

Housing Rehabilitation Resources

 DEPARTMENT OF IRON RANGE
RESOURCES & REHABILITATION

Owner-Occupied Rehabilitation Funding Resources

 DEPARTMENT OF IRON RANGE
RESOURCES & REHABILITATION

Table 1: Owner Occupied Rehab Funding

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	Link to Apply	Information Last Verified On
CDBG Single-Family Rehab	Arrowhead Economic Opportunity Agency (AEOA)	St. Louis County (except Duluth)	Basic improvements to the safety, livability and energy efficiency of the home. Improvements include, but are not limited to, windows, doors, roofing, siding, electrical and HVAC.	Owner-occupied, primary residence for at least 6 months and current on all mortgage payments (if applicable).	1-person household: \$31,650 2: \$36,150 3: \$40,650 4: \$45,150 5: \$48,800 6: \$52,400 7: \$56,000 8: \$59,600.	Maximum loan amount: \$30,000. Interest Rate: 0%. Term: 10 years.	218-735-6819	rehab@aeoa.org	https://www.aeoa.org/single-family-rehabilitation	6/4/2024
CDBG Maintenance Rehab	Arrowhead Economic Opportunity Agency (AEOA)	St. Louis County (except Duluth)	Repairs to improve safety and livability.	Owner-occupied, primary residence for at least 6 months and current on all mortgage payments (if applicable).	1-person household: \$31,650 2: \$36,150 3: \$40,650 4: \$45,150 5: \$48,800 6: \$52,400 7: \$56,000 8: \$59,600.	Maximum grant amount: \$1,000.	218-735-6819	rehab@aeoa.org	https://www.aeoa.org/single-family-rehabilitation	6/4/2024
Minnesota Housing Finance Agency (MHFA) Rehabilitation Loan Program	Arrowhead Economic Opportunity Agency (AEOA)	Cook, Lake and St. Louis Counties (except Duluth).	Basic improvements to the safety, livability and energy efficiency of the home. Improvements include, but are not limited to: windows, doors, roofing, siding, electrical and HVAC.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household: \$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$37,500. Interest rate: 0%. Term: Up to 15 years for properties taxed as real property; up to 10 years for mobile/manufactured homes taxed as personal property in a mobile home park. Mortgage: Yes. Monthly payments: No, payments are deferred. Closing costs: None. Loans are forgiven if the borrower does not sell, transfer title or cease to occupy the property during the loan term.	218-735-6819	rehab@aeoa.org	https://www.aeoa.org/single-family-rehabilitation	6/4/2024
Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Loan Program	Arrowhead Economic Opportunity Agency (AEOA)	Cook, Lake and St. Louis Counties (except Duluth).	Emergency repairs, and/or accessibility improvements such as ramp or bathroom modification to improve accessibility.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household: \$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$1,000 to \$15,000 (potential increase up to \$27,000). Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property in a mobile home park. Mortgage: Yes. Monthly payments: No, deferred. Closing costs: None. Loans are forgiven if the borrower does not sell, transfer title, or cease to occupy the property during the loan term.	218-735-6819	rehab@aeoa.org	https://www.aeoa.org/single-family-rehabilitation	6/4/2024
St. Louis County Septic Low Interest Loan	Arrowhead Economic Opportunity Agency (AEOA)	St. Louis County	Repair, replace or upgrade any portion of any SSTS that is outside the residential structure, including any part of a collector system between the house and the junction with the collector system.	Owner-occupied, primary residence for at least 6 months, current on all mortgage payments (if applicable).	None.	Maximum loan amount: \$50,000. Interest Rate: 3.0%. Term: 10 years. Monthly payments: Yes.	218-735-6819	septic@aeoa.org	https://www.stlouiscountymn.gov/departments-a-z/planning-development/on-site-wastewater/financial-assistance-septic	6/17/2024
St. Louis County Septic Forgivable Deferred Loan	Arrowhead Economic Opportunity Agency (AEOA)	St. Louis County	Repair, replace or upgrade any portion of an individual sewage treatment system deemed an Imminent Threat to Public Health (ITPH) or non-compliant.	Owner-occupied, primary residence for at least six months, current on all mortgage payments (if applicable).	1-person household: \$72,250 2: \$72,250 3: \$72,250 4: \$72,250 5: \$95,350 6: \$95,350 7: \$95,350 8: \$95,350.	Maximum loan amount: Based on system design. Interest Rate: 0%. Term: 5 years, forgivable after five years.	218-735-6819	septic@aeoa.org	https://www.stlouiscountymn.gov/departments-a-z/planning-development/on-site-wastewater/financial-assistance-septic	6/17/2024

