

HOME REHAB AND REPAIR MATRIX

August 2015

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 AND REPAIR MATRIX

- This tool organizes available programs by geographic location, including statewide, county and city programs.
- 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 Earlier versions are no longer valid.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 questions about the Matrix, or would like to include your rehab or repair program, please contact the Center at (651) 659-9336 or by email at info@hocmn.org

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FIX UP	
PROGRAM ADMINISTRATOR	Minnesota Housing
CONTACT INFORMATION	Call Minnesota Housing's Single Family Division: (651) 296-8215 or 1-800-710-8871. Email mn.housing@state.mn.us
WEBSITE	http://www.mnhousing.gov
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 from the following lists: Twin Cities Metropolitan Area: http://www.mnhousing.gov/idc/groups/public/documents/webcontent/mhfa_005159.pdf Greater Minnesota: http://www.mnhousing.gov/idc/groups/public/documents/webcontent/mhfa_005160.pdf
DOES MY HOUSE QUALIFY	You must live in and own the home.
ARE MANUFACTURED HOMES ELIGIBLE	Yes; manufactured homes permanently affixed to a foundation and taxed as real property.
HOW MUCH MONEY IS AVAILABLE	From \$2,000 up to \$50,000
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 http://www.mnhousing.gov . Reduced interest rates for energy-efficiency and accessibility improvements. Those living in specific service areas may be eligible for a reduced interest rate; a list is available here .
DOES MY INCOME QUALIFY	Annual household income can be up to \$99,500. Income limits can be waived for energy-efficiency and accessibility improvements.
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. Unsecured loans available.
LAST UPDATED	August 2015

REHAB LOAN	
PROGRAM ADMINISTRATOR	Minnesota Housing
CONTACT INFORMATION	Call Minnesota Housing's Single Family Division: (651) 296-8215 or 1-800-710-8871. Email mn.housing@state.mn.us
WEBSITE	http://www.mnhousing.gov
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 county from the following list: http://www.mnhousing.gov/idc/groups/homes/documents/webcontent/mhfa_011742.pdf .
DOES MY HOUSE QUALIFY	You must own and live in the home. Your assets cannot exceed \$25,000.
ARE MANUFACTURED HOMES ELIGIBLE	Yes
HOW MUCH MONEY IS AVAILABLE	Up to \$27,000
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 30% of Area Median Income. Example: for a family of four the household can earn up to \$26,000.
DO I NEED TO PAY MONEY UPFRONT	Fees may apply, ask the lender for details.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

STATEWIDE

ENERGY EFFICIENCY INCENTIVE PROGRAM	
PROGRAM ADMINISTRATOR	Minnesota Housing
CONTACT INFORMATION	Minnesota Housing Single Family Division: 651.296.8215
WEBSITE	www.mnhousing.gov
HOW DO I APPLY	Find a lender: click here
DOES MY HOUSE QUALIFY	Must own and live in the home.
WHAT CAN I USE THE MONEY FOR	Upgrades and improvements that improve the energy efficiency of the home. See list here
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000
HOW DO I REPAY THE MONEY	Interest rate of 4.99% over a term of 10 to 20 years depending on loan program
DOES MY INCOME QUALIFY	No income limit
DO I NEED TO PAY MONEY UPFRONT	Additional fees may apply, check with lender
ADDITIONAL INFORMATION	Secured and unsecured options available; see lender for details.
LAST UPDATED	JUNE 2015

STATEWIDE

RURAL REPAIR AND REHAB GRANT AND LOAN	
PROGRAM ADMINISTRATOR	United States Department of Agriculture- Rural Development (USDA-RD)
CONTACT INFORMATION	Find your local office by clicking the following link http://www.rurdev.usda.gov/MN-Contacts.html
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 local office for your area. Click the following link to find the contract information http://www.rurdev.usda.gov/MN-Contacts.html
DOES MY HOUSE QUALIFY	Your home must need repairs and improvements for deferred maintenance, 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://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
ARE MANUFACTURED HOMES ELIGIBLE	Yes, if you own the home and the site. Certain other conditions apply.
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 which is the very low income category. 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	June 2014

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) 970-5421
WEBSITE	http://www.benefits.va.gov/homeloans/adaptedhousing.asp
WHAT CAN I USE THE MONEY FOR	Accessibility items such as bathrooms, carpet, widened doorways, faucets, garages, kitchens, level views, ramps, platform lifts, sliding doors, and walkways in home where veteran lives or intends to live. May also be used to construct a specially adapted home. 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 permanent or 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 \$70,465. 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	May 2015

