
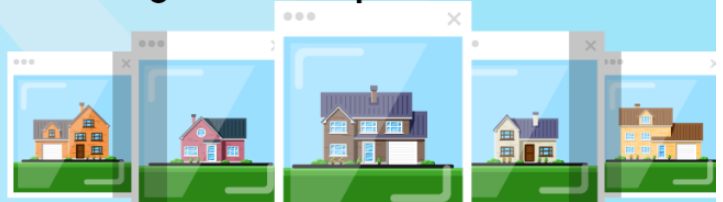


# Home buyer programs by state | 2019

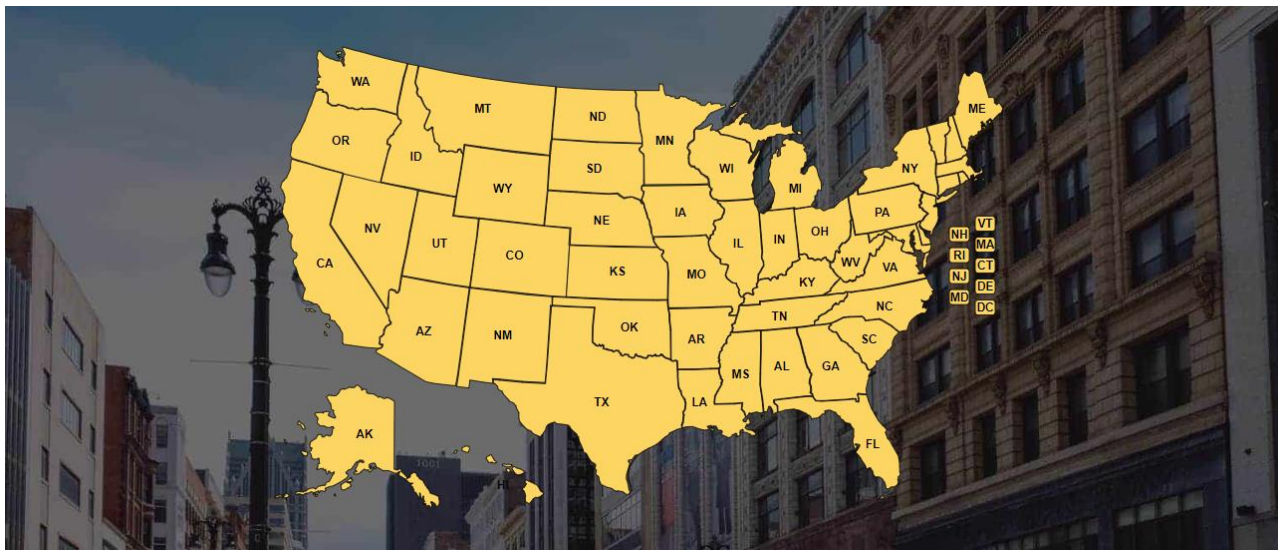
 Keith Gumbinger  
Apr 09, 2019 | - | Print page



## [State-by-state home buyer programs](#)


**On the map below, click on your state** to see home buyer assistance programs available in your area. Once clicked, below the map you will find brief descriptions of available programs and a *table of links* to reach the state agency website, find participating lenders, see qualification details, get homebuyer education courses and **to contact the agency for additional questions, help and information**. Each state differs in the number and type of programs they offer.


In addition to these statewide offers, some states also have targeted funds or special programs aimed at certain geographic or metropolitan areas in the state, so be sure to visit your state's housing agency website to see if there is additional help available to you.



