

HOME REHAB AND REPAIR MATRIX

January 2012

Minnesota Homeownership Center

Produced by the Minnesota Homeownership Center, this tool is designed primarily for homeowners as a resource for rehab and repair programs in their local and surrounding communities.

TIPS FOR USING THE HOME REHAB/REPAIR MATRIX

- This tool includes programs available depending on geographic location including programs for Statewide, County and City.
- Programs include emergency repair, energy efficiency, lead hazard, and general repair. Some funds are grants and others are loans, usually with below market interest rates. Most funds have income limits.
- The Center updates this tool quarterly. Earlier versions are no longer valid.
- While we do our best to keep the information up-to-date, some of the programs listed may be out of funding prior to the next update. Contact the program administrator to verify funds are still available.
- There may be additional eligibility requirements not listed for the program. Contact the program administrator for additional information.
- If you have specific questions about the Matrix or would like to include your rehab or repair program, please contact Stephen Przybylinski at 651-659-9336 x 101 or by email at stephen@hocmn.org

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LEAD HAZARD REHAB ASSISTANCE	
PROGRAM ADMINISTRATOR	Minnesota Department of Health
CONTACT INFORMATION	Dan Taylor 651-201-4847 or 1-800-657-3908 daniel.taylor@state.mn.us
WEBSITE	www.health.state.mn.us/divs/eh/lead/leadgrants/homegrants.html
WHAT CAN I USE THE MONEY FOR	To address lead paint corrections such as windows and doors, replacement and/or repainting of walls, ceilings, baseboards and trim and soil replacement or covering.
HOW DO I APPLY	Complete pre application found on the website www.health.state.mn.us/divs/eh/lead/leadgrants/preapp.pdf Once your pre application is reviewed you will be notified by the MN Department of Health if you are eligible to apply for funding. If you receive approval notification you can complete the following application found at www.health.state.mn.us/divs/eh/lead/leadgrants/fullapp.pdf
DOES MY HOUSE QUALIFY	Your home must be built before 1978. You must live in the home, meet the income requirements, have a child under 6 year of age or a pregnant woman that lives in the home permanently or if you provide licensed full-time daycare in the home to children under 6 years of age. Children are required to have a lead blood test to determine the lead levels. The results of the blood test do not determine your eligibility. Your home cannot be located in the Cities of Duluth, Mankato, North Mankato, Moorhead, Rochester, and St. Cloud or in the counties of Anoka, Dakota, Hennepin, Ramsey, St. Louis, or Washington.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	If blood lead test result are <i>not elevated</i> , maximum assistance is \$5,000. If blood lead test results are <i>elevated</i> , maximum assistance is \$20,000.
HOW DO I REPAY THE MONEY	The loan is 0% interest, deferred for 7 years.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of your Area Median income .To determine the Area Median Income for your community visit http://www.huduser.org/portal/datasets/il/il11/mn.pdf
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	This information is subject to change due to changes in legislation or funding.
LAST UPDATED	January 2012

FIX UP FUND	
PROGRAM ADMINISTRATOR	Minnesota Housing
CONTACT INFORMATION	Contact information can be found at www.mnhousing.gov/about/contact/index.htm
WEBSITE	www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx
WHAT CAN I USE THE MONEY FOR	Windows, insulations, furnace, central air conditioning, electrical, new roof, garage and septic repairs are some of the common items that can be repaired.
HOW DO I APPLY	Locate a lender in your area by entering your zip code at http://forms.mnhousing.gov/lendersearch Contact the lender for an application.
DOES MY HOUSE QUALIFY	You must live in and own the home.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	From \$2,000 up to \$35,000
HOW DO I REPAY THE MONEY	Monthly payments during the length of the loan at the current interest rate. Loans can take up to 10 or 20 years to repay depending on the amount. The current interest rates can be found at www.mnhousing.gov/consumers/rates/index.htm
DOES MY INCOME QUALIFY	Annual household income can be up to \$95,150
DO I NEED TO PAY MONEY UPFRONT	Closing cost fees may apply, ask the lender for details.
ADDITIONAL INFORMATION	You can hire a contractor or do the work yourself.
LAST UPDATED	January 2012

REHAB LOAN	
PROGRAM ADMINISTRATOR	Minnesota Housing
CONTACT INFORMATION	Contact information can be found at www.mnhousing.gov/about/contact/index.htm
WEBSITE	www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Locate a lender in your area by entering your zip code at http://forms.mnhousing.gov/lendersearch Contact the lender for an application.
DOES MY HOUSE QUALIFY	You must own and live in the home. Your assets cannot exceed \$25,000.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$24,999
HOW DO I REPAY THE MONEY	The loan is 0% interest and payments are deferred. The loan is forgiven after 10 years for manufactured homes and 15 years for single family homes. The loan must be repaid if you refinance, sell or no longer live in the home before the 10 or 15 year time frame.
DOES MY INCOME QUALIFY	Must be at or below 50% of Area Median Income. Example for a family of four the household can earn up to \$24,850.
DO I NEED TO PAY MONEY UPFRONT	Closing cost fees may apply, ask the lender for details.
ADDITIONAL INFORMATION	An additional \$10,000 is available to address lead based paint hazard reduction requirements.
LAST UPDATED	January 2012

RURAL REPAIR AND REHAB GRANT AND LOAN	
PROGRAM ADMINISTRATOR	United States Department of Agriculture- Rural Development (USDA-RD)
CONTACT INFORMATION	The main Rural Development office is located in St. Paul and can be reached at 651- 602-7900 or find your local office by selecting your county at the following link http://offices.sc.egov.usda.gov/locator/app
WEBSITE	www.rurdev.usda.gov/HAD-RR_Loans_Grants.html
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Request an application by contacting the main Rural Development office at 651-602-7900 or your local office to request an application.
DOES MY HOUSE QUALIFY	Your home must need repairs and improvements for health, safety, sanitation and be located in a rural area as defined by the USDA-RD To see if your home is located in a rural area go to http://offices.sc.egov.usda.gov/locator/app?service=page/CountyMap&state=MN&stateName=Minnesota&stateCode=27
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Loans are up to \$20,000. Grants are up to \$7,500 for persons 62 or older only and are unable to repay a Section 504 loan. Loans and grants can be combined for up to \$27,500 in assistance.
HOW DO I REPAY THE MONEY	The loan is 1% interest, for 20 years, with monthly payments. Grants do not require repayment but may be recaptured if the property is sold in less than 3 years.
DOES MY INCOME QUALIFY	Your income must be at or below 50 % of the Area Median Income. For further information about income limits in your area see the following link www.rurdev.usda.gov/SupportDocuments/MN%20Direct.pdf
DO I NEED TO PAY MONEY UPFRONT	Some fees may apply.
ADDITIONAL INFORMATION	This information is subject to change due to changes in legislation or funding.
LAST UPDATED	January 2012

