



MINNESOTA
HOMEOWNERSHIP
CENTER

Home Rehab and Repair Directory

Fall 2023

The Minnesota Homeownership Center maintains this tool, which is designed for industry professionals as a resource for rehab and repair programs in their local communities.

TIPS FOR USING THIS DIRECTORY:

- 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 twice a year. Earlier versions are no longer valid.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 requirements not listed for the program. Contact the program administrator for more 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: info@hocmn.org

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STATEWIDE

Many statewide programs are administered in partnership between Minnesota Housing and Center for Energy and the Environment. Please contact these organizations directly for additional information and assistance.

Minnesota Housing	Center for Energy and the Environment
(651) 296-8215 or 1-800-710-8871; option 4 mn.housing@state.mn.us Improve Your Home (mnhousing.gov)	(612) 335-5884 loaninfo@mncee.org https://www.mncee.org/home-improvement
Programs offered: Disaster Recovery Loan Program Fix Up Home Improvement Loan Program Rehabilitation Loan Program Emergency & Accessibility Loan Program	Programs offered: Fix Up Fund Home Improvement Loan (MN Housing) Unsecured Home Improvement Loan (MN Housing) Family Housing Fund Post-Purchase 2-4 Unit Loan Statewide Home Energy Loans Statewide Solar Loans

USDA-RD Rural Repair and Rehab Grant and Loan			
Contact Information	United States Department of Agriculture-Rural Development (USDA-RD) Find your local office: rd.usda.gov Single Family Housing Home Repair Loan and Grant Program (usda.gov)		
Eligible Expenses	<div>Doors/window</div> <div>Electrical</div> <div>Energy-efficiency</div> <div>Roofs</div> <div>Safety</div> <div>Insulation</div> <div>Repairs or improvements for deferred maintenance, health, safety, or sanitation.</div> <div>Items are approved on a per-project basis.</div>		
Eligible homes	Homes located in a rural area as defined by the USDA-RD. Visit eligibility.sc.egov.usda.gov to confirm. Manufactured homes are eligible if you own the home and the site. Other conditions apply.		
Income limits	Adjusted annual income Up to 30% AMI Greater than 30% AMI Greater than 30% AMI	Total Debts Greater than 46% 30-46% Less than 30%	Assistance type Grant, up to \$7,500 Loan and/or grant Loan
Funding details	Maximum loan is \$40,000, maximum grant is \$10,000. Loans and grants can be combined for up to \$50,000 in assistance. Repayment: 1 percent interest for 20 years, with monthly payments. Grants do not require repayment unless the property is sold in less than 3 years. Upfront fees may apply.		
How to apply	Request an application by contacting the local office for your area. Navigate to the website and select Forms and Resources.		
Last updated	September 2023 via website. Information is subject to change due to changes in legislation or funding.		

VA-Specially Adapted Housing and Special Housing Adaptations Grant	
Contact Information	United States Department of Veterans Affairs, St. Paul Vets Center (651) 644-4022 https://www.benefits.va.gov/homeloans/adaptedhousing.asp
Eligible Expenses	Accessibility items, including bathrooms, carpet, faucets, garages, kitchens, level views, platform lifts, ramps, sliding doors, walkways and widened doorways. Or, construction of a specially-adapted home .
Eligible homes	Owner-occupied or recipient-occupied homes. In general, recipient must be a veteran or service member with a permanent or service-related disability. For details, visit Disability Housing Grants for Veterans or contact your Regional Loan Center. Manufactured home eligibility is determined on a case-by-case basis.
Income limits	None.
Funding details	Grants up to \$100,896, level of disability determines benefit eligibility. No upfront costs or repayments are required.
How to apply	Download an application at www.vba.va.gov and return to St. Paul VA Regional Loan Center, Attention: Loan Guaranty Division, 1 Federal Dr., Fort Snelling, St. Paul, MN 55111.
Last updated	October 2021. This information is subject to change due to changes in legislation or funding.

