



MINNESOTA
HOMEOWNERSHIP
CENTER

Home Rehab and Repair Directory

January 2022

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

TIPS FOR USING THE HOME REHAB AND REPAIR 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 Earlier versions are no longer valid.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 eligibility 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

Center For Energy and Environment Home Energy Loans

PROGRAM ADMINISTRATOR: Center for Energy and Environment

CONTACT INFORMATION: (612) 335-5884 | loaninfo@mncee.org

WEBSITE: <https://www.mncee.org/find-financing-incentives/mhfa-home-energy-loan-program/>

ELIGIBLE EXPENSES: 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? Apply online at <https://www.mncee.org/loans/our-loans/>

DOES MY HOME 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 Mounds View are eligible

HOW MUCH MONEY IS AVAILABLE? It depends on the program and ranges up to \$25,000.

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.

INCOME LIMITS: Depends on the program. Some programs 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: June 2021

Center For Energy and Environment Home Improvement Loans

PROGRAM ADMINISTRATOR: Center for Energy and Environment

CONTACT INFORMATION: (612) 335-5884 | loaninfo@mncee.org

WEBSITE: <https://www.mncee.org/loans/our-loans/>

ELIGIBLE EXPENSES: Most improvements are eligible

HOW DO I APPLY? Apply online at <https://www.mncee.org/loans/our-loans/>

DOES MY HOME QUALIFY? You must live in and own the home.

ARE MANUFACTURED HOMES ELIGIBLE? No

HOW MUCH MONEY IS AVAILABLE? \$1,000 to \$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 vary by program.

INCOME LIMITS: 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 the Find Funding tab to search for programs offered by CEE in your city. Search for programs by city [here](#).

LAST UPDATED: June 2021

MHFA Energy Efficiency Incentive Program

PROGRAM ADMINISTRATOR: Minnesota Housing Finance Agency (MHFA)

CONTACT INFORMATION: Single Family Division: (651) 296-8215 or 1-800-710-8871, option 4; | mn.housing@state.mn.us

WEBSITE: www.mnhousing.gov

ELIGIBLE EXPENSES: Upgrades and improvements that improve the energy efficiency of the home.

HOW DO I APPLY? Go to the Minnesota Housing website to [Find a Lender](#) in your area.

DOES MY HOME QUALIFY? You must live in and own the home.

HOW MUCH MONEY IS AVAILABLE? Up to \$25,000

HOW DO I REPAY THE MONEY? Varies; ask your lender for current rates and terms.

INCOME LIMITS: No income limit

DO I NEED TO PAY MONEY UPFRONT? Additional fees may apply, check with your lender.

ADDITIONAL INFORMATION: Secured and unsecured options available; see lender for details.

LAST UPDATED: September 2021

MHFA Fix Up Loan

PROGRAM ADMINISTRATOR: Minnesota Housing Finance Agency (MHFA)

CONTACT INFORMATION: Single Family Division: (651) 296-8215 or 1-800-710-8871, option 4 | mn.housing@state.mn.us

WEBSITE: <http://www.mnhousing.gov>

ELIGIBLE EXPENSES: 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 HOME 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 are eligible.

HOW MUCH MONEY IS AVAILABLE? Up to \$25,000 for unsecured and secured energy/accessibility loan, up to \$75,000 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. See lender for current rates. Reduced rates for accessibility and energy improvements.

INCOME LIMITS: 11-County Twin Cities Metro Area: \$156,800 / Dodge and Olmsted counties: \$156,800 / all other counties: \$139,200

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 are available.

LAST UPDATED: September 2021

MHFA Rehab Loan and Emergency Loan Program

PROGRAM ADMINISTRATOR: Minnesota Housing Finance Agency

CONTACT INFORMATION: Single Family Division: (651) 296-8215 or 1-800-710-8871, option 4 | mn.housing@state.mn.us

WEBSITE: <https://www.mnhousing.gov/sites/lenders/rehab>

ELIGIBLE EXPENSES: 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 HOME 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.

INCOME LIMITS: 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: June 2021

USDA-RD 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>

ELIGIBLE EXPENSES: 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 your local office. Visit the website and select **Forms and Resources**.

DOES MY HOME QUALIFY? Your home must need repairs and improvements for deferred maintenance, health, safety, or sanitation and must be in a rural area as defined by the USDA-RD. To see if your home is in a rural area, visit <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 fewer than three years.

