



MINNESOTA
HOMEOWNERSHIP
CENTER

Home Rehab and Repair Directory

December 2024

The Minnesota Homeownership Center maintains this tool, which is designed for consumers 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 Earlier versions are no longer valid.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

Contents

STATEWIDE.....	4
Minnesota Housing.....	4
Center for Energy and the Environment.....	4
USDA-RD Rural Repair and Rehab Grant and Loan.....	4
VA-Specially Adapted Housing and Special Housing Adaptations Grant	5
NeighborWorks Home Partners – Emergency Repairs	5

7-COUNTY METRO 6

- Hearts & Hammers, Twin Cities – Exterior Painting Program 6
- Rebuilding Together Minnesota – Safe at Home Program..... 7
- Rebuilding Together Minnesota – Home Repair Program 6

11-COUNTY METRO 7

- NeighborWorks Home Partners – Metro Home Improvement Loan..... 7
- NeighborWorks Home Partners – MHFA Fix Up Loan..... 8

MINNEAPOLIS..... 8

- NeighborWorks Home Partners – Minneapolis Home Improvement Programs 8

SAINT PAUL 9

- Saint Paul Home Loan Fund, City of Saint Paul – Emergency Rehab Loan..... 10
- Dayton’s Bluff Neighborhood Housing Services – Revolving Loan Fund 9
- Dayton’s Bluff Neighborhood Housing Services – Minnesota Housing Fix Up Loan..... 9
- NeighborWorks Home Partners – Saint Paul Home Improvement Programs 10

DAKOTA COUNTY 10

- NeighborWorks Home Partners – West St. Paul EDA Home Improvement Loan 11
- Dakota County CDA – Home Improvement Loan Program 11

HENNEPIN COUNTY 12

- Bloomington HRA - Home Improvement Loan Program 12
- Bloomington HRA – Housing and Environmental Loan Program..... 12
- City Of Eden Prairie – Housing Rehabilitation Loan Program 13
- Plymouth HRA – Emergency Repair Program for Seniors..... 13
- Plymouth HRA – Home Rehabilitation Program 14

RAMSEY COUNTY..... 14

NeighborWorks Home Partners – Replace Lead Windows..... 14

WASHINGTON COUNTY..... 15

 NeighborWorks Home Partners – Woodbury Neighborhood Reinvestment Fund..... 15

 Washington County CDA – Rehab Loan Program 15

 Washington County CDA – Emergency Loan Program..... **Error! Bookmark not defined.**

GREATER MINNESOTA..... 16

 Arrowhead Economic Opportunity Agency – Single Family Rehabilitation 16

 Central Minnesota Housing Partnership, Inc. – Small Cities Development Program 16

 Hearts & Hammers, Warroad – Exterior Painting Program **Error! Bookmark not defined.**

 Headwaters RDC – MN Housing Fix Up Program..... **Error! Bookmark not defined.**

 Headwaters RDC – MN Housing Rehab Loan and Emergency and Accessibility Loan Programs 17

 One Roof Community Housing – Repair & Remodel Loans 18

 Semcac – Residential Homeowner Rehab Program..... 18

 Southwest Minnesota Housing Partnership – Small Cities Development Program..... 19

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 mnhousing.gov/homeownership/improve-your-home	(612) 335-5884 or (612) 335-5856 for Spanish loaninfo@mncee.org mncee.org/home-improvement
Programs offered: Disaster Recovery Loan Program Fix Up Home Improvement Loan Program Energy Loan Plus Rehabilitation Loan Program and 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 Cities with Special Rate Programs 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 area office at rd.usda.gov rd.usda.gov/programs-services/single-family-housing-programs		
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Loans: Repair / improve / modernize homes Remove health and safety hazards</td> <td style="width: 50%;">Grants: Must remove health and safety hazards</td> </tr> </table>	Loans: Repair / improve / modernize homes Remove health and safety hazards	Grants: Must remove health and safety hazards
Loans: Repair / improve / modernize homes Remove health and safety hazards	Grants: Must remove health and safety hazards		
Eligibility	Owner-occupied 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 both the home and site are owned.		
Income Limits	Must be unable to obtain affordable credit elsewhere, have a family income within the very-low-income limit , and for grants, be age 62 or older.		
Funding Details	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> Loan: Maximum up to \$40,000 (can be combined with grant for a maximum of \$50,000) Repayment is 1% fixed interest for 20 years, with monthly payments Full title service is required for loans greater than \$25,000. </td> <td style="width: 50%;"> Grant: Maximum up to \$10,000 (can be combined with loan for a maximum of \$50,000) Must be repaid if the property is sold within less than 3 years Grants have a lifetime limit of \$10,000 </td> </tr> </table>	Loan: Maximum up to \$40,000 (can be combined with grant for a maximum of \$50,000) Repayment is 1% fixed interest for 20 years, with monthly payments Full title service is required for loans greater than \$25,000.	Grant: Maximum up to \$10,000 (can be combined with loan for a maximum of \$50,000) Must be repaid if the property is sold within less than 3 years Grants have a lifetime limit of \$10,000
Loan: Maximum up to \$40,000 (can be combined with grant for a maximum of \$50,000) Repayment is 1% fixed interest for 20 years, with monthly payments Full title service is required for loans greater than \$25,000.	Grant: Maximum up to \$10,000 (can be combined with loan for a maximum of \$50,000) Must be repaid if the property is sold within less than 3 years Grants have a lifetime limit of \$10,000		
How to Apply	Forms can be downloaded from the website or requested in person for submission from your local Rural Development office.		
Last Updated	December 2024. Information and funding are subject to change throughout the year.		