SPECIALLY ADAPTED HOUSING AND SPECIAL HOUSING ADAPTATIONS GRANT	
PROGRAM ADMINISTRATOR	United States Department of Veterans Affairs
CONTACT INFORMATION	St. Paul VA Regional Loan Center 612-970-5540
WEBSITE	www.benefits.va.gov/homeloans/sah.asp
WHAT CAN I USE THE MONEY FOR	Accessibility items such as bathrooms, carpet, doorways, faucets, garages, kitchens, level views, ramps, sliding doors, and walkways. See the grant fact sheets for further information. http://www.benefits.va.gov/homeloans/docs/part1_va_pamphlet_26_jrd_edits_doc.pdf and http://www.benefits.va.gov/homeloans/docs/part2_va_pamphlet_26_jrd_edits_doc.pdf
HOW DO I APPLY	Download an application at www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf and return to St. Paul VA Regional Loan Center Attention: Loan Guaranty Division, 1 Federal Dr., Fort Snelling, St. Paul, MN 55111.
DOES MY HOUSE QUALIFY	In general you must have a service related disability, be a veteran or service member, and live in a home that can be modified by the Veterans Departments standards. See the grant fact sheets for further information www.benefits.va.gov/homeloans/docs/part1_va_pamphlet_26_jrd_edits_doc.pdf and www.benefits.va.gov/homeloans/docs/part2_va_pamphlet_26_jrd_edits_doc.pdf
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Grants up to \$63,780. The level of disability determines benefit eligibility.
HOW DO I REPAY THE MONEY	No repayment is required
DOES MY INCOME QUALIFY	No income limits.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	This information is subject to change due to changes in legislation or funding.
LAST UPDATED	January 2012

HOME IMPROVEMENT FINANCING	
PROGRAM ADMINISTRATOR	Center for Energy and Environment
CONTACT INFORMATION	For general information call 612-335-5884 or www.mncee.org
WEBSITE	www.mncee.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	www.mncee.org is a user friendly website to help you find out if a program is in your community.
DOES MY HOUSE QUALIFY	There are a variety of loans and grants in the 7 County Metro Area with different qualifications. Some minimum requirements include living in the home, being current with your mortgage and living in a neighborhood served by the program.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	It depends on the program, and ranges up to \$35,000.
HOW DO I REPAY THE MONEY	Depending on the program it maybe a low interest loan, a 0% interest loan forgiven over time, or a grant that does not require repayment.
DOES MY INCOME QUALIFY	Depends on the program.
DO I NEED TO PAY MONEY UPFRONT	There are often closing cost associated with loans.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

GMHC HOME IMPROVEMENT FINANCING	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	For general information call the office in your area: North Minneapolis and West Metro 612-588-3033 ,South Minneapolis 612-722-7141, North and East Metro 651-486-7401or go to the website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Some examples are rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical repairs.
HOW DO I APPLY	Call the general information line at the Housing Resource Center serving your area.
DOES MY HOUSE QUALIFY	There are a variety of rehab/repair loans or grants available that have different qualifications. Most have minimum requirements that include living in the home, being current with your mortgage and living in a neighborhood served by the program.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Depends on the program.
HOW DO I REPAY THE MONEY	Depending on the program. Some examples are low interest loan, a 0% interest with deferred payment, 0% interest with the loan forgiven over a specific time period, or a grant that does not require repayment.
DOES MY INCOME QUALIFY	Depends on the program.
DO I NEED TO PAY MONEY UPFRONT	There are often closing cost associated with loans.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

METRO PAINT-A-THON	
PROGRAM ADMINISTRATOR	Greater Minneapolis Council of Churches
CONTACT INFORMATION	Deidre Pope 612-721-8687 Ext321 dpope@gmcc.org
WEBSITE	www.paintathon.gmcc.org
WHAT CAN I USE THE MONEY FOR	Exterior painting of your home. The work is done by volunteers and materials are donated.
HOW DO I APPLY	Call or email Deidre Pope to request an application or download an application from the website. Applications must be received by early May each year. You will be notified in June if your home has been accepted for painting.
DOES MY HOUSE QUALIFY	This program is for single family homeowners who are elderly and/or physically disabled. The home must require significant exterior painting and be located in the 7 County Metro Area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Volunteer labor.
HOW DO I REPAY THE MONEY	Repayment is not required.
DOES MY INCOME QUALIFY	Income limits listed on the application. For example a household of four can earn up to \$3,700 monthly.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	April 2011

EXTERIOR PAINTING PROGRAM	
PROGRAM ADMINISTRATOR	Hearts and Hammers, Twin Cities
CONTACT INFORMATION	Info Line 952-922-2451 info@heartsandhammers.org
WEBSITE	www.heartsandhammers.org
WHAT CAN I USE THE MONEY FOR	The work is done by volunteers and materials are donated. Common projects include exterior painting, deferred maintenance items, and safety items.
HOW DO I APPLY	Call or email the info line to request an application or download an application from website.
DOES MY HOUSE QUALIFY	This program is for single family homeowners who are elderly and/or disabled. The home must require significant exterior painting and be located in the Cities of Minneapolis or St. Paul. Suburban homes are considered on a case by case basis.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Volunteer labor.
HOW DO I REPAY THE MONEY	Repayment is not required.
DOES MY INCOME QUALIFY	Income guidelines listed on the website. For example a household of four can earn up to \$50,100 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	April 2011