INCOME LIMITS: 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, 20-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

VA Specially Adapted Housing (SAH) and Special Housing Adaptations (SHA) Grant

PROGRAM ADMINISTRATOR: United States Department of Veterans Affairs

CONTACT INFORMATION: St. Paul Vet Center | (651) 644-4022

WEBSITE: <https://www.benefits.va.gov/homeloans/adaptedhousing.asp>

ELIGIBLE EXPENSES: Accessibility items such as bathrooms, carpet, widened doorways, faucets, garages, kitchens, level views, ramps, platform lifts, sliding doors, and walkways in home where veteran owns or lives, or intends to own or 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 HOME QUALIFY? In general, you must have a permanent or service-related disability, be a veteran or service member, and live in or own 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? Eligibility determined on a case-by-case basis. Contact Regional Loan Center for further information.

HOW MUCH MONEY IS AVAILABLE? Grants up to \$100,896, level of disability determines benefit eligibility.

HOW DO I REPAY THE MONEY? No repayment is required.

INCOME LIMITS: 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: October 2021

7-COUNTY METRO

A Brush With Kindness (Inactive)

PROGRAM ADMINISTRATOR: Twin Cities Habitat for Humanity – Not currently accepting applications.

CONTACT INFORMATION: (612) 788-8169

WEBSITE: <https://home.tchabitat.org/home-repair?hsCtaTracking=9a5d7cd2-d357-43f6-8916-5ddd0f9c675d%7Ca90aed23-7b87-4585-9901-dda69cb0b4c3#abwkresources>

HOW DO I APPLY? Applications are available once a year on a first-come, first-served basis until all program resources are allocated. Habitat staff will conduct a home assessment for eligible applications to determine a customized scope of work for each household.

DOES MY HOME QUALIFY? Owner-occupied properties within the 7-County Metro Area are eligible. Properties must be owner-occupied for the last two years and applicants must have homeowners insurance.

ELIGIBLE EXPENSES: Health and safety repairs within the scope of work Habitat volunteers, staff, and subcontractors can provide.

HOW MUCH MONEY IS AVAILABLE? Habitat will work individually with each household to determine the cost for repairs. Habitat generally cannot provide repairs costing more than \$15,000 per household.

HOW DO I REPAY THE MONEY? Two options available to choose from: 2-year affordable, monthly repayment plan or 10-year, declining forgivable mortgage (no monthly payments).

INCOME LIMITS: 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 application. Applicants cannot have received assistance through the program in the past two years.

LAST UPDATED: June 2021

Accessibility Modifications Program

PROGRAM ADMINISTRATOR: Rebuilding Together Twin Cities

CONTACT INFORMATION: Tony Sjogren | (651) 776-4273 | t.sjogren@rebuildingtogether-twincities.org

CONTACT INFORMATION: <http://www.rebuildingtogether-twincities.org/>

ELIGIBLE EXPENSES: 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 <https://rebuildingtogether-twincities.org/apply-for-help/>

DOES MY HOME 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.

INCOME LIMITS: 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

CONTACT INFORMATION: <http://www.rebuildingtogether-twincities.org/>

ELIGIBLE EXPENSES: 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 HOME 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.

INCOME LIMITS: 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

Exterior Painting Program

PROGRAM ADMINISTRATOR: Hearts & Hammers, Twin Cities

CONTACT INFORMATION: (651) 636-0797 | info@heartsandhammers.org

CONTACT INFORMATION: www.heartsandhammers.org

ELIGIBLE EXPENSES: 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 (651) 636-0797 or email info@heartsandhammers.org to request an application or download an application: <https://heartsandhammers.org/homeowner-applications/>

DOES MY HOME QUALIFY? This program is for income-qualified single-family homeowners in the 7-County 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.

INCOME LIMITS: Income limits vary by household size, up to \$62,750 for a family of four.

DO I NEED TO PAY MONEY UPFRONT? No

ADDITIONAL INFORMATION: None

LAST UPDATED: October 2021

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>

ELIGIBLE EXPENSES: 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 <https://rebuildingtogether-twincities.org/apply-for-help/>

DOES MY HOME 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.

INCOME LIMITS: 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

Revive

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: <https://nwhomepartners.org/fix-your-home-loan/>

ELIGIBLE EXPENSES: 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 HOME QUALIFY? Owner occupied homes of up to 4 units, 7-County Metro Area.

ARE MANUFACTURED HOMES ELIGIBLE? No

HOW MUCH MONEY IS AVAILABLE? Loan minimum \$1,000. Loan maximum \$45,000.

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.

