

## North Dakota Housing Finance Agency

<https://www.ndhfa.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• FirstHome</li> <li>• HomeAccess</li> <li>• North Dakota Roots</li> </ul>	<ul style="list-style-type: none"> <li>• Major Home Improvement</li> <li>• Targeted Area Loans</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Start (forgivable loan, must be used in combination with North Dakota Housing Finance Agency first mortgage)</li> <li>• DCA (forgivable loan, must be used in combination with North Dakota Housing Finance Agency first mortgage)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, single parents, active military or veterans, disabled household members, elderly household members	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Not required; provides a link to <i>eHome America</i> online course.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**North Dakota First Mortgage Programs** (including down payment and closing cost assistance and program specific income and purchase price limits)

<https://www.ndhfa.org/Homeownership/Programs.html>

**North Dakota Participating Lenders List**

<https://www.ndhfa.org/Finance/ParticipatingLender.aspx>

**North Dakota Resources for Lenders**

<https://www.ndhfa.org/LenderReAgent/Intro.html>

**North Dakota Interest Rates and Available Funds**

<https://www.ndhfa.org/Finance/Rates2.aspx>

**North Dakota Approved Homebuyer Education**

<https://www.ndhfa.org/Homeownership/Education.html>