VA-Specially Adapted Housing and Special Housing Adaptations Grant	
Contact Information	United States Department of Veterans Affairs St. Paul Vet Center: (612) 243-7920 / Find local center at va.gov/find-locations benefits.va.gov/homeloans/adaptedhousing.asp
Eligible Expenses	Improvements for accessibility and medical/physical need, as well as medical/financial feasibility and property suitability. This includes bedrooms, bathrooms, flooring, garages, kitchens, windows, platform lifts, ramps, sliding doors, doorways, etc.
Eligibility	SAH grant requires that you own or will own the home, SHA grant requires you or a family member own or will own the home. Applicants must be a veterans or service members and must have a qualifying service-connected disability, as outlined by the VA.
Income Limits	None.
Funding Details	SHA grants up to \$23,444, and SAH grants up to \$117,014. No upfront costs or repayment. If you don't use the full amount, you can use more money from the grant in future years. Maximums per year are subject to change.
How to Apply	Apply online or visit your local VA Center for assistance.
Last Updated	December 2024. Information and funding are subject to change throughout the year.

NeighborWorks Home Partners – Emergency Repairs	
Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/emergency
Eligible Expenses	Maintenance issues that can make a home uninhabitable Broken Water Main Sewer Main Furnace and Boiler Replacement
Eligibility	Varies, contact for details.
Income Limits	Repairs that qualify for emergency funding have an expedited application process. The terms of the funding will vary based on the location of your home and the household income of the homeowners.
Funding Details	Some may qualify for funding that has no monthly payments.
How to Apply	Call 651-292-8710.
Last Updated	December 2024. Information and funding are subject to change throughout the year.

7-COUNTY METRO

Hearts & Hammers, Twin Cities – Exterior Painting Program											
Contact Information	Hearts & Hammers (651) 636-0797 / info@heartsandhammers.org heartsandhammers.org/homeowners										
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Exterior Painting</td> <td style="width: 50%;">Stair/Walkway Repair</td> </tr> <tr> <td>Caulking/Weather-stripping</td> <td>Windows/Doors Repair</td> </tr> <tr> <td>Damaged Siding, Fascia, or Trim</td> <td>Gutter Repair</td> </tr> <tr> <td>Accessibility Ramp</td> <td>Deck/Porch Repair</td> </tr> <tr> <td>Railings Repair</td> <td>Landscaping Renewal</td> </tr> </table>	Exterior Painting	Stair/Walkway Repair	Caulking/Weather-stripping	Windows/Doors Repair	Damaged Siding, Fascia, or Trim	Gutter Repair	Accessibility Ramp	Deck/Porch Repair	Railings Repair	Landscaping Renewal
Exterior Painting	Stair/Walkway Repair										
Caulking/Weather-stripping	Windows/Doors Repair										
Damaged Siding, Fascia, or Trim	Gutter Repair										
Accessibility Ramp	Deck/Porch Repair										
Railings Repair	Landscaping Renewal										
Eligibility	Owner-occupied single-family homes with 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). Applicants must intend to live in this home for at least 2 years.										
Income Limits	Varies by household size, up to \$66,250 annually for a family of four.										
Funding Details	Volunteer labor-only.										
How to Apply	Fill out an application on their website, under “Twin Cities Application”.										
Last Updated	December 2024. Information and funding are subject to change throughout the year.										

Rebuilding Together Minnesota – Home Repair Program	
Contact Information	Rebuilding Together Minnesota (651) 776-4273 / homeowners@rtmn.org rtmn.org/apply-for-help/home-repair-program
Eligible Expenses	Safe and healthy housing repairs and interior improvements: Siding Windows Landscaping Essential Systems: HVAC, Electrical, Plumbing, and Roofs
Eligibility	Owner-occupied homes with insurance who are current on mortgage and tax payments. Manufactured homes are not eligible. At least one resident in the home must be 55+, an individual living with a disability, a child under the age of 18, or an active or retired member of the armed services. Applicants must intend to live in this home for at least 5 years.
Income Limits	At or below 50% of the Area Median Income by household size, as determined by HUD.
Funding Details	No direct funding. Skilled labor, funding and materials are donated.
How to Apply	Either apply online or download an application to either mail or fax in.
Last updated	December 2024. Information and funding are subject to change throughout the year.

Rebuilding Together Minnesota – Safe at Home Program

Contact Information	Rebuilding Together Minnesota (651) 776-4273 / safeathome@rtmn.org rtmn.org/apply-for-help/safe-at-home-program/
Eligible Expenses	Home safety and fall prevention modifications and/or ramps.
Eligibility	Owner-occupied homes that are current with mortgage and tax payments. At least one resident must be 55+ or living with a disability. Manufactured homes are not eligible. Applicants must intend to live in this home for at least 2 years.
Income Limits	At or below 50% of the Area Median Income by household size, as determined by HUD.
Funding Details	No direct funding. Skilled labor, funding and materials are donated.
How to Apply	Either apply online or download an application to either mail or fax in.
Last Updated	December 2024. Information and funding are subject to change throughout the year.