HOME REPAIR PROGRAM	
PROGRAM ADMINISTRATOR	Rebuilding Together Twin Cities
CONTACT INFORMATION	Lynn Murphy 651-776-4273 l.murphy@rebuildingtogether-twincities.org
WEBSITE	http://www.rebuildingtogether-twincities.org
WHAT CAN I USE THE MONEY FOR	General home repair and accessibility modification services with priority given to critical repairs to ensure that the home is safe, warm and dry.
HOW DO I APPLY	Download an application at www.rebuildingtogether-twincities.org/wp-content/uploads/2009/09/RTTC-Application2011_HR.pdf
DOES MY HOUSE QUALIFY	You must live in your home, have homeowners insurance, at least one person in the home must be an older adult (55+) or an individual living with a disability or a child under the age of 18 and live in the 7 County Metro Area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Volunteer labor and materials are donated to provide repairs/improvements at no cost to qualified homeowners
HOW DO I REPAY THE MONEY	Repayment is not required unless you move out of the home within 5 years.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$41,350 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	To the extent that they are able, applicants and their families are asked to work side-by-side with volunteers
LAST UPDATED	January 2012

SAFE AT HOME PROGRAM	
PROGRAM ADMINISTRATOR	Rebuilding Together Twin Cities
CONTACT INFORMATION	Lynn Murphy 651-776-4273 l.murphy@rebuildingtogether-twincities.org
WEBSITE	http://www.rebuildingtogether-twincities.org/
WHAT CAN I USE THE MONEY FOR	Money is not available. Home repair and accessibility modifications are made at no cost to the homeowner. The work is done by volunteers and materials are donated. Common projects include installing grab bars, shower seats, handheld shower units, raised toilet seat adapters, handrails (interior and exterior), and smoke and carbon monoxide detectors.
HOW DO I APPLY	Download and application at http://www.rebuildingtogether-twincities.org/wp-content/uploads/2009/09/SAHHomeownerApplication.pdf
DOES MY HOUSE QUALIFY	You must live in your home, have homeowners insurance, at least one person in the home must be an older adult (55+) or an individual living with a disability and live in the 7 County Metro Area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Volunteer labor and donated materials to provide repairs/improvements at no cost to qualified homeowners.
HOW DO I REPAY THE MONEY	Repayment is not required unless you move out of the home within 2 years.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$41,350 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	To the extent that they are able, applicants and their families are asked to work side-by-side with volunteers on their home.
LAST UPDATED	January 2012

A BRUSH WITH KINDNESS	
PROGRAM ADMINISTRATOR	Twin Cities Habitat for Humanity
CONTACT INFORMATION	General information line 612-788-8169 abwk@tchabitat.org
WEBSITE	www.tchabitat.org or www.abwktwincities.org
WHAT CAN I USE THE MONEY FOR	The work is done by volunteers and materials are donated. Common projects include exterior painting, deferred maintenance items, and safety items.
HOW DO I APPLY	Call or email general information line to request an application or download from website.
DOES MY HOUSE QUALIFY	You must live in your home, and it must be located in the 7 County Metro Area. You must plan to stay in your home for at least three years.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Volunteer Labor.
HOW DO I REPAY THE MONEY	Repayment is not required unless an extensive amount of work is done and you sell or refinance your home within 7 years. Then you are asked to make a financial contribution for future homeowners to have access to the service.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$41,350.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	The scope of work must be within A Brush with Kindness and its volunteers skill set and available resources. Able bodied residents are required to work alongside volunteers and homeowners are to be home at all times when the volunteers are working.
LAST UPDATED	January 2012

CITY OF MINNEAPOLIS CODE IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information at 612-588-3033 for North and South Minneapolis or 612-348-7985 for Northeast Minneapolis or go to the website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	To make repairs ordered from the Minneapolis Department of Inspections including furnace repairs, and health or safety items. Or a Center Point Energy red tagged furnace.
HOW DO I APPLY	Call the general information line or go to the website.
DOES MY HOUSE QUALIFY	You must live in your home in the City of Minneapolis.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest and payment is deferred until you sell, no longer live in the home, transfer title, or refinance the home.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$41,350 annually.
DO I NEED TO PAY MONEY UPFRONT	Recording fees are payable at the time of the loan closing.
ADDITIONAL INFORMATION	The household may have assets up to \$25,000, excluding the value of the property that is being rehabbed. There is currently a wait list for the program.
LAST UPDATED	January 2012

CITY OF MINNEAPOLIS HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	For South Minneapolis contact 612-722-7141. For North Minneapolis contact 612-588-3033.
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Code violations, installation of weatherization and/or other cost-effective energy conservation improvements, health and safety items or to make the home more accessible for residents of disabilities.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	You must live in your home in the City of Minneapolis.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$25,000
HOW DO I REPAY THE MONEY	This requires monthly payment with 1% interest.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	There is currently a wait list for this program.
LAST UPDATED	January 2012

ST. ANTHONY VILLAGE REHAB INCENTIVE PROGRAM	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 612 588-3033 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Interior and exterior repairs and improvements are eligible.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	Owner-occupied, single-family and duplex properties located in the City of St. Anthony Village.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	This is an incentive grant program that provides homeowners with a rebate of 10%, 12% or 15%, depending on income, of the total cost of a home improvement project, not to exceed \$3,000 per household.
HOW DO I REPAY THE MONEY	No repayment is required.
DOES MY INCOME QUALIFY	Households earning up to \$38,350 can receive up to a 15% rebate; households with incomes between \$38,351 and \$54,400 can receive up to a 12% rebate, and households earning between \$54,401 and \$88,205 can receive up to a 10% rebate. Incomes over \$88,205 are not eligible for the program.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

ST. ANTHONY VILLAGE REVOLVING LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 612 588-3033 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Interior and exterior repairs and improvements are eligible. Some examples include roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical repairs, decks, porches, retaining walls, skylights, garages, landscaping and fence.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	Live in your home in and it must be located in the City of St. Anthony Village. Condos and townhouses eligible for interior improvements only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$10,000.
HOW DO I REPAY THE MONEY	The loan is 4% interest, for up to 7 years with monthly payments.
DOES MY INCOME QUALIFY	No income limits apply.
DO I NEED TO PAY MONEY UPFRONT	\$15.00 credit report fee payable at time of application. Mortgage recording fees are paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

