Policy and Procedure Manual

Helping HAND

NORTH DAKOTA housing FINANCE AGENCY

Community Housing and Grants Management Division

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EQUAL HOUSING OPPORTUNITY

Summary of Changes

Date	Section	Description of Changes
7/24/2026		Document created.

SECTION 1: PROGRAM HISTORY AND PURPOSE

North Dakota Housing Finance Agency's (NDHFA) Helping Housing Across North Dakota (Helping HAND) program was established in 1993. Initially, grant funds were available to cities, non-profit organizations, tribal entities, housing authorities, and community action agencies. Eligible activities of funds were for rehab, rental assistance, development, operating expenses and a multitude of other approved expenditures.

In 2000, the focus of the Helping HAND program changed to rehab and development. By invitation only, community action agencies, tribal entities, Habitat for Humanity organizations, Rebuilding Together-Bismarck/Mandan and Rebuilding Together-Fargo have been added as approved applicants.

In 2019, the focus of the Helping HAND program changed to single-family rehabilitation.

1.01 How it Works

Selected participant agencies are invited to apply for a predetermined maximum grant award. Grantees then utilize the funds to assist households who qualify as an 80% AMI household or below. Community Action Agencies and tribal entities are encouraged to use the funding to benefit the largest number of households. Community Action Agencies in all regions may use Helping HAND funds in conjunction with their weatherization program or for emergency repairs that are not covered by federal guidelines. In these instances, Helping HAND funds are used to leverage the cost of needed repairs to ensure a safe environment for the household members.

1.02 Allocation

The annual allocation for Helping HAND is based on agency earnings. As of the 2026 funding year, the allocation is $240,000. Matching funds, from a non-NDHFA source, of at least 25% of the total project costs are required. For example, if agency's Helping HAND award is $20,000, the minimum match required for the total award is $5,000.

Funds are intended to support the rehabilitation of existing single-family housing. Funds cannot be used for an organization's general operating expenses.

1.03 Grant Timeline

Invitations to apply for funding will be emailed to eligible organizations each April. Each invitation will specify the predetermined amount the organization is eligible to request, along with the application submission deadline. Application due dates will be clearly stated in the invitation. In June, award recipients will receive an award letter confirming the final amount of their Helping HAND award.

The Helping HAND program year runs from July 1 through May 15. All reimbursement requests must be submitted to the Helping HAND Program Administrator by May 15. In limited circumstances, NDHFA may approve an extension if the awardee contacts the Program Administrator before the deadline to request an extension. Extensions may be granted for situations such as needing a few additional days to complete a project already in progress. Any reimbursement requests received after June 15 will be automatically denied.

1.04 Program Application and Forms

Application materials and all required forms will be emailed directly to each invitee. Additionally, all forms and program information are located on www.ndhousing.nd.gov/ under "Project Financing".

SECTION 2: HOMEOWNER ELIGIBILITY

Helping HAND funds must be used to address the housing needs of families or individuals with household incomes that do not exceed 80% of the HUD median income for the county in which the property is located.

HUD income limits are published on the NDHFA website under Helping HAND. Awardees will be notified by email annually when the income limits are updated.

2.01 Income Eligibility Verification

Helping HAND accepts income-eligibility determinations from other state or federal programs, including but not limited to LIHEAP and Weatherization. An income-eligibility or program-approval letter from the partnering program may be used in place of a separate Helping HAND income assessment.

To be accepted, the documentation must meet the following requirements:

- The eligibility or approval letter must be dated within six (6) months of the Helping HAND application date; and
- A copy of the letter must be included in the Helping HAND project file.

If the partnering program issues eligibility on an annual basis, only the **most recent** annual approval letter is acceptable.

If an income-eligibility determination is not available from another approved state or federal program, a separate Helping HAND income determination must be completed. In these cases, the program must use the **HUD Part 5 definition of annual income** to determine eligibility.

When using the HUD Part 5 method, applicants must provide sufficient documentation to verify all sources of income for all household members. The general rule is **2 months of source documentation**. Required documentation may include, but is not limited to, the following:

- **Verification of employment income**, such as recent pay stubs, employer verification forms, or other acceptable wage documentation.
- **Verification of benefit income**, including Social Security, SSI, VA benefits, unemployment benefits, pensions, or similar sources.
- **Verification of child support or alimony**, whether court-ordered or voluntarily provided.
- **Verification of income from assets**, including interest, dividends, rental income, or other returns on assets.
- **Verification of self-employment income**, including tax returns, profit-and-loss statements, or other financial records.
- **Any other income sources** required to determine the household's annual income under HUD Part 5 guidelines.

