

North Dakota Homeowner Assistance Fund

Helping qualified North Dakota homeowners get the financial help they need to make housing stability possible

[Application Portal](#)

NORTH DAKOTA DEPARTMENT OF HUMAN SERVICES

ND Homeowner Assistance Fund (ND HAF)

Front End User Guide

June 20, 2022

START A NEW HAF APPLICATION

HAF Application overview

The following are Pre-Eligibility requirements to apply for the ND HAF Program:

1. Be a full-time North Dakota resident and request assistance for only your primary residence.
2. At least one member has experienced a hardship related directly, or indirectly, to the COVID-19 pandemic such as qualifying for unemployment, increased expenses or reduced income since March 13, 2020.
3. Can report household income that is no more than 150% of the area median income (AMI).

Enter Application Portal

ND HAF Portal URL:

https://ndhousingstability.servicenowservices.com/nd_homeowner_assistance_fund

Step 1: Enter the Application Portal.


- After logging in, you will be redirected to the home page.
- Click '**Application Portal**'.



Start a New Application

Step 2: Start a New Application

On the Homeowner Assistance Fund Application page, click **Start New Application**.



Homeowner Assistance Fund Application

If you are a homeowner requesting assistance and you do not see your request below, you can start a new application below.

[Start New Application >](#)

Start a New Application

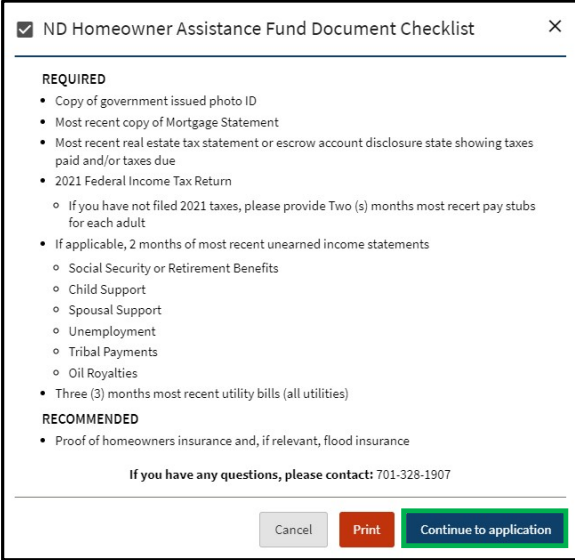
Step 2: Start a New Application

A window pops up with the **ND Homeowner Assistance Fund Document Checklist** listing required and recommended documents for application processing.

Optional: Click the **Print** button to print the document checklist.

Confirm you have the **'Required'** forms of documentation readily available to facilitate application submission.

Click the **Continue to application** button to begin the application process.



The screenshot shows a window titled "ND Homeowner Assistance Fund Document Checklist" with a close button (X) in the top right corner. The window contains a checklist of documents categorized into "REQUIRED" and "RECOMMENDED".

ND Homeowner Assistance Fund Document Checklist

REQUIRED

- Copy of government issued photo ID
- Most recent copy of Mortgage Statement
- Most recent real estate tax statement or escrow account disclosure state showing taxes paid and/or taxes due
- 2021 Federal Income Tax Return
 - If you have not filed 2021 taxes, please provide Two (2) months most recent pay stubs for each adult
- If applicable, 2 months of most recent unearned income statements
 - Social Security or Retirement Benefits
 - Child Support
 - Spousal Support
 - Unemployment
 - Tribal Payments
 - Oil Royalties
- Three (3) months most recent utility bills (all utilities)

RECOMMENDED

- Proof of homeowners insurance and, if relevant, flood insurance

If you have any questions, please contact: 701-328-1907

Buttons at the bottom: Cancel, Print, Continue to application

Complete Pre-eligibility

Step 3: Provide the **physical address of the primary residency** for which assistance is being requested.

- Provide the **address** of the property.
- Provide the **city** the property is in.
- Provide the **zip code** of the property.
- Press **Validate Address**.

The screenshot shows a form titled "Pre-Eligibility" with a warning message: "If for any reason you need to stop or log out, please scroll down and click on the Save Draft button at the bottom right of your screen, and all the information entered will be saved for the next time you log back into your application." A red asterisk indicates a required field. The form asks for the physical address of the property and includes fields for "Address line 1:", "Address line 2:", "City:", "State:" (with "North Dakota" selected), and "Zip code:". A green "Validate Address" button is at the bottom.

Step 4: Review address information in **the Confirm Address** pop-up and select **Accept Formatted Address**.

NOTE: If the Address Validation is unsuccessful, select **“Retry”** to revise the address information and re-validate. If validation is still unsuccessful after another attempt, the user will be able to move forward with an unvalidated address.

NOTE: The **“County”** field will auto-fill based on the zip-code identified by the validated address. If the address is unable to be validated, a drop-down selection will generate for the user to manually select the county of residence.

The screenshot shows a "Confirm Address" pop-up window. It displays "You Entered:" as "612 E Boulevard Ave, Bismarck, North Dakota 58505" and "US Postal Service Format:" as "612 E BOULEVARD AVE, BISMARCK, ND 58505". A green "Accept Formatted Address" button is visible at the bottom right.

