



Home Rehab and Repair Matrix

January 2019

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 (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 biannually. Earlier versions are no longer valid.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

Contents

Statewide.....	5
CENTER FOR ENERGY AND ENVIRONMENT HOME IMPROVEMENT LOANS.....	5
MHFA Fix Up Loan.....	6
MHFA REHAB LOAN AND EMERGENCY LOAN PROGRAM.....	7
MHFA ENERGY EFFICIENCY INCENTIVE PROGRAM.....	8
RURAL REPAIR AND REHAB GRANT AND LOAN.....	9
SPECIALLY ADAPTED HOUSING (SAH) AND SPECIAL HOUSING ADAPTATIONS (SHA) GRANT.....	10
HOME IMPROVEMENT FINANCING.....	11
7-County Metro.....	12
EXTERIOR PAINTING PROGRAM.....	12
HOME REPAIR PROGRAM.....	13
SAFE AT HOME PROGRAM.....	14
ACCESSABILITY MODIFICATIONS PROGRAM.....	15
CRITICAL REPAIR PROGRAM.....	16
Minneapolis.....	17
NORTHSIDE RESIDENTS REDEVELOPMENT COUNCIL HOME IMPROVEMENT LOAN PROGRAM.....	17
NORTHSIDE RESIDENTS REDEVELOPMENT COUNCIL - EMERGENCY HOME REPAIR.....	18
Minneapolis and Saint Paul.....	19
COMMUNITY DEVELOPMENT FUND (CDFI).....	19
St. Paul.....	20
FACELIFT IMPACT FUND.....	20
EAST SIDE REVOLVING LOAN.....	21

CITYWIDE DEFERRED REHABILITATION LOAN.....	22
CITYWIDE LOW INTEREST REHABILITATION LOAN.....	23
CITYWIDE DEFERRED EMERGENCY LOAN.....	24
SAINT PAUL HOME IMPROVEMENT LOAN (CDBG).....	25
RAMSEY COUNTY/SAINT PAUL PUBLIC HEALTH – LEAD WINDOW REPLACEMENT PROGRAM.....	26
A BRUSH WITH KINDNESS.....	27
Dakota County.....	28
DAKOTA COUNTY REHABILITATION LOAN.....	28
Hennepin County.....	29
COMMUNITY ENHANCEMENT PROGRAM (CEP II).....	29
CDBG HOUSING REHABILITATION LOAN PROGRAM.....	30
CITY OF EDEN PRAIRIE HOUSING REHABILITATION LOAN PROGRAM.....	31
CITY OF PLYMOUTH EMERGENCY REPAIR PROGRAM FOR SENIORS.....	32
CITY OF PLYMOUTH HOME IMPROVEMENT DEFERRED LOAN.....	33
Ramsey County.....	35
RAMSEY COUNTY/SAINT PAUL PUBLIC HEALTH – LEAD WINDOW REPLACEMENT PROGRAM.....	35
NORTH SAINT PAUL IMPROVEMENT LOAN PROGRAM.....	36
CITY OF SHOREVIEW HOME IMPROVEMENT LOAN.....	37
NORTH SAINT PAUL - EMERGENCY LOAN PROGRAM.....	38
WASHINGTON COUNTY CDA HOME IMPROVEMENT LOAN.....	38
CITY OF WOODBURY REINVESTMENT FUND.....	40
Central Minnesota.....	41
SMALL CITIES DEVELOPMENT PROGRAM.....	41

CITY OF ELK RIVER OWNER-OCCUPIED REHAB.....	42
Northern Minnesota.....	43
SINGLE FAMILY REHABILITATION LOAN.....	43
BELTRAMI COUNTY HRA IN-HOUE REHABILITATION LOAN PROGRAM.....	44
HUBBARD COUNTY HRA OWNER-OCCUPIED REHAB.....	45
HUBBARD COUNTY HRA IN-HOUSE REHABILITATION LOAN PROGRAM.....	46
SMALL CITIES DEVELOPMENT PROGRAM.....	47
Southern Minnesota.....	488
SOUTHWEST MINNESOTA HOUSING PARTNERSHIP – HOME IMPROVEMENT LOAN.....	48
SMALL CITIES LOAN PROGRAM.....	<u>49</u>

Statewide

CENTER FOR ENERGY AND ENVIRONMENT HOME IMPROVEMENT LOANS	
PROGRAM ADMINISTRATOR	Center for Energy and Environment
CONTACT INFORMATION	(612) 355-5884
WEBSITE	www.mnlendingcenter.org
WHAT CAN I USE THE MONEY FOR	Most improvements are eligible.
HOW DO I APPLY	Click here for online application
DOES MY HOUSE QUALIFY	You must live in and own the home.
ARE MANUFACTURED HOMES ELIGIBLE	No.
HOW MUCH MONEY IS AVAILABLE	\$1,000 -\$20,000
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 years to repay depending on the amount. Interest rates may vary by program.
DOES MY INCOME QUALIFY	No income limit
DO I NEED TO PAY MONEY UPFRONT	Closing cost fees may apply, ask the lender for details.
ADDITIONAL INFORMATION	Funds for cities and specific neighborhoods available, use Find Funding tab to search for programs offered by CEE in your city. Search for programs by city here.
LAST UPDATED	December 2018