HOME REPAIR LOAN PROGRAM	
PROGRAM ADMINISTRATOR	PPL
CONTACT INFORMATION	Josh Tolkan 612-455-5221 Josh.Tolkan@ppl-inc.org
WEBSITE	www.ppl-inc.org/homerepair
WHAT CAN I USE THE MONEY FOR	Loans will abate any lead and radon hazards before addressing health and safety concerns of the applicant. If funds allow, the loan will be used to bring the home up to the State of Minnesota Rehab Standards
HOW DO I APPLY	The applicant must complete an application packet which includes the Minnesota Housing Borrower Application, proof of income, proof of home ownership, proof of application to Community Action Weatherization Program Application, and proof of assets.
DOES MY HOUSE QUALIFY	Must be a homeowner and occupant of a single family home in Minneapolis or St. Paul
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Based on availability
HOW DO I REPAY THE MONEY	The loans are 0% interest; no monthly payments are required on the loans, and if the homeowner lives in their home another 15 years, the loan is forgiven
DOES MY INCOME QUALIFY	Must make 30% or less of the household area median income, \$24,850 for a family of four
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

AFFORDABLE HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	St Paul Home Loan Fund, City of St. Paul
CONTACT INFORMATION	Tchu Yajh 651-266-6592 Tchu.Yajh@ci.stpaulmn.us
WEBSITE	www.stpaul.gov/cityliving
WHAT CAN I USE THE MONEY FOR	Repairs and renovations such as a room addition, new garage, furnace/air conditioning installation, roof replacement, painting, siding, upgrade or replace electrical wiring or plumbing and plumbing.
HOW DO I APPLY	Call or email Tchu Yajh for an application.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of St. Paul.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$35,000
HOW DO I REPAY THE MONEY	The loan is 4% interest, for 20 years, with monthly payments. The loan balance must be paid if you refinance, sell or no longer live in the home.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There are processing and recording fees of up to \$138.
ADDITIONAL INFORMATION	Competitive interest rates are available for higher income households earning up to \$96,600 annually.
LAST UPDATED	January 2012

HOME IMPROVEMENT DEFERRED PAYMENT LOAN	
PROGRAM ADMINISTRATOR	St Paul Home Loan Fund, City of St. Paul
CONTACT INFORMATION	Tchu Yajh 651-266-6592 Tchu.Yajh@ci.stpaulmn.us
WEBSITE	www.stpaul.gov/cityliving
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Tchu Yajh for an application.
DOES MY HOUSE QUALIFY	You must own and live in your home and it must be in the City of St. Paul.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$25,000.00
HOW DO I REPAY THE MONEY	The loan is 0% interest, deferred for 30 years. The loan must be repaid if you sell, transfer title, or no longer live in the home before 30 years. The loan is forgiven if you continue to own and occupy the home for 30 years.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$41,350 annually.
DO I NEED TO PAY MONEY UPFRONT	\$43 for credit report and title verification.
ADDITIONAL INFORMATION	Depending on funding an additional loan up to \$15,000 for energy efficiency items such as heating systems, windows and storm doors, insulation, exterior doors and water heaters may be available. This supplemental loan is 0% interest, deferred for 10 years, with 10% forgiven each year. The loan balance must be paid if you refinance, sell or no longer live in the home before the 10 year forgiveness.
LAST UPDATED	January 2012

HOME IMPROVEMENT PROGRAM	
PROGRAM ADMINISTRATOR	Community Neighborhood Housing Services
CONTACT INFORMATION	Denise Gathman 651-292-8710
WEBSITE	www.Communitynhs.org
WHAT CAN I USE THE MONEY FOR	Contact Denise Gathman or Sandy Ajasa at 651-292-8710; Hmong contact: See J Yang 651-292-8710
HOW DO I APPLY	You must own and live in a 1-4 unit property in the City of St. Paul. Credit will be reviewed however it is not a determining factor. There must be equity to secure loan.
DOES MY HOUSE QUALIFY	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
ARE MANUFACTURED HOME ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Minimum \$1,000 up to \$75,000
HOW DO I REPAY THE MONEY	This is a loan with below market interest rate and is amortized with a minimum payback amount of \$1,000 per year.
DOES MY INCOME QUALIFY	Your income must be at or below 120% of the Area Median Income.
DO I NEED TO PAY MONEY UPFRONT	Depending on source of funds an origination fee, credit report fee, flood report fee and title search may be charged. There might be an option to have the closing fees rolled into loan. These fees are subject to change.
ADDITIONAL INFORMATION	Funds are available on a first come first serve basis, no waiting list is maintained.
LAST UPDATED	January 2012

DISTRICT 13 PRIDE IN NEIGHBORHOOD HOUSING DEFERRED LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call the general information line or go to the website.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in District 13 of the City of St. Paul which is defined as Lexington-Hamline, Snelling-Hamline, and Merriam Park neighborhoods.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$7,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest, 5 year loan with 20% of the loan forgiven each year. The remaining balance must be repaid if you refinance, sell or no longer live in the home.
DOES MY INCOME QUALIFY	Households with income above \$65,000 and up to \$96,485 are eligible for a loan of up to 20% of project cost with a max loan amount of \$2,800. Households with income between \$42,000 and \$65,000 are eligible for a loan up to 30% of the project cost with a maximum loan amount of \$4,200. Households with income below \$42,000 are eligible for a loan up to 50% of the project cost with a maximum loan amount of \$7,000.
DO I NEED TO PAY MONEY UPFRONT	Households must pay their portion of the project cost based on income.
ADDITIONAL INFORMATION	All loans will be secured with a mortgage.
LAST UPDATED	January 2012