7-COUNTY METRO

Rebuilding Together Minnesota – Safe at Home Program	
Contact Information	Tony Sjogren (651) 776-4273 homeowners@rtmn.org Homepage - Rebuilding Together Minnesota (rtmn.org)
Eligible Expenses	Accessibility. Includes larger, contractor-delivered environmental home modifications to enable aging-in-place and single-level living.
Eligible homes	Owner-occupied, insured homes in the 7-County Metro. At least one resident must be 55-plus or living with a disability. Manufactured homes are not eligible.
Income limits	At or below 50% of the Area Median Income by household size; up to \$45,200 annually for a family of four.
Funding details	No direct funding. Skilled labor, funding and materials are donated. Repayment is not required unless the recipient moves out of the home within five years. No upfront costs.
How to apply	Download application at Apply for Help - Rebuilding Together Minnesota (rtmn.org)
Last updated	September 2023 via website

Rebuilding Together Minnesota – Home Repair Program	
Contact Information	Tony Sjogren (651) 776-4273 homeowners@rtmn.org Homepage - Rebuilding Together Minnesota (rtmn.org)
Eligible Expenses	Painting Safety Cleaning Flooring installation Landscaping Siding Weatherization
Eligible homes	Homes in Anoka, Carver, Dakota, Hennepin, Ramsey, Scott or Washington counties. Applicants must own and reside in their home, have homeowners' insurance and be current with mortgage and tax payments. Manufactured homes are not eligible. At least one resident 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.
Income limits	Household income must be at or below 50% of the Area Median Income.
Funding details	None. Skilled labor, funding and materials are donated to provide repairs. Repayment is not required unless you move out of the home within 5 years. No upfront fees. When able, applicants and their families are asked to work side-by-side with volunteers.
How to apply	Download application at http://rebuildingtogether-twincities.org/wp-content/uploads/2017/05/Home-Repair-Application.pdf
Last updated	2023

Hearts & Hammers, Twin Cities – Exterior Painting Program	
Contact Information	(651) 636-0797 info@heartsandhammers.org www.heartsandhammers.org
Eligible expenses	Accessibility Exterior repairs Landscaping Painting (exterior) Weatherization and home security
Eligible homes	Single-family homes in the seven-county Metro Area. At least one member of the household must be at least 60 years old, an individual with disabilities, and/or a veteran of the U.S. Armed Forces (or their surviving spouse).
Income limits	Varies by household size, up to \$66,250 for a family of four.
Funding details	Volunteer labor-only. No payment or repayment required.
How to apply	Contact Hearts & Hammers to request an application, or download an application: Twin Cities, Minnesota Homeowner Application Hearts & Hammers (heartsandhammers.org)
Last updated	Sept. 2023

MINNEAPOLIS

NeighborWorks Home Partners – Northside Residents Redevelopment Council Home Improvement Loan Program		
Contact Information	Cristin Burnett - cburnett@nrrc.org www.nwhomepartners.org Near North/Willard-Hay Homeownership Programs - NeighborWorks Home Partners (nwhomepartners.org)	
Eligible Expenses	Accessibility Doors/windows Electrical Energy-efficiency HVAC Painting	Plumbing Roofs Safety Code violation (includes state, county or municipal codes regarding health, housing, building, fire or maintenance)
Eligible homes	Owner-occupied 1–4-unit homes in the Willard Hay and Near North neighborhoods of Minneapolis. Manufactured homes are not eligible.	
Income limits	None.	
Funding details	Loans are between \$3,000 and \$20,000. Fixed 2.5 percent interest rate with maximum 10-year term. 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. Upfront fees: Credit report fee paid by borrower(s) at application. Fees associated with loan origination and closing may be included in the loan amount and paid at closing. Restrictions on contractors and permits apply. Multiple loans per property: Layering of loans between NNWH programs is permitted with conditions.	
How to apply	Contact Cristin Burnett for an application.	
Last updated	February 2023	