HOME IMPROVEMENT FINANCING	
PROGRAM ADMINISTRATOR	Center for Energy and Environment
CONTACT INFORMATION	For general information call (612) 335-5884 or email loaninfo@mncee.org
WEBSITE	www.mnlendingcenter.org
WHAT CAN I USE THE MONEY FOR	Depends upon the program. Generally, energy-efficiency projects or other interior and exterior permanent improvements.
HOW DO I APPLY	Visit www.mnlendingcenter.org for a link to the online and manual application and additional information.
DOES MY HOUSE QUALIFY	There are a variety of loans statewide with different qualifications. Some minimum requirements include living in the home, meeting the maximum loan-to-value limits, being current with your mortgage and living in a neighborhood or city served by the program. Contact CEE for complete details.
ARE MANUFACTURED HOMES ELIGIBLE	Only in the City of Blaine.
HOW MUCH MONEY IS AVAILABLE	It depends on the program, and ranges up to \$50,000.
HOW DO I REPAY THE MONEY	Depending on the program, it may be a low-interest loan, a deferred loan that may be forgiven over time, or a grant that does not require repayment.
DOES MY INCOME QUALIFY	Depends on the program. Some programs do have income limits.
DO I NEED TO PAY MONEY UPFRONT	There are closing costs associated with loans that must be paid in cash at closing. MHFA permits financing certain costs, subject to loan limits.
LAST UPDATED	August 2015

EXTERIOR PAINTING PROGRAM	
PROGRAM ADMINISTRATOR	Hearts & Hammers, Twin Cities
CONTACT INFORMATION	Call (763) 502-1000 or email 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 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	May 2015

HOME REPAIR PROGRAM	
PROGRAM ADMINISTRATOR	Rebuilding Together Twin Cities
CONTACT INFORMATION	Tony Sjogren (651) 776-4273 t.sjogren@rebuildingtogether-twincities.org
WEBSITE	http://www.rebuildingtogether-twincities.org
WHAT CAN I USE THE MONEY FOR	Home Repair Program creates healthier, more livable homes by providing volunteer-delivered repairs including weatherizing, cleaning, installing flooring, patching and painting, siding, landscaping, and almost anything that restores the homeowners' independence, safety and security.
HOW DO I APPLY	Download an application at http://rebuildingtogether-twincities.org/wp-content/uploads/2012/11/Homeowner-Application.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+), an individual living with a disability, a child under the age of 18, or an active or retired member of the armed services, and you must 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 for 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 \$43,300 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	August 2015

7-COUNTY METRO

SAFE AT HOME PROGRAM	
PROGRAM ADMINISTRATOR	Rebuilding Together Twin Cities
CONTACT INFORMATION	Tony Sjogren (651) 776-4273 t.sjogren@rebuildingtogether-twincities.org
WEBSITE	http://www.rebuildingtogether-twincities.org/
WHAT CAN I USE THE MONEY FOR	Safe at Home Program provides volunteer-delivered safety, fall prevention and entrance access modifications for older adults or those living with a disability so that they can continue to live in safety and independence in their own homes.
HOW DO I APPLY	Download an application at http://rebuildingtogether-twincities.org/wp-content/uploads/2012/11/SAHHomeownerApplicationJanuary2013.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. You must 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 modifications for 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 \$43,300 annually.
DO I NEED TO PAY MONEY UPFRONT	No
LAST UPDATED	August 2015

ACCESS FOR ALWAYS PROGRAM	
PROGRAM ADMINISTRATOR	Rebuilding Together Twin Cities
CONTACT INFORMATION	Tony Sjogren (651) 776-4273 t.sjogren@rebuildingtogether-twincities.org
WEBSITE	http://www.rebuildingtogether-twincities.org/
WHAT CAN I USE THE MONEY FOR	Access for Always Program provides larger, contractor-delivered environmental home modifications such as doorway widening and kitchen or bathroom renovations to enable aging-in-place and single-level living.
HOW DO I APPLY	Download application at http://rebuildingtogether-twincities.org/wp-content/uploads/2012/11/SAHHomeownerApplicationJanuary2013.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 you must live in the 7-County Metro Area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Skilled labor, funding and materials are donated to provide repairs/improvements for 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 \$43,300 annually.
DO I NEED TO PAY MONEY UPFRONT	No
LAST UPDATED	August 2015