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	Link to Apply	Information Last Verified On
Lake County Housing and Redevelopment Authority (LCHRA) Home Energy Improvement Plan (HEIP)	Arrowhead Economic Opportunity Agency (AEOA)	Lake County	Windows, doors, furnaces and ductwork, water heaters, wall and ceiling insulation and/or roofing.	Owner-occupied, primary residence for at least 6 months, current on all mortgage payments (if applicable).	1-person household: \$48,950 2: \$54,500 3: \$60,050 4: \$65,600 5: \$70,050 6: \$74,500 7: \$78,950 8: \$83,400.	Maximum loan amount: \$7,500/\$10,000 depending on income. Interest rate: 0%. Term: 5 years, deferred.	218-735-6819	rehab@aeoa.org	https://www.aeoa.org/single-family-rehabilitation	6/17/2024
Lake County Housing and Redevelopment Authority (LCHRA) Emergency Grant	Arrowhead Economic Opportunity Agency (AEOA)	Lake County	N/A	Owner-occupied, primary residence for at least 6 months, current on all mortgage payments (if applicable).	These annual income values are based on 50% of the state median income for households sizes 1-16. 1- person household-annual Income of \$32,667 2: \$42,719 3: \$52,770 4: \$62,822 5: \$73,160 6: \$83,920 7: \$94,680 8: \$105,440 9: \$116,200 10: \$126,960.	Maximum grant: \$1,000.	218-735-6819	rehab@aeoa.org	https://www.aeoa.org/single-family-rehabilitation	6/17/2024
Weatherization	Arrowhead Economic Opportunity Agency (AEOA)	Cook, Lake and St. Louis Counties (except Duluth).	Client education; energy audits to evaluate energy use; exterior wall and attic insulation; air sealing; test, repair, and/or replace home heating systems to ensure efficiency and safety.	Owner-occupied, residential structures	These values are based on 200% of the federal poverty income guidelines. You can also be eligible for assistance under the Low Income Home Energy Assistance Program (LIHEAP) income limit of 50% of the State Median Income. Eligibility looks at whichever of these two values is greater. 1-person household-annual income of \$32,667 2: \$42,719 3: \$52,770 4: \$62,822 5: \$73,160 6: \$83,920 7: \$94,680 8: \$105,440 9: \$116,200 10: \$126,960.	No cost.	218-735-6822	abby.adams@aeoa.org	https://www.aeoa.org/weatherization	6/14/2024
Minnesota Housing Finance Agency (MHFA) Rehabilitation Loan Program	Kootasca Community Action	Itasca County	Basic Improvements to the safety, habitability, accessibility and energy efficiency of the home. Improvements include, but are not limited to, windows, doors, roofing, siding, electrical, furnace replacement, plumbing and septic repairs and HVAC.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1- person household-\$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$37,500. Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property located in a mobile home park. Mortgage: Yes. Monthly payments: No, deferred. Closing costs: No. All loans are forgiven if the borrower does not sell, transfer title or cease to occupy the property during the loan term.	218-999-0837	khelmuth@kootasca.org	https://www.kootasca.org/	6/17/2024