MHFA Fix Up Loan	
PROGRAM ADMINISTRATOR	Minnesota Housing Finance Agency
CONTACT INFORMATION	Call Minnesota Housing's Single Family Division: (651) 296-8215 or 1-800-710-8871, option 4. 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	Go to the Minnesota Housing website to Find a Lender in your area.
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	Up to \$15,000 for unsecured and secured energy/accessibility loan, up to \$50,000 for secured loan
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 on the Minnesota Housing Interest Rates page. Reduced interest rates for energy-efficiency and accessibility improvements.
DOES MY INCOME QUALIFY	11-County Twin Cities Metro: \$141,000 Dodge and Olmsted Counties: \$141,000 All Other Counties: \$125,900
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	December 2018

MHFA REHAB LOAN AND EMERGENCY LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Minnesota Housing Finance Agency
CONTACT INFORMATION	Call Minnesota Housing's Single Family Division: (651) 296-8215 or 1-800-710-8871, option 4. Email mn.housing@state.mn.us
WEBSITE	http://www.mnhousing.gov
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, and 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: Approved RLP Lenders
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 \$28,300
DO I NEED TO PAY MONEY UPFRONT	Fees may apply, ask the lender for details.
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

MHFA ENERGY EFFICIENCY INCENTIVE PROGRAM	
PROGRAM ADMINISTRATOR	Minnesota Housing
CONTACT INFORMATION	Minnesota Housing Single Family Division: (651) 296.8215 or 1-800-710-8871, option 4
WEBSITE	www.mnhousing.gov
HOW DO I APPLY	Go to the Minnesota Housing website to Find a Lender in your area.
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	December 2018

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: https://offices.sc.egov.usda.gov/locator/
WEBSITE	https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants
WHAT CAN I USE THE MONEY FOR	Rehab roofs, siding, windows, doors, insulation, and 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. Navigate to the website and select Forms and Resources.
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 to remove a health and safety hazard. 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	Adjusted annual income up to 30% of AMI or Total Debts (TD) exceeding 46% may qualify for up to a \$7,500 grant for eligible purposes. Adjusted annual income exceeding 30% of AMI with Total Debts (TD) between 30%-46% may qualify for both a repair loan and grant. Adjusted annual income exceeding 30% of AMI with Total Debts (TD) less than 30% may qualify for up to a \$20,000, twenty-year, 1% interest rate loan
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	December 2018

SPECIALLY ADAPTED HOUSING (SAH) AND SPECIAL HOUSING ADAPTATIONS (SHA) 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. https://www.benefits.va.gov/homeloans/documents/docs/make_yourself_at_home.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 Specially Adapted Housing Grant Eligibility section and the Special Housing Adaptation Grant Eligibility section: https://www.benefits.va.gov/homeloans/adaptedhousing.asp
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Grants up to \$85,645, 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	December 2018

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, including solar loans , other interior and exterior permanent improvements, or down payment assistance.
HOW DO I APPLY	Use this link to apply
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	Yes, Mobile homes in Blaine, Fridley, and Moundsview are eligible.
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	December 2018

7-County Metro

EXTERIOR PAINTING PROGRAM	
PROGRAM ADMINISTRATOR	Hearts & Hammers, Twin Cities
CONTACT INFORMATION	Call (651) 636-0797 or email info@heartsandhammers.org
WEBSITE	www.heartsandhammers.org
WHAT CAN I USE THE MONEY FOR	Home improvements are limited to exterior painting and related repairs. The purpose of this work is to restore the character of the home and the surrounding neighborhood and to improve the home's weatherproofing and security. This is accomplished with organized groups of volunteers. No monetary funds are provided to the homeowner.
HOW DO I APPLY	Call Melanie (651) 636-0797 or email info@heartsandhammers.org to request an application or download an application: https://heartsandhammers.org/homeowner-applications/
DOES MY HOUSE QUALIFY	This program is for income qualified single family homeowners in the seven county Twin Cities Metro area who are at least 60 years old, and/or disabled, or a Veteran of the US Armed forces or their surviving spouse.
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	Monthly/Yearly income: \$2529/\$30,350 \$3429/\$41,150 \$4329/\$51,950 \$5229/\$62,750
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

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/2017/05/Home-Repair-Application.pdf
DOES MY HOUSE QUALIFY	Applicant must live in one of the following Minnesota counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott or Washington; household income that is at or below 50% AMI, must have at least one household member who is an older adult (55+) or is living with a disability. Applicant must own and reside in their home, have homeowners insurance and be up-to-date with mortgage and tax payments, must plan to remain in their home for at least two years.
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 \$45,200 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	December 2018

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/2017/05/Safe-at-Home-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+) 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.
DO I NEED TO PAY MONEY UPFRONT	No
LAST UPDATED	December 2018

ACCESSABILITY MODIFICATIONS 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/2017/05/Home-Repair-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+) 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 \$45,200 annually.
DO I NEED TO PAY MONEY UPFRONT	No
LAST UPDATED	December 2018

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/2017/05/Home-Repair-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.
DO I NEED TO PAY MONEY UPFRONT	No
LAST UPDATED	December 2018