The screenshot shows a "Confirm Address" pop-up window. It displays "You Entered:" as "1919 N Lynn, Fargo, North Dakota 58104" and "US Postal Service Format:" as "Unfortunately, we got a little lost and could not find the address you entered." A red error icon is present. A green "Retry" button is visible at the bottom right.

Complete Pre-eligibility

Step 5: Complete Pre-Eligibility questions to help identify ability to meet Primary residency.

The following questions are asked to determine program eligibility.

- Do you currently own and occupy this residence?
- What is the total number of household members that occupy this residence?
- Is this your primary residence?
- Select property type. Select from the following choices:
 - Owner-occupied single-family home (1 unit)
 - Owner-occupied with rental (2-4 units)
 - Condominium
 - Manufactured Home on rented land
 - Manufactured Home on owned land
 - Owner-occupied home with homebased business
 - Farm/Ranch
 - Other

Do you currently own and occupy this residence? *

Yes No

What is the total number of household members that occupy this residence? *

-Select- ▼

Is this your primary residence? * ⓘ

Yes No

Select property type *

-Select- ▼

Complete Pre-eligibility

Step 6: Complete Pre-Eligibility questions to help identify ability to meet Income (AMI).

The following question are asked to determine if your household meets the **<150% AMI Eligibility threshold:**

- What was your total annual household income for 2021?

What was your total annual household income for 2021? *

NOTE: In the income field, enter 0 if you do not have any source of income.

Complete Pre-eligibility

An applicant may be eligible for the HAF program if they receive other forms of government assistance.

The following questions are asked to identify if the applicant was eligible for any government programs listed as follows:

- TANF
- SNAP
- LIHEAP
- SSI (not SSA retirement or disability income)
- WIC
- Head Start
- Child Care Assistance
- Medicaid

If you are eligible for one or more of the programs, select **Yes** question **I attest I have been eligible for one of the listed programs.**

NOTE: If a user selects Yes, to the above question, they will be asked to provide documentation on the **Homeowner Information page.**

As of March 13, 2020, have you been eligible for any of the following programs:

- TANF
- SNAP
- LIHEAP
- SSI (not SSA retirement or disability income)
- WIC
- Head start
- Child Care Assistance
- Medicaid

I attest I have been eligible for one of the listed programs. *

Yes No

Complete Pre-eligibility

The following questions are asked to identify if the applicant meets **COVID-related hardship** eligibility criteria and determine application prioritization.

- Identify from the items below any COVID-related hardship(s) you or a household member have experienced since March 13, 2020.
- **Click the checkbox for all COVID-related hardships that apply.**
- In the text box, **Please describe how COVID-19 has impacted your household.**

Please describe in your own words how COVID-19 has impacted your household. *

Reduction in overall household income:

- Worked fewer hours and/or hours worked were less regular
- Laid-off/furloughed
- Employer closed temporarily
- Employer closed permanently
- Loss of contracts and/or other self-employment income

Significant costs or out-of-the-ordinary expenses:

- Costs related to child care or school disruptions
- Caregiving for other family members
- Medical expenses or costs related to overall health care
- Funeral expenses
- Housing costs

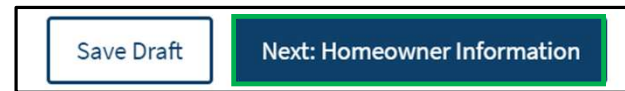
Other hardship:

- Extended time off to care for children/family member
- Extended time off due to personal health/COVID
- No financial hardship experienced
- Other (please describe)

Complete Pre-eligibility

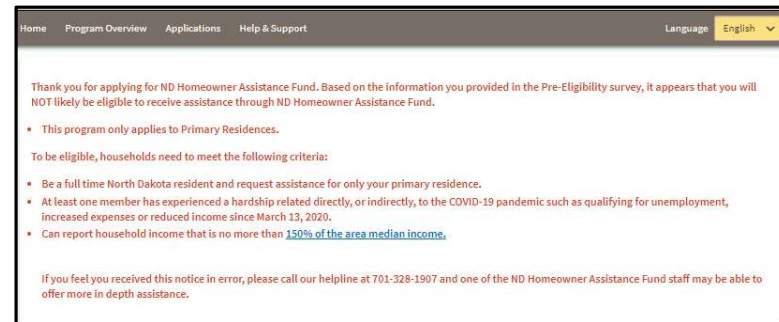
Step 7: Review completed Pre-Eligibility information and move on to Homeowner Information section of the application.

- If you wish to complete the remainder of the application later, click the **Save Draft** button.
- If you wish to continue to complete the Homeowner Information portion of the application, click the **Next: Homeowner Information** button.



Upon clicking **Next: Homeowner Information**, if you have been deemed eligible for program assistance, you will be directed to the next page.

If you have been deemed ineligible, an error notification will alert you to the reason you do not meet eligibility criteria (e.g., **This program only applies to Primary Residences** or **Must reside in North Dakota**).



Complete HOMEOWNER information

Step 8: On the Homeowner Application page, respond to the question **Do you consider yourself fluent in English?**

Click **Yes** if you are fluent in English.

If you need additional language support, click **No** the following question will populate:

- Click **Yes** to the question **Would it be helpful for you to have access to program information in a language other than English?**
- Enter Your preferred language in the text box that appears.