11-COUNTY METRO

NeighborWorks Home Partners – Metro Home Improvement Loan

Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/metro-home-improvement-loan
Eligible Expenses	Work shall include repairs, replacement and new construction that will: Correct local or state code deficiencies, health and safety items Concern general home remodeling Improve accessibility Reduce long-term energy costs Finish garages Or conduct permanent landscaping
Eligibility	Owner-occupied homes can be 1-4 unit properties, condominiums, or townhouses. Credit score must equal or be lower than 580. Combined mortgage debt cannot exceed 100% of the property value. The existing first mortgage must be a prime/A-rated fixed rate mortgage loan. Other terms may apply – contact for further details.
Income Limits	Gross monthly debts cannot exceed 50% of gross monthly income. The total gross household income cannot exceed 120% of the Area Median Income (AMI), if found on the census map. If not, the household income cannot exceed 80% of the AMI.
Funding Details	Loan ranges between \$10,000 to \$40,000. The interest rate is below the market rate and will be fixed, with monthly installment payments over a term of up to 30 years. Other terms may apply – contact for further details.
How to Apply	nwhomepartners.org/get-started
Last Updated	December 2024. Information and funding are subject to change throughout the year.

NeighborWorks Home Partners – MHFA Fix Up Loan	
Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/fix-up-loan
Eligible Expenses	Most basic home improvements and repairs qualify – contact them for further clarification.
Eligibility	Must reside in the 11-County Metro area.
Income Limits	Maximum income is \$185,700. No limit for energy/accessibility loans.
Funding Details	Loans up to \$75,000 with secured and unsecured options.
How to Apply	nwhomepartners.org/get-started
Last Updated	December 2024. Information and funding are subject to change throughout the year.

MINNEAPOLIS

NeighborWorks Home Partners – Minneapolis Home Improvement Programs					
Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/minneapolis-home-improvement-programs/				
Eligible Expenses	Correct Mandatory Rehab Problems (roofs, furnaces, and exterior painting) Make a Home Family Suitable (adding bedrooms, bathrooms, or accessibility modifications) Assistance in Aesthetic Home Improvement Projects.				
Eligibility	<table border="1"> <tr> <td>Location</td> <td>Type of Repairs Needed</td> </tr> <tr> <td>Household Income</td> <td>Value of the Home with Mortgage Debt</td> </tr> </table>	Location	Type of Repairs Needed	Household Income	Value of the Home with Mortgage Debt
Location	Type of Repairs Needed				
Household Income	Value of the Home with Mortgage Debt				
Income Limits	Most applicants must have an income at or below 120% of Area Median Income, reasonable credit, and the ability to make monthly payments.				
Funding Details	Variety of secured loans that lending staff will help determine eligibility for. Once the scope of work is determined, a contractor bid will be selected.				
How to Apply	nwhomepartners.org/get-started				
Last Updated	December 2024. Information and funding are subject to change throughout the year.				

SAINT PAUL

Dayton's Bluff Neighborhood Housing Services – Revolving Loan Fund		
Contact Information	Samantha Larson - Housing Program Coordinator (651) 774-6995 / slarson@dbnhs.org dbnhs.org/services	
Eligible Expenses	Code violations Doors/windows Electrical Energy-efficiency items Insulation	Mechanical Roofs Safety Siding
Eligibility	Owner-occupied 1–4-unit properties on the East Side of the City of St. Paul. Manufactured homes are not eligible.	
Income Limits	# in Household: 1 2 3 4 5 6 7 8	Maximum Income: \$68,500 \$78,250 \$88,050 \$97,800 \$105,650 \$113,450 \$121,300 \$129,100
Funding Details	Monthly payments based on income and rehab loan amount. If the homeowner does not wish for the cheapest bidder to be chosen, the homeowner may pay out of pocket.	
How to Apply	Download an application online and submit it via mail or by an in-person appointment.	
Last Updated	December 2024. Information and funding are subject to change throughout the year.	

Dayton's Bluff Neighborhood Housing Services – Minnesota Housing Fix Up Loan		
Contact Information	Samantha Larson - Housing Program Coordinator (651) 774-6995 / slarson@dbnhs.org dbnhs.org/services	
Eligible Expenses	Code violations Doors/windows Electrical Energy-efficiency items Insulation	Mechanical Roofs Safety Siding
Eligibility	Owner-occupied 1–4-unit properties on the East Side of the City of St. Paul. Manufactured homes are not eligible.	
Income Limits	\$175,400 regardless of household size.	
Funding Details	Fixed interest rates. Secured and unsecured loan options between \$25,000 and \$75,000 with 10-to-20-year payback terms.	
How to Apply	Download an application and submit it via mail or by an in-person appointment.	
Last Updated	December 2024. Information and funding are subject to change throughout the year.	

NeighborWorks Home Partners – Saint Paul Home Improvement Programs	
Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/saint-paul-home-improvement-programs
Eligible Expenses	Correct Mandatory Rehab Problems (roofs, furnaces, and exterior painting) Make a Home Family Suitable (adding bedrooms, bathrooms, or accessibility modifications) Assistance in Aesthetic Home Improvement Projects.
Eligibility	Location Household Income
	Type of Repairs Needed Value of the Home with Mortgage Debt
Income Limits	Most applicants must have an income at or below 120% of Area Median Income, reasonable credit, and the ability to repay a loan.
Funding Details	Variety of secured loans that lending staff will help determine eligibility for. Once the scope of work is determined, a contractor bid will be selected.
How to Apply	nwhomepartners.org/get-started
Last Updated	December 2024. Information and funding are subject to change throughout the year.