7-COUNTY METRO

CRITICAL REPAIR PROGRAM	
PROGRAM ADMINISTRATOR	Rebuilding Together Twin Cities
CONTACT INFORMATION	Tony Sjogren (651) 776-4273 t.sjogren@rebuildingtogether-twincities.org
WEBSITE	http://www.rebuildingtogether-twincities.org/
WHAT CAN I USE THE MONEY FOR	Critical Repair Program provides timely contractor-delivered repair or replacement of essential systems such as HVAC, electrical, plumbing, outer envelope and roofs that are critical to healthy, livable homes.
HOW DO I APPLY	Download application at http://rebuildingtogether-twincities.org/wp-content/uploads/2012/11/Homeowner-Application.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+), an individual living with a disability, a child under the age of 18, or an active or retired member of the armed services, and you must live in the 7-County Metro Area.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	None. Skilled labor, funding and materials are donated to provide repairs/improvements for 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 \$43,300 annually.
DO I NEED TO PAY MONEY UPFRONT	No
LAST UPDATED	August 2015

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 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	Yes
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 60% of the Area Median Income. Please contact the program directly to see if you and your family are income eligible for program services.
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	August 2015

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.gmhchousing.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	Homeowners with gross annual income up to 50% of the Area Median Income are eligible for up to \$20,000; Homeowners with gross annual income between 51% and 80% are eligible for up to \$25,000
HOW DO I REPAY THE MONEY	Homeowners above 50% of the Area Median Income will have a 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 \$65,800 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	There is currently a wait list for this program.
LAST UPDATED	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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 \$43,300 can receive up to a 15% rebate; households with incomes between \$43,301 and \$69,280 can receive up to a 12% rebate, and households earning between \$69,281 and \$99,590 can receive up to a 10% rebate. Incomes over \$99,591 are not eligible for the program.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	
LAST UPDATED	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.org/
WHAT CAN I USE THE MONEY FOR	Interior and exterior repairs and improvements such as decks, retaining walls, skylights, garages, landscaping, fencing); correcting state or local code deficiencies, health and safety items; improve handicap accessibility; reduce long term maintenance and energy costs
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	You must 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 3% interest, for up to 7 years with monthly payments.
DOES MY INCOME QUALIFY	No income limits apply.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

HOME REPAIR LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Project for Pride in Living (PPL)
CONTACT INFORMATION	Bo Scarim (612) 455-5221 Bo.Scarim@ppl-inc.org
WEBSITE	http://www.ppl-inc.org/the-hub/housing/home-repair-loan-program/
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	Applications are currently closed. Please call (612) 455-5221 to be added to the waiting list or for more information.
DOES MY HOUSE QUALIFY	Must be a homeowner and occupant of a single family home or duplex in Minneapolis or St. Paul
ARE MANUFACTURED HOMES ELIGIBLE	Yes
HOW MUCH MONEY IS AVAILABLE	Up to \$27,000 per household.
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: \$17,300 for a single person, \$24,700 for a family of four.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None.
LAST UPDATED	August 2015 by MHC

HOME IMPROVEMENT DEFERRED PAYMENT LOAN	
PROGRAM ADMINISTRATOR	St Paul Home Loan Fund, City of St. Paul
CONTACT INFORMATION	Zong Vang (651) 266-6564 Zong.T.Vang@ci.stpaul.mn.us
WEBSITE	www.stpaul.gov/cityliving
WHAT CAN I USE THE MONEY FOR	Replacement or repair of roofs, siding, windows, doors, insulation, energy efficiency items, safety hazards, and electrical and mechanical. Rehab items are approved on a per project basis.
HOW DO I APPLY	Call or email Zong Vang 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. You also must have lived in your home for a minimum of 6 months prior to applying.
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 with no monthly payments required. 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 gross household income must be at or below 50% of the Area Median Income, adjusted for household size. For example, a household of four can earn up to \$41,450 annually. Asset limits are \$25,000.
DO I NEED TO PAY MONEY UPFRONT	Yes. There is a non-refundable processing fee of \$43 for credit report and title verification.
ADDITIONAL INFORMATION	None
LAST UPDATED	May 2015

AFFORDABLE HOME IMPROVEMENT LOANS	
PROGRAM ADMINISTRATOR	St Paul Home Loan Fund, City of St. Paul
CONTACT INFORMATION	Zong Vang (651) 266-6564 Zong.T.Vang@ci.stpaul.mn.us
WEBSITE	www.stpaul.gov/cityliving
WHAT CAN I USE THE MONEY FOR	Repairs and renovations such as energy and accessibility repairs, 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 Zong Vang for an application or for more information.
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 \$50,000; Unsecured loans and Energy/Accessibility Incentive loans have a loan limit of \$15,000.
HOW DO I REPAY THE MONEY	Requires monthly payments, with interest rates of 2%, 3%, 4%, 5.99%, & 6.99%, and loan terms can go up to 20 years, depending on the loan amount. The loan balance must be paid if you sell or no longer live in the home.
DOES MY INCOME QUALIFY	Your gross household income must be at or below \$96,500. 80% of the Area Median Income, adjusted for household size. Lower income limits apply to 2% & 3% interest loans.
DO I NEED TO PAY MONEY UPFRONT	Yes. There is a non-refundable processing fee of \$43 for credit report and title verification.
ADDITIONAL INFORMATION	Competitive interest rates are available for higher income households earning up to \$96, 500 annually.
LAST UPDATED	May 2015

