size. Homeowner households with incomes up to [100% of area median income](#) may qualify for the payment assistance program offering temporary help with current mortgage payments and other housing and utility-related costs.

ND Help for Homeowners is intended to complement solutions offered by individuals’ mortgage holders. North Dakota Housing Finance Agency (NDHFA) and Gate City Bank are the two largest mortgage servicers in North Dakota. The department has been working closely with NDHFA and Gate City Bank in preparation for rolling out the ND Help for Homeowners program.

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In August 2021, officials used state and national data to estimate that about 2,500 households were delinquent or in forbearance due to the pandemic. Prior to the pandemic, an estimated 26,000 North Dakota homeowners were housing-cost burdened, paying more than 30% of their income for housing.

“North Dakotans have been resilient through numerous national and global economic disasters, and while the state’s overall foreclosure and delinquency numbers were below the national average during the pandemic, the hardships many households have endured cannot be minimized,” said NDHFA Executive Director David Flohr.

“To make their mortgage payments, these individuals and families leveraged unemployment checks, drained savings accounts, maxed-out credit cards and sold personal belongings. ND Homeowner Assistance Fund will be a valuable resource to assist the homeowners who are behind on mortgage, utility and property tax payments, and it provides a solid foundation to raise up the households that have been struggling on their own to make ends meet,” said Flohr.

Applying

North Dakota homeowners can find details and apply at www.applyforhelp.nd.gov/nd-help-homeowners. Homeowners can also reach out to the ND Homeowner Assistance Fund team at (701) 328-1907 or 711 (TTY) and ask to speak to a homeowner assistance specialist.

If a foreclosure process has started, households can still apply. Applying may pause the foreclosure process, and if a household is approved, ND Help for Homeowners funds may be able to help pay past-due mortgage payments and stop the foreclosure action.

There is no cost to apply for ND Help for Homeowners program. Individuals will never be asked to pay upfront fees or to sign over the title to their property. Individuals should not switch and start making payments to an entity other than their mortgage servicer or lender.

Congress approved \$50 million in federal Homeowners Assistance Fund (HAF) for North Dakota. The program is available July 2022 through August 2025 or until program funds are exhausted.

HAF and federal rental assistance program funds are intended to prevent homelessness and promote housing stability. North Dakota’s ND Rent Help program has assisted 8,487 renter households, providing \$47 million in assistance through June 2022. Of those funds, 89% has been paid to 1,715 housing providers for current and past-due rent and 9% has been paid to utility providers for current and past due utilities. For details, see the program dashboard at <https://bit.ly/3QOsknz>.

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