Saint Paul Home Loan Fund, City of Saint Paul – Emergency Rehab Loan	
Contact Information	PED Home Loans Team (651) 266-6585 / PED-HomeLoans@stpaul.gov stpaul.gov/departments/planning-and-economic-development/housing
Eligible Expenses	Emergency or Accessibility Improvements Permanent Improvements Made in Compliance Heating System Issues Water Heater Issue
	Electrical Systems Issues Plumbing System Issues Structural System Issues Sanitary Issues Health & Safety Hazards
Eligibility	Single family owner-occupied homes. Other requirements vary, contact for questions.
Income Limits	Earn at or less than 80% Area Median Income.
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 the intake form online and a rehab advisor schedules initial inspection.
Last Updated	December 2024. Information and funding are subject to change throughout the year.

DAKOTA COUNTY

NeighborWorks Home Partners – West St. Paul EDA Home Improvement Loan	
Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/west-st-paul-home-improvement-loan
Eligible Expenses	Improve the exterior of the property Correct local or state code deficiencies Complete system improvements (HVAC, electrical and plumbing, etc.)
Eligibility	Owner-occupied, single-family and detached homes, within West St. Paul city limits. Manufactured homes are not eligible.
Income Limits	Ranges between 0-120% of Area Median Income. Applicants must have the ability to repay the loan. Applicants who have a potential debt-to-income ratio more than 50% and an loan-to-value ratio more than 100% will be denied.
Funding Details	Loan ranges between \$5,000 to \$25,000, with monthly payments required. A household may receive up to two loans concurrently for different projects, as long as they are current on any existing loans and the sum of the two loans does not exceed the maximum (\$25,000).
How to Apply	nwhomepartners.org/get-started
Last Updated	December 2024. Information and funding are subject to change throughout the year.

Dakota County CDA – Home Improvement Loan Program		
Contact Information	Dakota County Community Development Agency (651) 675-4462 / info@dakotacda.org dakotacda.org/housing-resources/homeownership/home-improvement-loan-program	
Eligible Expenses	Roof Replacement Furnace Replacement Electrical and Plumbing Repairs	Insulation Improvements for Special Needs (Ramps, Bathroom/Kitchen Modifications)
Eligibility	Own the home Have sufficient equity in the property	Have a satisfactory credit history Have a gross annual income within the program income limits.
Income Limits	# in Household: 1 2 3 4 5 6 7 8	Maximum Income: \$68,500 \$78,250 \$88,250 \$97,800 \$105,650 \$113,450 \$121,300 \$129,100
Funding Details	Ranges between \$15,000 to \$35,000 for single family homes, zero percent interest with no monthly payments. Repayable when ownership changes or you move from the property. You may need to repay the loan if you refinance your home or take out a home equity loan.	
How to Apply	Download an application and send to info@dakotacda.org	
Last Updated	December 2024. Information and funding are subject to change throughout the year.	

HENNEPIN COUNTY

Bloomington HRA – Home Improvement Loan Program			
Contact Information	Bloomington Housing and Redevelopment Authority (952) 563-8937 / HRALoans@bloomingtonmn.gov bloomingtonmn.gov/hr/home-improvement-loan-program		
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> Additions Demolition Sidewalks & Driveways Exteriors Energy Efficiency Smoke Detectors </td> <td style="width: 50%;"> Carbon Monoxide Alarms Appliances (depends on type & condition) Water & Sewer Garages Accessibility Improvements Lead Based Paint Improvements </td> </tr> </table>	Additions Demolition Sidewalks & Driveways Exteriors Energy Efficiency Smoke Detectors	Carbon Monoxide Alarms Appliances (depends on type & condition) Water & Sewer Garages Accessibility Improvements Lead Based Paint Improvements
Additions Demolition Sidewalks & Driveways Exteriors Energy Efficiency Smoke Detectors	Carbon Monoxide Alarms Appliances (depends on type & condition) Water & Sewer Garages Accessibility Improvements Lead Based Paint Improvements		
Eligibility	Owner-occupied single-family (attached or detached), townhome or condominium within Bloomington, with qualifying interest and current on all property debts. Property assessed value of \$500,000 or less. Existing permanent structure.		
Income Limits	Borrowers aged 55 or under combined liquid assets do not exceed \$150,000. Borrowers aged 56 or above combined liquid assets do not exceed \$250,000. Annual gross household income at or below 80% of the Area Mean Income. Other terms may apply.		
Funding Details	Loan amounts up to \$50,000, with additional amounts up to \$10,000 for accessibility improvements. Combined maximum amount cannot exceed \$60,000. 2% simple interest for the first 10 years, with no monthly payment required. Loan is 100% repayable when a qualifying life event occurs – contact for details.		
How to Apply	Currently not accepting new applications. Submit questions by email.		
Last Updated	December 2024. Information and funding are subject to change throughout the year.		