EAST SIDE REVOLVING LOAN	
PROGRAM ADMINISTRATOR	Dayton's Bluff Neighborhood Housing Services
CONTACT INFORMATION	Zong Vang 651-774-6995
WEBSITE	www.dbnhs.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Code issues must be addressed.
HOW DO I APPLY	Call Zong Vang to request application or download application from website.
DOES MY HOUSE QUALIFY	You must own and live in a 1-4 unit property, on the Eastside of the City of St. Paul; defined as the Payne/Phalen, Dayton's Bluff and the Greater Eastside Neighborhoods.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$50,000 per household
HOW DO I REPAY THE MONEY	The loan is between 1-3% interest based on income and family size, and can be repaid in monthly installments of 15, 20 or 30 years. The loan must be repaid if you refinance, sell or no longer live in the home.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	A lead based paint risk assessment is required and all hazardous lead based paint items must be addressed.
LAST UPDATED	January 2012

FROGTOWN FACELIFT	
PROGRAM ADMINISTRATOR	Frogtown CDC
CONTACT INFORMATION	Carla Shapiro 651-789-7403 carla@greaterfrogtowncdc.org
WEBSITE	www.greaterfrogtowncdc.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical, mechanical plumbing, etc. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Carla Shapiro for pre-screening and application packet.
DOES MY HOUSE QUALIFY	You must live in and own your home. The house must be located within the Greater Frogtown service area in the City of St. Paul; which is defined as Lexington Avenue, east to Jackson Street, University Avenue, north to Pierce Butler. In addition Frogtown CDC has added University south to Selby Avenue, between Lexington and Western to their service area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$30,000
HOW DO I REPAY THE MONEY	This loan is a mix of repayment requirements. 1/3 is forgiven after 5 years, 1/3 is due on sale of the property, and 1/3 is repaid along with low interest. Monthly payments are required, and the average payment is \$92 a month for 12 years.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income as determined by HUD. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

LEAD WINDOW REPLACEMENT PROGRAM	
PROGRAM ADMINISTRATOR	Sparc
CONTACT INFORMATION	Cindy Fowler 651-488-1039
WEBSITE	www.sparcweb.org
WHAT CAN I USE THE MONEY FOR	Replacement of windows with lead paint. (Windows ONLY)
HOW DO I APPLY	Initially, a cursory inspection is made for the presence of lead paint. If lead paint is present, the homeowner is given an application. After the application and required documentation (proof of income) are submitted, the application is either approved or denied by Sparc's Housing Committee.
DOES MY HOUSE QUALIFY	St. Paul neighborhoods: Hamline-Midway, North End, and South Como.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Varies, depending on household size and income, as well as project cost.
HOW DO I REPAY THE MONEY	Grant funded. No repayment required.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example, a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	Varies, depending on income.
ADDITIONAL INFORMATION	MUST have a child under the age of six (6) living permanently in the household.
LAST UPDATED	January 2012

ANOKA COUNTY DEFERRED HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Call the general information line.
HOW DO I APPLY	You must live in your home in Anoka County.
DOES MY HOUSE QUALIFY	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical repairs.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest and payment is deferred until you sell, transfer title or in some cases refinance the home.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	The home must be at least 15 years old and meet the estimated market value limit. The household may have assets up to \$25,000, excluding the value of the property that is being rehabbed. There is currently a wait list for the program.
LAST UPDATED	January 2012

ANOKA COUNTY FORECLOSURE HOME REHAB LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Call the general information line.
HOW DO I APPLY	You must have purchased a vacant foreclosed home in Anoka County, excluding Coon Rapids with a purchase price up to \$276,683. You can apply for the loan before the purchase or up to 6 months after the purchase and must be living in the home within 90 days of the start of the rehab.
DOES MY HOUSE QUALIFY	To improve the property to comply with state, county, city, health and housing, building, fire prevention and housing maintenance codes and minimum energy standards as established by Anoka County.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$24,999.
HOW DO I REPAY THE MONEY	The loan is a 0% interest and payment is deferred as long as home is owner-occupied. After the 6 th year the amount of the loan is reduced to 50% of the original loan amount. When the home is sold or refinanced the balance of the loan is immediately due.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application and mortgage recording fees paid at closing
ADDITIONAL INFORMATION	Borrowers must complete a Homebuyer Education Course. There is no first-time homebuyer requirement. There is currently a wait list for this program.
LAST UPDATED	January 2012

ANOKA COUNTY HOME ENERGY LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Call the general information line.
HOW DO I APPLY	You must live in your home in Anoka County except Coon Rapids.
DOES MY HOUSE QUALIFY	Replace furnaces, boiler systems and water heaters with Energy Star-rated products, insulation, weatherization and programmable thermostats.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest and will be forgiven in the 11 th year. The loan must be repaid if you sell, transfer title or in some cases refinance the home within 10years.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	The home must be at least 15 years old and meet the estimated market value limit. The household may have assets up to \$25,000, excluding the value of the property that is being rehabbed. There is currently a wait list for the program.
LAST UPDATED	January 2012

CITY OF COON RAPIDS HOUSING REHAB DEFERRED LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Call the general information line.
HOW DO I APPLY	You must live in your home in the City of Coon Rapids.
DOES MY HOUSE QUALIFY	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest and payment is deferred until you sell, transfer title or in some cases refinance the home.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of 4 could earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	The home must be at least 15 years old and meet the estimated market value limit. The household may have assets up to \$25,000, excluding the value of the property that is being rehabbed.
LAST UPDATED	January 2012

MANUFACTURED HOME REPAIR PROGRAM	
PROGRAM ADMINISTRATOR	City of Northfield
CONTACT INFORMATION	Michele Merxbauer 507-645-3047 Michele.Merxbauer@ci.northfield.mn.us
WEBSITE	www.ci.northfield.mn.us/housing/housingprograms
WHAT CAN I USE THE MONEY FOR	Rehab or repairs to increase the safety, security and efficiency of the unit. For example, doors, windows, water heaters, furnaces, skirting and insulation. Cannot be used for decks or additions, or cosmetic changes.
HOW DO I APPLY	Call or email Michele Merxbauer for application. Program currently on hold. No applications being accepted until further notice.
DOES MY HOUSE QUALIFY	You must own and live in a manufactured home located in Viking Terrace or Florella's Manufactured Home Park.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$4,000 for reimbursement.
HOW DO I REPAY THE MONEY	This is a reimbursement program. Repayment is not required.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	This is a reimbursement program. After approved the homeowner pays for the repair then submits invoices for repayment.
LAST UPDATED	January 2012