Homeowner Information

If for any reason you need to stop or log out, please scroll down and click on the Save Draft button at the bottom right of your screen, and all the information entered will be saved for the next time you log back into your application.

*Denotes required field

Do you consider yourself fluent in English? *

Yes No

Would it be helpful for you to have access to program information in a language other than English? *

Yes No

Please list your preferred language(s): *

Complete HOMEOWNER information

Click the **Add Household Member** button to complete household member information for each individual living in your household.

NOTE: The number of household members entered must match the number entered on the Pre-Eligibility page.

Household Member Information Required

- First Name
- Last Name
- What is the Relationship of this household member to the head of Household (drop-down selection)
 - **NOTE:** At least one household member must be identified as **“Self”** to submit the application.
- DOB (Calendar selection)
- Age will be calculated based on DOB entered

No household members have been added

One household member must be identified as 'Self'

Add Household Member

First Name: *

Middle Name:

Last Name: *

Suffix:

What is the relationship of this household member to the head of household? *

-Select- ▼

Date of Birth: *

Select Date

Household Member information continues on the next page.

Complete HOMEOWNER information

Household Member Information Required

- Sex
- Are you of Hispanic or Latino Origin? (Drop-down selection)
- Race (Drop-down selection)
 - If **Pacific Islander** or **Asian** is selected, complete the drop-down question **Please specify further your race.**
- Marital Status (Drop-down selection)
- Employment Status
 - **NOTE:** If Student/Unemployed or Disabled/Unemployed are selected, the question “Have you received income in the last 2 months?” will be triggered
 - If **Yes** is selected, user will be prompted with a drop-down to identify which assistance program provided income

The screenshot shows a web form with the following fields and options:

- Sex: *** with radio buttons for Male, Female, and Prefer not to say.
- Are you of Hispanic or Latino origin? *** with a dropdown menu showing "-Select-".
- Race: *** with a dropdown menu showing "Asian".
- Please further specify your race: *** with a dropdown menu showing "Asian - Chinese".
- Marital Status: *** with a dropdown menu showing "Married".
- Employment Status: *** with a dropdown menu showing "Student/Unemployed".
- Have you received income in the last 2 months? *** with radio buttons for Yes (selected) and No.
- Please select the type of income you received *** with a dropdown menu showing "-Select-". A mouse cursor is pointing at the dropdown, which is open to show options: "-Select-", "Unemployment", "Child Support", "Income from previous employment", and "Other".

filed tax return (2020 or 2021) for this household member only. *

Household Member information continues on the next page.

Complete HOMEOWNER information

Household Member Information Required

- Current or most recent occupation
 - **NOTE:** If “Other” is selected, enter occupation details in the text box that populates
- 2020 or 2021 total annual income for the household member only
- Most recent month’s income
- Previous month’s income
- Social Security number (Optional)
- Add Document for Proof of Income

NOTE: In the income fields, enter 0 if you do not have any income.

Once all fields are completed, review information and click **Submit** to save the household member information.

What is your current or most recent occupation?

Food service - all other (ex. host, dishwasher) ▼

Please enter the annual gross income submitted on the most recently filed tax return (2020 or 2021) for this household member only. *

20000.00

Most Recent Month's Income *

1000.00

Previous Month's Income *

1000.00

Providing a Social Security Number is encouraged, as it will allow for faster verification of program eligibility and application processing.

SSN:

Please format as 9-digit number

Please provide income documentation (for example, copy of Form 1040 as filed with the IRS for the household for CV 2020 (first two pages only); 2020 W-2s, income statement or pay stubs from prior two months) for this household member? * ?



Add Document

Save

Complete HOMEOWNER information

Step 9: Review completed Household Member information in the Household member table.

- To **add another Household Member**, click the **Add Household Member** button
- Once household member information is completed, the **Total** amounts for **Income**, **Most Recent Month's Income**, and **Prior Month's Income** will be updated to reflect the total amounts across all household members.
- The number of household members identified as living in the housing unit must match what was submitted on the Pre-Eligibility page. **If an inconsistent number is entered, the you will be instructed to resolve the information.**
- To **edit the household member information**, click on the **pencil icon** to reopen the household member record. Within the record, you may delete the household member by clicking the **Delete** button on the bottom of the page.

Name	What is the relationship of this household member to the head of household?	Date of Birth:	Sex:	Income	Most Recent Month's Income	Prior month's income:	Edit
test test	Self	1997-06-04	Female	20,000.00	1,000.00	1,000.00	
test 2 test	Child	2019-06-12	Male	0.00	0.00	0.00	
Total				20,000.00	1,000.00	1,000.00	

You have claimed 1 household members , but have entered 2 above. Please Add/Remove household members. Or edit your response from [section 1](#).

Add Household Member

Complete HOMEOWNER information

Step 10: Provide contact information for the primary applicant. This information is needed for NDHAF Case Reviewers to communicate regarding the application and for notifications to be enabled.

- Homeowner email address
- Re-enter Homeowner email address
- Homeowner phone number
- Re-enter Homeowner phone number
- Is this a cell phone number?

NOTE: If you selected **Yes** to is this a cell phone number, the following questions will be prompted:

- Would you like to receive updates to your application via text message?
- Select your carrier (Drop-down selection).