Bloomington HRA – Housing and Environmental Loan Program (HELP)			
Contact Information	Bloomington Housing and Redevelopment Authority (952) 563-8937 / HRALoans@bloomingtonmn.gov bloomingtonmn.gov/hr/home-improvement-loan-program – HELP Loan at the bottom		
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> Requires Immediate and Urgent Attention Threatens or Imperils Health and/or Safety Public Sewer and Water Hook-Up Other Code Violations </td> <td style="width: 50%;"> Major Structural Work (foundation, beams, walls, roof, etc.) Major Internal Systems (plumbing, heating, water, electrical) </td> </tr> </table>	Requires Immediate and Urgent Attention Threatens or Imperils Health and/or Safety Public Sewer and Water Hook-Up Other Code Violations	Major Structural Work (foundation, beams, walls, roof, etc.) Major Internal Systems (plumbing, heating, water, electrical)
Requires Immediate and Urgent Attention Threatens or Imperils Health and/or Safety Public Sewer and Water Hook-Up Other Code Violations	Major Structural Work (foundation, beams, walls, roof, etc.) Major Internal Systems (plumbing, heating, water, electrical)		
Eligibility	Owner-occupied single-family (attached or detached), townhome or condominium within Bloomington. Either has red flagged plumbing, heating and/or electrical system or has orders of violation and/or requirement for immediate repair of health/safety items by the city.		
Income Limits	None listed.		
Funding Details	Loan amounts to up to \$9,999 with no interest or monthly payment. Forgivable at a rate of 1/36 th over three years of occupancy as primary residence by borrower. The mortgage may be subordinated as part of a refinance of the primary loan. These loans are considered a “Special Mortgage” under the terms of Minnesota Statutes Section 58.13.		
How to Apply	Currently not accepting new applications. Submit questions by email.		
Last Updated	December 2024. Information and funding are subject to change throughout the year.		

City Of Eden Prairie – Housing Rehabilitation Loan Program	
Contact Information	Jeanne Karschnia – Housing Programs Administrator (952) 949-8486 / jkarschnia@edenprairie.org edenprairie.org/housing-rehabilitation-loan-program
Eligible Expenses	Repairs necessary to make the home safer and more energy efficient. Roofs / Siding / Windows / Electrical / Plumbing / Heating / Insulation
Eligibility	Owner-occupied 1-4 unit homes in Eden Prairie, used as year-round, permanent residence, completed structure. Applicants must have enough equity in the home to cover the loan amount and be current on mortgage payments, deed payments, property taxes, homeowner's insurance and homeowner's association dues (if applicable). Applicants cannot have the present intent to rent, sell, assign, or transfer the property to another. The property must be insured at a value equal to the fair market value of the home.
Income Limits	Total household income must not exceed the current HUD income limits.
Funding Details	Zero-interest, deferred loan up to \$15,000 for low- and moderate-income households.
How to Apply	Contact Jeanne Karschnia or download an application .
Last Updated	December 2024. Information and funding are subject to change throughout the year.

Plymouth HRA – Emergency Repair Program for Seniors									
Contact Information	Plymouth Housing and Redevelopment Authority (763) 509-5410 / Housing@plymouthmn.gov plymouthmn.gov/emergency-repair-program								
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Water Heaters</td> <td style="width: 50%;">Water & Sewer Repairs</td> </tr> <tr> <td>Furnaces, Roof Repairs</td> <td>Accessibility Upgrades – Bars & Handrails</td> </tr> <tr> <td>Broken Windows</td> <td>Minor Electrical & Plumbing Work</td> </tr> <tr> <td>Doors & Door Locks</td> <td>Critical Kitchen & Bath Repairs</td> </tr> </table>	Water Heaters	Water & Sewer Repairs	Furnaces, Roof Repairs	Accessibility Upgrades – Bars & Handrails	Broken Windows	Minor Electrical & Plumbing Work	Doors & Door Locks	Critical Kitchen & Bath Repairs
Water Heaters	Water & Sewer Repairs								
Furnaces, Roof Repairs	Accessibility Upgrades – Bars & Handrails								
Broken Windows	Minor Electrical & Plumbing Work								
Doors & Door Locks	Critical Kitchen & Bath Repairs								
Eligibility	Owner-occupied single-family (attached and detached), townhome, condo, and duplex home in City of Plymouth. Applicants must be 55 or older and need emergency or accessibility repairs. Homes on land leased by the homeowner are not eligible.								
Income Limits	Total household incomes of 80% or less of the Area Mean Income. Gross Assets cannot exceed \$25,000, which excludes one automobile, 401K funds, pensions, or other deferred compensation funds.								
Funding Details	One-time grant up to \$7,500. If repairs exceeds the limit, applicants can either apply for the Housing Rehabilitation Loan (below), or pay for the additional costs with other funds.								
How to Apply	Call, email or visit the city's website for an application.								
Last Updated	December 2024. Information and funding are subject to change throughout the year.								