Minneapolis

NORTHSIDE RESIDENTS REDEVELOPMENT COUNCIL HOME IMPROVEMENT LOAN PROGRAM	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	s://nwhomepartners.org/nrrc/nrrc-home-improvement-seniors/
WHAT CAN I USE THE MONEY FOR	Bring a property into compliance with state, county, municipal health, housing, building, fire, and housing maintenance codes or other public standards applicable to housing.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	Willard Hay and Near North neighborhoods of Minneapolis, 1-2 UNITS
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Loan Minimum \$3,000; Loan Maximum of \$20,000.
HOW DO I REPAY THE MONEY	The interest rate will be fixed at a low rate. Generally, one year per thousand dollars borrowed up to a maximum of ten (10) years. Monthly payments are required. The balance of the loan is due upon sale, transfer of title, refinance or if the property ceases to be owner-occupied.
DOES MY INCOME QUALIFY	None
DO I NEED TO PAY MONEY UPFRONT	Credit report fee paid by borrower(s) at application.
ADDITIONAL INFORMATION	Fees associated with loan origination and closing may be included in the loan amount and paid at closing. Contractors & Permits: Contractors must be properly licensed by the state of Minnesota when required. Permits must be obtained when required by city code. Multiple Loans Per Property: Layering of loans between NNWH programs is eligible; however, any given time, an individual or property may only have one active loan from each NNWH loan program.
LAST UPDATED	DECEMBER 2018

NORTHSIDE RESIDENTS REDEVELOPMENT COUNCIL - EMERGENCY HOME REPAIR	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/nrrc/nrrc-emergency-repair-program/
WHAT CAN I USE THE MONEY FOR	An emergency is defined as an imminent condition that makes a dwelling uninhabitable, dangerous to the occupants, or is capable of causing health problems. Examples of emergency conditions may include but is not limited to the following: no heat or water or electricity in the dwelling, any natural gas leaks, roof leak, and major structural problems making the dwelling uninhabitable such as collapsed foundation.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	1-2 unit dwellings, owner-occupied (at time of application) and located in the Near North / Willard Hay neighborhood. Owners of condominiums or townhomes are eligible for interior work only.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Loan Minimum \$3,000; Loan Maximum of \$5,000.
HOW DO I REPAY THE MONEY	Interest Rate & Loan Term: 0%. The loan will be 100% forgiven after seven (7) years.
DOES MY INCOME QUALIFY	No maximum income guidelines.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	Fees associated with loan origination and closing may be included in the loan amount and paid at closing. Contractors & Permits: Contractors must be properly licensed by the state of Minnesota when required. Permits must be obtained when required by city code. Multiple Loans Per Property: Layering of loans between NNWH programs is eligible; however, any given time, an individual or property may only have one active loan from each NNWH loan program.
LAST UPDATED	December 2018

Minneapolis and Saint Paul

COMMUNITY DEVELOPMENT FUND (CDFI)	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/fix-your-home-loan/
WHAT CAN I USE THE MONEY FOR	Variety of interior and exterior repairs - health and safety, energy improvements and improvements to meet housing quality standards.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	Owner occupied homes of up to 4 units.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Loan minimum \$1,000. Loan maximum \$75,000.
HOW DO I REPAY THE MONEY	Monthly payments are required. The balance of the loan is due upon sale, transfer of title, refinance or if the property ceases to be owner-occupied. All loans will be secured by a mortgage.
DOES MY INCOME QUALIFY	Yes - up to 120% of area median income based on household size.
DO I NEED TO PAY MONEY UPFRONT	Credit report fee will be paid by the borrower(s) at application.
ADDITIONAL INFORMATION	Credit score of 580. Current with mortgage, taxes, and insurance with no late payments on these items in the last 6 months.
LAST UPDATED	December 2018

St. Paul

FACELIFT IMPACT FUND	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	www.nwhomepartners.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	https://nwhomepartners.org/get-started/ .
DOES MY HOUSE QUALIFY	You must live in and own your home. The house must be located within the Frogtown, Rondo and North End neighborhoods in the City of St. Paul; which is defined as west to Lexington Avenue, east to Jackson Street, south to Selby Avenue, north to Larpenteur.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	Up to \$30,000
HOW DO I REPAY THE MONEY	No interest or payments are required. Funds are repaid upon sale of the home or at the point the home is no longer owner-occupied.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income as determined by HUD.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	NeighborWorks Home Partners is also an administrator for select Minnesota Housing loans. Customer needs to be current on property taxes and mortgages and have homeowner insurance in effect at time of loan closing.
LAST UPDATED	December 2018

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, and 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 move out of the home.
DOES MY INCOME QUALIFY	Income for family of 4 is \$71,900. 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	December 2018

