

# Opening Doors Landlord Risk Mitigation Fund Client Guide

Planning and Housing Development Division

Opening Doors provides households with a rental barrier the opportunity to access housing. The barrier could be poor credit or prior rental history, or a criminal conviction. The program also encourages landlords to lease housing units to households that may not meet all their rental criteria by providing coverage if there is excessive damage or lost revenue.

#### **ELIGIBILITY CRITERIA**

To be eligible, the client must meet all of the following guidelines:

- Be enrolled or eligible to enroll in Medicaid or Medicaid Expansion.
- Have an intellectual, developmental, physical, aging-related or behavioral health condition or be a youth exiting the foster care system.
- Have a housing barrier that would disqualify them under ordinary rental selection criteria (i.e. criminal record, rental history, or credit score deficiencies).
- Willing to actively participate in supportive services for the term of the coverage.

## **CLIENT RESPONSIBILITIES**

Once approved, the client is expected to:

- Participate in the move-in inspection and complete a Move-In Condition Report (SFN 61520), clearly document any existing damages to the housing unit and take photos of the damages.
- Sign a Landlord-Tenant- Participating Care Coordination Agency (PCCA) Communication Agreement (SFN 61518) and a Release of Information (SFN 61524) that allows the PCCA and landlord to exchange information regarding tenancy maintenance and share with North Dakota Housing Finance Agency (NDHFA), if necessary.
- The Client and his/her household members must follow the terms of the lease agreement in accordance with state and local law.
- If the Client has a concern regarding the landlord or the rental unit, the Client should contact his/her PCCA provider to receive assistance in resolving the issue.
- If other support is needed, the client should contact his/her PCCA provider.
- If the client has concerns about his/her PCCA provider or if the provider changes, contact NDHFA.

#### **APPLICATION PROCESS**

Any client meeting the eligibility requirements may apply through an approved PCCA. A PCCA provider will work with the client to submit an Opening Doors Coverage Application.

### **QUESTIONS**

Contact NDHFA's Planning and Housing Development Division at (701) 328-8080, (800) 292-8621 or hfainfo@nd.gov.