

## HOW TO APPLY

The Housing Rehab application is available online at [www.cityoffargo.com/HousingRehab](http://www.cityoffargo.com/HousingRehab) or call 701-241-1474 to have one mailed to you.



All questions and applications should be submitted to the Department of Planning and Development at the address on the back of this brochure.

## LEVEL OF ASSISTANCE

Rehab assistance will be available as a 0% interest deferred payment loan, forgiven after 10 years. This means that the assistance must be repaid only if the property is sold within 10 years of completing the home rehabilitation work.

If the property is sold within the first 3 years, 100% of the loan must be repaid. 10% of the loan will be forgiven if the home is sold in the 4th year, and an additional 15% will be forgiven each year thereafter (years 5-10).

Total assistance cannot exceed \$24,500 and will be determined based on each property's needs.

## LEAD PAINT

All homes built prior to 1978 will be subject to a lead paint inspection and further lead paint testing, if determined to be necessary. Lead hazards that are identified must be corrected and the contractor completing the corrections must employ workers that are trained in lead safe work practices. The rehab office will provide a list of qualified contractors.

## ARE YOU OVER THE INCOME THRESHOLD FOR THE HOUSING REHAB PROGRAM?

The Neighborhood Revitalization Initiative (NRI) rehab loan might fit your needs. This program offers low-interest rate loans without the income restrictions and a wider variety of home improvement projects are eligible.

For more information about the NRI program, call or visit the Department of Planning and Development.



Department of Planning and Development  
200 3rd Street North  
Fargo, ND 58102

Phone: 701-241-1474  
Fax: 701-241-1526  
E-mail: [planning@cityoffargo.com](mailto:planning@cityoffargo.com)  
Web: [www.cityoffargo.com/HousingRehab](http://www.cityoffargo.com/HousingRehab)

*Last updated 6-2016*

## HOUSING REHAB PROGRAM

Department of  
Planning and Development



Working to preserve  
housing and revitalize  
neighborhoods



Phone: 701-241-1474  
[planning@cityoffargo.com](mailto:planning@cityoffargo.com)  
[www.cityoffargo.com](http://www.cityoffargo.com)

# HOUSING REHAB WORKS

The goal of the Fargo Housing Rehab Program is to preserve existing housing stock in the City's older neighborhoods by providing assistance to low and moderate income homeowners. With a little financial help, these homeowners can make a big contribution to the overall health of the neighborhood in which they live. Housing rehab helps homeowners maintain their residences as safe, sanitary dwellings that meet local housing codes and helps prevent houses from becoming dilapidated nuisance properties.

The City of Fargo has been funding housing rehab projects since 1975. Local housing rehab is funded with Community Development Block Grant and HOME funds, received by the City of Fargo from the Department of Housing and Urban Development (HUD). As such, all projects are subject to federal regulations and must meet both HUD and local codes by the time the work is completed. The Fargo Housing Rehab Program prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, disability, sexual orientation, and familial status.

## ELIGIBILITY

### INCOME

The total combined gross annual income for all household members over age 18 must fall below the HUD income limits as shown below. Income is based on a projected annual income. These limits are adjusted annually.

1 person household	\$41,200
2 person household	\$47,050
3 person household	\$52,950
4 person household	\$58,800
5 person household	\$63,550
6 person household	\$68,250
7 person household	\$72,950
8 person household	\$77,650

### PROPERTY

To be eligible, the property must be:

- Located in the City of Fargo;
- At least 40 years old;
- Assessed at or below \$175,000;
- In conformance/compliance with all current zoning ordinances;
- Located outside the 100-year floodplain;
- A single family residence (this includes manufactured homes permanently attached to real property); and
- Owner-occupied.



## ASSETS

Household assets cannot exceed \$30,000. This does not include the property to be rehabilitated. It does include checking accounts, savings accounts, certificates of deposit, stocks, bonds, other real estate, and business assets.

## USE OF FUNDS

These funds may be used to correct existing or potential code deficiencies, structural deficiencies, weatherization, and general improvements. This is not a home maintenance program. All projects must address some code deficiency. Exterior work can be included in a project when such deterioration is serious enough to warrant non-compliance with housing and building codes. All lead paint issues are considered "code deficiencies" and must be addressed.

## EXAMPLES OF WORK

The funds can be used for roof replacement, furnace replacement, electrical upgrade, sewer/water hook-ups, improvements for people with disabilities, etc.