CITYWIDE DEFERRED REHABILITATION LOAN													
PROGRAM ADMINISTRATOR	Saint Paul Home Loan Fund, City of Saint Paul												
CONTACT INFORMATION	Zong Vang, (651) 266 – 6564, Zong.T.Vang@ci.stpaul.mn.us												
WEBSITE	Home Improvement Deferred Loan												
HOW DO I APPLY	Call or email Zong Vang to request an application.												
DOES MY HOUSE QUALIFY	You must own and live in your home, and it must be in the City of Saint Paul. You also must have lived in your home for a minimum of 6 months prior to applying.												
WHAT CAN I USE THE MONEY FOR	Basic and necessary improvements that directly affect the safety, habitability, energy efficiency, and accessibility of your home.												
HOW MUCH MONEY IS AVAILABLE	Up to \$25,000.00 per household												
HOW DO I REPAY THE MONEY	A 0% interest loan up to a maximum of \$25,000 is available to homestead and owner occupied dwellings (4-unit maximum). The loan will be forgiven after 30 years unless the owner sells and/or moves off the property. If the owner does move or sell, the loan must be repaid. To qualify for the loan, borrowers must meet the income limits listed below plus additional credit requirements.												
DOES MY INCOME QUALIFY	<table> <tbody> <tr> <td>1 Person-\$39,650</td> <td>5 Persons-\$61,150</td> <td>9 Persons-\$79,250</td> </tr> <tr> <td>2 Persons-\$45,300</td> <td>6 Persons-\$65,650</td> <td>10 Persons-\$83,750</td> </tr> <tr> <td>3 Persons-\$50,950</td> <td>7 Persons-\$70,200</td> <td>11 Persons-\$88,300</td> </tr> <tr> <td>4 Persons-\$56,600</td> <td>8 Persons-\$74,700</td> <td>12 Persons-\$92,800</td> </tr> </tbody> </table>	1 Person-\$39,650	5 Persons-\$61,150	9 Persons-\$79,250	2 Persons-\$45,300	6 Persons-\$65,650	10 Persons-\$83,750	3 Persons-\$50,950	7 Persons-\$70,200	11 Persons-\$88,300	4 Persons-\$56,600	8 Persons-\$74,700	12 Persons-\$92,800
1 Person-\$39,650	5 Persons-\$61,150	9 Persons-\$79,250											
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4 Persons-\$56,600	8 Persons-\$74,700	12 Persons-\$92,800											
DO I NEED TO PAY MONEY UPFRONT	Yes. There is a non-refundable processing fee of \$40 (for one applicant) or \$50 (for two applicants) for credit report and title verification.												
ADDITIONAL INFORMATION	None												
LAST UPDATED	DECEMBER 2018												

CITYWIDE LOW INTEREST REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Saint Paul Home Loan Fund, City of Saint Paul
CONTACT INFORMATION	Zong Vang, (651) 266 – 6564, Zong.T.Vang@ci.stpaul.mn.us
WEBSITE	Citywide Low Interest Rehabilitation Loan
HOW DO I APPLY	Call or email Zong Vang to request an application.
DOES MY HOUSE QUALIFY	Homesteaded an owner-occupied dwellings 1-4 units.
WHAT CAN I USE THE MONEY FOR	Decks & porches, bathroom/kitchen remodel, add bathroom, bedroom, or garage, finish basement, furnace or boiler and central air conditioning, windows and doors, siding and roofing, exterior landscaping
HOW MUCH MONEY IS AVAILABLE	Up to \$2,000 - \$50,000
HOW DO I REPAY THE MONEY	3% and 4% interest loans up to a maximum of \$50,000 are available to homesteaded and owner-occupied dwellings (4-unit dwelling maximum). The loan provides financial assistance to homeowners who have home repair issues, want to remodel their homes, or make their home energy efficient. Interest rate depends on a household's area median income.
DOES MY INCOME QUALIFY	Citywide Low Interest Rehabilitation Loan
DO I NEED TO PAY MONEY UPFRONT	Yes. There is a non-refundable processing fee of \$40 (for one applicant) or \$50 (for two applicants) for credit report and title verification.
ADDITIONAL INFORMATION	Competitive interest rates are available for higher income households earning up to \$141,000 annually.
LAST UPDATED	DECEMBER 2018

CITYWIDE DEFERRED EMERGENCY LOAN													
PROGRAM ADMINISTRATOR	Saint Paul Home Loan Fund, City of Saint Paul												
CONTACT INFORMATION	Zong Vang, (651) 266 – 6564, Zong.T.Vang@ci.stpaul.mn.us												
WEBSITE	Citywide Deferred Emergency Loan												
HOW DO I APPLY	Call or email Zong Vang to request an application.												
DOES MY HOUSE QUALIFY	Homesteaded an owner-occupied single family dwellings												
WHAT CAN I USE THE MONEY FOR	Furnace or heating systems, sewer lines, electrical, health/safety improvements, single-family dwellings, or other improvements on a case-by-case basis.												
HOW MUCH MONEY IS AVAILABLE	Up to \$25,000 at 0% interest												
HOW DO I REPAY THE MONEY	The loan will be forgiven after 30 years unless the owner sells and/or moves off the property. If the owner does move or sell, the loan must be repaid.												
DOES MY INCOME QUALIFY	<table> <tbody> <tr> <td>1 Person \$50,350</td> <td>5 Persons \$77,700</td> <td>9 Persons \$100,650</td> </tr> <tr> <td>2 Persons \$57,550</td> <td>6 Persons \$83,450</td> <td>10 Persons \$8106400</td> </tr> <tr> <td>3 Persons \$64,750</td> <td>7 Persons \$89,200</td> <td>11 Persons \$112,150</td> </tr> <tr> <td>4 Persons \$71,900</td> <td>8 Persons \$94,950</td> <td>12 Persons \$117,900</td> </tr> </tbody> </table>	1 Person \$50,350	5 Persons \$77,700	9 Persons \$100,650	2 Persons \$57,550	6 Persons \$83,450	10 Persons \$8106400	3 Persons \$64,750	7 Persons \$89,200	11 Persons \$112,150	4 Persons \$71,900	8 Persons \$94,950	12 Persons \$117,900
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3 Persons \$64,750	7 Persons \$89,200	11 Persons \$112,150											
4 Persons \$71,900	8 Persons \$94,950	12 Persons \$117,900											
DO I NEED TO PAY MONEY UPFRONT	Yes. There is a non-refundable processing fee of \$40 (for one applicant) or \$50 (for two applicants) for credit report and title verification.												
ADDITIONAL INFORMATION	None												
LAST UPDATED	DECEMBER 2018												