INCOME LIMITS: 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: June 2021

Safe At Home Program

PROGRAM ADMINISTRATOR: Rebuilding Together Twin Cities

CONTACT INFORMATION: Tony Sjogren | (651) 776-4273 | t.sjogren@rebuildingtogether-twincities.org

CONTACT INFORMATION: <http://www.rebuildingtogether-twincities.org/>

ELIGIBLE EXPENSES: 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 <https://rebuildingtogether-twincities.org/apply-for-help/>

DOES MY HOME 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.

HOW DO I REPAY THE MONEY? Repayment is not required unless you move out of the home within 2 years.

INCOME LIMITS: 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

Community Development Fund (CDFI)

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: <https://nwhomepartners.org/fix-your-home-loan/>

ELIGIBLE EXPENSES: 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 HOME QUALIFY? Owner occupied homes of up to 4 units, in Minneapolis

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.

INCOME LIMITS: Income limit is 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: June 2021

Northside Residents Redevelopment Council Home Improvement Loan Program

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: <https://nwhomepartners.org/get-started/>

ELIGIBLE EXPENSES: 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 HOME QUALIFY? 1-2 unit homes in the Willard Hay and Near North neighborhoods of Minneapolis.

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.

INCOME LIMITS: 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: April 2021

SAINT PAUL

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 HOME QUALIFY? Homesteaded an owner-occupied single-family dwelling

ELIGIBLE EXPENSES: 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.

INCOME LIMITS:

1 Person	\$50,350
4 Persons	\$71,900
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

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

HOW DO I APPLY? Contact Zong Vang to request an application.

DOES MY HOME 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.

ELIGIBLE EXPENSES: 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.

INCOME LIMITS:

1 Person	\$39,650
4 Persons	\$56,600
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? Contact Zong Vang to request an application.

DOES MY HOME QUALIFY? Homesteaded an owner-occupied dwellings 1-4 units.

ELIGIBLE EXPENSES: 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 \$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.

INCOME LIMITS: 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

East Side Revolving Loan

PROGRAM ADMINISTRATOR: Dayton's Bluff Neighborhood Housing Services

CONTACT INFORMATION: Samantha Larson | (651) 774-6995

CONTACT INFORMATION: www.dbnhs.org

ELIGIBLE EXPENSES: 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 an application or download application from website.

DOES MY HOME 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.

INCOME LIMITS: Income for family of 4 is \$78,500. 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: June 2021

Facelift Impact Fund

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: www.nwhomepartners.org

ELIGIBLE EXPENSES: 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 HOME 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; 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.

INCOME LIMITS: 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 homeowners insurance in effect at time of loan closing.

LAST UPDATED: June 2021

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? Call (651) 292-8710

DOES MY HOME QUALIFY? Owner-occupied single-family dwellings to four plex (must be owner occupied).

ELIGIBLE EXPENSES: 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.

INCOME LIMITS: Yes; 80% of the Area Median Income based on household size. Income of all household members is considered.

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: April 2021

DAKOTA COUNTY

West St. Paul EDA Home Improvement Loan

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: <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.

HOW DO I APPLY? <https://nwhomepartners.org/get-started/>

DOES MY HOME QUALIFY? Owner-occupied, single-family dwelling properties in West St Paul, North of Butler

ARE MANUFACTURED HOMES ELIGIBLE? No

HOW MUCH MONEY IS AVAILABLE? Loan minimum \$5,000. Loan maximum \$15,000.

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.

INCOME LIMITS: Income limit is between 80-120% 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 620. Current with mortgage, taxes, and insurance with no late payments on these items in the last 6 months.

LAST UPDATED: June 2021

Dakota County Rehabilitation Loan

PROGRAM ADMINISTRATOR: Dakota County CDA

CONTACT INFORMATION: Mark Hanson | (651) 675-4469 | mhanson@dakotacda.org

WEBSITE: www.dakotacda.org

ELIGIBLE EXPENSES: 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? Contact Mark Hanson to request an application or download at

[https://www.dakotacda.org/wp-](https://www.dakotacda.org/wp-content/uploads/2021/03/Application_Rehab-fillable.pdf)

[content/uploads/2021/03/Application_Rehab-fillable.pdf](https://www.dakotacda.org/wp-content/uploads/2021/03/Application_Rehab-fillable.pdf)

DOES MY HOME QUALIFY? You must live in your home, and it must be in Dakota County.

ARE MANUFACTURED HOMES ELIGIBLE? No

HOW MUCH MONEY IS AVAILABLE? Up to \$35,000 for single family homes. The loan minimum is \$15,000.