The screenshot shows a web form with the following fields and options:

- Homeowner email address ***: Input field containing "test@test.com" with a green checkmark icon to the right.
- Re-enter Homeowner email address ***: Input field containing "test@test.com" with a green checkmark icon to the right.
- Homeowner phone number ***: Input field containing "7013334444" with a green checkmark icon to the right.
- Re-enter Homeowner phone number ***: Input field containing "7013334444" with a green checkmark icon to the right.
- Is this a cell phone number? ***: Radio button options for "Yes" (selected) and "No".
- Would you like to receive updates to your application via text message? ***: Radio button options for "Yes" (selected) and "No".
- Select your carrier: ***: Drop-down menu showing "AT&T".

Complete HOMEOWNER information

Step 11: Complete mailing address information.

Select **Yes** or **No** to the question **Is your mailing address the same as your residence address?**

- If **No**, complete address information and select **Validate Address**
 - If the validation is unable to identify the address, click **Retry**.
 - If after a second attempt the address could not be confirmed, click **Use My Address** to continue with the application.

Is your mailing address the same as your residence address? *

Yes No

Mailing address line 1: *

10 Mail Street

Address line 2:

City: *

Fargo

State: *

North Dakota


Zip code: *

58102

Validate Address

Confirm Address X

You Entered:
10 Mail Street
Fargo, North Dakota 58102

US Postal Service Format:
 Unfortunately, we got a little lost and could not find the address you entered.

If you choose to continue without an address that was not validated by USPS, your application will be delayed so that your address can be reviewed.

Complete HOMEOWNER information

Step 12: Complete the following questions to provide proof of identification.

Select **Yes** or **No** to the question **Do you have a valid (or expired eight years or less) photo driver's license or photo identification card issued by North Dakota or another State?**

- If **Yes**, click Add Document to upload proof of identification
- If **No**, use the drop-down to select the type of identification that can be provided.
 - Click **Add Document** to upload a copy of your selected identification

Do you have a valid (or expired eight years or less) photo driver's license or photo identification card issued by North Dakota or another State? *

Yes No

Please upload a copy of your photo identification *

Add Document

Do you have a valid (or expired eight years or less) photo driver's license or photo identification card issued by North Dakota or another State? *

Yes No

Please select a type of identification you can provide (may require additional validation procedures or potential delay) * ⓘ

-Select- ▼

- Select-
- International Passport or Passport Card
- U.S. Permanent Resident Card
- Alien Registration Receipt Card
- U.S. Government and Military Dependent ID
- University, College, or High School ID Card with photograph
- Verifiable Employer-Issued ID Card with Photograph
- Work Authorization

on verified by other federal information in this application.

in certain programs can SPEED UP

The federal state and

Complete HOMEOWNER information

Step 13 (Prerequisite): If user answered **Yes** to the question **As of March 13, 2020, have you been eligible for any of the following programs?** on the **Pre-Eligibility page**, the following question will populate:

At any time since March 13, 2020, did you or a member of your household receive assistance from ANY of the following federal, state, or local government assistance programs?

Select the check box for any benefit program(s) a household member receives assistance from.

NOTE: If SSI, WIC, or Head Start programs are selected, click the **Add Document** button to upload documentation that provides proof of enrollment or assistance.

At any time since March 13, 2020, did you or a member of your household receive assistance from ANY of the following federal, state, or local government assistance programs? *

The following programs require documentation

SSI (Not SSA retirement or disability income)

WIC

Head Start

Please upload documentation(s) of eligibility *

[Add Document](#)

The following programs do not require documentation

Temporary Assistance for Needy Families (TANF)

Child Care Assistance

Supplemental Nutrition Assistance Program (SNAP)

LIHEAP

Medicaid

Complete HOMEOWNER information

Step 14: Answer the following question to determine accessibility needs **Do you have home accessibility needs that are currently unmet or are difficult to meet in your current home?**

Do you have home accessibility needs that are currently unmet or are difficult to meet in your current home? *

Yes No

[Back: Pre Eligibility](#) [Save Draft](#) [Next: Housing Expenses](#)

Step 15: Review completed Homeowner **Information** and move on to the **Housing Expenses Information page.**

- Once complete, click **Next: Housing Expenses** to move on to the next application page.
- Click **Save Draft** to save the application in its current state and complete later.
- Click **Back: Pre-Eligibility** to review or edit information completed on the prior page.

Complete HOUSING EXPENSES

Step 16: Determine if Homeowner is seeking assistance for past due and future mortgage payments or other homeowner expenses. Applicants are permitted to seek both.

If seeking assistance with mortgage payments, answer the following question and submit the details regarding your loan

- **Do you have an open loan on your home?**
 - If **Yes**, detailed questions regarding loan assistance will populate in a loan information modal.

For guidance on completing loan information, go to [page 31](#).

Step 17: Provide homeowner expenses. These are expenses related to housing other than Mortgage Payments incurred directly or indirectly, due to the novel coronavirus disease (COVID-19).

- **Are you seeking assistance with one or more of these homeowner expenses?**
 - If **Yes**, the Add Homeowner Expenses button will populate. If **No**, the applicant will have the ability to go to the next page.

For guidance on completing home expense information, go to [page 36](#).

