



North Dakota: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 33 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in North Dakota and you are living on a low income, are an older adult, or have a disability, this page lists the help available to you. Verified July 25, 2026.

Two phone numbers will get you most of the way. If you are an older adult or have a disability, call the Aging and Disability Resource Link at 1-855-462-5465, or email carechoice@nd.gov. It is the state's single front door for home modification, in-home services, and referrals. For anything to do with heat, electricity, or a furnace, call the Health and Human Services Customer Support Center at 1-866-614-6005 or 701-328-1000. For property tax questions, call the Office of State Tax Commissioner at 701-328-3127 or toll free 1-877-649-0112.

If you are thinking about sharing your home: on the two property tax programs for older and disabled North Dakotans, there is a distinction worth getting right. The Homestead Property Tax Credit and the Renter's Refund count only your own income plus your spouse's and any dependents' income, so the earnings of the person you share your home with are not counted at all. But the rent that person pays you is counted, because the state counts your income from all sources and specifically lists net rental income. In other words, a home seeker's paycheck is irrelevant to you, while the rent they hand you is not. If you are anywhere near the \$70,000 limit, work out the net rent before you set a price. The Primary Residence Credit and the Disabled Veteran's Property Tax Credit have no income test at all, so sharing your home cannot affect either one. Energy assistance is stricter: it counts everyone in the household, and you must report within 10 days when someone moves in or out, so a home seeker's own income does count there (the limit also rises with household size). Rental subsidies set your share of the rent as a percentage of household income, so another adult's income raises what you pay. For the in-home care programs and most local repair programs, the rules are not published clearly enough to be sure, so ask the program directly before anyone moves in.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 33 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Medicaid Waiver for Home and Community-Based Services: Environmental Modification

SERVICE	STATE	EITHER
WHO RUNS IT	North Dakota Department of Health and Human Services, Adult and Aging Services Division	
WHAT YOU GET	Covered physical adaptations to the home, including installation of ramps and grab bars, widening of doorways, modification of bathroom facilities, and installation of specialized electronic and plumbing systems; no fixed dollar cap published on the state pages as of 2026	
WHO QUALIFIES	older adults and adults with physical disabilities; no fixed minimum age published	
INCOME LIMIT	Must qualify for Medicaid; a case manager also scores functional need at the nursing facility level of care	
HOW TO APPLY	Call the Aging and Disability Resource Link at 1-855-462-5465 or email carechoice@nd.gov to be connected to a case manager who completes the assessment and care plan	

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

855-462-5465 <https://www.hhs.nd.gov/adults-and-aging/homecare>

Service Payments for the Elderly and Disabled (SPED)

SERVICE	STATE	EITHER
WHO RUNS IT	North Dakota Department of Health and Human Services, Adult and Aging Services Division	
WHAT YOU GET	Pays for Environmental Modification, chore service, emergency response (Lifeline), homemaker, personal care, adult day care, respite, home-delivered meals, and non-medical transportation; a monthly service fee may apply based on income	
WHO QUALIFIES	older adults and people with physical disabilities who have trouble with daily living activities	
INCOME LIMIT	Liquid assets under \$50,000 (cash, stocks, bonds, certificates of deposit); income is taken into account and may produce a monthly service fee	
HOW TO APPLY	Call the Aging and Disability Resource Link at 1-855-462-5465; a case manager assesses how much help you need with bathing, transferring, toileting, dressing, laundry, and housework	

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

855-462-5465 <https://www.hhs.nd.gov/adults-and-aging/homecare>

Expanded Service Payments for the Elderly and Disabled (Ex-SPED)

SERVICE STATE EITHER

WHO RUNS IT	North Dakota Department of Health and Human Services, Adult and Aging Services Division
WHAT YOU GET	Same service menu as SPED including Environmental Modification, chore, emergency response, and homemaker, with no service fee charged to the participant
WHO QUALIFIES	older adults, people with physical disabilities, and people with mental health conditions who have trouble with daily living activities
INCOME LIMIT	Must be on Medicaid and receive Supplemental Security Income or have income at or below the SSI level
HOW TO APPLY	Call the Aging and Disability Resource Link at 1-855-462-5465; a Medicaid eligibility worker confirms financial eligibility and a case manager scores functional need

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

855-462-5465 <https://www.hhs.nd.gov/adults-and-aging/homecare>

Aging and Disability Resource Link (ADRL)