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	Link to Apply	Information Last Verified On
Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Loan Program	Kootasca Community Action	Itasca County	Emergency repairs, and/or accessibility improvements such as ramp(s) or bathroom modification(s) to improve accessibility.	Owner-occupied: single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household: \$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$1,000-\$15,000 (potential increase up to \$27,000). Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property located in a mobile home park. Mortgage: Yes. Monthly payments: No, deferred. Closing costs: No. All loans are forgiven if the borrower does not sell, transfer title or cease to occupy the property during the loan term.	218-999-0837	khelmuth@kootasca.org	https://www.kootasca.org/	6/17/2024
Weatherization	Kootasca Community Action	Itasca County	Exterior wall and attic insulation; air leakage reduction through infiltration testing and bypass sealing, furnace, boiler, water heater, refrigerator and exhaust fan testing; test, repair and/or replace home heating systems to ensure efficiency and safety.	Owner-occupied residential structures.	These values are based on 200% of the federal poverty income guidelines. You can also be eligible for assistance under the Low Income Home Energy Assistance Program (LIHEAP) income limit of 50% of the State Median Income. Eligibility looks at whichever of these two values is greater. 1-person household-annual income of \$32,667 2: \$42,719 3: \$52,770 4: \$62,822 5: \$73,160 6: \$83,920 7: \$94,680 8: \$105,440 9: \$116,200 10: \$126,960.	No cost.	218-999-0837	khelmuth@kootasca.org	https://www.kootasca.org/programs/homeowners/weatherization/	6/14/2024
Home Preservation	Itasca County Habitat for Humanity	Itasca County	Minor repairs or renovations that a family is unable to afford or complete themselves where the family is willing and able to accept financial responsibility and willing to partner with Itasca County Habitat Humanity.	Owner-occupied home that is unsafe or in poor condition.	Household income level at or below 60% of 2016 HUD median income for Itasca County, FY 2018 income limits: 1-person household-annual income of \$29,220 2: \$33,360 3: \$37,560 4: \$41,700 5: \$45,060 6: \$48,420 7: \$51,720 8: \$55,080.	Homeowners must sign a repayment agreement allowing Itasca County Habitat for Humanity to recover the cost of materials. Interest rate: 0%. Monthly payments: Yes. Mortgage: Yes. Family must perform a maximum of 35 sweat equity hours.	218-999-9001	info@itascahabitat.org	https://www.itascahabitat.org/home-preservation.html#/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Home Improvement Loan	Center for Energy and the Environment	Statewide	Most permanent home improvements and repairs, including EV charging stations.	1-4 unit owner-occupied, primary residence, not held in the name of a Trust.	Maximum qualifying income is \$185,700 for the 11-county Twin Cities Metro Area and \$167,100 for all other counties, regardless of household size. If the total household income exceeds the limit, but one borrower's income is below the limit, eligibility may be based using the individual borrower's income.	Loan amount: \$2,000-\$75,000, financing available for 100% of project costs. Interest rate: Depends on term, term up to 20 years. Monthly payments: Yes. Mortgage: Yes. Closing costs: Yes. No prepayment penalty.	612-335-5884	https://www.mncee.org/contact-our-lending-team	https://www.mncee.org/home-improvement	6/17/2024