HOW DO I REPAY THE MONEY? The loan is a 0% interest loan with no monthly payments. It must be repaid if you sell or no longer live in your home.

INCOME LIMITS: 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 \$78,500.

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: June 2021

HENNEPIN COUNTY

CDBG Housing Rehabilitation Loan Program (Inactive)

PROGRAM ADMINISTRATOR: City of Bloomington HRA

CONTACT INFORMATION: Steven Schmidt | 952-563-8941 | sschmidt@BloomingtonMN.gov

WEBSITE: <https://www.bloomingtonmn.gov/hra/housing-rehabilitation-loan-program>

ELIGIBLE EXPENSES: 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? Contact Steven Schmidt or download an application from the website.

DOES MY HOME 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 10th 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.

INCOME LIMITS: 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 \$79,900 annually. See website for details.

DO I NEED TO PAY MONEY UPFRONT? No

ADDITIONAL INFORMATION: None

LAST UPDATED: June 2021

Neighborhood Loan Program (NBHD)

PROGRAM ADMINISTRATOR: City of Bloomington HRA

CONTACT INFORMATION: Brian Duerwachter | (952) 563-8937 or hra@BloomingtonMN.gov

WEBSITE: <https://www.bloomingtonmn.gov>

ELIGIBLE EXPENSES: 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 HOME 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 10th 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.

INCOME LIMITS: Your income must be at or below 100% of the Area Median Income. For example, a household of four can earn up to \$104,900 annually. See website for details.

DO I NEED TO PAY MONEY UPFRONT? No

ADDITIONAL INFORMATION: None

LAST UPDATED: June 2021

City Of Eden Prairie Housing Rehabilitation Loan Program

PROGRAM ADMINISTRATOR: Jeanne Karschnia

CONTACT INFORMATION: (952) 949-8486 | jkarschnia@edenprairie.org

WEBSITE: <https://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 an application at <https://www.edenprairie.org>

DOES MY HOME QUALIFY? Single-family, owner-occupied homes in Eden Prairie are eligible.

ELIGIBLE EXPENSES: 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, AC, doors, water heater, driveways, appliances, and gutters.

HOW MUCH MONEY IS AVAILABLE? Loans up to \$15,000 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.

INCOME LIMITS: Household gross income must be below 80% AMI. Income for a four-person household is \$79,900.

DO I NEED TO PAY MONEY UPFRONT? There are no fees required from the borrower.

ADDITIONAL INFORMATION: None

LAST UPDATED: June 2021

City of Plymouth Emergency Repair Program for Seniors

PROGRAM ADMINISTRATOR: Plymouth HRA

CONTACT INFORMATION: (763) 509-5410 | Housing@plymouthmn.gov

WEBSITE: www.plymouthmn.gov

ELIGIBLE EXPENSES: 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, email or visit the city's website for an application.

DOES MY HOME QUALIFY? You must live in your home, and it must be 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 \$7,500

HOW DO I REPAY THE MONEY? This is a grant. Repayment is not required.

INCOME LIMITS: 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: June 2021

City Of Plymouth Home Improvement Deferred Loan

PROGRAM ADMINISTRATOR: Plymouth HRA

CONTACT INFORMATION: (763) 509-5410 | Housing@plymouthmn.gov

WEBSITE: www.plymouthmn.gov

ELIGIBLE EXPENSES: Preference is given to safety, code, and deferred maintenance items.

HOW DO I APPLY? Call, email or visit the city's website for an application.

DOES MY HOME QUALIFY? You must live in your home, and it must be 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 \$40,000

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.

INCOME LIMITS: 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: June 2021

RAMSEY COUNTY

City of Shoreview Home Improvement Loan

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: <https://nwhomepartners.org/fix-your-home-loan/>

ELIGIBLE EXPENSES: 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? Call (651) 292-8710

DOES MY HOME QUALIFY? All properties must be owner-occupied. Single family detached and attached properties located within the City of Shoreview. For condominiums & townhouses, only individual interior repairs are eligible.

HOW MUCH MONEY IS AVAILABLE? The maximum loan amount is \$40,000. 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.

INCOME LIMITS: less than 120% of the Area Median Income (listed on website)

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: June 2021

WASHINGTON COUNTY

City of Woodbury Reinvestment Fund

PROGRAM ADMINISTRATOR: NeighborWorks Home Partners

CONTACT INFORMATION: (651) 292-8710

WEBSITE: <https://nwhomepartners.org/city-woodbury-homeownership-programs/>

ELIGIBLE EXPENSES: Eligible work includes 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? <https://nwhomepartners.org/get-started/>

DOES MY HOME 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 principal payments at an affordable interest rate.