SAINT PAUL

Saint Paul Home Loan Fund, City of Saint Paul – Emergency Rehab Loan	
Contact Information	John Lee & Christina Bridston (651) 266-6585 PED-HomeLoans@stpaul.gov www.stpaul.gov/departments/planning-and-economic-development/housing
Eligible Expenses	<div>Doors/windows</div> <div>Electrical</div> <div>Energy-efficiency</div> <div>HVAC</div> <div>Painting</div> <div>Plumbing</div> <div>Roofs</div> <div>Safety</div> <div>Code violation(s)</div>
Eligible homes	Owner-occupied homes in the City of Saint Paul. Single-family or multifamily (condo, townhome) all eligible.
Income limits	Up to 80 percent of the HUD Area Median Income by household size. 1 person: \$66,300; 4 Persons: \$94,650.
Funding details	15-year forgivable loan, with deferred 0% Interest. Loan amounts up to \$40,000. If the owner sells or moves off the property, the loan must be repaid.
How to apply	Fill out our intake form to check eligibility, or contact John Lee or Christina Bidston.
Last updated	January 2023

Dayton's Bluff Neighborhood Housing Services – East Side Revolving Loan	
Contact Information	Samantha Larson (651) 774-6995 slarson@dbnhs.org www.dbnhs.org
Eligible expenses	<div>Code violations</div> <div>Doors/windows</div> <div>Electrical</div> <div>Energy-efficiency items</div> <div>Insulation</div> <div>Mechanical</div> <div>Roofs</div> <div>Safety</div> <div>Siding</div>
Eligible homes	Owner-occupied 1–4-unit properties on the East Side of the City of St. Paul; defined as the Payne/Phalen, Dayton's Bluff and the Greater Eastside neighborhoods. Manufactured homes are not eligible.
Income limits	Varies by household size; up to \$94,650 for a family of four. Visit dbnhs.org to check income eligibility.
Funding details	Loan amounts up to \$49,990. Interest rate varies between 1-3 percent, repayment in monthly instalments with variable term. Loan must be repaid if borrower refinances, sells, or moves out. No upfront costs. Lead-based paint, health and safety concerns, or other city code violations must be addressed in scope of repairs.
How to apply	Contact Samantha Larson or download an application from the website.
Last updated	September 2023

NeighborWorks Home Partners – Saint Paul Home Improvement Loan (CDBG)	
Contact Information	Marie Malrick 651-348-5083 mmalrick@nwhomepartners.org https://nwhomepartners.org/fix-your-home-loan/
Eligible Expenses	<div> <div> Accessibility Doors/windows Electrical Energy-efficiency HVAC </div> <div> Painting Plumbing Roofs Safety/Health Code violation </div> </div>
Eligible homes	Owner-occupied single-family dwellings to four plex
Income limits	Income at or below 120% of Area Median Income, based on household size. Income of all household members is considered.
Funding details	Loan amount maximum \$49,999, due on sale of property. Below-market interest rates based on program and income. In most instances, no money is needed up front. Restrictions on contractors and permits apply; contact NWHP for details.
How to apply	Call (651) 292-8710.
Last updated	October 2022

DAKOTA COUNTY

NeighborWorks Home Partners – West St. Paul EDA Home Improvement Loan	
Contact Information	Marie Malrick 651-348-5083 mmalrick@nwhomepartners.org https://nwhomepartners.org/fix-your-home-loan/west-st-paul-home-improvement-loan/
Eligible Expenses	Variety of interior and exterior repairs - health and safety, energy improvements and improvements to meet housing quality standards.
Eligible homes	Owner-occupied, single-family dwelling properties in West St Paul city limits. Manufactured homes are not eligible.
Income limits	Income limit is between 80-120% of area median income based on household size.
Funding details	Loan minimum \$5,000. Loan maximum \$25,000. 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. Credit report fee will be paid by the borrower(s) at application. Borrowers must have a credit score of 620 or higher. Must be current with mortgage, taxes, and insurance with no late payments in the last 6 months.
How to apply	https://nwhomepartners.org/get-started/
Last updated	September 2023