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	Link to Apply	Information Last Verified On
Minnesota Housing Finance Agency (MHFA) Unsecured Home Improvement Loan	Center for Energy and the Environment	Statewide	Most permanent home improvements and repairs, including EV charging stations.	1-4 unit owner-occupied, primary residence, not held in the name of a Trust.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area) or \$167,100 (all other counties) depending on where the home is located (applies to all household sizes). If the household income is over the income limit, but one borrower's income is below the limit, you may qualify using the individual borrower's income.	Loan amount \$2,000-\$25,000, financing available for 100% of project costs. Interest rate: Depends on term. Term 3-10 years. Monthly payments: Yes. Mortgage: No. Closing costs: Yes No prepayment penalty.	612-335-5884	https://www.mncee.org/contact-our-lending-team	https://www.mncee.org/home-improvement	6/17/2024
Minnesota Housing Finance Agency (MHFA) Secured Home Energy Loan	Center for Energy and the Environment	Statewide	Most energy related improvements including heating & cooling systems, windows, water heaters, insulation, solar, light fixtures, attics, etc.	1-4 unit owner-occupied, primary residence, not held in the name of a Trust.	None.	Loan amount up to \$60,000, financing available for 100% of project costs. Interest rate: Fixed rate. Term up to 20 years. Monthly payments: Yes. Mortgage: Yes. Closing costs: Yes No prepayment penalty.	612-335-5884	https://www.mncee.org/contact-our-lending-team	https://www.mncee.org/home-energy	6/17/2024
Minnesota Housing Finance Agency (MHFA) Unsecured Home Energy Loan	Center for Energy and the Environment	Statewide	Most energy related improvements including heating & cooling systems, windows, water heaters, insulation, light fixtures, attics, etc.	1-4 unit owner-occupied, primary residence, not held in the name of a Trust.	None.	Loan amount up to \$30,000, financing available up to 100% of the project costs. Interest rate: Fixed rate. Term 3-10 years. Monthly payments: Yes. Mortgage: No. Closing costs: Yes. No prepayment penalty.	612-335-5884	https://www.mncee.org/contact-our-lending-team	https://www.mncee.org/home-energy	6/17/2024
Section 504 Home Repair Loan Program	USDA-Rural Development	Statewide, but within a USDA eligible area.	Funds may be used to repair, improve or modernize homes or remove health and safety hazards.	Single-family home where you are the homeowner and occupy the home and located in a USDA eligible area: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd	Unable to obtain affordable credit elsewhere and have a household income that does not exceed the very low limit by county as noted in the guidelines: https://www.rd.usda.gov/sites/default/files/RD-DirectLimitMap.pdf	Maximum loan amount: \$40,000. Interest rate: 1.0%. Term: 20 years. Monthly payments: Yes. Mortgage: Yes, over \$25,000. Closing costs: Yes. Loans and grants can be combined for up to \$50,000 in assistance.	Northern Area Director: 218-751-1942 ext. 117	angela.bokovoy@usda.gov	https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/mm	6/17/2024
Section 504 Home Repair Grant Program	USDA-Rural Development	Statewide, but within a USDA eligible area.	Fund may be used to remove health and safety hazards.	Single-family home where you are the homeowner and occupy the home and located in a USDA-eligible area and will occupy the house within 12 months: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd	Unable to obtain affordable credit elsewhere, 62 years or older, and have a household income that does not exceed the very low limit by county as noted in the guidelines: https://www.rd.usda.gov/sites/default/files/RD-DirectLimitMap.pdf	Grants up to \$10,000. Grant must be repaid if property is sold in less than 3 years. Loans and grants can be combined for up to \$50,000 in assistance.	Northern Area Director: 218-751-1942 ext. 117	angela.bokovoy@usda.gov	https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/mm	6/17/2024
Section 504 Home Repair Loans and Grants in Presidentially Declared Disaster Pilot Program	USDA-Rural Development	Statewide, but within a USDA eligible area.	Repair disaster-related damage caused to home from a Presidentially Declared Disaster on or after July 18th, 2022.	Single-family home where you are the homeowner and occupy the home and located in a USDA-eligible area and will occupy the house within 12 months: https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd	Be 62 years of age or older and have a household income (by county) that does not exceed the very low-income limit: https://www.rd.usda.gov/media/file/download/rd-directlimitmap.pdf	Maximum loan amount: \$40,000. Maximum grant amount: \$15,000. Loans and grants can be combined for a total of up to \$55,000 in assistance. Term: 20 years. Fixed interest rate: 1%. Full title service required if the outstanding balance on 504 loans exceeds \$25,000. Grant lifetime limit: \$15,000. Grants must be repaid if the property is sold within three years.	Northern Area Director: 218-751-1942 ext. 117	angela.bokovoy@usda.gov	https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/presidentially-declared-disasters-pilot	7/17/2024