SAINT PAUL HOME IMPROVEMENT LOAN (CDBG)	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/fix-your-home-loan/
HOW DO I APPLY	651-292-8710
DOES MY HOUSE QUALIFY	Owner-occupied single family dwellings to four plex (must be owner occupied).
WHAT CAN I USE THE MONEY FOR	Variety of interior and exterior repairs - health and safety, energy improvements and improvements to meet housing quality standards.
HOW MUCH MONEY IS AVAILABLE	Loan minimum \$1,000. Loan maximum \$35,000. Limits vary by program.
HOW DO I REPAY THE MONEY	Due on sale and below market interest rates based on program and income.
DOES MY INCOME QUALIFY	Yes - 80% of area median income based on size of household. Based on income of all household members.
DO I NEED TO PAY MONEY UPFRONT	In most instances, no money is needed up front.
ADDITIONAL INFORMATION	Contractors must be properly licensed by the state of Minnesota when required. Permits must be obtained when required by city code. Payment to the contractor will be made after completion of the work, an inspection by the City Department of Inspections (if required by permit) and NWHP.
LAST UPDATED	December 2018

RAMSEY COUNTY/SAINT PAUL PUBLIC HEALTH – LEAD WINDOW REPLACEMENT PROGRAM	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	www.nwhomepartners.org
WHAT CAN I USE THE MONEY FOR	Replacement of windows.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	Available to owner occupied and rental property owners. A child under 6 must occupy the home. Painted surfaces on windows must be deteriorated. Home must be located in Ramsey County.
ARE MANUFACTURED HOMES ELIGIBLE	
HOW MUCH MONEY IS AVAILABLE	
HOW DO I REPAY THE MONEY	Rental properties receive grants for 50% of all costs. Owner occupied properties receive grants for 75% of all costs.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income as determined by HUD.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	
LAST UPDATED	December 2018

A BRUSH WITH KINDNESS	
PROGRAM ADMINISTRATOR	Twin Cities Habitat for Humanity- <i>NOT ACCEPTING APPLICATIONS AT THIS TIME</i>
CONTACT INFORMATION	For program information, call 612-788-8169
WEBSITE	tchabitat.org/homerepair
HOW DO I APPLY	Applications are available once a year on a first-come, first-served basis until all program resources are allocated. TC Habitat staff will conduct a home assessment for eligible applications to determine a customized scope of work for each household. https://www.tfaforms.com/4676543
DOES MY HOUSE QUALIFY	Owner occupied properties within the 7-county metro area are eligible. Properties must be owner-occupied for the last 2 years and applicants must have homeowner's insurance.
WHAT CAN I USE THE MONEY FOR	Health and safety repairs within the scope of work that TC Habitat volunteers, staff, and subcontractors can provide.
HOW MUCH MONEY IS AVAILABLE	TC Habitat will work individually with each household to determine the cost for repairs. TC Habitat generally cannot provide repairs costing in excess of \$15,000 per household.
HOW DO I REPAY THE MONEY	Two options available to choose from: 2-year affordable, monthly repayment plan <u>or</u> 10-year, declining forgivable mortgage (no monthly payments).
DOES MY INCOME QUALIFY	Household income must be at or below 80% of the area median income.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	This program cannot address emergency repairs. Work is completed within 12-18 months of applying. Applicants cannot have received assistance through the program in the past 2 years.
LAST UPDATED	December 2018

Dakota County

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, and 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 https://www.dakotacda.org/wp-content/uploads/2015/12/CED_Home_Loan_App.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 \$71,900.
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	December 2018

Hennepin County

COMMUNITY ENHANCEMENT PROGRAM (CEP II)	
PROGRAM ADMINISTRATOR	City of Bloomington HRA
CONTACT INFORMATION	Brian Duerwachter (952) 563-8937 or hra@BloomingtonMN.gov
WEBSITE	https://www.bloomingtonmn.gov/hra/news/update-your-home-2018-02-01
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	https://www.bloomingtonmn.gov/hra/housing-rehabilitation-loan-program
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).
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. 2% 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 \$94,300 annually.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

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 \$94,300 annually. See website for details.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

