

Homeownership Opportunity Alliance Product Mapping Work Group

The Homeownership Opportunity Alliance supports financial wellness coaching, homeownership education, and homeownership counseling as a critical first step on the path to homeownership. Many nonprofit, tribal, and community based organizations across the state provide these services, including:

- The Homeownership Advisors Network and the Homeownership Center
- Organizations supported by Minnesota Housing’s Homeownership Capacity Program
- Many tribal entities

This grid is a point-in-time snapshot of the available products across Minnesota. The snapshot is an illustration of what products currently exist. It will help the HOA and others with identifying opportunities of expansion or enhancement of product availability. For more information please go to the HOA website: www.homeownershipopportunityalliance.org

Zone 1: On-Ramps to Ownership

Where	Who	What
7-County Metro	CLUES Focused on Latino households	Lending Circle
7-County Metro	Neighborhood Development Alliance	Credit Builder Loan
7-County Metro	Neighborhood Development Alliance	Matched Savings Account
7-County Metro	Project for Pride in Living	Lending Circle
7-County Metro	Sunrise Bank	Credit Builder Loan and Certificate of Deposit
7-County Metro and St. Louis County	Park State Bank	Credit Builder Loan and Certificate of Deposit
7-County Metro, Red Wing, Rochester	Associated Bank	Credit Builder Loan and Certificate of Deposit
22 locations	BMO Harris	Credit Builder Loan and Certificate of Deposit
40 Counties	Community Action Partnership Agencies	Family Assistance for Independence in Minnesota (FAIM) (Soon to be eliminated)
Statewide	Office of Refugee Resettlement Individual Development Account (IDA) Program	Matched Savings Account
Statewide	Metropolitan Consortium of Community Developers	Credit Builder Loan

Zone 2: Achieving Ownership

Down Payment Assistance Programs

Where	Who	What
7-County Metro	Associated Bank - Program for Assisting Today's Homebuyer (PATH)	Closing costs or down payment, immediately forgiven
7-County Metro	Build Wealth Minnesota - Twin Cities Community Land Bank - Homebuyer Assistance Program	2 nd mortgage, down payment Assistance
Beltrami and Hubbard County	Headwaters Regional Development Commission - Beltrami and Hubbard County HRA Entry Cost Assistance Program	2 nd mortgage
Blue Earth, Brown, Cottonwood, Faribault, Jackson, Lincoln, Lyon, Martin, Murray, Nicollet, Nobles, Pipestone, Redwood, Renville, Rock, Watonwan, Yellow Medicine Counties	Southwest Minnesota Housing Partnership - Emerging Markets Down Payment Assistance Program	2 nd mortgage
Brainerd	Brainerd Housing Redevelopment Authority (HRA) - Housing Choice Voucher Homeownership Program	Housing Choice Voucher
Cities of Belview, Fulda, Jackson, Lakefield, Morgan, Tracy,	Southwest Minnesota Housing Partnership - Community Purchase Partnership Program	2 nd mortgage