Plymouth HRA – Home Rehabilitation Program			
Contact Information	Plymouth Housing and Redevelopment Authority (763) 509-5410 / Housing@plymouthmn.gov plymouthmn.gov/home-rehabilitation-program		
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> Additions Demolition Sidewalks & Driveways Exteriors Energy Efficiency Smoke Detectors Carbon Monoxide Alarms </td> <td style="width: 50%;"> House Numbers Appliances (depending on type & condition) Water & Sewer Garages Sanitary Facilities Improvement Standards Accessibility Improvements </td> </tr> </table>	Additions Demolition Sidewalks & Driveways Exteriors Energy Efficiency Smoke Detectors Carbon Monoxide Alarms	House Numbers Appliances (depending on type & condition) Water & Sewer Garages Sanitary Facilities Improvement Standards Accessibility Improvements
Additions Demolition Sidewalks & Driveways Exteriors Energy Efficiency Smoke Detectors Carbon Monoxide Alarms	House Numbers Appliances (depending on type & condition) Water & Sewer Garages Sanitary Facilities Improvement Standards Accessibility Improvements		
Eligibility	Owner-occupied 1-2 unit homes in the City of Plymouth. Property is compliant with all applicable zoning ordinances, used for residential purposes for nine months within any twelve-month timeline, and is current on mortgage payments, deed payments, property taxes, homeowners' insurance and homeowners association dues (if applicable). Other terms apply – contact for details.		
Income Limits	Total household incomes of 80% or less of the Area Mean Income. Gross Assets cannot exceed \$25,000, which excludes one automobile, 401K funds, pensions, or other deferred compensation funds. Homes with equity greater than 20% of the assessed property value of the property or \$20,000 shall not be eligible for the program.		
Funding Details	Zero-interest, deferred loan up to \$40,000 for low- and moderate-income households. 100% repayment if home is sold, transferred, or no longer homesteaded within 10 years. After 10 years, the principle declines 10% a year until it is forgiven after 20 years.		
How to Apply	Call, email or visit the city's website for an application.		
Last Updated	December 2024. Information and funding are subject to change throughout the year.		

RAMSEY COUNTY

NeighborWorks Home Partners – Replace Lead Windows	
Contact Information	NeighborWorks Home Partners (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/fix-your-home-loan/lead
Eligible Expenses	Affordable replacement of lead-containing windows to reduce exposure to lead.
Eligibility	Properties within Ramsey County with at least one child under age six occupying the home. Window components must be deteriorated and painted with lead-based paint.
Income Limits	Occupants must be at or below 80% of Area Median Income.
Funding Details	Owner-occupied properties get 75% of the window replacement cost covered. Rental properties get 50% of the cost is covered. The rental property owner pays the remainder.
How to Apply	Contact Ramsey County at (651) 266-1199 or email healthyhomes@ramseycounty.us
Last Updated	December 2024. Information and funding are subject to change throughout the year.

WASHINGTON COUNTY

NeighborWorks Home Partners – Neighborhood Reinvestment Fund			
Contact Information	NeighborWorks Home Partners Home Improvement Team (651) 292-8710 / hello@nwhomepartners.org nwhomepartners.org/city-woodbury-homeownership-programs		
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Correct Local & State Code Deficiencies Improve Exterior Conditions (roofs, siding, windows, driveways, retaining walls, existing fences, components of the property, etc.) Improve Home Value (kitchen/bathroom remodeling, basement finishing, etc.)</td> <td style="width: 50%;">Improve Handicap Accessibility Reduce Flood Risk (to properties that are not eligible for the city's program) Improve Energy Efficiency (insulation, mechanical improvements, rooftop solar improvements, etc.)</td> </tr> </table>	Correct Local & State Code Deficiencies Improve Exterior Conditions (roofs, siding, windows, driveways, retaining walls, existing fences, components of the property, etc.) Improve Home Value (kitchen/bathroom remodeling, basement finishing, etc.)	Improve Handicap Accessibility Reduce Flood Risk (to properties that are not eligible for the city's program) Improve Energy Efficiency (insulation, mechanical improvements, rooftop solar improvements, etc.)
Correct Local & State Code Deficiencies Improve Exterior Conditions (roofs, siding, windows, driveways, retaining walls, existing fences, components of the property, etc.) Improve Home Value (kitchen/bathroom remodeling, basement finishing, etc.)	Improve Handicap Accessibility Reduce Flood Risk (to properties that are not eligible for the city's program) Improve Energy Efficiency (insulation, mechanical improvements, rooftop solar improvements, etc.)		
Eligibility	Owner-occupied properties within the City of Woodbury. Property value cannot exceed \$419,000 and cannot be within the flood plain, as identified by FEMA. Borrower's existing first mortgage must be a prime/A-rated fixed rate mortgage loan. Borrower's combined mortgage debt including the Woodbury loan cannot exceed 100% of the property value, based on the taxable market value as determined by Washington County.		
Income Limits	Borrowers' monthly debts cannot exceed 50% of monthly income. Standard underwriting credit criteria apply. Total gross annual household income shall not exceed \$146,000.		
Funding Details	Low-interest loans between \$2,000 to \$40,000. Discounted rates offered to senior citizens and military veterans. Fees include: Washington County Recording fee, prepaid daily interest, credit report fee, and a processing fee, requested after the loan estimate is provided.		
How to Apply	nwhomepartners.org/get-started		
Last Updated	December 2024. Information and funding are subject to change throughout the year.		

Washington County CDA – Home Improvement Loan/Grant Programs	
Contact Information	Washington County Community Development Agency (651) 458-0936 washingtoncountycda.org/housing-resources/home-improvement-programs
Eligible Expenses	Health, Safety, Energy Efficiency. Mobile home eligibility.
Eligibility	Owner-occupied properties in Washington County, excluding the cities of Woodbury and Grant. Condos (interior only), multifamily, single-family, townhomes (interior only).
Income Limits	Depends on the loan, contact for further details.
Funding Details	All loans range between \$15,000 to \$75,000. Some loans are forgivable after 15 years. Some have no interest, fixed rates, and/or no monthly payments. Other terms apply to specific loans, contact for further details.
How to Apply	Complete pre-application online . Call for questions.
Last Updated	December 2024. Information and funding are subject to change throughout the year.