Dakota County Rehabilitation Loan - Dakota County CDA	
Contact Information	Mark Hanson (651) 675-4469 mhanson@dakotacda.org Home Improvement Loan Program - Dakota County Community Development Agency (dakotacda.org)
Eligible Expenses	Items are approved on a per project basis, but can include: Doors/windows Electrical Energy-efficiency Mechanical Roofs Siding
Eligible homes	Owner-occupied homes in Dakota County. Manufactured homes are not eligible.
Income limits	Gross annual income must be at or below 80% of the Area Median Income. For example, a household of four can earn up to \$94,650.
Funding details	Loan amounts from \$15,000 to a maximum of \$35,000 for single family homes. The loan is a zero percent interest loan with no monthly payments. It must be repaid if you sell or no longer live in your home. Upfront costs: Filing fees at closing of \$92 for single family homes. Borrowers must have acceptable equity, and acceptable credit.
How to apply	Contact Mark Hanson to request an application or download at REHAB LOAN APPLICATION (dakotacda.org)
Last updated	June 2023 via website

HENNEPIN COUNTY

Bloomington HRA - Home Improvement Loan Program											
Contact Information	952-563-8937 HRA@bloomingtonmn.gov https://www.bloomingtonmn.gov/hr/home-improvement-loan-program										
Eligible expenses	<table> <tr> <td>Accessibility</td><td>Painting</td></tr> <tr> <td>Code violation(s)</td><td>Plumbing</td></tr> <tr> <td>Doors/windows</td><td>Roofs</td></tr> <tr> <td>Electrical</td><td>Safety</td></tr> <tr> <td>Energy-efficiency HVAC</td><td></td></tr> </table>	Accessibility	Painting	Code violation(s)	Plumbing	Doors/windows	Roofs	Electrical	Safety	Energy-efficiency HVAC	
Accessibility	Painting										
Code violation(s)	Plumbing										
Doors/windows	Roofs										
Electrical	Safety										
Energy-efficiency HVAC											
Eligible Homes	Condo, Single-family, Townhome. Must be owner-occupied.										
Income limits	Up to 100 percent of the Area Median Income in some cases (\$124,900 for a family of 4).										
Funding details	Loan amounts up to \$50,000, with additional amounts up to \$10,000 for accessibility improvements. Combined maximum amount of \$60,000.										
How to apply	Download a PDF application and return to Bloomington HRA staff by email HRA@bloomingtonmn.gov .										
Last updated	June 2023										

City Of Eden Prairie - Housing Rehabilitation Loan Program	
Contact Information	Jeanne Karschnia (952) 949-8486 jkarschnia@edenprairie.org https://www.edenprairie.org
Eligible Expenses	<div> <div>Code violation(s)</div> <div>Doors/windows</div> <div>Electrical</div> <div>Energy-efficiency</div> <div>HVAC</div> </div> <div> <div>Plumbing</div> <div>Roofs</div> <div>Safety</div> <div>Siding, gutters</div> <div>Appliances</div> </div>
Eligible homes	Single-family, owner-occupied homes in Eden Prairie.
Income limits	Household gross income must be below 80 percent Area Median Income. For example, up to \$79,900 for a four-person household.
Funding details	Loans up to \$15,000 depending on funds available and the amount of equity in the home. 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. There are no upfront fees required from the borrower.
How to apply	Contact Jeanne Karschnia or download https://www.edenprairie.org/home/showdocument?id=317
Last updated	Sept 2023

Plymouth HRA - Emergency Repair Program for Seniors	
Contact Information	Plymouth HRA (763) 509-5410 Housing@plymouthmn.gov Emergency Repair Program for Seniors City of Plymouth, MN (plymouthmn.gov)
Eligible Expenses	Emergency repairs of broken mechanical equipment (i.e., furnaces, water heaters), failing plumbing, or leaking roofs, etc. Minor accessibility improvements (e.g., grab bars).
Eligible homes	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. No manufactured homes.
Income limits	Your income must be at or below 80 percent of the Area Median Income.
Funding details	Grant amount up to \$7,500. Repayment and upfront fees are not required.
How to apply	Call, email or visit the city's website for an application.
Last updated	June 2021