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Where	Who	What
Cook, Lake, and St. Louis County, and Duluth	Arrowhead Economic Opportunity Agency Homeownership Program	Deferred loan
Coon Rapids	City of Coon Rapids - ReGenerations Down Payment Assistance Loan Program	Down payment assistance for homes in need of repair; 203(k) loan
Dakota County	Dakota County CDA – First Time Homebuyer Program	Deferred loan
Dakota County	Dakota County CDA "Give Yourself Credit" MCC Program	Mortgage Credit Certificate
Dodge, Fillmore, Goodhue, Houston, Wabasha, Winona	Southeast Minnesota Multi-County Housing and Redevelopment Authority - Section 8 Homeownership Program	Housing Choice Voucher
Duluth	One Roof Community Housing – Down Payment Assistance Program - Conventional & FHA Financing - Duluth Target Areas	2 nd mortgage
East Grand Forks	East Grand Forks Down Payment Assistance Program	2 nd mortgage, monthly payments
Eden Prairie	City of Eden Prairie - First Time Homebuyers Program	Deferred loan
Edina	Edina Housing Foundation - Come Home 2 Edina	Deferred loan
Goodhue, Wabasha, Winona Counties	Southeast Minnesota Multi-County Housing and Redevelopment Authority- First Time Home Buyers Program	2 nd mortgage
Goodhue, Wabasha, Winona Counties	Southeast Minnesota Multi-County Housing and Redevelopment Authority - Minnesota City Participation Program	2 nd mortgage
Itasca and Koochiching County	KOOTASCA Community Action, Inc. - First Time Homebuyer Assistance Program	2 nd mortgage, forgiven after 10 years
Minneapolis	Center for Energy and the Environment	2 nd mortgage – Temp out of funds
Minnetonka	City of Minnetonka - Welcome to Minnetonka	2 nd mortgage
Mower County	Austin/Mower County Homeownership Fund	2 nd mortgage with monthly payments
Northfield	City of Northfield - 1st Time Homebuyers Down Payment Assistance Program	Deferred loan
Perham	Perham HRA - Down Payment Assistance Program	2 nd mortgage
Plymouth	City of Plymouth Housing and Redevelopment Authority (HRA) - First Time HomeBuyer Program	Deferred loan, repaid upon sale
Ramsey County	Ramsey County FirstHOME Buyer Assistance Program	2 nd mortgage
Scott County	Scott County Homebuyers Club Grant	Grant
St. Louis Park	City of St. Louis Park - Live Where You Work Homeownership Program	Grant
Woodbury	City of Woodbury First Time Homeownership Program	2 nd mortgage
Woodbury	City of Woodbury Foreclosure Purchase Program	2 nd mortgage
Statewide*	Chenoa Fund - DPA Edge (Soft 2nd)	Deferred payment after monthly payment requirement is completed.
Statewide*	Citizen Potawatomi Nation Housing Authority Down Payment & Closing Cost Assistance Grant	Down payment and closing costs grant

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Where	Who	What
Statewide*	Confederated Tribes of Siletz Indians Down Payment Assistance Program	2 nd mortgage
Statewide*	Eastern Shawnee Tribe of Oklahoma Down Payment Assistance Program	2 nd mortgage
Statewide*	Federal Home Loan Bank (FHLB) of Des Moines Home\$tart Plus Program	Deferred loan
Statewide*	Federal Home Loan Bank (FHLB) of Des Moines Native American Homeowner Initiative Grant	
Statewide*	Fort Sill Apache Housing Authority Down Payment Assistance Program	Grant
Statewide*	Grand Ronde Tribal Housing Authority Down Payment Assistance Program	Grant
Statewide*	Little River Band of Ottawa Indians - Homeownership Initiative 100 DPA Program	Grant
Statewide*	Minnesota Housing - Deferred Payment Loan (DPL/DPL+)	2 nd mortgage
Statewide*	Muckleshoot Indian Tribe Home Buyer Down Payment Assistance	2 nd mortgage
Statewide*	Prairie Band Potawatomi Nation Down Payment Program	Grant
Statewide*	The Chickasaw Nation Housing Division Down Payment and/or Closing Cost Assistance Grant	Grant
Statewide*	United States Department of Veterans Affairs - Specially Adapted Housing (SAH) Grant	Grant
Statewide*	Chenoa Fund - DPA Edge (Grant)	Closing costs or down payment assistance grant
Statewide*, Veterans	PenFed Foundation Dream Makers Grant	Grant

***Programs sponsored by national or regional entities with availability in Minnesota.**

Affordable Loans and Programs

Where	Who	What
Statewide	Bremer Bank	1-2 units
Statewide	Minnesota Housing Start Up	1-2 units
Statewide	Minnesota Housing Step Up	1-2 units
Statewide	Section 184 Indian Home Loan Guarantee Program	1-4 units
Statewide	US Bank American Dream	1-2 units
Statewide	USDA Rural Development 502 Direct	1-2 units
Statewide	USDA Rural Development 502 Guaranteed Loans	1-2 units
Statewide	Wells Fargo yourFirst Mortgage	1 unit
7-County	Twin Cities Habitat for Humanity Loan Fund	1-2 units
7-County Metro	Associated Bank	1-2 units
7-County Metro	Sunrise Banks	1-4 units
7-County Metro	Sunrise Banks Open Door Program	1-4 units
Dakota County	Dakota County CDA's First Time Homebuyer Program	1-4 units