ST. PAUL REHAB SUPPORT PROGRAM	
PROGRAM ADMINISTRATOR	St Paul Home Loan Fund, City of St. Paul
CONTACT INFORMATION	Zong Vang (651) 266-6564 Zong.T.Vang@ci.stpaul.mn.us
WEBSITE	http://www.stpaul.gov/index.aspx?NID=4588
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. Homeowners are responsible for obtaining contractor estimates on their home repair needs. (Maximum of 2 estimates allowed with program)
HOW DO I APPLY	Call or email Zong Vang for an application or for more information.
DOES MY HOUSE QUALIFY	You must own and occupy your home and be located in the specified Targeted Areas with no exceptions.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$20,000 per household. Please call for funding availability.
HOW DO I REPAY THE MONEY	No monthly payments are required. Mortgage is secured to property (0% interest) for a period of 30 years. The mortgage is due upon sale, transfer, if the Homeowner ceases to live in the property, or on the 30th year anniversary of the loan.
DOES MY INCOME QUALIFY	Your gross household income must be at or below \$95,300
DO I NEED TO PAY MONEY UPFRONT	Yes. There is a non-refundable processing fee of \$43 for credit report and title verification.
LAST UPDATED	May 2015

HOME IMPROVEMENT PROGRAM	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners (Community Neighborhood Housing Services)
CONTACT INFORMATION	Main: (651) 292-8710. Donna Corbo, Lending Program Manager (651) 348-5079 or dc@communitynhs.org ; Sondra Breneman, Lending Specialist, at (651) 348-5080 or sb@communitynhs.org .
WEBSITE	www.Communitynhs.org
WHAT CAN I USE THE MONEY FOR	Health- and safety-related home repairs to owner-occupied homes in the Twin Cities. Common uses include repairs related to 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 NeighborWorks Home Partners to inquire about availability of funds.
DOES MY HOUSE QUALIFY	Home improvement loans are available for 1-4 unit properties located in the Twin Cities that are owner occupied and insured.
ARE MANUFACTURED HOME ELIGIBLE	Only modular homes permanently fixed to a foundation.
HOW MUCH MONEY IS AVAILABLE	Loan amounts can vary from \$1,000 to \$75,000.
HOW DO I REPAY THE MONEY	NeighborWorks Home Partners offers a variety of loan products including amortizing, deferred and forgivable loans depending on fund availability and applicant qualifications.
DOES MY INCOME QUALIFY	Your income must be at or below 120% of the Area Median Income.
DO I NEED TO PAY MONEY UPFRONT	Some of our financial products require closing costs and some do not.
ADDITIONAL INFORMATION	Funds are available on a first come, first served basis, no waiting list is maintained. Please call to inquire about fund availability or for additional information.
LAST UPDATED	June 2014 by MHC

FROGTOWN FACELIFT	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners (formerly Frogtown CDC)
CONTACT INFORMATION	Patty Lammers (651) 292-8710
WEBSITE	www.Communitynhs.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 Patty 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 \$67,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	NeighborWorks Home Partners is also an administrator for select Minnesota Housing loans.
LAST UPDATED	September 2014

EAST SIDE REVOLVING LOAN	
PROGRAM ADMINISTRATOR	Dayton's Bluff Neighborhood Housing Services
CONTACT INFORMATION	Samantha Larson (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 Samantha Larson 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 \$65,800 annually. To check your income eligibility for programs, go to our website: www.dbnhs.org
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	If lead based paint is found on the property, abatement will be required as part of the home repairs. In addition, if health and safety concerns or city code violations are evident, those items must be addressed.
LAST UPDATED	May 2015

LEXINGTON-HAMLIN COMMUNITY COUNCIL HOME IMPROVEMENT LOAN PROGRAM

PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call (651) 486-7401 or go to website http://www.gmhchousing.org/
WEBSITE	http://www.gmhchousing.org/
WHAT CAN I USE THE MONEY FOR	General interior and exterior home improvements.
HOW DO I APPLY	You must live in your home and it must be located in the Lexington-Hamline neighborhood.
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	Not applicable
HOW MUCH MONEY IS AVAILABLE	Up to \$10,000
HOW DO I REPAY THE MONEY	Monthly payments at 4% interest, up to a 10-year term.
DOES MY INCOME QUALIFY	No income limit.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage and recording fees paid at closing. Title work fee (\$100) and \$400 origination fee may be included in the loan amount.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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 four can earn up to \$65,800 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; 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 of \$221,346 or less. The household may have assets up to \$25,000, excluding the value of the property that is being rehabbed.
LAST UPDATED	August 2015