INCOME LIMITS: Less than \$146,000

DO I NEED TO PAY MONEY UPFRONT? Credit report fee will be paid by the borrower(s) at application.

ADDITIONAL INFORMATION: applicants must be current on property taxes and mortgages, and have homeowners insurance in effect at time of loan closing.

LAST UPDATED: June 2021

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 HOME QUALIFY? Single family detached homes, townhouses, condos and twin homes are eligible. Eligible properties must have an estimated market value at or below \$382,375.

ELIGIBLE EXPENSES: 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 \$24,500.

HOW DO I REPAY THE MONEY? This is a no-interest deferred loan

INCOME LIMITS: Eligible households earning up to 80% of the Area Median Income.

DO I NEED TO PAY MONEY UPFRONT? No.

ADDITIONAL INFORMATION: All areas of Washington County may access this loan program except for Marine on St. Croix and Woodbury.

LAST UPDATED: June 2021

GREATER MINNESOTA

Small Cities Development Program

PROGRAM ADMINISTRATOR: Central Minnesota Housing Partnership, Inc.

CONTACT INFORMATION: Messina Owings | (320) 258-0681 | mowings@cmhp.net

WEBSITE: www.cmhp.net

ELIGIBLE EXPENSES: 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 Messina Owings to request an application.

DOES MY HOME QUALIFY? You must live in your home full time and home must be in designated target areas within the cities of Sartell, Mora, and Wadena.

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 1/7th 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.

INCOME LIMITS: Annual gross household income must be at or below 80% of the Area Median Income. Annual gross household income is based on household size (all persons over the age of 18), and all household income is verified by third party verification.

DO I NEED TO PAY MONEY UPFRONT? Homeowner is required to cover 10% of the total construction costs. The SCDP loan will not cover 100% of rehab costs. Actual owner match amounts are determined 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: June 2021

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 HOME QUALIFY? Home must be 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.

ELIGIBLE EXPENSES: Improvements that 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. Payment amount is determined by the debt-to-income ratio, but will not be less than \$50 per month and will not exceed \$200 per month.

INCOME LIMITS: 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: June 2021

Single Family Rehabilitation Loan

PROGRAM ADMINISTRATOR: Arrowhead Economic Opportunity Agency (AEOA)

CONTACT INFORMATION: Beth Davies | (800) 662-5711 ext. 6819 | beth.davies@aeoa.org

WEBSITE: <https://www.aeoa.org/single-family-rehabilitation>

ELIGIBLE EXPENSES: 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 AEOA for an application; 1-800-662-5711 Ext. 6879 or rehab@aeoa.org

DOES MY HOME 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. 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.

INCOME LIMITS: Varies. Programs available for low-income homeowners. 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: June 2021

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? Contact Levi Haar for a prescreening.

DOES MY HOME 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 Bemidji.

ELIGIBLE EXPENSES: 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.

INCOME LIMITS: 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: June 2021

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

ELIGIBLE EXPENSES: Items that will address health, safety, and code issues.

HOW DO I APPLY? Contact Cindy Vitse at Semcac.

DOES MY HOME QUALIFY? Communities with a current grant: Caledonia, but all apps have been taken.

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 7 years, depending on the community you live in.

INCOME LIMITS: 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: June 2021

Southwest Minnesota Housing Partnership – Home Improvement Loan

PROGRAM ADMINISTRATOR: Southwest Minnesota Housing Partnership

CONTACT INFORMATION: Joel Hollerich | (507) 836-1616 | joelh@swmhp.org

WEBSITE: <https://www.swmhp.org/homeowners/home-improvement-loans/>

HOW DO I APPLY? Contact administrator or download forms from the website

DOES MY HOME QUALIFY? Varies, contact Program Administrator for details.

ELIGIBLE EXPENSES: Varies, contact Program Administrator for details.

HOW MUCH MONEY IS AVAILABLE? Varies, contact Program Administrator for details.

HOW DO I REPAY THE MONEY? Varies, contact Program Administrator for details.

INCOME LIMITS: Contact Program Administrator.

DO I NEED TO PAY MONEY UPFRONT? Possibly, contact Program Administrator for details.

ADDITIONAL INFORMATION: SWMHP has several programs that are part of the Rehab pool

LAST UPDATED: June 2021