Plymouth HRA - Home Rehabilitation Program	
Contact Information	Plymouth HRA (763) 509-5410 Housing@plymouthmn.gov Home Rehabilitation Program City of Plymouth, MN (plymouthmn.gov)
Eligible Expenses	Preference is given to safety, code and deferred maintenance items.
Eligible homes	You must live in your home, and it must be located in the City of Plymouth. Manufactured homes eligible only if on a permanent foundation.
Income limits	Your income must be at or below 80 percent of the Area Median Income.
Funding details	The loan is zero percent interest, deferred for 20 years. The loan must be repaid if you sell, refinance, or no longer live in your home during the 20-year term. No upfront costs. Loan amounts up to \$40,000.
How to apply	Call, email or visit the city's website for an application.
Last updated	June 2021

RAMSEY COUNTY

NeighborWorks Home Partners – City of Vadnais Heights											
Contact Information	Marie Malrick 651-348-5083 mmalrick@nwhomepartners.org										
Eligible Expenses	<table> <tr> <td>Accessibility</td><td>Painting</td></tr> <tr> <td>Doors/windows</td><td>Plumbing</td></tr> <tr> <td>Electrical</td><td>Roofs</td></tr> <tr> <td>Energy-efficiency</td><td>Safety</td></tr> <tr> <td>HVAC</td><td>Code violation</td></tr> </table>	Accessibility	Painting	Doors/windows	Plumbing	Electrical	Roofs	Energy-efficiency	Safety	HVAC	Code violation
Accessibility	Painting										
Doors/windows	Plumbing										
Electrical	Roofs										
Energy-efficiency	Safety										
HVAC	Code violation										
Eligible homes	Owner-occupied homes in the City of Vadnais Heights. Multifamily, single-family and townhomes are eligible.										
Income limits	Income at or below 100 percent Area Median Income for a family of 2, or less or 115 percent AMI for a family of 3 or more.										
Funding details	Loan amounts from \$5,000 to \$25,000. Loan term up to 20 years; rate below-market and is set by the City of Vadnais Heights. Fixed monthly payments.										
How to apply	Visit www.nwhomepartners.org										
Last updated	Feb 2023										

NeighborWorks Home Partners – City of Shoreview Home Improvement Loan - Due on Sale	
Contact Information	Marie Malrick 651-348-5083 mmalrick@nwhomepartners.org
Eligible Expenses	<div> <div>Accessibility</div> <div>Doors/windows</div> <div>Electrical</div> <div>Energy-efficiency</div> <div>HVAC</div> </div> <div> <div>Painting</div> <div>Plumbing</div> <div>Roofs</div> <div>Safety</div> <div>Code violation</div> </div>
Eligible homes	Owner-occupied homes in the City of Shoreview. Single-family and townhomes are eligible.
Income limits	up to 80% AMI based on household size
Funding details	Loan amounts from \$2,000 to \$25,000. Requires monthly payment and balance is due upon sale of property, transfer of title, refinance or if the property ceases to be owner-occupied. Application fee of \$25 and credit report fee must be paid upfront.
How to apply	Visit www.nwhomepartners.org
Last updated	Sept 2022

NeighborWorks Home Partners – City of Shoreview Home Improvement Loan	
Contact Information	Marie Malrick 651-348-5083 mmalrick@nwhomepartners.org
Eligible Expenses	<div> <div>Accessibility</div> <div>Doors/windows</div> <div>Electrical</div> <div>Energy-efficiency</div> <div>HVAC</div> </div> <div> <div>Painting</div> <div>Plumbing</div> <div>Roofs</div> <div>Safety</div> <div>Code violation</div> </div>
Eligible homes	Owner-occupied homes in the City of Shoreview. Single-family and townhomes are eligible.
Income limits	80-120 percent of the Area Median Income by household size.
Funding details	The maximum loan amount is \$50,000 for households 80-120% Area Median Income (AMI). Minimum loan amount is \$2,000. Interest rate will be set by the City of Shoreview at below market rate, and the monthly payment will be fixed. Maximum loan term is 20 years. Borrowers aged 65 or older or who are military veterans shall receive a discounted rate. All loans will be secured by a mortgage in favor of the City of Shoreview. Applicants will be required to obtain title insurance on this loan. Upfront costs: application fee (\$25) and credit report fee. Additional details on NWHP website .
How to apply	Visit www.nwhomepartners.org
Last updated	Sept 2023 via website.