Do you have an open loan on your home? *

Yes No

Please click button to add loan. *

Add Loan

Are you seeking assistance with one or more of these homeowner expenses? *

Yes No

Add Homeowner Expense

Complete Loan Information

Step 18: Click the **Add Loan** button to open the form.

Select one of the following Loan Servicer options in response to **Who do you make your mortgage payments to?** :

- North Dakota Housing Finance Agency
- Gate City Bank
- Other

If **North Dakota Housing Finance Agency** or **Gate City Bank** is selected, you will be asked to provide authorization for mortgage information to be shared with lenders.

Select the **Authorization** check box and enter the following information:

- Borrower's First Name
- Borrower's Last Name
- Last Four Digits of SSN
- Email Address
- Loan Account Number
- Monthly Payment Amount

Click **Add Document** to upload documentation for the loan.

Click **Validate Loan**.

Tell us about your loan

Who do you make your Mortgage Payments to? *

North Dakota Housing Finance Agency

I authorize the above persons, agencies, firms or corporations to make available any documents or record related to the program for inspection and copying. *

Borrower's First Name *

Borrower's Last Name *

Last four digits of SSN *

Email address * ⓘ

Loan Account Number *

Monthly Payment Amount *

0.00

Please upload documentation for your loan *

Add Document

Validate Loan

Complete Loan Information

Step 19a: If **Other** was selected for **Who do you make your Mortgage Payments to?** Complete the questions in the loan modal.

Enter the following information:

- Borrower's First Name
- Borrower's Last Name
- Last four digits of SSN
- Email address
- Loan Account Number
- Monthly Payment Amount
- Loan Escrowed
- Is there another borrower on the loan?
 - If yes, additional mandatory questions will populate to capture borrower information.

The screenshot shows a modal window titled "Tell us about your loan" with a close button (X) in the top right corner. The form contains the following fields:

- Who do you make your Mortgage Payments to? ***: A dropdown menu with "Other" selected.
- Borrower's First Name ***: A text input field.
- Borrower's Last Name ***: A text input field.
- Last four digits of SSN ***: A text input field.
- Email address * ?**: A text input field with a help icon.
- Loan Account Number ***: A text input field.
- Monthly Payment Amount ***: A text input field containing "0.00".
- Loan Escrowed ***: A dropdown menu with "-Select-" selected.

The screenshot shows a form titled "Is there another borrower on the loan? *". It contains the following elements:

- Radio buttons for **Yes** (selected) and **No**.
- First Name: ***: A text input field.
- Last Name: ***: A text input field.
- Last four digits of SSN ***: A text input field.
- Email address * ?**: A text input field with a help icon.

Loan information continues on the next page.

Complete Loan Information

Step 19b: If **Other** was selected for **Who do you make your Mortgage Payments to?** Complete the questions in the loan modal.

Enter the following information:

- Mortgage Position
 - Select from First, Second, or Other
- Loan Servicer Name
- Loan Servicer Address Line 1
- Loan Servicer Address Line 2
- Loan Servicer City
- Loan Servicer State
 - North Dakota will be selected as the default, but may be updated
- Loan Servicer Zip Code
- Loan Servicer Email
- Loan Servicer Phone Number
- Loan Origination Date
- Loan Original Principal Amount
- Loan Type
 - Select the appropriately loan type from the drop-down

Mortgage Position *
First

Loan Servicer Name *
Servicer

Loan Servicer Address Line 1 *
Test

Loan Servicer Address Line 2

Loan Servicer City *
Fargo

Loan Servicer State *
North Dakota

Loan Servicer Email *
testemail@account.com

Loan Servicer Phone Number *
222-222-222

Loan Origination Date
2021-06-09

Loan Original Principal Amount
5000.00

Loan Type * ?

-Select-

- Select-
- FHA
- HUD-184
- VA
- USDA
- Private-Label Security
- Reverse Mortgage
- Portfolio Lending
- Chattel Mortgage
- Land Contract
- Conventional
- Other

Loan information continues on the next page.

Complete Loan Information

Step 19c: Complete the remaining mandatory questions on the loan modal.

Enter the following information:

- Next payment due date
- Active bankruptcy?
- Is this loan past due?
 - If **Yes**, select the most applicable date range from the drop-down that populates for **How many days past due?**
- Is this loan in default?
 - If **Yes**, complete the following questions:
 - When was the date of your last on-time payment?
 - Total amount past due less any fees
 - Loan late fees (if applicable)
 - If not applicable, enter **0** in the field
 - Have you received a foreclosure notices?
 - If **Yes**, select the **Scheduled foreclosure date**
 - Has a sheriff's sale date been scheduled?
 - If **Yes**, select the **Scheduled sale date**

Next payment due date *
2022-06-30

Active bankruptcy? *
 Yes No

Is this loan past due? *
 Yes No

How many days past due? *
-Select-
-Select-
1 - 30 days
31 - 60 days
61 - 90 days
91 - 120 days
121 - 180 days
181+ days

Is this loan in default? *
 Yes No

When was the date of your last on-time payment?
Select Date

Total amount past due less any fees *
0.00

Loan late fees (if applicable): *
Enter 0 if no late fees

Have you received a foreclosure notice? *
 Yes No

Has a sheriff's sale date been scheduled?
 Yes No

Loan information continues on the next page.