All documentation must be current, complete, and included in the Helping HAND project file. Income calculations should follow HUD's annual income methodology and must be retained in accordance with program recordkeeping requirements. More information about income calculations can be found in NDHFA's HUD Programs Compliance Manual, Sections 2.06-2.09. Although Helping HAND is not a HUD program, the same income calculation standard applies.

2.02 Property Taxes

Homeowners must be current on their property taxes. This must be verified before committing Helping HAND funds to a project. Verification of current property taxes can be verified using the following methods:

- The homeowner can provide a property tax statement for the current year with receipt or proof of payment.
- Many counties allow the public to view a property's tax statement online through the county website.

- Contact the county treasurer directly and ask if the property taxes are current.

2.03 Eligible Property Types

Eligible property types include single-family homes, manufactured/mobile homes, and condominiums. If the selected property is a condominium, **contact NDHFA for pre-approval before any work begins.**

For condominium units, interior rehabilitation within the applicant's individual unit is generally allowable. However, exterior work on the building structure, as well as work involving shared or interconnected HVAC, plumbing, or other common systems, is not permissible. Condominium developments typically have association fees that support building-wide maintenance, and these responsibilities remain with the association.

2.04 Eligible Forms of Home Ownership

The following are the eligible forms of homeownership:

- **Fee Simple Title:** absolute ownership of the property and land.
- **Long-Term Leasehold:** lease of the land for at least 99 years.
- **Life Estates:** Ownership for the duration of the owner's life.
- **Living Trusts** (*inter vivos*): property is transferred into a trust for the family's benefit.
- **Mortgage:** House is financed through a financial institution.
- **Contract for Deed:** an agreement where the seller acts as the bank. Buyer gets equitable title, not legal title.

Applicants must provide proof of ownership status. This can be done by either providing a copy of the ownership instrument (i.e. title, life estate, etc.); copy of recorded bank mortgage or letter from bank stating that the applicant is current on mortgage payments; or a copy of the property tax statement showing the applicant is the legal owner.

2.05 Primary Residency Requirement

The assisted property must be the applicant's **primary residence**. Applicants who own a secondary residence are **not eligible** for assistance under the Helping HAND program.

Applicants must provide **proof of primary residency** at the assisted address. Acceptable documentation includes:

- A **home internet bill** dated within the last 30 days; or
- A **utility bill** dated within the last 30 days.

The documentation must clearly display the applicant's **name and address**, which must match the information provided on the application for rehabilitation assistance.

2.06 Match Requirement

The Helping HAND program requires a **25% match**, which may be provided from any non-NDHFA funding source. Applicants (homeowners) should first be asked whether they are able to contribute the required 25% match. If the applicant is unable to provide the match, any eligible non-NDHFA source may be used to satisfy the requirement.

If an agency has already met the program-wide match requirement for the current program year, projects without an available match source may still receive Helping HAND assistance. In such cases, the agency may proceed with the project because the overall match obligation for the program has already been fulfilled.

2.07 Project Verification

Every homeowner assisted is required to complete and sign the Helping HAND Project Verification form (SFN 60406).

SECTION 3: REQUESTING REIMBURSEMENT

Helping HAND is a reimbursement-only program; NDHFA does not advance funds for any project. After a project has been completed, the agency may submit a reimbursement request using the **Helping HAND Request for Fund Disbursement (SFN 52025)**.

3.01 Audits and Completion Requirements

Before requesting reimbursement from NDHFA, the following documentation **must** be on file for each project:

1. Helping HAND Project Verification form (SFN 60406) signed by the homeowner.
2. Household income verification documentation.
3. Proof of home ownership.
4. Proof of Primary Residence.
5. Invoices, purchase orders, and copies of payments issued to contactors.
6. Confirmation of source of matching funds (if applicable).

NDHFA reserves the right to audit project files at any time and will randomly select completed projects for review prior to processing a reimbursement request.