WASHINGTON COUNTY

City of Woodbury Reinvestment Fund - NeighborWorks Home Partners	
Contact Information	Marie Malrick 651-348-5083 mmalrick@nwhomepartners.org https://nwhomepartners.org/city-woodbury-homeownership-programs/
Eligible Expenses	Repairs, replacement, or new construction to: improve the exterior and/or interior of the property, correct local or state code deficiencies, address health and safety items or improve handicap accessibility.
Eligible homes	Properties located within the City of Woodbury. Owner-occupied single-family detached homes and duplexes are eligible. Condominiums and townhomes are eligible for interior improvements only. Manufactured homes, Homeowners Associations, and non-owner-occupied properties are not eligible.
Income limits	Up to \$146,000.
Funding details	Loan amounts from \$2,000- \$40,000. Monthly interest and principal payments at an affordable interest rate. Upfront costs: Credit report fee at application. Borrowers must be current on property taxes and mortgages and have homeowner insurance in effect at time of loan closing.
How to apply	https://nwhomepartners.org/get-started/
Last updated	June 2021

Washington County Community Development Agency – Home Improvement Loan											
Contact Information	Elena Aho 651-202-2823 www.washingtoncountycda.org										
Eligible Expenses	<table> <tr> <td>Accessibility</td><td>HVAC</td></tr> <tr> <td>Code violation</td><td>Painting</td></tr> <tr> <td>Doors/windows</td><td>Plumbing</td></tr> <tr> <td>Electrical</td><td>Roofs</td></tr> <tr> <td>Energy-efficiency</td><td>Safety</td></tr> </table>	Accessibility	HVAC	Code violation	Painting	Doors/windows	Plumbing	Electrical	Roofs	Energy-efficiency	Safety
Accessibility	HVAC										
Code violation	Painting										
Doors/windows	Plumbing										
Electrical	Roofs										
Energy-efficiency	Safety										
Eligible homes	Owner-occupied properties in Washington County, excluding the cities of Woodbury and Grant. Condos (interior only), multifamily, single-family, townhomes (interior only).										
Income limits	Up to 80% Area Median Income by household size.										
Funding details	Deferred loans at zero percent interest up to \$24,500. No money upfront. Loans are repaid when the home is sold.										
How to apply	Complete pre-application at www.washingtoncountycda.org										
Last updated	September 2023										

GREATER MINNESOTA

Central Minnesota Housing Partnership, Inc. – Small Cities Development Program	
Contact Information	Dustin Switters (320) 258-0681 dswitters@cmhp.net Small Cities Development Program Central Minnesota Housing Partnership (cmhp.net)
Eligible Expenses	Items such as roofing, gutters, siding, windows, doors, insulation, HVAC, electrical, plumbing, and to address required lead paint remediation items
Eligible homes	Owner-occupied properties in the communities of Mora, Swanville, Bertha Hewitt, Sebeka, Wadena and Buffalo. Single-family and multifamily homes are eligible.
Income limits	Annual gross household income must be at or below 80% of the Area Median Income in borrowers' county of residence, as determined by HUD. Income is based on household size (all persons over the age of 18), and all household income is verified by a third party.
Funding details	Maximum of \$25,000 in SCDP funds per owner-occupied home to cover 85-90% of construction costs. Funding is provided as a 0% interest, deferred, forgivable loan. Loan is forgiven 1/7th per year. Repayment is not required unless the home changes ownership during the 7-year term; then a pro-rated portion of the loan is due upon sale. Owners' contribution is required; additional funding programs may be available to cover owner match funds requirement. Contact CMHP for more details.
How to apply	Contact Dustin Switters to request an application. Applications will be processed on a first come, first served basis.
Last updated	Sept 2023