DAKOTA COUNTY REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Dakota County CDA
CONTACT INFORMATION	Mark Hanson 651-675-4469 mhanson@dakotacda.state.mn.us
WEBSITE	www.dakotacda.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Mark Hanson to request application or download at www.dakotacda.org/pdf/Application_Rehab.pdf
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in Dakota County.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to a maximum of \$25,000.00 for single family homes. The loan minimum is \$15,000.00
HOW DO I REPAY THE MONEY	The loan is a 0%, deferred for 30 years. The loan must be repaid after 30 years or if you sell, refinance, or no longer live in the home.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	There are filing fees at closing of \$92 for single family homes.
ADDITIONAL INFORMATION	You must be income eligible, have acceptable equity, and acceptable credit.
LAST UPDATED	January 2012

FORECLOSED HOME IMPROVEMENT PROGRAM (FHIP)	
PROGRAM ADMINISTRATOR	City of Bloomington HRA
CONTACT INFORMATION	Brian Duerwachter 952-563-8939 bduerwachter@ci.bloomington.mn.us
WEBSITE	www.ci.bloomington.mn.us/cityhall/commiss/hra/fhip/fhip.htm
WHAT CAN I USE THE MONEY FOR	Replace roofs, windows, doors, soffit/fascia, siding and gutters, insulation, exterior painting, repair or replace electrical systems, heating systems and plumbing, also make repairs to foundation and sidewalks and entry steps.
HOW DO I APPLY	Call or email Brian Duerwachter or download an application from the website.
DOES MY HOUSE QUALIFY	You must have purchased a foreclosed home in the last 12 months, live in the home, have sufficient equity to cover the loan amount, and live in a targeted area of the City of Bloomington (See Map Link) www.ci.bloomington.mn.us/cityhall/commiss/hra/fhip/fhip.htm .
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000
HOW DO I REPAY THE MONEY	One half of the amount borrowed carries a 5% simple interest for the first 10 years. The rate then drops to 0% interest for up to the remaining 30 years. The loan must be repaid when you sell, transfer title, or no longer live in the home. The other half of the amount borrowed is forgiven as long as the property is the borrower's principle place of residence for 5 years.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

CITY OF CRYSTAL REHAB INCENTIVE PROGRAM	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 612 588-3033 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Interior and exterior repairs and improvements are eligible. Some examples are roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical repairs.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Crystal. Condos and townhouses eligible for interior improvements only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	This is an incentive grant program that provides homeowners with a rebate of 15%, 20% or 25%, depending on household income, of the total cost of a home improvement project, not to exceed \$10,000 per household.
HOW DO I REPAY THE MONEY	No repayment required.
DOES MY INCOME QUALIFY	Households earning up to \$42,000 can receive up to a 25% rebate; households with incomes between \$42,001 and \$67,200 can receive up to a 20% rebate, and households earning between \$67,201 and \$100,800 can receive up to a 15% rebate. Households with incomes over \$100,800 are not eligible for the program
DO I NEED TO PAY MONEY UPFRONT	There are no fees associated with this program.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

CITY OF EDEN PRAIRIE HOUSING REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	City of Eden Prairie
CONTACT INFORMATION	Jeanne Karschnia 952-949-8486 jkarschnia@edenprairie.org
WEBSITE	http://www.edenprairie.org/vCurrent/live/article.asp?r=5287
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Jeanne Karschnia to request an application or download an application from the website.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Eden Prairie.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000. No funds are available at this time.
HOW DO I REPAY THE MONEY	The loan is an interest free, deferred loan. The loan is due in 30 years or when you sell the home, whichever occurs first.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

CITY OF PLYMOUTH EMERGENCY REPAIR GRANT FOR SENIORS	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Kip Berglund 763-509-5413 kberglund@plymouthmn.gov
WEBSITE	www.plymouthmn.gov
WHAT CAN I USE THE MONEY FOR	Preference is given to safety, code and deferred maintenance items.
HOW DO I APPLY	Call or email Kip Berglund for application.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Plymouth. You must be a senior and in need of emergency or accessibility repairs.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$5,000
HOW DO I REPAY THE MONEY	This is a grant. Repayment is not required.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

CITY OF PLYMOUTH HOME IMPROVEMENT DEFERRED LOAN	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Kip Berglund 763-509-5413 kberglund@plymouthmn.gov
WEBSITE	www.plymouthmn.gov
WHAT CAN I USE THE MONEY FOR	Preference is given to safety, code and deferred maintenance items.
HOW DO I APPLY	Call or email Kip Berglund for application.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Plymouth.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$30,000
HOW DO I REPAY THE MONEY	The loan is 0% interest, deferred for 20 years. The loan must be repaid in 20 years or if you sell, refinance, or no longer live in your home.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

CITY OF ROBBINSDALE REHAB INCENTIVE PROGRAM	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 612 588-3033 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Some examples include rehabbing roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical repairs, decks, porches, retaining walls, skylights, garages, landscaping and fence.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	Live in your home in the City of Robbinsdale. Condos and townhouses eligible for interior improvements only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	This is an incentive grant program that provides homeowners with a rebate of 10%, 12% or 15%, depending on household income, of the total cost of a home improvement project, not to exceed \$3,000 per household.
HOW DO I REPAY THE MONEY	No repayment.
DOES MY INCOME QUALIFY	Households earning up to \$42,000 can receive up to a 15% rebate; households with incomes between \$42,001 and \$67,200 can receive up to a 12% rebate. Households earning between \$67,201 and \$92,400 can receive up to a 10% rebate. Incomes over \$92,400 are not eligible for the program.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

EMERGENCY REPAIR PROGRAM	
PROGRAM ADMINISTRATOR	Community Action Partnership of Suburban Hennepin
CONTACT INFORMATION	Bill O'Meara 952-697-1310 womeara@capsh.org
WEBSITE	www.capsh.org
WHAT CAN I USE THE MONEY FOR	Repairs for health, safety, and code citations.
HOW DO I APPLY	Call or email Bill O'Meara for prescreening.
DOES MY HOUSE QUALIFY	It must be a single family home located in St. Louis Park or Minnetonka. You must live in the home and be current with mortgage payments.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$4,000
HOW DO I REPAY THE MONEY	Loan may be deferred, some rehab funds are grants, depending on City you live in.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$41,350 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	You are encouraged to call even if your house isn't in the Suburban Hennepin County areas listed to see if there are additional Emergency Repair Programs in Suburban Hennepin County.
LAST UPDATED	January 2012