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.
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	Yes
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 approval, the homeowner pays for the repair then submits invoices for repayment.
LAST UPDATED	August 2015

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 for single family homes. The loan minimum is \$15,000.
HOW DO I REPAY THE MONEY	The loan is a 0% loan with no monthly payments. It must be repaid if you sell or no longer live in your home.
DOES MY INCOME QUALIFY	Your gross annual income must be at or below 80% of the Area Median Income. For example, a household of four can earn up to \$65,800.
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	August 2015

COMMUNITY ENHANCEMENT PROGRAM (CEP II)	
PROGRAM ADMINISTRATOR	City of Bloomington HRA
CONTACT INFORMATION	Brian Duerwachter (952) 563-8939 bduerwachter@ci.bloomington.mn.us
WEBSITE	http://www.BloomingtonMN.gov/cityhall/commiss/hra/cep2/2cep2.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 be the owner occupant of the home, have sufficient equity to cover the loan amount, and live in a targeted area of the City of Bloomington (See Map Link) http://www.BloomingtonMN.gov/cityhall/commiss/hra/cep2/cep2.htm
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$35,000
HOW DO I REPAY THE MONEY	There are no monthly payments. The loan can be paid at any time in one lump sum. 4% simple interest accrues each year for the first 10 years. After the 10 th year no additional interest is applied to the payoff balance. The loan comes due upon sale, transfer, conveyance, when the house is no longer owner occupied or 40 years from the date of loan commitment, whichever comes 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 \$63,900 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	May 2015

CDBG HOUSING REHABILITATION LOAN PROGRAM	
PROGRAM ADMINISTRATOR	City of Bloomington HRA
CONTACT INFORMATION	Steven Schmidt 952-563-8941 sschmidt@BloomingtonMN.gov
WEBSITE	http://www.BloomingtonMN.gov/cityhall/commiss/hra/cdbg/cdbg.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 Steven Schmidt or download an application from the website.
DOES MY HOUSE QUALIFY	You must be the owner occupant of the House. The house must be at least 10 years old and you must have enough equity in the house to cover the amount of the loan.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$35,000
HOW DO I REPAY THE MONEY	There are no monthly payments. The loan can be paid at any time in one lump sum. 4% simple interest accrues each year for the first 10 years. After the 10 th year no additional interest is applied to the payoff balance. The loan comes due upon sale, transfer, conveyance, when the house is no longer owner occupied or 40 years from the date of loan commitment, whichever comes first.
DOES MY INCOME QUALIFY	Your gross household income, before any deductions, must be at or below 80% of the Area Median Income. For example, a household of four can earn up to \$63,900 annually. See website for details.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	May 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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. Minimum cost of project must be \$2,000.
HOW DO I REPAY THE MONEY	No repayment required.
DOES MY INCOME QUALIFY	Households earning up to \$43,300 can receive up to a 20% rebate; households with incomes between \$43,301 and \$69,280 can receive up to a 15% rebate, and households earning between \$69,281 and \$103,920 can receive up to a 10% rebate. Incomes over \$103,921 are not eligible for the program.
DO I NEED TO PAY MONEY UPFRONT	There are no fees associated with this program.
ADDITIONAL INFORMATION	Homeowners must apply & sign a participation agreement for the rebate before any work begins or materials are purchased.
LAST UPDATED	August 2015

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/index.aspx?page=109
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.
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 \$63,900 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

CITY OF PLYMOUTH EMERGENCY REPAIR LOAN	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Please call (763) 509-5410 or email sagnew@plymouthmn.gov
WEBSITE	www.plymouthmn.gov
WHAT CAN I USE THE MONEY FOR	Emergency repairs, such as of broken mechanical equipment (i.e. furnaces, water heaters), failing plumbing, or leaking roofs. Other repairs may be eligible if they are necessary to correct immediate health or safety risks.
HOW DO I APPLY	Call or email 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 \$5,000
HOW DO I REPAY THE MONEY	The loan will be repaid over 3 years at 3% interest or 5 years at 4% interest.
DOES MY INCOME QUALIFY	Your annual household income must be at or below \$82,000
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

HENNEPIN COUNTY

CITY OF PLYMOUTH EMERGENCY REPAIR GRANT FOR SENIORS	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Please call (763) 509-5410 or email sagnew@plymouthmn.gov
WEBSITE	www.plymouthmn.gov
WHAT CAN I USE THE MONEY FOR	Emergency repairs of broken mechanical equipment (i.e. furnaces, water heaters), failing plumbing, or leaking roofs, etc. Minor accessibility improvements also allowed, i.e. grab bars.
HOW DO I APPLY	Call or email Spencer Agnew for an 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 (55+) 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 two can earn up to \$52,000 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