Beltrami County HRA – In-House Rehabilitation Loan Program											
Contact Information	Levi Haar (218) 333-6530 lhaar@hrdc.org www.hrdc.org										
Eligible Expenses	<table border="0"> <tr> <td>Accessibility</td><td>Painting</td></tr> <tr> <td>Doors/windows</td><td>Plumbing, well and/or septic system</td></tr> <tr> <td>Electrical</td><td>Roofs</td></tr> <tr> <td>Energy-efficiency</td><td>Safety</td></tr> <tr> <td>HVAC</td><td>Code violation</td></tr> </table>	Accessibility	Painting	Doors/windows	Plumbing, well and/or septic system	Electrical	Roofs	Energy-efficiency	Safety	HVAC	Code violation
Accessibility	Painting										
Doors/windows	Plumbing, well and/or septic system										
Electrical	Roofs										
Energy-efficiency	Safety										
HVAC	Code violation										
Eligible homes	Owner-occupied homes in Beltrami County. Single-family homes are eligible, multifamily homes will be evaluated on a case-by-case basis. Manufactured/mobile homes are eligible only if permanently affixed to a foundation and taxed as real property. House payments and taxes must be current. Home insurance is required.										
Income limits	At or below 80% of the statewide median household income.										
Funding details	Loan amounts up to \$15,000. Monthly payments at a fixed interest rate; term up to 20 years. Payment amount is determined by the DTI ratio but will not exceed \$200 per month. Any closing costs are typically rolled into the loan.										
How to apply	Contact Levi Haar for a prescreening.										
Last updated	September 2023										

Arrowhead Economic Opportunity Agency – Single Family Rehabilitation Loans	
Contact Information	Beth Davies (800) 662-5711 ext. 6819 beth.davies@aeoa.org https://www.aeoa.org/single-family-rehabilitation
Eligible expenses	Basic improvements to the safety, livability, energy efficiency and accessibility of the home.
Eligible homes	Owner-occupied homes in Cook, Lake, and St. Louis Counties, excluding the City of Duluth.
Income limits	Variable. Contact Arrowhead Economic Opportunity Agency (AEOA) for details.
Funding details	Loans up to \$27,000. Assistance is in the form of a zero percent 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 varies by program. Borrower must be current with property tax and mortgage payments (if applicable). For homes built prior to 1978, a lead-based paint risk assessment is required, and any deficiencies must be addressed.
How to apply	Contact AEOA for an application; 1-800-662-5711 Ext. 6879 or rehab@aeoa.org
Last updated	October 2023 via website

Semcac – DEED Small Cities Loan Program	
Contact Information	Cindy Vitse (507) 864-8207 cindy.vitse@semcac.org Low Income Housing Loans, Government Housing Loans (semcac.org)
Eligible Expenses	Accessibility Health Safety Preventative maintenance Restoration or preservation of historical value
Eligible homes	Harmony (ends 12/1/25), Hokah and La Crescent (ends 9/30/24)
Income limits	By household size.
Funding details	Borrower must be current with mortgage and property taxes and have homeowners' insurance.
How to apply	Contact Cindy Vitse.
Last updated	Sept. 2023

Semcac – City of Rushford Rehab Loan	
Contact Information	Cindy Vitse (507) 864-8207 cindy.vitse@semcac.org Low Income Housing Loans, Government Housing Loans (semcac.org)
Eligible Expenses	General home repairs and improvements.
Eligible homes	Owner-occupied homes in the city of Rushford.
Income limits	Gross household income up to 100% of the Area Median Income for Fillmore County.
Funding details	Deferred loan of \$5,000-\$24,999. Loans are two percent (2%) simple interest for 10 years; zero interest thereafter. Borrower must have sufficient home equity to cover loan amount. Borrowers must be current with mortgage and property taxes and have homeowners' insurance.
How to apply	Contact Cindy Vitse.
Last updated	Sept. 2023

Southwest Minnesota Housing Partnership – Home Improvement Loan	
Contact Information	Joel Hollerich (507) 836-1616 joelh@swmhp.org https://www.swmhp.org/homeowners/home-improvement-loans/
How to apply	Contact administrator or download forms from website
Last updated	October 2023