CITY OF ROSEVILLE HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Call the general information line.
HOW DO I APPLY	You must live in your home in the City of Roseville. Condos and townhouses eligible for interior improvements only. The home must be 25 years old or older.
DOES MY HOUSE QUALIFY	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical repairs.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000 without Green Design improvements and up to \$25,000 if Green Design improvements are included.
HOW DO I REPAY THE MONEY	The loan is a 4% interest, up to 10 year loan with monthly payments.
DOES MY INCOME QUALIFY	Your income must be at or below 120% of the Area Median Income. For example a household of 4 could earn up to \$99,240.00. You may deduct \$2,500 from your annual gross income for each child (16 years and under) in the home.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

CITY OF SHOREVIEW HOME ENERGY IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	New roof and energy upgrades to the home that include energy efficient heating and cooling systems, additional or replacement insulation, energy efficient replacement windows and doors and energy efficient water heaters.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	You must live in your single-family detached property and it must be located in the City of Shoreview. No properties with associations that manage property maintenance are allowed.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	\$2,000 to \$20,000
HOW DO I REPAY THE MONEY	This is an interest bearing loan with monthly payments. The interest rate is updated quarterly on the first business day of each quarter of the calendar year and is set at two points above the Prime Rate. At time of loan application, the borrower's interest rate is fixed for the entire term of the loan. Maximum loan term is 10 years.
DOES MY INCOME QUALIFY	Your income must be at or below 120% of the Shoreview Area Median Income. For example a household of four can earn up to \$119,776.
DO I NEED TO PAY MONEY UPFRONT	\$15 fee for a credit report at time of application and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	An energy audit must be completed and submitted as part of the application. If you remain in your home for 10 years from the date of the loan closing you are eligible to receive a rebate of the interest that was paid on the loan.
LAST UPDATED	January 2012

CITY OF WOODBURY GOES GREEN LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Replacement and new construction using green building techniques, such as energy efficiency, resource efficiency (including durability), indoor environmental quality and water conservation improvements.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Woodbury. Condos and townhouses eligible for interior improvements only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	\$1,000- \$5,000
HOW DO I REPAY THE MONEY	The loan is a 3% interest, up to 5 year loan with monthly payments. The loan must be repaid sooner if you refinance, sell or no longer live in the home.
DOES MY INCOME QUALIFY	Your income must be at or below 115% of the Area Median Income. For example a household of four or more can earn up to \$90,000 annually.
DO I NEED TO PAY MONEY UPFRONT	\$15.00 credit report fee payable at time of application. Mortgage recording fees are paid at closing.
ADDITIONAL INFORMATION	Your home taxable market value for the current year cannot to exceed \$256,500.
LAST UPDATED	January 2012

CITY OF WOODBURY HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical, mechanical repairs or to address code violations.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Woodbury. Condos and townhouses eligible for interior improvements only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	\$2,000- \$25,000
HOW DO I REPAY THE MONEY	The loan is a 3% interest, up to 15 year loan with monthly payments.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$64,200 annually.
DO I NEED TO PAY MONEY UPFRONT	\$15.00 credit report fee payable at time of application. Mortgage recording fees are paid at closing.
ADDITIONAL INFORMATION	Your home taxable market value for the current year cannot to exceed \$256,500.
LAST UPDATED	January 2012

WASHINGTON COUNTY DEFERRED LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call 651-486-7401 or go to website http://www.housingresourcecenter.org
WEBSITE	http://www.housingresourcecenter.org
WHAT CAN I USE THE MONEY FOR	Call the general information line.
HOW DO I APPLY	You must live in your home in Washington County except homes in Denmark Township, Marine On St. Croix, Woodbury or Grey Cloud Island Township are ineligible. Condos and townhouses eligible for interior improvements only.
DOES MY HOUSE QUALIFY	Basic home repairs such as roofs, plumbing, siding, etc.), energy efficiency, and accessibility improvements.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest deferred loan. The loan must be repaid when the house is sold, title is transferred or in some cases if the mortgage is refinanced.
DOES MY INCOME QUALIFY	Your income must be at or below 60% of the Area Median Income. For example a household of 4 can earn up to \$49,620 annually.
DO I NEED TO PAY MONEY UPFRONT	\$15.00 credit report fee payable at time of application. Mortgage recording fees are paid at closing.
ADDITIONAL INFORMATION	Your home must have taxable market values below \$242,850.
LAST UPDATED	January 2012

SMALL CITIES DEVELOPMENT PROGRAM	
PROGRAM ADMINISTRATOR	Central Minnesota Housing Partnership
CONTACT INFORMATION	Jason Krebsbach 320-259-0393 jason@cmhp.net
WEBSITE	www.cmhp.net
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Jason Krebsbach to request application.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Motley, Randall, or Swanville.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000
HOW DO I REPAY THE MONEY	The loan is a 0% interest forgivable loan. No repayment is required unless you sell the home before 7 years, and then a pro-rated portion of the loan is due upon sale.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$46,950 annually. Third party verifications are done to determine all income.
DO I NEED TO PAY MONEY UPFRONT	You are required to pay a minimum of 10-15% of the total project costs. The loan will not cover 100% of the rehab costs.
ADDITIONAL INFORMATION	The rehab project must meet Housing Quality Standards. A lead based paint risk assessment is required and all hazardous lead based paint items must be addressed.
LAST UPDATED	January 2012