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Where	Who	What
Designated counties in MN	BMO Harris	1-2 units
Nationwide	FHA 203(B), 203(K)	1-4 units

Alternative Ownership: Land Trust

Where	Who	What
7-County Metro	City of Lakes Community Land Trust	Approved lenders: Bremer Bank, Alerus Mortgage, US Bank Home Mortgage, Mid-Country Mortgage, Edge Home Finance Corp., Stearns Lending
Arden Hills, Blaine, Falcon Heights, Gem Lake, Lauderdale, Little Canada, Maplewood, Mounds View, Ne Brighton, North Oaks, North St. Paul, Roseville, Shoreview, St. Anthony, St Paul, Spring Lake Park, Vadnais Heights, White Bear Lake, White Bear Township	Rondo Community Land Trust	Approved lenders: Sunrise Banks, Bremer Bank, US Bank Home Mortgage
Carver County	Carver County Land Trust	Approved lenders: Klein Bank, Bremer Bank
Duluth and surrounding communities	One Roof Community Housing	Approved lenders: North Shore Bank, US Bank, USDA, Minnesota Chippewa Tribe Finance Corporation
Hennepin County, Bloomington, Brooklyn Park, Deephaven, Eden Prairie, Edina, Golden Valley, Maple Grove, Minnetonka, New Hope, Richfield, St. Louis Park, Wayzata	Homes Within Reach	Approved lenders: Mid-Country Bank, Alerus Mortgage, Bremer Bank, US Bank, Summit Mortgage Corp, Edge Home Finance Corp.
Rochester and 30 mile surrounding area	First Homes Community Land Trust	Approved lenders: Home Federal, Think Bank, Bremer Bank, Merchants Bank: St. Charles, Foresight Bank - Plainview
Washington County	Two Rivers Community Land Trust	Bremer Bank, Summit Mortgage, MidCountry Bank, Alerus Mortgage, TruStone Financial, US Bank Home Mortgage, Wells Fargo, Edge Home Finance

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Zone 3: Sustaining Ownership

Focus	Where	Who	What
<30%AMI	Statewide	MHFA Rehab Loan	Rehab examples: roofs, siding, windows, doors, insulation, and energy efficiency items, electrical and mechanical. Rehab approved on a per project basis.
<50% AMI	Statewide	USDA Rural Repair and Rehab Grant and Loan	Rehab examples: roofs, siding, windows, doors, insulation, and energy efficiency items, electrical and mechanical. Rehab approved on a per project basis.
<50% AMI	7-County Metro	Rebuilding Together Twin Cities: Home Repair Program	Volunteer-delivered repairs include: weatherizing, cleaning, installing flooring, patching and painting, siding, landscaping, and restoring safety and security.
<50% AMI	7-County Metro	Rebuilding Together Twin Cities: Safe at Home Program	Volunteer-delivered repairs include: safety, fall prevention and entrance access modifications for older adults or those living with a disability.
<50% AMI	7-County Metro	Rebuilding Together Twin Cities: Access for Always Program	Contractor-delivered environmental home modifications include: doorway widening, kitchen or bathroom renovations enabling aging-in-place and single-level living.
<50% AMI	7-County Metro	Rebuilding Together Twin Cities: Critical Home Repair	Contractor-delivered repair or replacement include: HVAC, furnace and air conditioning, electrical, plumbing, outer envelope and roofs.
<50% AMI	Saint Paul	Dayton's Bluff Neighborhood Housing Services: Dayton's Bluff Home Repair Program	Scope of work determined by DBNHS Construction Specialist.
<50% AMI	Ramsey County	Saint Paul: Home Loan Fund Ramsey County Rehabilitation Deferred Loan Program	Program eligibility examples: must own and live in the home and it must be located in Ramsey County (City of St. Paul excluded). Only single family dwellings under the market value of \$251,750 are eligible. Ramsey County Property Tax statement for current tax payable year is used.
<50% AMI	Hennepin County	Community Action Partnership of Hennepin County: Home Rehab and Repair Loan	Rehabilitation and repair examples: sagging roof, cracked foundation, improper plumbing, health and safety issues
<60% AMI	St. Paul	City of St. Paul	0% interest. Deferred.
<60% AMI	Saint Paul	Saint Paul Home Loan Fund, City of Saint Paul: Home Improvement Deferred Payment Loan	Replacement or repair examples: roofs, siding, windows, doors, insulation, energy efficiency items, safety hazards, and electrical and mechanical repairs. Rehab approved on a per project basis.
60-80% AMI	St. Paul	City of St. Paul	0% interest. Deferred. For emergency repairs only.
<80% AMI	City of Plymouth	Plymouth HRA: City of Plymouth Home Improvement Deferred Loan	Preference is given to safety, code and deferred maintenance items.
<80% AMI	7-County Metro	Twin Cities Habitat for Humanity: A Brush with Kindness	Health and safety repairs within the scope of work that TC Habitat volunteers, staff, and subcontractors can provide.
<80% AMI	Saint Paul	NeighborWorks Home Partners: Frogtown Facelift	Rehab examples: roofs, siding, windows, doors, insulation, energy efficiency items, electrical, mechanical plumbing, etc. Rehab approved on a per project basis.