SERVICE STATE EITHER

WHO RUNS IT	North Dakota Department of Health and Human Services, Adult and Aging Services Division
WHAT YOU GET	Free information, options counseling, and referral to home and community based services, home modification help, and Older Americans Act services such as home-delivered meals and transportation
WHO QUALIFIES	older adults and adults with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call 1-855-462-5465 toll free, email carechoice@nd.gov , or search the online directory at ndcarechoice.hhs.nd.gov

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

855-462-5465 <https://www.hhs.nd.gov/adults-and-aging/homecare>

ND Assistive device demonstration, short-term loan, and device reuse

SERVICE

NONPROFIT

EITHER

WHO RUNS IT	ND Assistive (formerly the Interagency Program for Assistive Technology)
WHAT YOU GET	Free demonstrations, short-term equipment loans so you can try a device before buying, and refurbished equipment through the device reuse program at reduced or no cost; a low-interest Assistive Technology Financial Loan Program and a Possibilities Grant are also offered
WHO QUALIFIES	any age
INCOME LIMIT	None published for demonstrations, loans, or reuse
HOW TO APPLY	Call 1-800-895-4728 or visit the Bismarck or Fargo office; open Monday through Thursday 8:30 a.m. to 5 p.m. and Friday 8:30 a.m. to noon

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-895-4728 <https://www.ndassistive.org/>

Freedom Resource Center Temporary Ramp Program

SERVICE

NONPROFIT

EITHER

WHO RUNS IT	Freedom Resource Center for Independent Living
WHAT YOU GET	Loan of a temporary wheelchair ramp with railings on both sides for up to 90 days, at no charge, subject to availability and weather
WHO QUALIFIES	any age
INCOME LIMIT	None published
HOW TO APPLY	Contact your local Freedom Resource Center office or submit the online Needs Assessment form

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

<https://www.freedomrc.org/temporary-ramps/>

USDA Section 504 Home Repair Loans and Grants

LOAN AND GRANT FEDERAL-IN-STATE HOMEOWNER NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, North Dakota state office
HOW TO APPLY	Apply year round through the USDA Rural Development North Dakota state office; the property must be in an eligible rural area. Find the state office through the Rural Development state directory at rd.usda.gov/browse-state

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

North Dakota Community Development Block Grant (CDBG) Housing

GRANT STATE EITHER

WHO RUNS IT	North Dakota Department of Commerce, Division of Community Services
WHAT YOU GET	Funds cities and counties to pay for rehabilitation, conversion, or new construction of single-family and multi-family housing; the size of help to any one household is set by the local program
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must primarily benefit very low and low income individuals, meaning below 80% of area median income (2026)
HOW TO APPLY	You do not apply to the state directly. Ask your city or county government whether it runs a housing rehabilitation program funded this way, or contact your regional council

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

701-328-2676 <https://www.commerce.nd.gov/community-services/low-income-programs/community-development-block-grant-cdbg/housing>

NDHFA Major Home Improvement

LOAN STATE HOMEOWNER

WHO RUNS IT	North Dakota Housing Finance Agency
WHAT YOU GET	Financing to buy and rehabilitate a single-family home, or to refinance and rehabilitate the home you already live in; amount depends on the purchase price and improvement cost
WHO QUALIFIES	no age limit
INCOME LIMIT	Income and purchase price limits apply and vary by county and family size (2026)
HOW TO APPLY	Work through a participating lender; call the North Dakota Housing Finance Agency at 701-328-8080 for the current lender list and limits

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

701-328-8080 <https://www.ndhousing.nd.gov/homeownership>

Rebuilding Together Fargo-Moorhead Area

SERVICE NONPROFIT HOMEOWNER

WHO RUNS IT	Rebuilding Together Fargo-Moorhead Area
WHAT YOU GET	Volunteer home repairs and modifications for qualifying homeowners; the City of Fargo refers residents here now that its own rehabilitation program is paused
WHO QUALIFIES	older adults are a named priority group
INCOME LIMIT	Income-qualifying families; specific limits are not published on the website
HOW TO APPLY	Apply through the Apply for Services page at rebuildingtogetherfma.org or call 701-356-7836

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

701-356-7836 <https://www.rebuildingtogetherfma.org/>

Check the page again if you are in Fargo, since the city says the program is paused rather than ended.

