



# Improving and Expanding Housing Access in North Dakota

*Growing supply and  
enabling purchasers*



# INTRODUCTION



Access to safe, stable, and affordable housing is fundamental to thriving communities. Rapid population growth, driven by the energy sector of western North Dakota, has strained the availability of housing. Through efforts of the Vision West ND Housing Committee and the North Dakota Housing Finance Agency, this document provides examples of federal, state, and local programs designed to spur housing development, increase affordability, and empower aspiring homeowners.

This list of programs and resources is meant to spread existing information and also spur new ideas for local communities to find what may fit their needs. From federal grants aimed at supporting new construction and rehabilitation to state-level initiatives focused on affordability and sustainability, to local entities that have developed community-driven solutions, this document serves as a resource for those seeking to make a difference in the realm of housing access. Housing program questions can be directed to the North Dakota Housing Finance Agency at [hfainfo@nd.gov](mailto:hfainfo@nd.gov) or 701-328-8080, or visit their website at [www.ndhfa.org](http://www.ndhfa.org).

<b>North Dakota Housing Finance Agency (NDHFA)</b>	
<b>Program</b>	<b>Program Overview</b>
Construction Loan Guarantee	NDHFA provides Construction Loan Guarantees to lenders for contractors who build or rehabilitate affordable single-family housing in rural communities on a speculative basis. For more information, visit <a href="http://www.ndhfa.org/index.php/development/">www.ndhfa.org/index.php/development/</a>
Helping HAND	Helping Housing Across North Dakota (Helping HAND) supports the needs of lower-income households through grants to targeted single-family housing rehabilitation programs. Helping HAND funding is available to non-profit organizations by invitation from NDHFA. For more information, visit <a href="http://www.ndhfa.org/index.php/development/">www.ndhfa.org/index.php/development/</a>
HOME Investment Partnerships	The federally funded HOME Investment Partnerships Program (HOME) helps states and communities address their most pressing housing challenges. In North Dakota, the program is used to provide homeownership assistance and rental production/assistance for low-income households. For more information, visit <a href="http://www.ndhfa.org/index.php/development/">www.ndhfa.org/index.php/development/</a>
Home Purchase Programs	Loans originated by participating private lending institutions (NDHFA purchases and services the loans). Purchase assistance available with all loan products. Some programs are restricted to first time homebuyers (cannot have owned a home in the past 3 years as a principle residence). For more information, visit <a href="http://www.ndhfa.org/index.php/homeownership-programs/">http://www.ndhfa.org/index.php/homeownership-programs/</a>
Housing Incentive Fund	The North Dakota Housing Incentive Fund (HIF) supports the development of affordable single and multi-family housing units for low- to moderate-wage workers, the state's aging population, individuals with disabilities, and persons at-risk of homelessness. For more information, visit <a href="http://www.ndhfa.org/index.php/development/">www.ndhfa.org/index.php/development/</a>
Housing Trust Fund	The National Housing Trust Fund (HTF) is a federal program, administered by the states, to support the development and preservation of affordable rental housing for extremely low-income households, including homeless individuals and families. For more information, visit <a href="http://www.ndhfa.org/index.php/development/">www.ndhfa.org/index.php/development/</a>
Low Income Housing Tax Credit	The Low Income Housing Tax Credit (LIHTC) program provides an incentive for the production or rehabilitation of affordable rental housing. Property owners receive federal income tax credits for up to 10 years based on capital investment and level of commitment to low-income tenancy. For more information, visit <a href="http://www.ndhfa.org/index.php/development/">www.ndhfa.org/index.php/development/</a>

## North Dakota Department of Commerce - Division of Community Services

Program	Program Overview
Community Development Block Grant (CDBG)	The CDBG Program provides financial assistance to eligible units of local Governments in the form of grants and loans for Public Facilities, Housing Rehabilitation and Economic Development projects. The primary beneficiaries of these projects must be very low- and low-income individuals. Housing rehabilitation of very low and low-income homeowner units and rental units within a particular area. For more information, visit <a href="http://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrant/">www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrant/</a>
Renaissance Zone Program	The program is to revitalize communities in our state and encourage development through tax incentives. It is a tool to help cities revitalize their communities. By offering both state and local tax incentives for up to 8 years, both residents and business owners are provided with an incentive to invest in the community. For more information, visit <a href="https://www.commerce.nd.gov/community-services/community-development/renaissance-zone-program">https://www.commerce.nd.gov/community-services/community-development/renaissance-zone-program</a>