CITY OF EDEN PRAIRIE HOUSING REHABILITATION LOAN PROGRAM

PROGRAM ADMINISTRATOR	Jeanne Karschnia
CONTACT INFORMATION	jkarschnia@edenprairie.org 952-949-8486
WEBSITE	http://www.edenprairie.org/city-government/departments/community-development/housing-and-community-services/housing-rehabilitation-loan-program
HOW DO I APPLY	Contact Jeanne Karschnia or download https://www.edenprairie.org/home/showdocument?id=317
DOES MY HOUSE QUALIFY	Single family, owner occupied homes in Eden Prairie are eligible.
WHAT CAN I USE THE MONEY FOR	Funds may be used for most home improvements including safety, energy, and building code related items. Typical repairs and replacements include: roof, windows, siding, electrical, plumbing, insulation, furnace, a/c, doors, water heater, driveways, appliances, and gutters.
HOW MUCH MONEY IS AVAILABLE	Loans up to \$20,000 depending on funds available and the amount of equity in the home.
HOW DO I REPAY THE MONEY	The loan is an interest free, deferred loan. The loan is due if you are no longer living in the property and is forgiven after 20 years.
DOES MY INCOME QUALIFY	Household gross income must be below 80% AMI. Income for a four person household is \$71,900.
DO I NEED TO PAY MONEY UPFRONT	There are no fees required from the borrower.
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

CITY OF PLYMOUTH EMERGENCY REPAIR PROGRAM FOR SENIORS	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Please call (763) 509-5410 or email Housing@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 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.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

CITY OF PLYMOUTH HOME IMPROVEMENT DEFERRED LOAN	
PROGRAM ADMINISTRATOR	Plymouth HRA
CONTACT INFORMATION	Please call (763) 509-5410 or email housing@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	Only if the home is on a permanent foundation.
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.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	None
LAST UPDATED	December 2018

Ramsey County

RAMSEY COUNTY/SAINT PAUL PUBLIC HEALTH – LEAD WINDOW REPLACEMENT PROGRAM	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	www.nwhomepartners.org
WHAT CAN I USE THE MONEY FOR	Replacement of windows.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	Available to owner occupied and rental property owners. A child under 6 must occupy the home. Painted surfaces on windows must be deteriorated. Home must be located in Ramsey County.
ARE MANUFACTURED HOMES ELIGIBLE	
HOW MUCH MONEY IS AVAILABLE	
HOW DO I REPAY THE MONEY	Rental properties receive grants for 50% of all costs. Owner occupied properties receive grants for 75% of all costs.
DOES MY INCOME QUALIFY	Your income must be at or below 80% of the Area Median Income as determined by HUD.
DO I NEED TO PAY MONEY UPFRONT	No
ADDITIONAL INFORMATION	
LAST UPDATED	December 2018

NORTH SAINT PAUL IMPROVEMENT LOAN PROGRAM	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/city-of-north-st-paul-home-improvement-programs/
WHAT CAN I USE THE MONEY FOR	Eligible work shall include repairs, replacement or new construction to: Improve the exterior and/or interior of the property Correct local or state code deficiencies, health and safety items Improve handicap accessibility Reduce long-term maintenance and energy costs No more than \$12,500 per borrower may be used for interior improvements.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	All properties must be located within the City of North St. Paul. Owner-occupied single-family detached homes and duplexes are eligible. Condominiums and townhomes are eligible for interior repairs or improvements only. Homeowner Associations are not eligible.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	The minimum loan amount is \$2,000. The maximum loan amount is \$25,000.
HOW DO I REPAY THE MONEY	Monthly interest and principle payments at an affordable interest rate.
DOES MY INCOME QUALIFY	No income limit.
DO I NEED TO PAY MONEY UPFRONT	Credit report fee paid by borrower(s) at application.
ADDITIONAL INFORMATION	Contractors & Permits: Contractors must be properly licensed by the state of Minnesota when required. Permits must be obtained when required by city code.
LAST UPDATED	December 2018

CITY OF SHOREVIEW HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/fix-your-home-loan/
WHAT CAN I USE THE MONEY FOR	Work shall include repairs, replacement, and new construction that will: correct local or state code deficiencies, health and safety items, improve value of the home (e.g. general home remodeling, home additions, etc.), improve accessibility, and reduce long-term energy costs.
HOW DO I APPLY	651-292-8710
DOES MY HOUSE QUALIFY	All properties must be owner-occupied. Single family detached and attached properties located within the City of Shoreview. Condominiums & townhouses, however, only individual interior repairs are eligible. Estimated market value as determined by Ramsey County property tax statement for the current year not to exceed 120% of the median value of a single family home in Shoreview which is \$364,560.
INELIGIBLE PROPERTIES	Non-owner occupant properties.
HOW MUCH MONEY IS AVAILABLE	The maximum loan amount is \$25,000. Minimum loan amount is \$2,000.
HOW DO I REPAY THE MONEY	A monthly payment is required. All loans will be secured by a mortgage in favor of the City. The loan may be secured in a subordinate lien position behind other loans in accordance with the City's loan subordination policy. Applicant will be required to obtain title insurance on this loan for the City of Shoreview.
DOES MY INCOME QUALIFY	1 \$79,212 2 \$90,528 3 \$101,844 4 \$113,160 5 \$122,212.80 6 \$131,265.60 7 \$140,318.40
DO I NEED TO PAY MONEY UPFRONT	Credit report fee will be paid by the borrower(s) at application.
ADDITIONAL INFORMATION	Contractors & Permits: Contractors must be properly licensed by the state of Minnesota when required. Permits must be obtained when required by city code.
LAST UPDATED	December 2018