GREATER MINNESOTA

Arrowhead Economic Opportunity Agency – Single Family Rehabilitation											
Contact Information	Beth Davies (218) 735-6819 or (800) 662-5711 ext. 6819 / beth.davies@aeoa.org aeoa.org/single-family-rehabilitation										
Eligible Expenses	<table border="0"> <tr> <td>Windows</td> <td>HVAC</td> </tr> <tr> <td>Doors</td> <td>Sewer System</td> </tr> <tr> <td>Roofing</td> <td>Furnace & Duct Work</td> </tr> <tr> <td>Siding</td> <td>Water Heaters</td> </tr> <tr> <td>Electrical</td> <td>Wall & Ceiling Insulation</td> </tr> </table>	Windows	HVAC	Doors	Sewer System	Roofing	Furnace & Duct Work	Siding	Water Heaters	Electrical	Wall & Ceiling Insulation
Windows	HVAC										
Doors	Sewer System										
Roofing	Furnace & Duct Work										
Siding	Water Heaters										
Electrical	Wall & Ceiling Insulation										
Eligibility	Owner-occupied home as principal residence for at least 6 months. Current on all mortgage payments, if applicable, and within program income limits and credit requirements per loan.										
Area Served	Counties of Cook, Itasca, Koochiching, Lake, and Saint Lous – excluding the City of Duluth.										
Income Limits	Varies based on loan or grant. Contact directly for assistance.										
Funding Details	Various loans and grants available, ranging between \$1,000 to \$50,000.										
How to Apply	Fill out an application request form online .										
Last Updated	December 2024. Information and funding are subject to change throughout the year.										

Central Minnesota Housing Partnership, Inc. – Small Cities Development Program															
Contact Information	Dustin Switters (320) 258-0681 / dswitters@cmhp.net cmhp.net/small-cities-development-program														
Eligible Expenses	<table border="0"> <tr> <td>Roofing</td> <td>HVAC</td> </tr> <tr> <td>Gutters</td> <td>Mechanical Systems</td> </tr> <tr> <td>Siding/Brickwork</td> <td>Code Issues</td> </tr> <tr> <td>Windows</td> <td>Electrical</td> </tr> <tr> <td>Doors</td> <td>Plumbing</td> </tr> <tr> <td>Insulation</td> <td>Accessibility Modifications</td> </tr> <tr> <td>Awnings/Signs</td> <td>Lead Paint Remediation Items</td> </tr> </table>	Roofing	HVAC	Gutters	Mechanical Systems	Siding/Brickwork	Code Issues	Windows	Electrical	Doors	Plumbing	Insulation	Accessibility Modifications	Awnings/Signs	Lead Paint Remediation Items
Roofing	HVAC														
Gutters	Mechanical Systems														
Siding/Brickwork	Code Issues														
Windows	Electrical														
Doors	Plumbing														
Insulation	Accessibility Modifications														
Awnings/Signs	Lead Paint Remediation Items														
Eligibility	Owner-occupied, rental, or commercial properties.														
Area Served	The communities of Bertha, Buffalo, Hewitt, Mora, Sebeka, Swanville, and Wadena.														
Income Limits	Annual gross household income must be at or below 80% of the Area Mean Income.														
Funding Details	Funding typically covers 85-90% of construction costs up to \$25,000. The loan terms are 0% interest, seven-year forgivable loans. The types of funding available in a specific community are determined by assessing a community's needs and resident interest.														
How to Apply	Call Dustin Switters for more information.														
Last Updated	December 2024. Information and funding are subject to change throughout the year.														

Hearts & Hammers, Warroad, MN – Exterior Painting Program											
Contact Information	Hearts & Hammers (651) 636-0797 / info@heartsandhammers.org heartsandhammers.org/homeowners										
Eligible Expenses	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Exterior Painting</td> <td style="width: 50%;">Stair/Walkway Repair</td> </tr> <tr> <td>Caulking/Weather-stripping</td> <td>Windows/Doors Repair</td> </tr> <tr> <td>Damaged Siding, Fascia, or Trim</td> <td>Gutter Repair</td> </tr> <tr> <td>Accessibility Ramp</td> <td>Deck/Porch Repair</td> </tr> <tr> <td>Railings Repair</td> <td>Landscaping Renewal</td> </tr> </table>	Exterior Painting	Stair/Walkway Repair	Caulking/Weather-stripping	Windows/Doors Repair	Damaged Siding, Fascia, or Trim	Gutter Repair	Accessibility Ramp	Deck/Porch Repair	Railings Repair	Landscaping Renewal
Exterior Painting	Stair/Walkway Repair										
Caulking/Weather-stripping	Windows/Doors Repair										
Damaged Siding, Fascia, or Trim	Gutter Repair										
Accessibility Ramp	Deck/Porch Repair										
Railings Repair	Landscaping Renewal										
Eligibility	Owner-occupied single-family homes with 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). Applicants must intend to live in this home for at least 2 years.										
Income Limits	Varies by household size, up to \$66,250 annually for a family of four.										
Funding Details	Volunteer labor-only.										
How to Apply	Fill out an application on their website, under “Warroad, MN Application”.										
Last Updated	December 2024. Information and funding are subject to change throughout the year.										