### WHAT IS A COMMUNITY SECONDS PROGRAM?

A Community Seconds Program is a financial assistance initiative designed to help homebuyers bridge the gap between their down payment and the total purchase price of a home. This program allows community organizations, local government agencies, and other eligible entities to provide secondary financing to eligible homebuyers. The secondary financing typically takes the form of a subordinate lien or second mortgage, which is used in conjunction with a first mortgage. For more information visit: <https://singlefamily.fanniemae.com/media/5641/display>

## Bank of North Dakota

Program	Program Overview
Flex Pace Affordable Housing Program	Flex PACE for Affordable Housing provides financing with an interest buydown for new affordable multi-family housing units and new or expanding non-residential childcare projects licensed in North Dakota. For more information, visit <a href="https://bnd.nd.gov/business/flex-pace-for-affordable-housing/">https://bnd.nd.gov/business/flex-pace-for-affordable-housing/</a>

<b>North Dakota State Property Tax Incentives</b>	
<b>Program</b>	<b>Program Overview</b>
Homestead Property Tax Credit and Renter's Refund	The Homestead Property Tax Credit and Renter's Refund are tax credits available to eligible North Dakotans. Individuals, who must be age 65 or older, may qualify for a property tax credit or partial refund of the rent they pay. For more information, visit <a href="http://www.tax.nd.gov/tax-exemptions-credits/property-tax-exemptions/homestead-property-tax-credit-and-renters-refund">www.tax.nd.gov/tax-exemptions-credits/property-tax-exemptions/homestead-property-tax-credit-and-renters-refund</a>
Disabled Veteran's Property Tax Credit	The Disabled Veteran's Property Tax Credit is available to veterans of the United States Armed Forces with a disability of 50% or greater. If eligible, the credit may reduce the taxable value of a homestead. A homestead can include a house, the land the house is on, and/or other buildings on the same land. If a qualified veteran moves to a different homestead, the credit can be applied to the new property. For more information, visit <a href="http://www.tax.nd.gov/tax-exemptions-credits/property-tax-exemptions">www.tax.nd.gov/tax-exemptions-credits/property-tax-exemptions</a>
Tax Increment Financing	A city can offer tax increment financing (TIF) in several designated areas throughout the city called TIF districts. These districts allow the property taxes generated from the increased valuation of the properties to be used to pay off qualifying special assessments and, in some cases, the purchase of property. For more information, visit <a href="https://www.ndlegis.gov/cencode/t40c58.pdf#nameddest=40-58-20">https://www.ndlegis.gov/cencode/t40c58.pdf#nameddest=40-58-20</a>
Special Assessments	Under state law, entities are given the authority to levy special assessments. Special assessments are not property taxes. Special assessments divide the cost of an infrastructure project between properties that will benefit from construction of the project. Types of projects that may include special assessments as a funding source include: sidewalks, street paving & lighting, water main, storm sewer, sanitary sewer, and a flood protection project. For more information, visit <a href="https://www.ndlegis.gov/cencode/t40c24.html">https://www.ndlegis.gov/cencode/t40c24.html</a>

### NORTH DAKOTA PROPERTY TAX ABATEMENT

North Dakota Century Code (N.D.C.C.) § 57-02-08(35)&(42) allows for property tax abatements for builders and homebuyers at the discretion of the local governing body. For more information, visit:

- <https://bit.ly/ExemptionSingleFamilyResidentialProperties>
- <https://bit.ly/NewSingleFamilyResidentialProperties>