NORTH SAINT PAUL - EMERGENCY LOAN PROGRAM	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/city-of-north-st-paul-home-improvement-programs/
WHAT CAN I USE THE MONEY FOR	Eligible work shall include repairs, replacement or new construction to: Improve the exterior and/or interior of the property Correct local or state code deficiencies, health and safety items Improve handicap accessibility Reduce long-term maintenance and energy costs No more than \$12,500 per borrower may be used for interior improvements.
HOW DO I APPLY	https://nwhomepartners.org/get-started/
DOES MY HOUSE QUALIFY	All properties must be located within the City of North St. Paul. Owner-occupied single-family detached homes and duplexes are eligible. Condominiums and townhomes are eligible for interior repairs or improvements only. Homeowner Associations are not eligible.
ARE MANUFACTURED HOMES ELIGIBLE	No
HOW MUCH MONEY IS AVAILABLE	The minimum loan amount is \$1,000. The maximum loan amount is \$8,000.
HOW DO I REPAY THE MONEY	Monthly interest and principle payments at an affordable interest rate.
DOES MY INCOME QUALIFY	<80% AMI
DO I NEED TO PAY MONEY UPFRONT	Credit report fee paid by borrower(s) at application.
ADDITIONAL INFORMATION	Contractors & Permits: Contractors must be properly licensed by the state of Minnesota when required. Permits must be obtained when required by city code.
LAST UPDATED	December 2018

Washington County

WASHINGTON COUNTY CDA HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Washington County Community Development Agency
CONTACT INFORMATION	Elena Shulman 651-202-2823 ElenaS@washingtoncountycda.org
WEBSITE	www.washingtoncountycda.org
HOW DO I APPLY	Contact Elena for an initial intake
DOES MY HOUSE QUALIFY	Single family detached homes, townhouses, condos and twin homes are eligible. Eligible properties must have an estimated market value at or below \$242,850.
WHAT CAN I USE THE MONEY FOR	The funds may be used for basic interior and exterior improvements (townhomes and condos only eligible for individual interior repairs). Basic home repairs include roofs, plumbing, siding, energy efficiency, and accessibility improvements
HOW MUCH MONEY IS AVAILABLE	The maximum loan is \$18,000.
HOW DO I REPAY THE MONEY	This is a no-interest deferred loan
DOES MY INCOME QUALIFY	Eligible households earning up to 80% of the area median income.
DO I NEED TO PAY MONEY UPFRONT	No upfront costs
ADDITIONAL INFORMATION	Note: All areas of Washington County may access this loan program with the exception of Marine on St. Croix and Woodbury.
LAST UPDATED	DECEMBER 2018

CITY OF WOODBURY REINVESTMENT FUND	
PROGRAM ADMINISTRATOR	NeighborWorks Home Partners
CONTACT INFORMATION	651-292-8710
WEBSITE	https://nwhomepartners.org/city-woodbury-homeownership-programs/
WHAT CAN I USE THE MONEY FOR	Eligible work shall include repairs, replacement or new construction to: Improve the exterior and/or interior of the property Correct local or state code deficiencies, health and safety items Improve handicap accessibility.
HOW DO I APPLY	Call the general information line.
DOES MY HOUSE QUALIFY	All properties must be located within the City of Woodbury. Owner- occupied single-family detached homes and duplexes are eligible. Condominiums and townhomes are eligible for interior repairs or improvements only. Homeowner Associations are not eligible.
ARE MANUFACTURED HOMES ELIGIBLE	No. Homeowner Associations and non-owner occupied properties are ineligible.
HOW MUCH MONEY IS AVAILABLE	\$2,000- \$40,000
HOW DO I REPAY THE MONEY	Monthly interest and principle payments at an affordable interest rate.
DOES MY INCOME QUALIFY	No income limit.
DO I NEED TO PAY MONEY UPFRONT	Credit report fee will be paid by the borrower(s) at application.
ADDITIONAL INFORMATION	Be current on property taxes and mortgages, Have homeowner insurance in effect at time of loan closing.
LAST UPDATED	December 2018

Central Minnesota

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, mechanical, lead based paint remediation, and health and safety items. 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 Big Lake, Isle, Wahkon, Menahga, Melrose, and St. Joseph.
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	December 2018