CITY OF PLYMOUTH HOME IMPROVEMENT DEFERRED LOAN	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Please call (763) 509-5410 or email sagnew@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 for an 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 during the 20-year term.
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 \$65,000 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	May 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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. Minimum project cost must be \$2,000 to be eligible for a rebate.
HOW DO I REPAY THE MONEY	No repayment.
DOES MY INCOME QUALIFY	Households earning up to \$43,300 can receive up to a 15% rebate; households with incomes between \$43,301 and \$69,280 can receive up to a 12% rebate. Households earning between \$69,281 and \$95,260 can receive up to a 10% rebate. Incomes over \$95,261 are not eligible for the program.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	The repair or replacement of existing central air is not eligible.
LAST UPDATED	May 2015

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. You must live in the home and be current with mortgage payments. Properties in Minnetonka are not eligible.
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	Yes, applicant must have low income and does not qualify for conventional loan.
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	May 2015

CITY OF MOUNDS VIEW CODE ENFORCEMENT HOME LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call (651) 486-7401 or go to website http://www.gmhchousing.org/
WEBSITE	http://www.gmhchousing.org/
WHAT CAN I USE THE MONEY FOR	Repairs ordered by Mounds View Code Enforcement Officer
HOW DO I APPLY	Contact the Greater Metropolitan Housing Corporation.
DOES MY HOUSE QUALIFY	You must live in your home in the city of Mounds view. Single-family homes or duplexes only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$7,000.
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 80% of the Area Median Income For example a household of four can earn up to \$65,800 annually..
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and recording fees paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

CITY OF MOUNDS VIEW GENERAL 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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.org/
WHAT CAN I USE THE MONEY FOR	General interior and exterior home improvements.
HOW DO I APPLY	Contact the Greater Metropolitan Housing Corporation.
DOES MY HOUSE QUALIFY	You must live in your home in the city of Mounds view. Single-family homes or duplexes only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$10,000.
HOW DO I REPAY THE MONEY	The loan is a 3% interest with monthly payments, up to a 10-year loan term.
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 \$65,800 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and recording fees paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

CITY OF MOUNDS VIEW EMERGENCY DEFERRED LOAN	
PROGRAM ADMINISTRATOR	Greater Metropolitan Housing Corporation
CONTACT INFORMATION	Call the general information call (651) 486-7401 or go to website http://www.gmhchousing.org/
WEBSITE	http://www.gmhchousing.org/
WHAT CAN I USE THE MONEY FOR	Repairs to correct immediate risks to health and/or safety.
HOW DO I APPLY	Contact the Greater Metropolitan Housing Corporation.
DOES MY HOUSE QUALIFY	Single-family homes or duplexes only.
ARE MANUFACTURED HOMES ELIGIBLE	Yes
HOW MUCH MONEY IS AVAILABLE	Up to \$7,000.
HOW DO I REPAY THE MONEY	The loan is zero-percent interest, deferred with no monthly payment. Loan is due on sale, transfer of title or if property is no longer the borrower's principal residence.
DOES MY INCOME QUALIFY	Your income must be at or below 50% of the Area Median Income by family size. For example, a family of four can earn up to \$43,300.
DO I NEED TO PAY MONEY UPFRONT	There is a recording fee to be paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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 \$40,000 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 3% interest, up to 10 year loan with monthly payments.
DOES MY INCOME QUALIFY	No income limit.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	None
LAST UPDATED	August 2015

CITY OF SHOREVIEW 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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.org/
WHAT CAN I USE THE MONEY FOR	Home repairs 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	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; 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	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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. Active military, veterans or individuals 65 years and older have an interest rate of 2.75%.
DOES MY INCOME QUALIFY	Income limits are dependent on household size; 1-4 people, \$76,800; 5-6, \$81,200; 7-8, \$85,600; 9 or more, \$90,000.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	Your home taxable market value for the current year cannot to exceed \$275,000.
LAST UPDATED	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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. Active military, veterans or individuals 65 years and older have an interest rate of 2.75%.
DOES MY INCOME QUALIFY	Income limits are dependent on household size; 1-4 people, \$76,800; 5-6, \$81,200; 7-8, \$85,600; 9 or more, \$90,000.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	Your home taxable market value for the current year cannot exceed \$275,000.
LAST UPDATED	August 2015