## Lewis & Clark Development Group - CommunityWorks North Dakota

Program	Program Overview
Dream Fund	Offers financing that traditional lenders are unable to provide. The program is not intended to be a lower-cost alternative to traditional financing. Potential borrowers must talk to their lenders first. Loans are only provided to those who have, or can, demonstrate the character and capacity to meet their loan obligations. Terms are structured so total payments are affordable to the homebuyer. For more information, visit <a href="https://lcdgroup.org/dream-fund/">https://lcdgroup.org/dream-fund/</a>
Dream II Fund	Flexible lending program which offers financing and other assistance to projects and developments that meet the mission of providing affordable housing and development opportunities to revitalize communities and improve the standard of living and quality of life for North Dakotans. For more information, visit <a href="https://lcdgroup.org/dream2/">https://lcdgroup.org/dream2/</a>
Essential Public Employee Program (EP2)	Provides down payment and closing cost assistance to individuals employed by state or local government entities, emergency services, medical or long-term care facilities, and others as determined by Lewis and Clark Development Group. Loans are up to \$10,000 with interest rates as low as 2% for up to ten years. For more information, visit <a href="https://lcdgroup.org/essential-public-employee-program/">https://lcdgroup.org/essential-public-employee-program/</a>



## USDA Rural Development

Program	Program Overview
Rural Rental Multi-Family Housing Guaranteed Loans (Section 538)	The program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families. Private lenders may apply for a loan guarantee on loans made to an eligible borrower who is unable to obtain commercial credit on reasonable terms without the guarantee. For more information, visit <a href="http://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees">www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees</a>
Off-Farm Labor Housing (Section 516)	This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. Borrowers must have sufficient qualifications and experience to develop and operate the project. For more information, visit <a href="http://www.rd.usda.gov/programs-services/multifamily-housing-programs/farm-labor-housing-direct-loans-grants">www.rd.usda.gov/programs-services/multifamily-housing-programs/farm-labor-housing-direct-loans-grants</a>
Single Family Homeownership Direct Loans (Section 502)	The program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income. For more information, visit <a href="http://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans/nd">www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans/nd</a>
Single Family Housing Guaranteed Loans (Section 502)	The program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may purchase, build, rehabilitate, improve or relocate a dwelling in an eligible rural area with 100% financing. For more information, visit <a href="http://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program">www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program</a>
Housing Preservation Grants - annual funding round	It provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens. For more information, visit <a href="http://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants">www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants</a>
Single Family Home Repair Grants/Loans (Section 504)	The program provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. For more information, visit <a href="http://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants">www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants</a>
Mutual Self-Help Housing Technical Assistance Grants	Provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project. For more information, visit <a href="http://www.rd.usda.gov/programs-services/single-family-housing-programs/mutual-self-help-housing-technical-assistance-grants">www.rd.usda.gov/programs-services/single-family-housing-programs/mutual-self-help-housing-technical-assistance-grants</a>

## USDA Rural Development - Continued

Program	Program Overview
Rural Housing Site Loans	<p>Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families:</p> <ul style="list-style-type: none"> <li>• Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method. Refer to <a href="https://www.rd.usda.gov/files/1944i.pdf">https://www.rd.usda.gov/files/1944i.pdf</a> for more information about the Self-Help program</li> <li>• Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80% of the area median income (AMI); the upper limit for moderate income is 115% of the AMI.</li> </ul> <p>For more information, visit <a href="http://www.rd.usda.gov/programs-services/single-family-housing-programs/rural-housing-site-loans/nd">www.rd.usda.gov/programs-services/single-family-housing-programs/rural-housing-site-loans/nd</a></p>