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Focus	Where	Who	What
<80% AMI	Saint Paul	Dayton's Bluff Neighborhood Housing Services: East Side Revolving Loan	Rehab examples: roofs, siding, windows, doors, insulation, energy-efficiency items, electrical and mechanical. Code issues must be addressed.
<80% AMI	City of Bloomington	City of Bloomington HRA: Community Enhancement Program (CEPII)	Repair examples: health and safety requirements, code repairs for electrical, heating, plumbing, lead paint stabilization; energy efficiency improvements; exterior improvements such as siding, roofing, gutters and downspouts, windows, driveways, foundation repairs.
<80% AMI	City of Bloomington	City of Bloomington HRA: Housing Rehabilitation Loan Program	Rehabilitation examples: health and safety requirements; code repairs for electrical, heating, and plumbing; lead paint stabilization; energy efficiency improvements. Exterior improvements such as siding, roofing, gutters and downspouts, windows, driveways, foundation repairs.
<80% AMI	City of Bloomington	City of Bloomington Housing and Rehabilitation Loan Program	Rehabilitation examples: safety, energy, building code issues; roof, windows, siding, electrical, plumbing, insulation, furnace, a/c, doors, water heater, driveways, appliances, and gutters.
<80% AMI	City of Plymouth	Plymouth HRA: City of Plymouth Emergency Repair Grant for Seniors	Eligibility requirements include: must live in the home and it must be located in Plymouth. Must be a senior (55+) and in need of emergency or accessibility repairs.
<80% AMI	Washington County	Washington County Community Development Agency: Home Improvement Loan	Home improvement examples: basic interior and exterior improvements (townhomes and condos only eligible for interior repairs), basic home repairs, roofs, plumbing, siding, energy efficiency, and accessibility improvements.
<80% AMI	Central Minnesota	Central Minnesota Housing Partnership: Small Cities Development Program	Repair and rehabilitation examples: roofing, soffit/fascia, gutters, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab approved on a per project basis.
<80% AMI	Beltrami County	Beltrami County HRA: In-House Rehabilitation Loan Program	Rehabilitation examples: improvements for the basic livability or energy efficiency of the property. Roof, windows, mechanical systems, well, septic.
<80% AMI		Headwaters Regional Development Commission: Small Cities Development Program	Rehabilitation items are approved on a per project basis.
<80% AMI		Northfield HRA and Dakota County CDA: Home Matters Residential Rehab Program	Rehabilitation examples: roof and gutter replacement, foundation repairs, furnace, air conditioning, electrical, plumbing.
<80% AMI	Fillmore and Houston County	Bluff Country HRA Minnesota Multi-County Housing and Redevelopment Authority: Rehab Loan Program	Rehabilitation examples: roofs, siding, windows, doors, insulation, energy-efficiency items, electrical and mechanical. Rehab approved on a per project basis.
<80% AMI	Fillmore and Houston County	Bluff Country HRA Minnesota Multi-County Housing and Redevelopment Authority: Small Cities Loan Program	Rehabilitation examples: health, safety and code issues.