Headwaters RDC – MN Housing Rehabilitation Loan Program (RLP) / Emergency and Accessibility Loan Program (ELP)													
Contact Information	Levi Haar – Operations Manager (218) 333-6530 / lhaar@hrdc.org hrdc.org/loans-by-county												
Eligible Expenses	RLP – Safety, Habitability, Energy Efficiency, or Accessibility of Home ELP – Emergency Conditions, Accessibility Needs for Disabled Resident												
Eligibility	Owner-occupied properties including, but not limited to, single-family homes, duplexes, condominium units, and manufactured homes taxed as real/personal property. Must have homeowner insurance at time of closing and be current on taxes and mortgage payments.												
Area Served	Counties eligible: Becker, Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen, Marshal, Norman, Pennington, Polk, Red Lake, Roseau, and Wadena.												
Income limits	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Household Size</th> <th style="text-align: center;">Income Limits</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 Person</td> <td style="text-align: center;">\$24,700</td> </tr> <tr> <td style="text-align: center;">2 People</td> <td style="text-align: center;">\$28,200</td> </tr> <tr> <td style="text-align: center;">3 People</td> <td style="text-align: center;">\$31,700</td> </tr> <tr> <td style="text-align: center;">4 People</td> <td style="text-align: center;">\$35,200</td> </tr> <tr> <td style="text-align: center;">5 People</td> <td style="text-align: center;">\$38,100</td> </tr> </tbody> </table> <p>Cannot have assets exceeding \$25,000. Contact for further limits if more people in home.</p>	Household Size	Income Limits	1 Person	\$24,700	2 People	\$28,200	3 People	\$31,700	4 People	\$35,200	5 People	\$38,100
Household Size	Income Limits												
1 Person	\$24,700												
2 People	\$28,200												
3 People	\$31,700												
4 People	\$35,200												
5 People	\$38,100												
Funding Details	Loan maximum is up to \$37,500. Forgivable if you do not sell, transfer title, or cease to occupy the property during the loan term. Maximum loan term is 15 years for properties taxed as real property. Maximum loan term is 10 years for mobile/manufactured homes taxed as real property, located in a mobile home park.												
How to Apply	Fill out a form to determine eligibility, or reach out to Levi for assistance.												
Last Updated	December 2024. Information and funding are subject to change throughout the year.												

One Roof Community Housing – Repair & Remodel Loans

Contact Information	One Roof Community Lending (218) 727-5372 / info@1roofhousing.org 1roofhousing.org/homeowners/loans
Eligible Expenses	Home improvement work varies based on approved loan.
Eligibility	Owner-occupied single, multi-family homes, and rental properties eligible. Make sure to have the following documents: Paystubs of previous 30 days (60 is pay is inconsistent), most recent W2 (if self-employed, 2 year's tax returns), other income documentation as applicable, mortgage statement, property tax statement, licensed bids/estimates for work.
Area Served	The cities of Duluth and Superior, and surrounding areas.
Income limits	Generally, any income level.
Funding Details	Varies depending on approved loan.
How to Apply	Fill out an application online or call to schedule time with the lending team. For Community Land Trust homeowners, apply here .
Last Updated	December 2024. Information and funding are subject to change throughout the year.

Semcac – Residential Homeowner Rehab Program

Contact Information	Cindy Vitse (507) 864-8207 / cindy.vitse@semcac.org semcac.org/housing-shelter/housing-rehab-loan-programs	
Eligible Expenses	Increase Code Compliance Re-Roofing Electrical Upgrades Radon Mitigation Interior Water Line Upgrades Driveways Gutters	Garage Doors Kitchen & Bathroom Improvements Windows Doors Siding Mechanical Systems Accessibility Improvements
Eligibility	Owner-occupant home that has deficiencies hazardous to the applicant's health and safety.	
Area Served	City of Rushford	
Income Limits	Cannot exceed the housing limits as outlined by HUD for Fillmore County.	
Funding Details	Deferred loan between \$5,000 to \$24,999. 2% simple interest for 10 years, 0% afterwards. Total shall not exceed 100% of the property equity.	
How to Apply	Contact Cindy Vitse.	
Last Updated	December 2024. Information and funding are subject to change throughout the year.	

Southwest Minnesota Housing Partnership – Small Cities Development Program

Contact Information	Southwest Minnesota Housing Partnership (507) 836-1608 / swmhp@swmhp.org swmhp.org/renters-landlords/rehabilitation
Eligible Expenses	Rehabilitate façade improvements, code violations and health and safety issues.
Eligibility	The projects must meet one of three federal objectives: <ul style="list-style-type: none"> • Benefit people with low and moderate incomes. • Eliminate slum and blight conditions. • Eliminate an urgent threat to public health or safety.
Area Served	City of Mountain Lake
Income Limits	Not outlined – contact for more information.
Funding Details	Grantees may use these funds for owner-occupied, rental (single family or multi-family) or commercial rehabilitation.
How to Apply	For more information please call at 507-836-1617.
Last Updated	December 2024. Information and funding are subject to change throughout the year.