## U.S. Department of Housing and Urban Development (HUD)

Program	Program Overview
Mortgage Insurance for Rental Housing (Section 221 (D) (4))	<p>Insures mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for moderate-income families, elderly, and the handicapped. Single Room Occupancy (SRO) projects may also be insured under this section. For more information, visit <a href="http://www.hud.gov/program_offices/housing/mfh/progdesc/rentcoophsg221d3n4">www.hud.gov/program_offices/housing/mfh/progdesc/rentcoophsg221d3n4</a></p>
Mortgage Insurance for Purchase / Refinancing of Existing Multifamily Rental Housing	<p>Section 207/223(f) insures mortgage loans to facilitate the purchase or refinancing of existing multifamily rental housing. These projects may have been financed originally with conventional or FHA insured mortgages. Properties requiring substantial rehabilitation are not eligible for mortgage insurance under this program. HUD requires completion of critical repairs before endorsement of the mortgage and permits the completion of non-critical repairs after the endorsement for mortgage insurance. For more information, visit <a href="http://www.hud.gov/program_offices/housing/mfh/progdesc/purchrefi223f">www.hud.gov/program_offices/housing/mfh/progdesc/purchrefi223f</a></p>
Mortgage Insurance for Rental Housing for the Elderly (Section 231)	<p>The Section 231 insures mortgage loans to facilitate the construction and substantial rehabilitation of multifamily rental housing for elderly persons (62 or older) and/or persons with disabilities. For more information, visit <a href="http://www.hud.gov/program_offices/housing/mfh/progdesc/progsec231">www.hud.gov/program_offices/housing/mfh/progdesc/progsec231</a></p>
Single Family Mortgage Insurance (Section 203(b))	<p>HUD's Federal Housing Administration (FHA) insures mortgages made by qualified lenders to people purchasing or refinancing a primary residence. For more information, visit <a href="http://www.hud.gov/program_offices/housing/sfh/ins/203b--df">www.hud.gov/program_offices/housing/sfh/ins/203b--df</a></p>

## MORE IDEAS

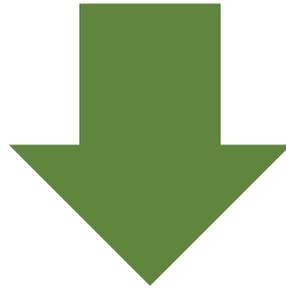
- Local jurisdictions provide incentives to builders to travel to rural communities in the forms of tax credits or flat fees
- Promote education in the trades—construction, electrical, plumbing, etc
- Encourage the state legislature to consider tax incentives for new construction in rural communities
- Provide ways for financiers to allow for higher vacancy rate for the underwriting of rural projects
- Employers incentivize workers to purchase homes, or find ways for them to invest in housing programs
- Encourage entrepreneurs to engage in small-scale, off-site single-family home production
- Encourage entrepreneurs to consider the viability of a tiny-micro home village
- Jurisdictions that own vacant lots offer them to developers for new housing construction
- Jurisdictions consider changing zoning and other local restrictions (setbacks, lot size, street widths in new development areas) to allow all housing types (manufactured, modular, small homes on small lots, accessory dwelling units)

Adapted from the ND Rural Housing Development Task Force Report and Recommendations December 2022 <https://bit.ly/AddressingtheHousingShortage>



## HOUSING DEVELOPMENT AUTHORITIES

Housing Development Authorities can play a pivotal role in promoting affordable housing initiatives. As outlined in North Dakota Century Code Chapter 23-11, these authorities—as established by their respective city or county—are responsible for administering various housing programs which can include the construction, acquisition, rehabilitation, and management of affordable housing units, working in collaboration with government agencies, nonprofit organizations, and private developers. Further, they have the authority to issue tax-exempt bonds and allocate federal funds to support affordable housing projects. They actively engage in planning and policy development to enhance housing opportunities for vulnerable populations and work to alleviate homelessness. These authorities can serve as a critical link between public and private sectors, facilitating partnerships that lead to the creation and preservation of affordable housing units, thus contributing to the overall well-being and socioeconomic stability of communities across the state. For more information, please visit [https://www.hud.gov/states/north\\_dakota/renting/hawebsites](https://www.hud.gov/states/north_dakota/renting/hawebsites)



## EXAMPLE



Housing Authority of  
**CASS COUNTY**

**Mission Statement:** The Housing Authority of Cass County, striving to provide decent, safe and sanitary housing for the low-income residents of Cass County, seeks to increase affordable rental housing opportunities through the provision on financial assistance programs, supportive services and effective management in an environment without discrimination.