North Dakota Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	North Dakota Department of Commerce, Division of Community Services, delivered by eight Community Action Agencies
WHAT YOU GET	Free energy audit and then any of nine measure types: air sealing and caulking, attic insulation, wall insulation, floor insulation, foundation perimeter insulation, storm windows and window treatments, door repair or replacement, heating system testing, repair or replacement, and structural repairs needed to support the other work
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 200% of the federal poverty level (2026): \$31,920 for 1 person, \$43,280 for 2, \$54,640 for 3, \$66,000 for 4, \$77,360 for 5, \$88,720 for 6, \$100,080 for 7, \$111,440 for 8, plus \$11,360 for each additional member
HOW TO APPLY	Submit the online weatherization application through the Department of Commerce page, or contact the Community Action Agency for your region; Community Options can send a worker to your home to help, at 701-223-2417 ext 380

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

701-328-5341 <https://www.commerce.nd.gov/community-services/low-income-programs/weatherization-assistance>

LIHEAP weatherization, furnace, and chimney help

SERVICE FEDERAL-IN-STATE EITHER

WHO RUNS IT	North Dakota Department of Health and Human Services, delivered by Community Action Partnership agencies
WHAT YOU GET	Once your energy assistance application is approved you can also get weatherization work such as insulation and weather stripping, furnace cleaning, furnace repair or replacement, and chimney cleaning and inspection
WHO QUALIFIES	no age limit
INCOME LIMIT	Same as the state energy assistance program: at or below 60% of North Dakota median income, program year October 1, 2025 through September 30, 2026
HOW TO APPLY	Apply for energy assistance first, then take your approval notice to your local Community Action Partnership agency. To have your furnace cleaned, call the Customer Support Center and name the vendor you want

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-614-6005 <https://www.hhs.nd.gov/applyforhelp/liheap>

Commerce warns that any offer in North Dakota tied to these rebates right now is likely a scam, and that no one from Commerce or its contractors will contact you directly about the program. Weatherization and energy assistance are the programs that actually pay out today.

⚡ Utility bill assistance and discounts

North Dakota LIHEAP heating benefit

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	North Dakota Department of Health and Human Services, Economic Assistance
WHAT YOU GET	Partly pays the cost of natural gas, electricity, propane, fuel oil, coal, wood, or other fuel; the amount depends on household size, income, and fuel type
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of North Dakota median income for the 2025-2026 program year: \$40,530 a year for 1 person, \$53,010 for 2, \$65,478 for 3, \$77,958 for 4, \$90,426 for 5, \$102,894 for 6, \$105,234 for 7, \$107,574 for 8, rising to \$116,922 for 12
HOW TO APPLY	Apply any time of year online through the Self-Service Portal, by printing form SFN 00529 and returning it to the Customer Support Center or your Human Service Zone office, or by requesting a mailed application. Community Options will send an outreach worker to help, at 1-800-823-2417

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-614-6005 <https://www.hhs.nd.gov/applyforhelp/liheap>

North Dakota LIHEAP emergency and crisis assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	North Dakota Department of Health and Human Services, Economic Assistance
WHAT YOU GET	Emergency help when you have a shut-off or disconnection notice, have run out of deliverable fuel, or need a minor repair; crisis grants can cover reconnection fees but not deposits
WHO QUALIFIES	no age limit
INCOME LIMIT	Same income limits as the heating benefit, at or below 60% of state median income, 2025-2026 program year
HOW TO APPLY	Contact the Customer Support Center at 1-866-614-6005 or 701-328-1000 right away, or apply through the Self-Service Portal

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-614-6005 <https://www.hhs.nd.gov/applyforhelp/liheap>

North Dakota LIHEAP cooling assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	North Dakota Department of Health and Human Services, delivered by Community Action Partnership agencies
WHAT YOU GET	Help with the cost of buying or repairing an air conditioner or other cooling device
WHO QUALIFIES	no age limit
INCOME LIMIT	Must already be approved for the state energy assistance program, at or below 60% of state median income, 2025-2026 program year
HOW TO APPLY	Apply for energy assistance first, then contact your local Community Action Partnership agency with your approval letter

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-726-7960 <https://www.hhs.nd.gov/applyforhelp/liheap>

Energy Share of North Dakota

GRANT NONPROFIT EITHER

WHO RUNS IT	Community Action Partnership of North Dakota
WHAT YOU GET	Emergency help with home energy bills that other assistance does not cover; no published maximum
WHO QUALIFIES	no age limit; older adults are a named priority group
INCOME LIMIT	Serves low income, disabled, and older households; no published dollar limit
HOW TO APPLY	Contact your local Community Action Agency; the statewide office is at 701-232-2452 or 1-800-726-7960, info@capnd.org