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Focus	Where	Who	What
80% AMI	Dakota County	Dakota County CDA: Dakota County Rehabilitation Loan	Rehabilitation examples: windows, siding, furnaces, central air conditioners, roofs, driveways and water heaters.
80% AMI	Hennepin County	Hennepin County: Rehabilitation Loan Program	Rehabilitation examples: health, safety and maintenance repairs, such as but not limited to repairing or replacing roofs, windows, doors, siding, plumbing, heating system and insulation.
<100% AMI	Faribault	Faribault HRA: Rehabilitation Loan	Rehabilitation examples: roofs, siding, windows, doors, insulation, energy efficiency items, electrical and mechanical. Rehab approved on a per project basis.
At or below \$82,000	City of Plymouth	Plymouth HRA: City Plymouth Emergency Repair Loan	Emergency repair examples: broken furnaces, water heaters, failing plumbing, or leaking roofs, repairs that are necessary to correct health or safety risks.
<95,000	City of Woodbury	Woodbury HRA: Home Improvement Fund	Home improvement examples: correct local or state code deficiencies; health and safety items; improve value of the home, improve handicap accessibility, and reduce long term energy costs.
<95,000	City of Woodbury	Woodbury HRA: Woodbury Goes Green	Repairs, replacement, and new constructions examples using green building techniques: energy efficiency, resource efficiency, indoor environmental quality and water conservation projects.
Annual household income can be up to \$104,000. Income limits can be waived for energy-efficiency and accessibility improvements.	Statewide	MHFA Fix Up Loan	Examples: Windows, insulations, furnace, central air conditioning, electrical, new roof, garage and septic repairs.
<\$104,000	Saint Paul	Saint Paul Home Loan Fund, City of Saint Paul: Affordable Home Improvement Loans	Rehabilitation and repair examples: energy and accessibility improvements, room addition, new garage, furnace/air conditioning installation, roof replacement, painting, siding, upgrade or replacement of electrical wiring or plumbing.
7-County	Minneapolis	Greater Minneapolis Council of Churches: Metro Paint-A-Thon	Exterior painting for low income seniors and those with disabilities.
Contact for details	Northern Minnesota	Arrowhead Economic Opportunity Agency: Single Family Rehabilitation Program	Rehabilitation examples: basic improvements to the safety, livability, energy efficiency and accessibility of the home. Improvements may include heating, electrical, roof repair or replacement, windows, siding and more.
Income limits	7-County Metro	Hearts and Hammers: Exterior Painting Program	Volunteer-delivered services include: exterior painting, deferred maintenance and safety.
No income limit	Statewide	MHFA Energy Efficiency Incentive Program	Upgrades and improvements that improve the energy efficiency of the home.
No income limit	Statewide	United States Department of Veteran Affairs: Specially Adapted Housing, Special Housing Adaptations Grant	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 VA's standards.
No income limits	City of Elk River	Central Minnesota Housing Partnership: City of Elk River Owner-Occupied Housing	Rehabilitation examples: most exterior and interior rehabilitation or remodeling work. Excludes security systems, furniture, appliances.

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		Rehabilitation Program	
Some programs have income limits	Statewide	Center for Energy and Environment: Home Improvement Financing	Energy-efficiency projects, including solar loans, or other interior and exterior permanent improvements.
Varies	Saint Paul	NeighborWorks Home Partners: NeighborWorks	Home improvements with a focus on health and safety issues
Focus	Where	Who	What
Varies	Hubbard County	Hubbard County HRA: Owner Occupied Rehab	Rehabilitation approved on a per-project basis.
Varies		Southwest Minnesota Housing Partnership: Home Improvement Loan	Varies
Veterans	Statewide	VA Regional Loan Center	No repayment. Award based on service disability.

Product Mapping Work Group:

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 National Association of Real Estate Brokers
 Minnesota Housing
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