SINGLE FAMILY REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Arrowhead Economic Opportunity Agency
CONTACT INFORMATION	Dorene Dobberstein 1-800-662-5711 ext 127 or locally 218-749-2912 ext 127 dorene.dobberstein@aeoa.org
WEBSITE	www.aeoa.org/housing/housing-rehabilitation.html
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Dorene Dobberstein for an application. There is currently a long waiting list for this program.
DOES MY HOUSE QUALIFY	You must have lived in your home for more than 6 months and live in St. Louis (excluding Duluth), Lake or Cook county. You must be current on house payments, property taxes and have homeowners insurance.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$25,000
HOW DO I REPAY THE MONEY	The loan is 0% interest, deferred for 20 years. The loan must be repaid after 20 years or if you sell, refinance, or no longer live in the home.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income. For example a household of four can earn up to \$30,000 annually in St. Louis County (excluding Duluth), \$30,300 annually in Cook County, and \$30,200 annually in Lake County.
DO I NEED TO PAY MONEY UPFRONT	Recording fee up to \$92 to be paid at closing.
ADDITIONAL INFORMATION	Deferred loans currently have a waiting list of 1-2 years. The rehab project must meet Housing Quality Standards. A lead based paint risk assessment is required and all hazardous lead based paint items must be addressed.
LAST UPDATED	January 2012

CURB APPEAL LOAN	
PROGRAM ADMINISTRATOR	One Roof Community Housing (formerly NHS of Duluth)
CONTACT INFORMATION	Jackie Bradley Phone: 218-727-8604 ext 204 jackie@1roofhousing.org
WEBSITE	www.1roofhousing.org
WHAT CAN I USE THE MONEY FOR	Exterior repairs, gardens, landscaping, clean up, retaining wall, sidewalks, step repair.
HOW DO I APPLY	Call or email Jackie Bradley for an appointment.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Duluth.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	\$2,000 to \$4,999
HOW DO I REPAY THE MONEY	The loan uses current fixed interest rates, requires monthly payments.
DOES MY INCOME QUALIFY	Depending on the area of the city income guidelines vary.
DO I NEED TO PAY MONEY UPFRONT	Fees can range up to \$550 and can be financed into loan.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

PRESERVATION AND RLF LOAN FUND	
PROGRAM ADMINISTRATOR	One Roof Community Housing (formerly NHS of Duluth)
CONTACT INFORMATION	Jackie Bradley Phone: 218-727-8604 ext 204 jackie@1roofhousing.org
WEBSITE	www.1roofhousing.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Jackie Bradley for an appointment.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the One Roof Service Area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$25,000
HOW DO I REPAY THE MONEY	The loan uses current fixed interest rates. Call for current interest rates.
DOES MY INCOME QUALIFY	No income guidelines.
DO I NEED TO PAY MONEY UPFRONT	1% of the loan plus \$775 for inspection, rehab, and closing cost. These fees can be included in loan.
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

FARIBAULT HOUSING REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Faribault HRA
CONTACT INFORMATION	Kim Lang 507-334-0376 klang@ci.faribault.mn.us
WEBSITE	www.ci.faribault.mn.us/departments/communitydev/housing/rehab
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	The application and guidelines are available online or by calling the Community Development office at 507-334-0100.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in the City of Faribault.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000
HOW DO I REPAY THE MONEY	The loan is 3% interest, for 7 years, with monthly payments.
DOES MY INCOME QUALIFY	Your household income must be at or below 100% of the Area Median Income. For example a household of four can earn up to \$71,400 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	January 2012

SOUTHWEST MINNESOTA REHABILITATION PROGRAMS	
PROGRAM ADMINISTRATOR	Southwest Minnesota Housing Partnership
CONTACT INFORMATION	Michele Clarke 507-836-1617 or michelec@swmhp.org
WEBSITE	www.swmhp.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Michele Clark for application and process.
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in Southwest MN, see additional information for geographic reference.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	We currently have low interest loans and/or grants available for income eligible homeowners.
HOW DO I REPAY THE MONEY	This varies with each program.
DOES MY INCOME QUALIFY	This varies with each program.
DO I NEED TO PAY MONEY UPFRONT	This varies with each program.
ADDITIONAL INFORMATION	Big Stone, Blue Earth (excluding Mankato), Brown, Chippewa, Cottonwood, Faribault, Jackson, Kandiyohi, Lac Qui Parle, Le Sueur, Lincoln, Lyon, Martin, McLeod (excluding Hutchinson), Meeker, Nicollet, Nobles, Pipestone, Redwood, Renville, Rice, Rock, Scott, Sibley, Swift, Waseca, Watonwan, Yellow Medicine.
LAST UPDATED	January 2012

BLUFF COUNTRY HRA REHAB LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Bluff Country Minnesota Multi-County Housing and Redevelopment Authority
CONTACT INFORMATION	Vonda Budde 507-864-8241
WEBSITE	www.semcac.org
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Contact Vonda Budde for an application
DOES MY HOUSE QUALIFY	You must live in your home and it must be located in Fillmore or Houston Counties.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$7,500
HOW DO I REPAY THE MONEY	This is a loan with a fixed interest rate, and with monthly payments up to 7 years.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income. For example a household of four can earn up to \$46,950 annually.
DO I NEED TO PAY MONEY UPFRONT	Origination fee of \$300 (can be included in loan), \$15 credit report fee, \$46 recording fee, Mortgage Tax at \$2.30 per \$1,000 (\$17.25 for a \$7,500 loan)
ADDITIONAL INFORMATION	Automatic payment withdrawal from either a checking or savings account will be set up
LAST UPDATED	January 2012

SMALL CITIES LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Semcac, Inc.
CONTACT INFORMATION	Cindy Vitse 507-864-8207
WEBSITE	www.semcac.org
WHAT CAN I USE THE MONEY FOR	Homeowner Rehab – Items that will address Health, Safety and Code issues.
HOW DO I APPLY	Contact Vonda Budde at 507 864-8241 for an application
DOES MY HOUSE QUALIFY	Currently funds are available for work in Albert Lea /Canton/Caledonia/Houston/Spring Grove/ Peterson and Whalan..
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$22,000 depending on the community you live in.
HOW DO I REPAY THE MONEY	This is a 0% interest, forgivable loan with no monthly payments. The loan term varies from 7-12 years depending on the community you live in.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of your Area Median income .To determine the Area Median Income for your community visit http://www.huduser.org/Datasets/IL/IL09/mn.pdf
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	No
LAST UPDATED	January 2012