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-726-7960 <https://www.capnd.org/programsandinitiatives/statewideprograms/energy-share/>

ND Help for Homeowners (Homeowner Assistance Fund)

GRANT STATE HOMEOWNER

WHO RUNS IT	North Dakota Department of Health and Human Services, ND Housing Stability Program
WHAT YOU GET	Up to \$40,000 per household to prevent mortgage delinquency and default, foreclosure, loss of utilities or home energy service, and displacement
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 150% of median income for your county, 2026 figures
HOW TO APPLY	Apply online through the ND Housing Stability portal, or call 701-328-1907 or email haf@nd.gov. North Dakota Health and Human Services is urging homeowners at risk of foreclosure to apply by August 15, 2026

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

701-328-1907 <https://www.hhs.nd.gov/applyforhelp/homeowner-help>

Montana-Dakota Utilities directs customers to energy assistance, 211, and Energy Share rather than to any reduced rate, and its customer line is 800-638-3278. Otter Tail Power offers payment arrangements, payment extensions, and its Even Monthly Payment budget billing plan at 800-257-4044, but no income-qualified rate.

Property tax relief

Homestead Property Tax Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	North Dakota Office of State Tax Commissioner, administered by local assessors and county directors of tax equalization
WHAT YOU GET	If your income is \$0 to \$40,000, taxable value is reduced 100%, up to \$9,000 of taxable value, which is \$200,000 of true and full value. If your income is \$40,001 to \$70,000, taxable value is reduced 50%, up to \$4,500 of taxable value, which is \$100,000 of true and full value (2026)
WHO QUALIFIES	65 or older, or any age with a permanent and total disability
INCOME LIMIT	\$70,000 or less for the calendar year before the assessment date, after deducting eligible medical expenses you paid and were not reimbursed for. Income counted is your own plus your spouse's and any dependents', and it is income from all sources, including net rental income. No asset limit for homeowners
HOW TO APPLY	File the Homestead Credit Application for Senior Citizens and Disabled Persons with your local assessor or county director of tax equalization. If you are permanently and totally disabled, include a physician's certificate or a written determination from the Social Security Administration

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

701-328-3127 <https://www.tax.nd.gov/tax-exemptions-credits/property-tax-exemptions/homestead-property-tax-credit-and-renters-refund>

Renter's Refund

REFUND STATE RENTER

WHO RUNS IT	North Dakota Office of State Tax Commissioner
WHAT YOU GET	Up to \$600 a year. You get back the amount by which 20% of your annual rent exceeds 4% of your annual income (2026)
WHO QUALIFIES	65 or older, or any age with a permanent and total disability
INCOME LIMIT	\$70,000 or less for the preceding calendar year, under the same income definition as the homeowner credit: your own income plus your spouse's and any dependents', from all sources including net rental income, after deducting eligible unreimbursed medical expenses. No asset limit
HOW TO APPLY	Send the Renter's Refund application to the Office of State Tax Commissioner. Applications are available the Tuesday after Martin Luther King Jr. Day in January and must be filed before June 1, meaning postmarked by May 31. Include a physician's certificate if you are applying on the basis of disability

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

701-328-3127 <https://www.tax.nd.gov/renters-refund>

Disabled Veteran's Property Tax Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	North Dakota Office of State Tax Commissioner, administered by local assessors and county directors of tax equalization
WHAT YOU GET	Reduction of taxable value scaled to the disability rating: \$9,000 at 100%, \$8,100 at 90%, \$7,200 at 80%, \$6,300 at 70%, \$5,400 at 60%, and \$4,500 at 50% (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; this credit is not income tested
HOW TO APPLY	File the Application for Disabled Veterans Property Tax Credit with your local assessor or county director of tax equalization by April 1 of the assessment year, with proof of the service-connected disability and honorable discharge

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

701-328-7088 <https://www.tax.nd.gov/disabled-veterans-property-tax-credit>

Primary Residence Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	North Dakota Office of State Tax Commissioner
WHAT YOU GET	Up to \$1,600 against your property tax bill (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; there is no income limitation and no age restriction
HOW TO APPLY	Apply online at tax.nd.gov/prc during the annual window from January 1 to April 1. You can check your status with the Primary Residence Credit Application Look-up Tool in NDTap

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

701-328-7088 <https://www.tax.nd.gov/primary-residence-credit>

The state's list of property tax credits and exemptions covers the Primary Residence Credit, the Disabled Veteran's Property Tax Credit, the Homestead Property Tax Credit, the Renter's Refund, and exemptions for solar, wind, or geothermal devices, farm residences, and inundated agricultural land. Nothing there postpones a tax bill as a lien to be repaid with interest. This is good news in practice: North Dakota reduces the bill outright rather than making you borrow against your home.