## North Dakota Homebuyer Assistance Programs

 [Visit North Dakota Website](#)

 [Qualification info](#)

 [Homebuyer classes](#)

 [Participating lenders](#)

 [Contact for more help](#)

 [North Dakota mortgage rates](#)

## FirstHome Program

**Type:**

Purchase mortgage - FHA, VA, USDA and Conventional 30-year fixed-rate

**Audience:**

First-time homebuyer (3-year rule)

**Feature:**

Lower-than-market interest rate

**Property Type:**

Single-family, condo, 1-4 unit, up to 10-acre rural property, some manufactured homes

**Funds Needed:**

\$500 minimum borrower contribution

**Income Limits:**

Yes, vary by area

**Downpayment assistance:**

Available DCA or Start Programs

**Credit score:**

Not declared

### Mortgage Rates from Our Lenders in North Dakota

30 Yr. Fixed

Lender	Rate	APR	Monthly Payment	Details
US Bank	3.750%	3.831%	\$695	<a href="#">Learn more</a>
CloseYourOwnLoan.com	3.625%	3.869%	\$684	<a href="#">Learn more</a>

[Ad Disclosure](#)

## HomeAccess Program

**Type:**

Purchase mortgage - FHA, VA, USDA and Conventional 30-year fixed-rate

**Audience:**

Single-parent or veteran homebuyers, buyers with disabled or elderly family

**Feature:**

Lower-than-market interest rate

**Property Type:**

Single-family, condo, 1-4 unit, up to 10-acre rural property, some manufactured homes

**Funds Needed:**

\$500 minimum borrower contribution

**Income Limits:**

Yes, vary by area

**Counseling/Classes Required:**

Yes

**Purchase Price Limits:**

Yes, vary by area

**Downpayment assistance:**

Available DCA or Start Programs

**Credit score:**

Not declared

## North Dakota Roots Program

**Type:**

Purchase mortgage - FHA, VA, USDA and Conventional 30-year fixed-rate

**Audience:**

First-time and repeat homebuyers

**Feature:**

Market interest rate but higher income limits than FirstHome program

**Property Type:**

Single-family, condo, 1-4 unit, up to 10-acre rural property, some manufactured homes

**Funds Needed:**

\$500 minimum borrower contribution

**Income Limits:**

Yes, vary by area

**Counseling/Classes Required:**

Yes

**Purchase Price Limits:**

Yes, vary by area

**Downpayment assistance:**

Available Start Program for down payment assistance

**Credit score:**

Not declared

## Major Home Improvement Program

**Type:**

Purchase mortgage and home renovation mortgage, 30-year fixed rate

**Audience:**

First-time and existing homebuyers, refinance

**Feature:**

Renovations must total 25% of the adjusted cost basis

**Property Type:**

Single-family, condo, 1-4 unit, up to 10-acre rural property, some manufactured homes

**Funds Needed:**

Not declared

**Income Limits:**

Yes, vary by area

**Counseling/Classes Required:**

Yes

**Purchase Price Limits:**

Yes, vary by area

**Downpayment assistance:**

Available with DCA or Start Programs

**Credit score:**

Not declared

## Start Down Payment Assistance Program

**Type:**

Down payment / closing costs assistance

**Audience:**

First-time homebuyers

**Feature:**

Up to 3% of the first mortgage amount, credited at closing

**Property Type:**

Single-family homes, approved condos, only 1 or 2 unit properties

**Funds Needed:**

Minimum \$500 investment

**Income Limits:**

Yes, vary by area

**Counseling/Classes Required:**

Yes

**Purchase Price Limits:**

Yes, vary by area

**Downpayment assistance:**

Yes

**Credit score:**

Not declared

## DCA Downpayment Assistance Program

**Type:**

Second mortgage, 0% interest, deferred repayment

**Audience:**

First-time and repeat homebuyers

**Feature:**

0% interest, deferred repayment  
Up to 3% of the purchase price or \$3,000, whichever is greater

**Property Type:**

Single-family homes, approved condos, only 1 or 2 unit properties

**Funds Needed:**

Minimum \$500 investment

**Income Limits:**

Yes, vary by area

**Counseling/Classes Required:**

Yes

**Purchase Price Limits:**

Yes, vary by area

**Downpayment assistance:**

Yes

**Credit score:**

Not declared

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