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	Link to Apply	Information Last Verified On
Specially Adapted Housing (SAH) Grant	Department of Veteran Affairs	Statewide	Grant money can be used to buy, build or change your permanent home (a home you plan to live in for a long time).	Ownership or planned ownership of the home, along with having a qualifying service-connected disability, is required.	None.	Total maximum lifetime grant amount is \$117,014 and this program can be used up to six different times over a lifetime.	877-827-3702	sahinfo.vbaco@va.gov	https://www.va.gov/housing-assistance/disability-housing-grants	6/17/2024
Special Housing Adaption (SHA) Grant	Department of Veteran Affairs	Statewide	Grant money can be used to buy, build, or change your permanent home (a home you plan to live in for a long time).	Ownership or planned ownership of the home, along with having a qualifying service-connected disability, is required.	None.	Total maximum lifetime grant amount is \$23,444 and this program can be used up to six different times over a lifetime.	877-827-3702	sahinfo.vbaco@va.gov	https://www.va.gov/housing-assistance/disability-housing-grants	6/17/2024
Temporary Residence Adaption (TRA) Grant	Department of Veteran Affairs	Statewide	Grant money can be used to change a family member's home.	Eligible for an SAH or SHA grant and residing temporarily in a family member's home that requires modifications to accommodate specific needs. Homeownership is not required.	None.	If you qualify for a SAH grant, you can get up to \$47,130 If you qualify for a SHA grant, you can get up to \$8,415.	877-827-3702	sahinfo.vbaco@va.gov	https://www.va.gov/housing-assistance/disability-housing-grants	6/17/2024
Native American Direct Loan	Department of Veteran Affairs	Statewide, but located on federal trust land.	Loan to buy, build or improve a home on federal trust land.	Owner-occupied residential structures on federal trust land.	Proof of sufficient income to cover mortgage payments and homeownership costs and either being a Native American Veteran or a non-Native American Veteran married to a Native American.	No down payment required. No Private Mortgage Insurance (PMI). Limited closing costs. Interest rate starts at 2.5%. 30-year term.	888-349-7541	NADL@va.gov	https://www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Rehabilitation Loan Program	Brainerd Housing and Redevelopment Authority	Crow Wing County	Basic improvements to the safety, livability and energy efficiency of the home. Improvements include, but are not limited to: windows, doors, roofing, siding, electrical and HVAC.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household-\$26,100 2-\$29,800 3-\$33,600 4-\$37,300 5-\$40,300 6-\$43,300 7-\$46,200 8-\$49,200.	Maximum loan amount: \$37,500. Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property in a mobile home park. Mortgage: Yes. Monthly payments: None, deferred. Closing costs: None. Loans are forgiven if the borrower does not sell, transfer title or cease to occupy the property during the loan term.	218-828-3705	kathryn@brainerdhra.org	https://brainerdhra.org/rehab/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Loan Program	Brainerd Housing and Redevelopment Authority	Crow Wing County	Emergency repairs, and/or accessibility improvements such as ramp or bathroom modification(s) to improve accessibility.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household: \$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$1,000-\$15,000 (potential increase up to \$27,000). Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property located in a mobile home park. Mortgage: Yes. Monthly payments: No, deferred. Closing costs: No. All loans are forgiven if the borrower does not sell, transfer title, or cease to occupy the property during the loan term.	218-828-3705	kathryn@brainerdhra.org	https://brainerdhra.org/rehab/	6/17/2024

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	Link to Apply	Information Last Verified On
Weatherization	Tri-County Community Action with Lutheran Social Service of Minnesota	Crow Wing County	Exterior wall and attic insulation; air leakage reduction through infiltration testing and bypass sealing, furnace, boiler, water heater, refrigerator and exhaust fan testing; test, repair and/or replace home heating systems to ensure efficiency and safety.	Owner-occupied, residential structures.	These values are based on 200% of the federal poverty income guidelines. You can also be eligible for assistance under the Low Income Home Energy Assistance Program (LIHEAP) income limit of 50% of the State Median Income. Eligibility looks at whichever of these two values is greater. 1-person household-annual income of \$32,667 2: \$42,719 3: \$52,770 4: \$62,822 5: \$73,160 6: \$83,920 7: \$94,680 8: \$105,440 9: \$116,200 10: \$126,960.	No cost.	218-829-5000	energy@lssmn.org	https://www.lssmn.org/service/s/housing-assistance/assistance-and-eviction-protection/energy-assistance	6/17/2024
Minnesota Housing Finance Agency (MHFA) Rehabilitation Loan Program	Lakes and Pines Community Action Council	Aitkin, Carlton, Isanti, Kanabec, Mille Lacs, Pine and Chisago Counties.	Basic Improvements to the safety, habitability, accessibility and energy efficiency of the home. Improvements include, but are not limited to, windows, doors, roofing, siding, electrical, furnace replacement, plumbing and septic repairs and/or HVAC.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household: \$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$37,500. Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property located in a mobile home park. Mortgage: Yes. Monthly payments: No, deferred. Closing costs: No. All loans are forgiven if the borrower does not sell, transfer title or cease to occupy the property during the loan term.	320-670-1800	No email.	https://www.lakesandpines.org/housing-rehabilitation-loan	6/17/2024
Minnesota Housing Finance Agency (MHFA) Emergency and Accessibility Loan Program	Lakes and Pines Community Action Council	Aitkin, Carlton, Isanti, Kanabec, Mille Lacs, Pine and Chisago Counties.	Emergency repairs, and/or accessibility improvements such as ramp or bathroom modification to improve accessibility.	Owner-occupied, single-family homes, eligible one-unit dwellings in an eligible Planned Unit Development (PUD), townhomes, condominium units, duplexes or manufactured housing taxes as real or personal property.	Owner does not have assets that exceed \$25,000 (excluding primary residence) and meets the income limits of: 1-person household: \$26,100 2: \$29,800 3: \$33,600 4: \$37,300 5: \$40,300 6: \$43,300 7: \$46,200 8: \$49,200.	Maximum loan amount: \$1,000-\$15,000 (potential increase up to \$27,000). Interest rate: 0%. Term: Up to 15 years for properties taxed as real property and up to 10 years for mobile/manufactured homes taxed as personal property located in a mobile home park. Mortgage: Yes. Monthly payments: No, deferred. Closing costs: No. All loans are forgiven if the borrower does not sell, transfer title or cease to occupy the property during the loan term.	320-670-1800	No email.	https://www.lakesandpines.org/housing-rehabilitation-loan	6/17/2024