Complete Loan Information

Step 19d: Complete the remaining mandatory questions on the loan modal.

Enter the following information:

- Have you been offered a loan modification or workout options from your loan servicer within the past 12 months?
 - If **Yes**, select the type of loan modification or workout options (Covid Forbearance, Forbearance, FHA Partial Deferred, Loan Modification)
 - Enter balance amount
- **Add Document** to upload documentation for the loan
- **Click Save**

NOTE: A user can add multiple loans by clicking the Add Loan button after saving the initial loan.

The screenshot shows a form with three main sections. The first section is a dropdown menu titled 'Please select the type of loan modification or workout offered *' with 'Covid 19 Forbearance' selected. The second section is a text input field titled 'Please enter your deferred balance amount *' containing '100.00'. The third section is titled 'Please upload documentation for your loan *' and contains an 'Add Document' button. A 'Save' button is located at the bottom right of the form. Red boxes highlight the dropdown menu, the 'Add Document' button, and the 'Save' button.

Please select the type of loan modification or workout offered *

Covid 19 Forbearance

-Select-

Covid 19 Forbearance
Forbearance
FHA Partial Deferred
Loan Modification

Please select the type of loan modification or workout offered *

Covid 19 Forbearance

Please enter your deferred balance amount *

100.00

Please upload documentation for your loan *

Add Document

Save

Complete HOUSING EXPENSES

Step 20: On the Housing Expenses page, add other homeowner expenses.

Select **Yes** to **Are you seeking assistance with one of more of these homeowner expenses** to confirm the **Add Homeowner Expense** button populates.



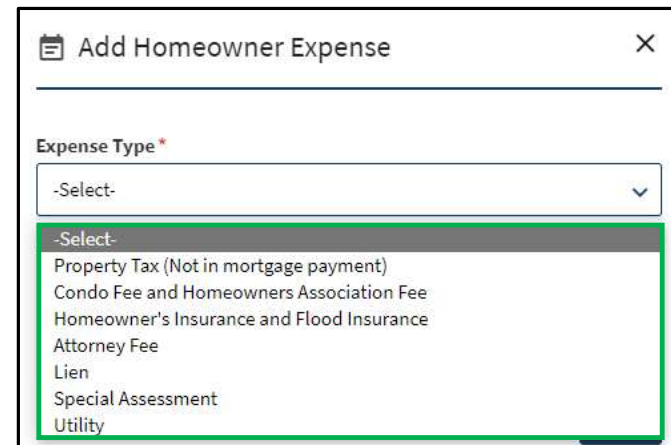
Are you seeking assistance with one or more of these homeowner expenses?*

Yes No

Add Homeowner Expense

- In Homeowner Expense modal that pops up, select an Expense Type from the drop-down.
 - Property Tax (Not in mortgage payment)
 - Condo Fee and Homeowners Association Fee
 - Attorney Fee
 - Lien
 - Special Assessment
 - Utility

NOTE: The type of expense selected will populate applicable Homeowner Expense form questions.



Add Homeowner Expense

Expense Type*

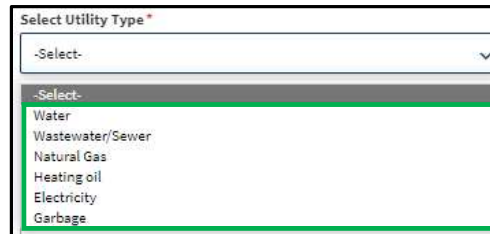
-Select-

- Select-
- Property Tax (Not in mortgage payment)
- Condo Fee and Homeowners Association Fee
- Homeowner's Insurance and Flood Insurance
- Attorney Fee
- Lien
- Special Assessment
- Utility

Complete HOUSING EXPENSES

Step 21: Enter all mandatory fields related to the expense.

- If Expense Type is Utility, select the
- Utility Type
- Payee Name
- Payee Address
- Payee City
- Payee State
- Payee Zip Code
- Payee Email
- Payee Phone
- Amount Requested
- If an expense is past due, select the check box next to **Is Past Due**
 - **If a Utility is past due**, indicate if a disconnection notice has been received and a disconnection date if applicable
- Add Bill or Invoice



Select Utility Type *

-Select-

-Select-

Water

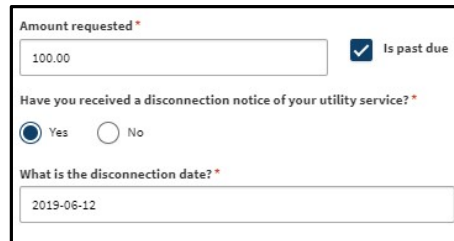
Wastewater/Sewer

Natural Gas

Heating oil

Electricity

Garbage



Amount requested *

100.00

Is past due

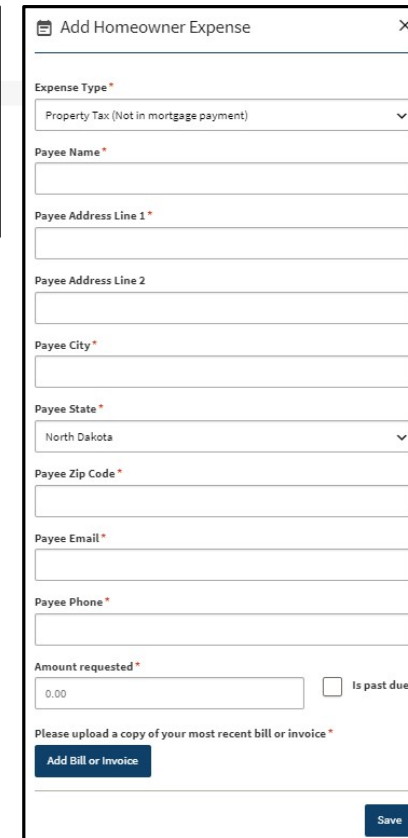
Have you received a disconnection notice of your utility service? *