Insurance-related help

State Health Insurance Assistance Program (SHIP), known in North Dakota as Senior Health Insurance Counseling

SERVICE STATE EITHER

WHO RUNS IT	North Dakota Insurance Department
WHAT YOU GET	Free counseling on Original Medicare, Medicare Part D, Medicare Advantage plans, and long-term care insurance, plus help understanding statements, filing claims and appeals, and comparing coverage
WHO QUALIFIES	people on Medicare, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None; free to all North Dakota residents
HOW TO APPLY	Call 1-888-575-6611 to reach a counselor

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

888-575-6611 <https://www.insurance.nd.gov/consumers/medicare>

The department does point homeowners to separate National Flood Insurance Program coverage, since standard policies exclude flood.

The nearest thing North Dakota has is the homeowner assistance fund, which is emergency help to prevent foreclosure rather than ongoing premium support, and it asks for proof of homeowners insurance as part of the application. There is no standing subsidy for insurance premiums.

NDHFA Rental Assistance (Moderate Rehabilitation)

SUBSIDY STATE RENTER

WHO RUNS IT	North Dakota Housing Finance Agency
WHAT YOU GET	Rent subsidy in specific properties in Devils Lake, Fargo, and Grand Forks; the tenant pays roughly 30% of adjusted monthly gross income
WHO QUALIFIES	no age limit; older adults are a named priority group
INCOME LIMIT	Income-qualified low income households; specific limits set by property and family size
HOW TO APPLY	Download the application packet from the North Dakota Housing Finance Agency renter resources page and return it to the agency; the waiting list is first come, first served. Call 701-328-8080

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

701-328-8080 <https://www.ndhousing.nd.gov/renter-resources>

Opening Doors

SERVICE STATE RENTER

WHO RUNS IT	North Dakota Housing Finance Agency
WHAT YOU GET	Helps people who would be turned down under standard rental screening because of poor credit, rental history, or a criminal record to get into housing, with landlord guides and supportive services
WHO QUALIFIES	no age limit
INCOME LIMIT	Not published; eligibility turns on the housing barrier and the qualifying condition
HOW TO APPLY	You must be referred by a Participating Care Coordination Agency. Ask the Aging and Disability Resource Link at 1-855-462-5465 or call the North Dakota Housing Finance Agency at 701-328-8080 for a referral

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

701-328-8080 <https://www.ndhousing.nd.gov/renter-resources>

Housing Choice Voucher Program (Section 8)

VOUCHER FEDERAL-IN-STATE RENTER

WHO RUNS IT	Local public housing agencies across North Dakota
WHAT YOU GET	Portable rental subsidy; the amount is set by the local public housing agency that issues the voucher
WHO QUALIFIES	no age limit
INCOME LIMIT	Set by the local public housing agency; not published on the state page
HOW TO APPLY	Apply directly to the public housing agency for your area. The North Dakota Housing Finance Agency does not run a statewide voucher program and points applicants to the HUD public housing agency contact list

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

701-328-8080 <https://www.ndhousing.nd.gov/renter-resources>

North Dakota tenant rights (Attorney General consumer protection)

SERVICE STATE EITHER

WHO RUNS IT	North Dakota Office of Attorney General, Consumer Protection Division
WHAT YOU GET	Free plain-language guidance on landlord and tenant duties, security deposits, rent increases, notice periods, and eviction, plus a consumer complaint process
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Read the tenant rights pages at attorneygeneral.nd.gov or call Consumer Protection at (701) 328-3404 or 1-800-472-2600. Legal Services of North Dakota at legalassist.org offers free civil legal help to those who qualify

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-472-2600 <https://attorneygeneral.nd.gov/consumer-resources/tenant-rights/>

We did not identify a program in this category. That does not always mean none exists, so it is worth asking your city or county.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the North Dakota contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at homeshareoregon.org/share.

HomeShare Oregon, National Benefits Database. Built July 28, 2026. The most current version of this sheet is always at homeshareoregon.org/benefits/nd/.