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.gmhchousing.org/
WEBSITE	http://www.gmhchousing.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; homes in Denmark Township, Marine On St. Croix, Woodbury or Grey Cloud Island Township <i>are ineligible</i> . 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 \$18,000
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 80% of the Area Median Income For example a household of four can earn up to \$65,800 annually.
DO I NEED TO PAY MONEY UPFRONT	There is a \$15 fee for a credit report at time of application, or \$20 for a married couple; and mortgage recording fees paid at closing.
ADDITIONAL INFORMATION	Your home must have taxable market values below \$239,250. There is a waiting list for this program.
LAST UPDATED	August 2015

SMALL CITIES DEVELOPMENT PROGRAM	
PROGRAM ADMINISTRATOR	Central Minnesota Housing Partnership
CONTACT INFORMATION	Ed Zimny (320) 258-0673 ed@cmhp.net
WEBSITE	www.cmhp.net
WHAT CAN I USE THE MONEY FOR	Rehabilitation/replacement of roofing, soffit/fascia, gutters, 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 Ed Zimny to request an application
DOES MY HOUSE QUALIFY	You must live in your home full time and home must be located in designated target areas within the cities of Staples, St. Joseph, Deerwood, Browerville, Moose Lake
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Maximum of \$20,000 loan per homeowner to cover 85-90% of construction costs.
HOW DO I REPAY THE MONEY	Funding is provided as a 0% interest, deferred, forgivable loan. Loan is forgiven 1/7 th per year. Repayment is not required unless home changes ownership during the 7 year term; then a pro-rated portion of the loan is due upon sale.
DOES MY INCOME QUALIFY	Annual gross household income must be at or below 80% of the Area Median Income. Gross household income is based on household size, example: a family of four can earn up to \$51,050. Third party verifications are done to determine all income.
DO I NEED TO PAY MONEY UPFRONT	Homeowner is required to cover 10 or 15% of the total construction costs. The percentage is based on annual household income. The SCDP loan will not cover 100% of rehab costs. Actual owner match amounts are determined in on a per project basis. CMHP may be able to provide additional funding sources to cover owners match requirement.
ADDITIONAL INFORMATION	Applications will be processed on a first come, first served basis. Additional funding programs may be available to cover owner match funds requirement.
LAST UPDATED	May 2015

SINGLE FAMILY REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Arrowhead Economic Opportunity Agency
CONTACT INFORMATION	Vincent Meyer 1-800-662-5711 Ext. 6828 vincent.meyer@aeoa.org
WEBSITE	http://www.aeoa.org/index.php/housing/single-family-rehabilitation
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 Anna Johnson for an application. 1-800-662-5711 Ext. 6827 or anna.johnson@aeoa.org
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. House payments & property taxes must be current. Home Insurance is required.
ARE MANUFACTURED HOMES ELIGIBLE	Yes
HOW MUCH MONEY IS AVAILABLE	Up to \$27,000, depending on the program
HOW DO I REPAY THE MONEY	Multiple programs available with five, 10, 15 and 20 year deferred loans. The loan must be paid in full if you sell, refinance or no longer live in home.
DOES MY INCOME QUALIFY	Your household must be at or below 50% or 80% of the area median income, depending on the program.
DO I NEED TO PAY MONEY UPFRONT	No.
ADDITIONAL INFORMATION	Deferred loans currently have a waiting list of 2-3 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	May 2015

BELTRAMI COUNTY HRA IN-HOUSE REHABILITATION LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Beltrami County HRA
CONTACT INFORMATION	Jackie Meixner, 218-333-6530, jmeixner@hrdc.org , PO Box 292, Bemidji, MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Jackie Meixner for a prescreening
DOES MY HOUSE QUALIFY	Home must be located in Beltrami County and be owner occupied. Manufactured homes must be permanently affixed to a foundation and taxed as real property. House payments and taxes must be current. Home insurance is required.
WHAT CAN I USE THE MONEY FOR	Improvements which improve the basic livability or energy efficiency of the property, i.e. roof, windows, mechanical systems, well, septic, etc.
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000 per home
HOW DO I REPAY THE MONEY	This is a loan with a fixed interest rate and with monthly payments up to 20 years. The payment amount is determined by the DTI ratio but will not be less than \$50 per month and will not exceed \$200 per month.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Statewide Median Household Income
DO I NEED TO PAY MONEY UPFRONT	There are often closing costs associated with loans, some may be rolled into the loan
ADDITIONAL INFORMATION	None
LAST UPDATED	May 2015