Yes No

What is the disconnection date? *

2019-06-12

Click **Save** to close the form and save the expense information.



Add Homeowner Expense

Expense Type *

Property Tax (Not in mortgage payment)

Payee Name *

Payee Address Line 1 *

Payee Address Line 2

Payee City *

Payee State *

North Dakota

Payee Zip Code *

Payee Email *

Payee Phone *

Amount requested *

0.00

Is past due

Please upload a copy of your most recent bill or invoice *

Add Bill or Invoice

Save


Complete HOUSING EXPENSES

Step 22: Review Housing Expense Information and Submit.

Click **Add Homeowner Expense** to add additional expenses as needed.

Click the **pencil icon** to edit any existing home expense information.

Review the Loan Expense and Housing Expense tables to confirm all information is completed and accurate.

Name	Amount requested	Expense Type	Expense Subtype	Edit
test	100.00	Utility	Heating oil	

[Add Homeowner Expense](#)

[Back: Homeowner Information](#) [Save Draft](#) [Next: Home Repair](#)

- Click **Next: Home Repair** to move on to the next page of the application.
- Click **Save Draft** to save the application in its current state and complete later.
- Click **Back: Homeowner Information** to review or edit information completed on the prior page.

Complete HOME REPAIR

Step 23: On the Home Repair page, identify any Home Repair Assistance that is needed for your residence to be considered insurable.

If you select **Yes** to **Do you have any required home repairs for your residence to be considered insurable?** complete the below question.

Select the checkbox(es) to indicate any repairs needed to be considered insurable.

- Roofing
- Soffit/fascia/gutters
- Drainage and runoff management
- Electrical and plumbing systems
- Foundations

Do you have any required home repairs for your residence to be considered insurable? *

Yes No

Which of the following repairs do you need for your home? *

Roofing

Soffit/fascia/gutters

Drainage and runoff management

Electrical and plumbing systems

Foundations

Complete HOME REPAIR

Step 24: On the Home Repair page, identify any Home Repair Assistance that is needed for your residence to meet your physical needs.

If you select **No** to **Does your home in its current state meet your physical needs?** use the drop-down selection to select the home repairs needed.

- Installation of non-portable ramp(s) or lift(s)
- Widening of doorways/hallways
- Modification of bathroom facilities
- Modification of kitchen facilities
- Installation of specialized electric and plumbing systems to accommodate medical equipment and supplies
- Turnaround space adaptations
- Specialized accessibility/safety adaptations
- Other

Does your home in its current state meet your physical needs? *

Yes No

Describe the modifications you need *

-Select- ▼

-Select-

- Installation of non-portable ramp(s) or lift(s)
- Widening of doorways/hallways
- Modification of bathroom facilities
- Modification of kitchen facilities
- Installation of specialized electric and plumbing systems to accommodate medical equipment and supplies
- Turnaround space adaptations
- Specialized accessibility/safety adaptations
- Other

Complete HOME REPAIR

Step 25: Review the Home Repair section to finalize the Home Repair application.

Once selections are complete, select Next to go to the Certification page.



Describe the modifications you need *

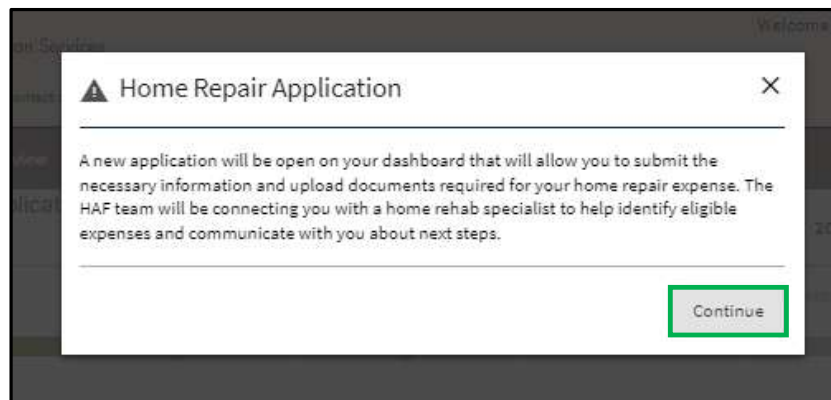
Installation of specialized electric and plumbing systems: v

Back: Housing Expenses Save Draft Next: Certification

- Click **Next: Certification** to move on to the next page of the application.
- Click **Save Draft** to save the application in its current state and complete later.
- Click **Back: Housing Expenses** to review or edit information completed on the prior page.