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Weatherization	Lakes and Pines Community Action Council	Aitkin, Carlton, Isanti, Kanabec, Mille Lacs, Pine and Chisago Counties.	Exterior wall and attic insulation; air leakage reduction through infiltration testing and bypass sealing, furnace, boiler, water heater, refrigerator and exhaust fan testing; test, repair and/or replace home heating systems to ensure efficiency and safety.	Owner-occupied residential structures.	These values are based on 200% of the federal poverty income guidelines. You can also be eligible for assistance under the Low Income Home Energy Assistance Program (LIHEAP) income limit of 50% of the State Median Income. Eligibility looks at whichever of these two values is greater. 1-person household-annual income of \$32,667 2: \$42,719 3: \$52,770 4: \$62,822 5: \$73,160 6: \$83,920 7: \$94,680 8: \$105,440 9: \$116,200 10: \$126,960.	No cost.	320-670-1800	No email.	https://www.lakesandpines.org/weatherization	6/17/2024
Seller Readiness Rehabilitation Program	East Range Housing Committee/East Range Joint Powers Board.	City of Aurora, City of Biwabik, City of Hoyt Lakes and Town of White.	Home repairs that sellers need completed to allow their home to meet the required financing criteria.	Owner-occupied residential structures.	None.	Maximum loan amount: \$5,000, unless approved otherwise; no minimum. Repayment: Due upon closing of the sale, within 60 days of the award. Administration fee: 10% of the loan. Program use: One time per home sale.	218-229-3671	eripb@frontier.com	www.eripb.com	7/9/2024

Minnesota Housing Finance Agency (MHFA) Fix-Up Loan Lenders



DEPARTMENT OF IRON RANGE
RESOURCES & REHABILITATION

Table 2: MHFA Fix-Up Fund Loan Lenders

Program Name	Lending Institution	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	How to Apply	Information Last Verified On
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Deerwood Bank-Grand Rapids	Most permanent home improvement projects, including porches, roofs, basements, insulation, additions, garages and other options as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$75,000. Interest Rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-441-2903	info@deerwoodbank.com	https://deerwoodbank.com/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Two Harbors Federal Credit Union-Two Harbors	Most permanent home improvement projects, including porches, roofs, basements, insulation, additions, garages and other options as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$75,000. Interest Rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-834-2266	info@thfcu.org	https://www.thfcu.org/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Park State Bank-Hibbing and Two Harbors	Most permanent home improvement projects, including porches, roofs, basements, insulation, additions, garages and other options as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties) depending on where the home is located (applies to all household sizes) as well as meets the minimum credit score.	Loan Amount: \$2,000 to \$75,000. Interest Rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-215-1153	hello@parkstatebank.com	https://www.parkstatebank.com/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Pine River State Bank-Emily	Most permanent home improvement projects, including porches, roofs, basements, insulation, additions, garages and other options as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$75,000. Interest Rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-587-4463	customerservice@pineriverstatebank.com	https://www.pineriverstatebank.com/Pages/Default.html	6/17/2024