CITY OF ELK RIVER OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM

PROGRAM ADMINISTRATOR	Central Minnesota Housing Partnership, Inc.
CONTACT INFORMATION	Ed Zimny, (320) 258-0673 or ed@cmhp.net
WEBSITE	www.cmhp.net
HOW DO I APPLY	Call or email Ed Zimny to request application packet
DOES MY HOUSE QUALIFY	Home must be primary residence, be a minimum of 20 years old and be located in program target area
WHAT CAN I USE THE MONEY FOR	Most exterior and interior rehabilitation/remodeling work (excludes security systems, furniture, appliances)
HOW MUCH MONEY IS AVAILABLE	\$25,000 maximum loan
HOW DO I REPAY THE MONEY	Monthly payments with interest rate and terms based on loan amount
DOES MY INCOME QUALIFY	No income limits
DO I NEED TO PAY MONEY UPFRONT	Owner required to cover recording fee. Owner is required to cover construction costs over \$25,000. Funds will be collected at closing and escrowed for construction payments.
ADDITIONAL INFORMATION	Applications processed on a first come, first served basis. Check with program contact to determine availability of loan funds and to determine initial eligibility
LAST UPDATED	December 2018

Northern Minnesota

SINGLE FAMILY REHABILITATION LOAN	
PROGRAM ADMINISTRATOR	Arrowhead Economic Opportunity Agency
CONTACT INFORMATION	Beth Davies 800-662-5711 ext. 6819 or email beth.davies@aeoa.org
WEBSITE	http://www.aeoa.org/index.php/housing/single-family-rehabilitation
WHAT CAN I USE THE MONEY FOR	Basic improvements to the safety, livability, energy efficiency and accessibility of the home. Examples include electrical wiring, furnace or boiler replacement, windows and doors, siding and roofing, plumbing, septic system upgrades, water heater, mold and radon mitigation, lead-based paint hazards.
HOW DO I APPLY	Contact Amanda Christoph for an application. 1-800-662-5711 Ext. 6311 or amanda.christoph@aeoa.org
DOES MY HOUSE QUALIFY	You must own and occupy your home for at least 6 months prior to application. Property tax and mortgage payments (if applicable) must be current. Homeowner's insurance is required at the time of closing. Eligible borrowers must live in Cook, Lake or St. Louis County (excluding the City of Duluth).
ARE MANUFACTURED HOMES ELIGIBLE	Yes
HOW MUCH MONEY IS AVAILABLE	Up to \$27,000
HOW DO I REPAY THE MONEY	Assistance is provided in the form of a 0% interest, deferred loan secured by a mortgage lien. No payments due if borrower continues to own and occupy the home through the term. Term length depends on program.
DOES MY INCOME QUALIFY	Programs available for low income homeowners. Income limits vary. Contact AEOA for details.
DO I NEED TO PAY MONEY UPFRONT	No.
ADDITIONAL INFORMATION	If home was built prior to 1978, a lead based paint risk assessment is required and deficient lead based paint must be addressed.
LAST UPDATED	December 2018

BELTRAMI COUNTY HRA IN-HOUSE REHABILITATION LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Beltrami County HRA
CONTACT INFORMATION	Levi Haar, 218-333-6530, lhaar@hrdc.org , PO Box 906, Bemidji MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Levi Haar 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	DECEMBER 2018

HUBBARD COUNTY HRA OWNER-OCCUPIED REHAB	
PROGRAM ADMINISTRATOR	Hubbard County HRA
CONTACT INFORMATION	Levi Haar, 218-333-6530, lhaar@hrdc.org . PO Box 906, Bemidji, MN 56619
WEBSITE	http://www.hrdc.org/
HOW DO I APPLY	Call or email Levi Haar 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 \$8,500 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	December 2018

HUBBARD COUNTY HRA IN-HOUSE REHABILITATION LOAN PROGRAM

PROGRAM ADMINISTRATOR	Hubbard County HRA
CONTACT INFORMATION	Levi Haar, 218-333-6530, lhaar@hrdc.org , PO Box 906, Bemidji MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Levi Haar for 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	December 2018

SMALL CITIES DEVELOPMENT PROGRAM	
PROGRAM ADMINISTRATOR	Headwaters Regional Development Commission
CONTACT INFORMATION	Levi Haar, 218-333-6530, lhaar@hrdc.org, PO Box 906, Bemidji, MN 56619
WEBSITE	www.hrdc.org
HOW DO I APPLY	Call or email Levi Haar 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 Baudette.
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 1/48th 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	December 2018

Southern Minnesota

SOUTHWEST MINNESOTA HOUSING PARTNERSHIP – HOME IMPROVEMENT LOAN	
PROGRAM ADMINISTRATOR	Southwest Minnesota Housing Partnership
CONTACT INFORMATION	Ali Joens- ali@swmhp.org (507) 836-1605
WEBSITE	www.swmhp.org
HOW DO I APPLY	Contact Administrator or download forms from website
DOES MY HOUSE QUALIFY	Varies
WHAT CAN I USE THE MONEY FOR	Varies
HOW MUCH MONEY IS AVAILABLE	Varies
HOW DO I REPAY THE MONEY	Varies
DOES MY INCOME QUALIFY	Contact administrator
DO I NEED TO PAY MONEY UPFRONT	Possibly
ADDITIONAL INFORMATION	SWMHP Has several programs that are part of the Rehab pool
LAST UPDATED	December 2018

SMALL CITIES LOAN PROGRAM	
PROGRAM ADMINISTRATOR	Semcac/Bluff Country Minnesota Multi-County Housing and Redevelopment Authority
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 Cindy at Semcac
DOES MY HOUSE QUALIFY	Communities with a current grant: Caledonia, Houston and La Crescent
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	December 2018