



# INDUSTRIAL COMMISSION OF NORTH DAKOTA

John Hoeven  
Governor

Wayne Stenehjem  
Attorney General

Roger Johnson  
Agriculture Commissioner

News Release

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For Immediate Release

## COMMISSION WANTS MORE NEW NORTH DAKOTANS TO TAKE ROOT

BISMARCK – The Industrial Commission of North Dakota has relaxed the employment restrictions attached to North Dakota Roots, a homeownership incentive program administered by the North Dakota Housing Finance Agency (NDHFA). The intent of Roots is to encourage new and returning residents to purchase housing and establish themselves in local communities.

“Homeownership strengthens our economy and builds healthy communities,” said Gov. John Hoeven. “The Roots program welcomes and encourages new and returning North Dakotans to become active, vested members of North Dakota communities.”

“When we reduce a new North Dakotan’s mortgage costs, a home purchase is more affordable. The buyers are able to set-up a household faster and make desired improvements sooner,” said Attorney General Stenehjem. “This benefits our state as a whole, and makes a positive contribution to our economy.”

“NDHFA has been helping North Dakotans achieve successful homeownership for almost 25 years,” said Agriculture Commissioner Roger Johnson. “The Commission and NDHFA are pleased to be able to continue that mission by encouraging our newest citizens to realize their homeownership goals.”

North Dakota Roots offers households that are new to the state, or have lived outside its borders for at least one full year, an interest rate reduction or down payment and closing cost assistance when they purchase a home within six months of moving to North Dakota and beginning employment.

A “primary sector business” employment restriction previously attached to the Roots program was lifted by the Commission, and replaced with the requirement that at least one household member be employed outside of the home for at least 20 hours per week.

Program applicants may be former homeowners. They must purchase a primary residence, their income may not be greater than 140 percent of the greater of the statewide or county median income, and the borrowers must meet normal credit underwriting standards. Military personnel are not eligible for the program.

The Industrial Commission of North Dakota, consisting of Governor John Hoeven, as chairman, Attorney General Wayne Stenehjem and Agriculture Commissioner Roger Johnson, oversees NDHFA. More information about the Housing Finance Agency and the Roots program is available online, [www.ndhfa.org](http://www.ndhfa.org), or by calling (701) 328-8080, (800) 292-8621(nationwide) or (800) 366-6888 (TTY).

-30-

FURTHER INFORMATION: Sarah Mudder (701) 328-8056