Complete HOME REPAIR

Step 26: After clicking **Next: Certification**, if applicant responses meet eligibility requirements for Home Repair assistance, a pop-up message will appear.



Click **Continue** to move on to the Certification Page and complete the application.

NOTE: After the HAF application is submitted, a Home Repair application will be created and available to complete on the Application Portal page.

See the ND HAF Home Repair Application Front End User Training Guide for assistance submitting the Home Repair Application.

Complete CERTIFICATION

Step 27: Applicant must certify and validate responses with an electronic signature prior to application submission.

Select **all check boxes** in the Certification, Acknowledgements, and Authorization to Release Information sections of the Certification page.

Click the **Electronic Signature buttons** in each section.

Certification

If for any reason you need to stop or log out, please scroll down and click on the Save Draft button at the bottom right of your screen, and all the information entered will be saved for the next time you log back into your application.

*Denotes required field

Please read the following statements carefully and only attest to those statements that relate to you and your application:

- I/We attest that all information provided in this application is correct and complete to the best of my/our knowledge.*
- I/We attest that one or more of my/our household members: any time after March 13, 2020, experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 public health emergency.*
- I/We attest that I have a mortgage agreement and mortgage obligation for the property over the monthly period(s) for which assistance is sought under this application.*
- I/We attest that this is our primary residence and we reside at this property for over 6 months.*
- I/We attest that my/our household has not received, is not currently receiving and does not anticipate receiving assistance from another source of public or private subsidy or assistance that covers the same costs of mortgage or utility obligation submitted under the program.*
- I/We attest that the total amount of monthly income of all adult household members submitted in this application for the program is complete and accurate.*

[Electronically Sign](#)

Complete CERTIFICATION

Step 28: Review the Certifications page and click **Submit** to submit the HAF application.

AUTHORIZATION TO RELEASE INFORMATION

- Your signature on this form authorizes the program to use this authorization and the information obtained with it, to administer and enforce rules and policies, to determine eligibility for assistance, for coordination of services, and for purposes of research and evaluation.
- I hereby authorize utility companies to release my account number and account information. This includes arrearage information, historic and future utility usage, and billing data for the purpose of allowing the State and entities acting on behalf of the State to assess eligibility for assistance, for coordination of services, and for purposes of research and evaluation.
- Any individual or organization, including any governmental agency may be asked to release information to support determination of eligibility for assistance. Information may be requested from, but is not limited to, the following persons and/or entities: courts, law enforcement agencies, Loan Servicer, past and present employers, Social Service Agencies, utility companies, and other reasonably deemed commercial, non-profit and governmental third parties.
- By signing this form, I authorize the above persons, agencies, firms or corporations to make available any documents or record related to the program for inspection and copying.
- I hereby authorize the program to publish information regarding me/my household (not including personally identifiable information) and any awards which I may receive as part of its public transparency and accountability efforts. Information published may include but is not limited to the number of eligible households that receive funding, the type of assistance provided, acceptance rate of applicants, average funding provided per household, household income levels, and average number of monthly mortgage or utility payments that were covered by funding.

I have read and understand the acknowledgements above*

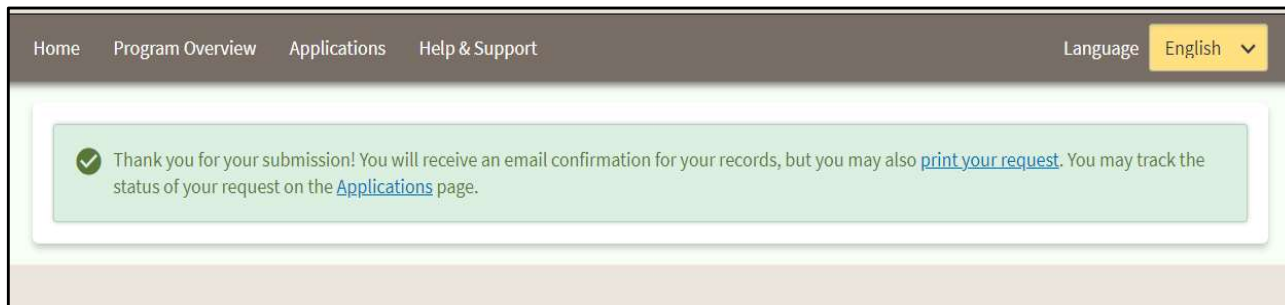
Signed By	Signed Date
<u>test test</u>	<u>6/15/2022</u>

[Back: Home Repair](#) [Save Draft](#) [Submit](#)

- Click **Submit** to submit the HAF application.
- Click **Save Draft** to save the application in its current state and complete later.
- Click **Back: Home Repair** to review or edit information completed on the prior page.

Complete CERTIFICATION

Step 29: After application submission, a notification is provided to the user confirming receipt of the application.



Homeowner - Confirmation of Application Submission notification will be sent to the user confirming that an application has been submitted

ND HAF SUPPORT INFORMATION

Resources

NWND Emergency Housing Stability

Applicant resources are available to you at [ND Help for Homeowners | Health and Human Services North Dakota](#)

Direct Support

- *For questions on system navigation or setting user preferences, contact the*
 - *Call center at 701.328.1907 or dhserb@nd.gov*