

Neighborhood Revitalization Initiative (NRI) Program Application

Thank you for your interest in applying for a Fargo Home Improvement Loan. We look forward to working with you on a project that will improve your home and help to enhance the neighborhood in which you live.

APPLICATION DEADLINE

The deadline to apply for the 2026 NRI Program is **October 31, 2026**.

ELIGIBLE IMPROVEMENT COSTS

Funds may be used to address code and structural corrections, energy improvements, and general property improvements. Loans are available to finance new improvements not yet under construction.

APPLICANTS

Loan applicant must be the owner-occupant of the home and meet Gate City Bank's credit standards for repayment of the improvement loan.

PROPERTY REQUIREMENTS:

- Homes that are at least 40 years old
- Located within the NRI Program boundary (see NRI Program boundary map on Page 5 of application)
- Zoned for residential use
- Outside of 100-year floodplain
- Current assessed property value less than \$300,000
- Owner-occupied 1-2 unit, single-family homes
- Current on property taxes and special assessments

INELIGIBLE PROPERTY TYPES

- Duplex
- Condo
- Mobile Home
- 3-Plex
- Townhome
- Rental Property*

*unless being converted from rental to single-family, owner-occupied housing

REPAYMENT OPTION APPLICANT IS INTERESTED IN (check one box below):

- 10-Year
- 15-Year

QUESTIONS on Property, Contractor, or Renovation Items?

Call or E-mail City of Fargo Planning & Development Dept.

Phone: 701.241.1474

E-mail: Planning@FargoND.gov

PROJECT MUST INCLUDE AT LEAST ONE:

- Foundation work (drain tile, bracing)
- Siding, roofing, windows, or other major exterior upgrades
- Addition of bedroom or new living space
- Major interior remodeling (i.e., kitchen remodel, bathroom remodel)
- Replacement of major mechanical systems (furnace, electrical system, plumbing)
- Convert rental unit to owner-occupied

LOAN TERMS

- Repayment options**:
 - 10 years – 4.66% APR (4.49% interest rate)
 - 15 years – 5.11% APR (4.99% interest rate)
- Minimum loan \$10,000/Maximum loan \$100,000
- Maximum loan-to-value 90%
- Property owner responsible for closing costs & customary fees (including possible appraisal fees if required)

** Gate City Bank will contact you with further details on repayment and Annual Percentage Rate (APR) as part of the loan review process.

QUESTIONS on Loan Processing/Appraisals?

Call or E-mail Pam Krupke at Gate City Bank

Phone: 701.293.2565

E-mail: pamkrupke@gatecity.bank

PLEASE SUBMIT YOUR COMPLETED APPLICATION TO:

City of Fargo Department of Planning and Development

Attn: NRI Program

225 4th Street North

Fargo, ND 58102

Once City staff has reviewed your application, you will be contacted to submit a rehab proposal with contractor quotes. Applications are processed in the order in which they are received.

SECTION A: General Information

Name - Applicant 1		Cell Phone with Area Code	
Name - Applicant 2		Cell Phone with Area Code	
Address			
E-mail – Applicant 1			
E-mail – Applicant 2			
Estimated Amount Requested			

SECTION B: Property Information

What type of work are you interested in completing? Check (✓) and describe below.	
Types of Work	Describe Work
<input type="checkbox"/> Electrical	
<input type="checkbox"/> Plumbing	
<input type="checkbox"/> Heating/Cooling	
<input type="checkbox"/> Foundation/Basement	
<input type="checkbox"/> Roof	
<input type="checkbox"/> Windows/Doors	
<input type="checkbox"/> Siding	
<input type="checkbox"/> Garage	
<input type="checkbox"/> Addition	
<input type="checkbox"/> Kitchen Remodel	
<input type="checkbox"/> Bath Remodel	
<input type="checkbox"/> Interior Finishes	
<input type="checkbox"/> Accessibility	
<input type="checkbox"/> Landscaping/Deck	
<input type="checkbox"/> Convert from Rental	
<input type="checkbox"/> Other	

SECTION C: Additional Property Information

How many bedrooms, above grade, are in your house?	How many bedrooms, below grade with egress, are in your house?	
How many bathrooms: Full _____ 3/4 bath _____ 1/2 bath _____	Total square footage?	Estimated current market value: \$ _____
What type of heating system is in your home? (check one) Gas <input type="checkbox"/> Electric <input type="checkbox"/> Other <input type="checkbox"/>	Cooling system? (check one) Central Air <input type="checkbox"/> Wall Air <input type="checkbox"/> Other <input type="checkbox"/>	
Basement finished, partially finished, or not finished? (if partial, please note what percentage is finished) _____	Homeowner’s Insurance Company: _____ Agent’s Name: _____ Agent’s Phone: _____	
Please describe any existing, notable interior features or upgrades to your home (e.g., fireplace, sauna, hot tub, sunroom, bar, patio, deck, fence, home theatre, full kitchen/bathroom remodels, stone countertops, finished basement):		



SECTION D: Applicant Information

	Applicant 1	Applicant 2
Full Name		
Social Security Number		
Date of Birth (X/X/XXXX)		
Street Address		
City, State Zip Code		
Own or Rent?		
How long at this address?		
Previous address (if less than 2 yrs.)?		
How long at previous address?		
Own or Rent at previous address?		
Work Phone with area code		
Employer		
Employer Address		
How long at current employer?		
Position Title		
Monthly Gross Salary		
Previous employer (if less than 2 yrs.)?		
How long at previous employer?		
Marital Status	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated
Spouse's name if married		

SECTION E: Additional Income (Optional if you want it considered for your ability to repay loan)

Applicant 1	Applicant 2
Alimony, child support, or separate maintenance received under: <input type="checkbox"/> Court order: \$ _____ per yr. <input type="checkbox"/> Written agreement \$ _____ per yr. <input type="checkbox"/> Oral understanding \$ _____ per yr.	Alimony, child support, or separate maintenance received under: <input type="checkbox"/> Court order: \$ _____ per yr. <input type="checkbox"/> Written agreement \$ _____ per yr. <input type="checkbox"/> Oral understanding \$ _____ per yr.
Other income source: _____ Monthly Amount: \$ _____ Duration of Income: _____	Other income source: _____ Monthly Amount: \$ _____ Duration of Income: _____
Other income source: _____ Monthly Amount: \$ _____ Duration of Income: _____	Other income source: _____ Monthly Amount: \$ _____ Duration of Income: _____



If any of the income listed in this section is likely to be reduced before the credit request is to be paid off, please explain.	If any of the income listed in this section is likely to be reduced before the credit request is to be paid off, please explain.
Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a Co-maker, Co-signer, or Guarantor on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had credit in any other name?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you any suits pending, judgements filed, alimony, or support awards against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to make Alimony, Support, or Maintenance Payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property securing this loan you are applying for currently for sale?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have citizenship in another country (if "yes", what country)?	

SECTION F: Deposit Accounts

	Applicant 1	Applicant 2
What bank holds your primary checking account?		
List other banks & accounts (i.e., secondary checking, savings, CDs)		

SECTION G: Mortgage Information

What bank holds your first mortgage?	
List other banks and mortgages:	
Total amount owed on existing mortgages?	

All information furnished is for confidential use of the City of Fargo or Gate City Bank. Under North Dakota Law, it is a crime to use false or misleading information in this application in order to qualify for a loan.

Signatures: I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. I authorize you to check my credit and employment history and to answer questions others may ask about my credit with you. I understand that I must update credit information at your request if my financial situation changes.

Signature

Date

Signature

Date



Neighborhood Revitalization Initiative (NRI) Program Boundary