If an agency has (or will have) **five (5) or fewer** total completed projects, the agency must submit **all required documentation (items 1–6)** for **each** completed project along with its reimbursement request.

If an agency has (or will have) **six (6) or more** completed projects, NDHFA will randomly select a portion of the projects for file review based on the scale below. In these cases, the initial reimbursement request must include only the **Helping HAND Request for Fund Disbursement (SFN 52025)**. NDHFA will subsequently notify the agency of the projects selected for audit and request the corresponding documentation.

Number of Projects Completed	Number of Projects Selected for Review
6-7	5
8-9	6
10-11	7
12-13	8
14-16	9
17-18	10
19-21	11

If instances of non-compliance in greater than 50% of the files reviewed are identified during the review, NDHFA will require **all** completed projects for that reimbursement period to undergo a full file review.

3.02 Timing of Requests

Agencies may submit a reimbursement request to NDHFA at any time during the program year. While there is no limit on the number of reimbursement requests an agency may submit, each request must total **at least $1,000**, unless it is the **final** reimbursement request for the program year.

As a best practice, agencies are encouraged to submit reimbursement requests that include **three to five** completed projects to ensure efficient processing and administration.

Allow 15 days for NDHFA to process your request. If reimbursement is not received after 15 days, please contact NDHFA' s Helping HAND Program Administrator.

SECTION 4: Project Scope

Helping HAND funds are intended to support investments that preserve safe, decent, and affordable housing. Whenever feasible, funds should be directed toward repair or rehabilitation activities that extend the useful life of the home, address health and safety concerns, and prevent future deterioration. Priority should be given to improvements that provide long-term structural, mechanical, or functional benefits.

The following examples illustrate the types of projects that align with the program's focus on extending the life of the home:

Roofing and Exterior Maintenance:
- Replacement of deteriorated shingles or roofing materials
- Repair of roof leaks to prevent water intrusion
- Replacement or repair of siding, soffits, or fascia to prevent rot and weather damage

Mechanical systems upgrades:
- Replacement of outdated or failing furnaces, boilers, or water heaters
- Upgrading electrical systems to meet safety codes
- Replacing damaged or unsafe plumbing systems

Weatherization and energy efficiency improvements:
- Installation of energy-efficient windows or exterior doors
- Insulation of attics, walls, or crawl spaces
- Air sealing to prevent heat loss and moisture infiltration

Health, Safety, and Accessibility Repairs or Upgrades:
- Replacement of failing stairways, handrails, or accessibility components
- Installation or repair of an accessible shower or ramp
- Correction of code violations that pose immediate safety hazards
- Flooring replacement when deterioration creates tripping hazards or unsafe conditions

Examples of Activities Typically Not Allowable:
- Cosmetic upgrades such as paint, décor, or aesthetic improvements
- Luxury improvements that do not address a core housing need
- Appliance replacement unless directly related to a health or safety concern
- Any activity that is not directly tied into the house itself (e.g. anything in the yard)

The following are examples of projects that did not fit the scope of Helping HAND program that requested approval from NDHFA, and whether they were approved or denied.

4.01 Approved Projects

Removing a tree that was damaging a house's shingles: removing a tree is generally outside the scope of the program, but this project was approved since the tree was damaging the house. Neglecting the tree would have led to roof issues down the road. Tree removal was covered under the program as a preventative measure.

Septic tank repair or replacement: generally outside the scope of the program because it is located outside the home but approved because it was causing plumbing issues inside the home.

Accessibility improvements: accessible showers and ramps are within the scope of the program. NDHFA's Rehab Accessibility Program (RAP) can also be used in conjunction with Helping HAND, but the two programs cannot count as match for one another since both are NDHFA programs.

4.02 Denied Projects/Applicants

Burying electrical lines because on windy days power will go out: denied due to being outside the scope of the program. If the client needed assistance to repair an electrical line to restore power to their home, then that would have been approved.

Replacing sidewalks leading to a condo building: denied, condo association should take care of this issue.

Applicant's home was Quit Claimed to her children to avoid Medicaid recapture: Not eligible for the program because they did not own the home anymore.

Applicant has past due property taxes but has set up an automatic payment to county, so the county is not pursuing further action against them: Not eligible for the program because the property taxes are still past due and if a client defaults on the payment plan the investment could be lost.