HUBBARD COUNTY HRA OWNER-OCCUPIED REHAB	
PROGRAM ADMINISTRATOR	Hubbard County HRA
CONTACT INFORMATION	Jackie Meixner, 218-333-6530, jmeixner@hrdc.org , PO Box 906, Bemidji, MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Jackie Meixner for a prescreening
DOES MY HOUSE QUALIFY	Home must be located in Hubbard County and be owner occupied. House payments and taxes must be current. Home insurance is required.
WHAT CAN I USE THE MONEY FOR	Rehab items are approved on a per-project basis
HOW MUCH MONEY IS AVAILABLE	Up to \$8,5000 per home
HOW DO I REPAY THE MONEY	These programs are deferred loan programs. The loan is a 0% interest deferred loan, payable in 30 years or when the first mortgage is paid off, whichever comes first.
DOES MY INCOME QUALIFY	Varies based on program
DO I NEED TO PAY MONEY UPFRONT	Varies based on program
ADDITIONAL INFORMATION	The Hubbard County HRA administers a variety of owner-occupied rehab programs. If you reside in Hubbard County and need owner-occupied repairs, we encourage you to contact us to determine your eligibility for any of our programs.
LAST UPDATED	May 2015

HUBBARD COUNTY HRA IN-HOUSE REHABILITATION LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Hubbard County HRA
CONTACT INFORMATION	Jackie Meixner, 218-333-6530, jmeixner@hrdc.org , PO Box 906, Bemidji, MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Jackie Meixner for a prescreening
DOES MY HOUSE QUALIFY	Home must be located in Hubbard County and be owner occupied. Manufactured homes must be permanently affixed to a foundation and taxed as real property. House payments and taxes must be current. Home insurance is required.
WHAT CAN I USE THE MONEY FOR	Improvements which improve the basic livability or energy efficiency of the property, i.e. roof, windows, mechanical systems, well, septic, etc.
HOW MUCH MONEY IS AVAILABLE	Up to \$15,000
HOW DO I REPAY THE MONEY	This is a loan with a fixed interest rate and with monthly payments up to 20 years. The payment amount is determined by the DTI ratio.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Statewide Median Household Income
DO I NEED TO PAY MONEY UPFRONT	There are often closing costs associated with loans, some may be rolled into the loan
ADDITIONAL INFORMATION	None
LAST UPDATED	May 2015

SMALL CITIES DEVELOPMENT PROGRAM	
PROGRAM ADMINISTRATOR	Headwaters Regional Development Commission
CONTACT INFORMATION	Jackie Meixner, 218-333-6530, jmeixner@hrdc.org , PO Box 906, Bemidji, MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Jackie Meixner for a prescreening
DOES MY HOUSE QUALIFY	You must live in your home full time and your home must be located in a designated target area. Funds are available in designated target areas in the City of Mahanomen, as well as the entire City of Akeley.
WHAT CAN I USE THE MONEY FOR	Rehab items are approved on a per project basis
HOW MUCH MONEY IS AVAILABLE	Maximum of \$25,000 loan per household
HOW DO I REPAY THE MONEY	Funding is provided as a 0% interest, deferred, forgivable loan. After the first 6 years, the loan is forgiven 1/48 th per month. Repayment is not required unless home changes ownership during the 10 year term.
DOES MY INCOME QUALIFY	Annual gross household income must be at or below 80% of the Area Median Income.
DO I NEED TO PAY MONEY UPFRONT	\$46 application fee, will be applied toward recording fee
ADDITIONAL INFORMATION	Applications will be processed on a first come, first served basis. The HRDC is frequently working on additional SCDP applications to bring this program to other communities in our Region.
LAST UPDATED	May 2015

FARIBAULT HOUSING REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Faribault HRA
CONTACT INFORMATION	Deanna Kuennen 507-333-0376
WEBSITE	http://www.ci.faribault.mn.us/194/Housing-Rehabilitation
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	August 2015 by MHC

SOUTHWEST

SOUTHWEST MINNESOTA REHABILITATION PROGRAMS	
PROGRAM ADMINISTRATOR	Southwest Minnesota Housing Partnership
CONTACT INFORMATION	Michele Clarke (507) 836-1617 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 Clarke for application and process.
DOES MY HOUSE QUALIFY	Please call for specific information for your area.
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	There are many different rehabilitation programs, please call for details.
LAST UPDATED	August 2015

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.
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	September 2014

SMALL CITIES LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Bluff Country Minnesota Multi-County Housing and Redevelopment Authority
CONTACT INFORMATION	Cindy Vitse (507) 864-8207 or Vonda Budde (507) 864-8241
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	Funds are now available for Preston residents.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$22,000 per loan.
HOW DO I REPAY THE MONEY	This is a 0% interest, forgivable loan with no monthly payments. The loan term is seven 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/portal/datasets/il/il13/mn.pdf
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	No
LAST UPDATED	September 2014