For example, they have created and oversee:

- **Sierra Multi-Family Townhomes** which includes 8 units for 62+ Seniors, and 8 units for persons experiencing homelessness. Located at 805 Sheyenne St, West Fargo
- **Monterey & Brighton Place Apartments** includes 85 spacious 1 and 2 bedroom units for income eligible seniors age 62 and better. Located at 205 8th Ave W, West Fargo

<b>City/County Programs in North Dakota</b>	
<b>Program</b>	<b>Program Overview</b>
Richland / Wilkins Joint Powers Authority Housing Program	Utilizing funds from a Fargo-Moorhead Diversion Authority settlement, an allocation of funds incentivizes home builders to build spec homes by promising to buy the spec house from the builder if builder is not able to sell it within a year of construction. For more information, visit <a href="https://www.sveda.biz/rwjpa">https://www.sveda.biz/rwjpa</a>
McKenzie County Job Development Authority Shovel Ready Lot Program	Incentivize developers to create “shovel-ready” lots by financing the infrastructure costs of creating the lots. Lots then must be sold at an affordable rate. Program ran from 2020-2021. For more information, contact Daniel Stenberg, McKenzie County JDA <a href="mailto:dstenberg@co.mckenzie.nd.us">dstenberg@co.mckenzie.nd.us</a>
McKenzie County Job Development Authority Housing Development Subsidy	Development subsidy up to \$50,000 per single-family house to offset infrastructure costs for qualifying housing projects. Builders apply to program before building a house. Funds are transferred at closing. Program ran from 2019-2022. For more information, visit <a href="https://econdev.mckenziecounty.net/grants-incentives/housing-subsidy-program/">https://econdev.mckenziecounty.net/grants-incentives/housing-subsidy-program/</a>
McKenzie County Job Development Authority Home Builder Construction Loan Program	Incentivize builders to build 3-6 houses at a reduced construction loan interest rate. Builders work with their local lender, and the lender will submit the application to the McKenzie County JDA. If approved, JDA will cover up to 55% of the construction loan charging a reduced rate of interest (1%). For more information, visit <a href="https://econdev.mckenziecounty.net/grants-incentives/hbclpp/">https://econdev.mckenziecounty.net/grants-incentives/hbclpp/</a>
Dunn County Job Development Authority Down Payment Assistance Program	Down payment assistance ranging from \$10,000 to \$40,000. Down payment assistance applies to new construction and existing homes and is calculated on a percentage of the final appraised value of the home at the time of permanent financing. Property must be owner-occupied for 5 years following award. For more information, visit <a href="https://www.dunncountynd.org/index.asp?SEC=50785EE5-9F69-4423-8FD2-4BB4D63B82D7&amp;DE=B965C0A1-2B63-4F76-B8DF-42906F925394">https://www.dunncountynd.org/index.asp?SEC=50785EE5-9F69-4423-8FD2-4BB4D63B82D7&amp;DE=B965C0A1-2B63-4F76-B8DF-42906F925394</a>

### City/County Programs in North Dakota - Continued

Program	Program Overview
City of Williston Building Permit Fee Waiver	Residential building permit, plan review, plumbing, heating, and excavation fees are waived for new home permits. Building permits are still required for all projects, but the fee will be waived at the time of issuance. New home permit fees are waived until December 31, 2023. For more information, visit <a href="http://www.cityofwilliston.com/departments/building_safety/affordable_housing_incentives.php">www.cityofwilliston.com/departments/building_safety/affordable_housing_incentives.php</a>
City of Milnor Housing Incentives	<p>The City of Milnor has been looking to attract new families to the community. Through the city's efforts, new people are being offered more and more incentives to move. The following incentives are available to build or purchase a home in Milnor:</p> <ul style="list-style-type: none"> <li>-Full rebates to qualified buyers for the price of your building lot in the Northview, Milnor's newest development</li> <li>-Real estate exemptions for new build construction or remodeling a home</li> <li>-Free minimum on water, garbage, sewer and vector control for two years</li> <li>-\$500 towards the new construction cost of installing sewer and water lines</li> <li>-Individual/family swimming pool pass (1 year)</li> <li>-Individual/family golf membership discount of \$100 at Lakeview Golf Course (1 year)</li> </ul> <p>These incentives are only available to individuals or families new to the Milnor School District, with the exception of first-time home buyers (proof of purchase required). For more information, visit <a href="http://www.milnornd.com/incentives">www.milnornd.com/incentives</a></p>
City of Hazen Home Development Assistance Program	Hazen Community Development will provide \$25,000 at the closing on new homes constructed within the city limits of Hazen. Homes must appraise for a minimum of \$225,000 to qualify. Funding is structured as a 5-year prorated, forgivable loan. For more information, contact <a href="mailto:hdc@westriv.com">hdc@westriv.com</a> .
Grow Grafton Housing Incentive	A \$20,000 grant for those who buy or build a newly constructed single-family home on any lot within City of Grafton, or \$10,000 grant for relocating an existing, single-family lot. Also includes waiving of water/sewer hookup fees; trees for the berm, and a 2 year real estate tax exemption. For more information visit: <a href="https://www.graftongov.com/?SEC=615CED43-4DAB-4B85-BDD1-978D519F296F">https://www.graftongov.com/?SEC=615CED43-4DAB-4B85-BDD1-978D519F296F</a>
New Rockford Housing Incentive	For new housing construction, the program provides free water and sewer for 1 year, waiving of building permit fees, 2 year tax abatement on real estate taxes, free city trees, and city lots available for \$5 per frontal foot plus specials. For more information visit: <a href="https://www.cityofnewrockford.com/index.asp?SEC=84CC9B82-73C0-4D95-90FC-F6460008E382&amp;Type=B_BASIC">https://www.cityofnewrockford.com/index.asp?SEC=84CC9B82-73C0-4D95-90FC-F6460008E382&amp;Type=B_BASIC</a>

