



RE: HOME Housing Rehabilitation Program

Dear Homeowner,

As part of SouthEastern ND Community Action Agency's (SENDCAA) "Affordable Housing Program", SENDCAA will be administering the HOME Housing Rehabilitation Program. This program is designed to preserve and extend the life of existing housing within the counties of the Region V: Cass, Ransom, Richland, Sargent, Steele and Traill.

The HOME Housing Rehabilitation Program is a forgivable loan program that helps bring substandard housing (currently owned and occupied by low and moderate-income households) up to minimum state and local building code. This enables homeowners to maintain their homes as safe, sanitary dwellings, which meet minimum community standards.

This program is only for owner-occupied, single family dwellings. The property owner must have owned and occupied the property as their principle residence for a minimum of one year prior to the date the application for rehabilitation assistance is made.

The amount of HOME funding you may receive if your household is eligible, will be in the form of a forgivable loan. This loan would be mortgaged against the property and be forgiven over a five year time period. If you cease to be the owner-occupier of the property before the five years of forgiveness has expired, that portion of the principle, which has not been forgiven, would become due and payable at the time you cease to be the owner-occupier of the property.

Applicants must meet the income, assets and property eligibility criteria. However, meeting these criteria does not guarantee that the applicant will receive a forgivable loan. Awards will be given to eligible applicants based on a predetermined priority system and the availability of funds.

Please fill out the enclosed application and return it to the address below. If you have any questions or concerns, please call me toll free at 1-800-726-7960 ext 138.

Sincerely,

Alanna Rerick  
HOME Program Specialist