### City/County Programs in North Dakota - Continued

Program	Program Overview
Cavalier Housing Incentive	A \$15,000 grant for residents who purchase or build a newly constructed home on lot within city limits of Cavalier, or a \$10,000 grant for those who relocate an existing home into any lot within Cavalier city limits. Additional incentives include dumpster rental fee waiver, waiver of utilities base fees, real estate tax exemption and more. For more information visit: <a href="https://cavaliernd.gov/wp-content/uploads/2023/08/Grow-Cavalier-Housing-Incentive.pdf">https://cavaliernd.gov/wp-content/uploads/2023/08/Grow-Cavalier-Housing-Incentive.pdf</a>
Northwood New Housing Incentive Program	For newly constructed housing, you can get \$4000 in “Northwood Bucks,” real estate tax exemptions, free trees, golf membership, public school activity pass, pool pass, Northwood Deaconess Family Fitness Pass and more. For more information visit: <a href="https://www.northwoodnd.org/explore/housing/new-housing-incentives/">https://www.northwoodnd.org/explore/housing/new-housing-incentives/</a>

### WHAT IS A COMMUNITY LAND TRUST?

A community land trust (CLT) is a nonprofit organization that focuses on acquiring and holding land for the benefit of a specific place-based community. The primary goal is to ensure the availability of affordable housing, economic opportunities, and community assets for the long-term benefit of the community it serves. They typically operate through three core principles:

- **Community Ownership:** The CLT acquires and holds land on behalf of the community. The land is considered a community asset, and the trust retains ownership of the land while allowing individuals or families to lease or purchase the buildings or homes built on the land.
- **Affordability:** CLTs are dedicated to preserving the affordability of housing and other community resources. They often impose resale restrictions or affordability covenants on properties to ensure that they remain accessible to low and moderate-income individuals or families.
- **Community Control:** CLTs involve community members in decision-making processes. Residents and stakeholders often serve on the CLT's board or participate in governance, ensuring that the trust's activities align with the needs and desires of the community it serves.

Learn more here: <https://cltweb.org/what-is-a-community-land-trust/>

Minot, Grand Forks and Fargo all have community land trusts.

### Gate City Bank Home Revitalization Program

Gate City Bank's Home Revitalization Program encourages revitalization in older neighborhoods by providing existing homeowners with a low-interest loan for significant home improvements. Loans can range from \$10,000 to \$100,000 and are available to finance new improvements not yet under construction with 10-15-year terms.

North Dakota communities that have participated in Gate City Bank's Home Revitalization Program include:

- [Fargo](#)
- [West Fargo](#)
- [Wahpeton](#)
- [Grand Forks](#)
- [Williston](#)
- [Mandan](#)
- [Jamestown](#)

### WOLF RUN VILLAGE

This nonprofit was created in 2012 in response to the housing and daycare shortage created by the petroleum industry expansion. Representatives from McKenzie County, the City of Watford City and McKenzie County School District came together to build 62 units of essential worker housing as well as a daycare, that continue to operate to this day.







This document was created by the Vision West ND Housing Committee:

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