Program Name	Lending Institution	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	How to Apply	Information Last Verified On
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Deerwood Bank-Grand Rapids	Most permanent home improvement projects, which can include porches, roofs, basements, insulation, additions, garages and more as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan amount: \$2,000 to \$75,000. Interest rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-441-2903	info@deerwoodbank.com	https://deerwoodbank.com/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Two Harbors Federal Credit Union-Two Harbors	Most permanent home improvement projects, which can include porches, roofs, basements, insulation, additions, garages and more as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan amount: \$2,000 to \$75,000. Interest rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-834-2266	info@thfcu.org	https://www.thfcu.org/	6/17/2024
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Park State Bank-Hibbing and Two Harbors	Most permanent home improvement projects, which can include porches, roofs, basements, insulation, additions, garages and more as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan amount: \$2,000 to \$75,000. Interest rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-215-1153	hello@parkstatebank.com	https://www.parkstatebank.com/	6/17/2024

Program Name	Lending Institution	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	How to Apply	Information Last Verified On
Minnesota Housing Finance Agency (MHFA) Fix-Up Fund Loan	Pine River State Bank-Emily	Most permanent home improvement projects, including porches, roofs, basements, insulation, additions, garages and other options as determined by the lender.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$185,700 (11-county Twin Cities Metro Area and Dodge and Olmsted Counties) or \$167,100 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan amount: \$2,000 to \$75,000. Interest rate: Varies based on the term. Term: Up to 20 years. Secured and unsecured options available. No prepayment penalty.	218-587-4463	customerservice@pineriverstatebank.com	https://www.pineriverstatebank.com/Pages/Default.html	6/17/2024
Minnesota Housing Finance Agency (MHFA) Energy Loan Plus	Deerwood Bank-Grand Rapids	Use a low-interest home improvement loan to make energy-conservation improvements to your home, such as upgrading windows, insulation, heating and cooling systems and water heaters.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$99,300 (11-county Twin Cities Metro Area) or \$93,700 (Dodge and Olmsted Counties) or \$89,400 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$30,000. Secured and unsecured loan options available. Term: 3 to 20 years. Fixed interest rate. No down payment required. Minimal to no home equity required. No prepayment penalty. Level monthly payments throughout the loan term. Limited funding availability.	218-441-2903	info@deerwoodbank.com	https://deerwoodbank.com/	7/17/2024
Minnesota Housing Finance Agency (MHFA) Energy Loan Plus	Two Harbors Federal Credit Union-Two Harbors	Use a low-interest home improvement loan to make energy-conservation improvements to your home, such as upgrading windows, insulation, heating and cooling systems and water heaters.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$99,300 (11-county Twin Cities Metro Area) or \$93,700 (Dodge and Olmsted Counties) or \$89,400 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$30,000. Secured and unsecured loan options available. Term: 3 to 20 years. Fixed interest rate. No down payment required. Minimal to no home equity required. No prepayment penalty. Level monthly payments throughout the loan term. Limited funding availability.	218-834-2266	info@thfcu.org	https://www.thfcu.org/	7/17/2024
Minnesota Housing Finance Agency (MHFA) Energy Loan Plus	Park State Bank-Hibbing and Two Harbors	Use a low-interest home improvement loan to make energy-conservation improvements to your home, such as upgrading windows, insulation, heating and cooling systems and water heaters.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$99,300 (11-county Twin Cities Metro Area) or \$93,700 (Dodge and Olmsted Counties) or \$89,400 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$30,000. Secured and unsecured loan options available. Term: 3 to 20 years. Fixed interest rate. No down payment required. Minimal to no home equity required. No prepayment penalty. Level monthly payments throughout the loan term. Limited funding availability.	218-215-1153	hello@parkstatebank.com	https://www.parkstatebank.com/	7/17/2024

Program Name	Lending Institution	Eligible Improvements	Eligible Structure	Income Limits	Terms	Phone	Email	How to Apply	Information Last Verified On
Minnesota Housing Finance Agency (MHFA) Energy Loan Plus	Pine River State Bank-Emily	Use a low-interest home improvement loan to make energy-conservation improvements to your home, such as upgrading windows, insulation, heating and cooling systems and water heaters.	Primary residence with 1 to 4 units; must be owner-occupied for the loan term.	Maximum qualifying income of \$99,300 (11-county Twin Cities Metro Area) or \$93,700 (Dodge and Olmsted Counties) or \$89,400 (all other counties), depending on where the home is located (applies to all household sizes). Minimum credit score required.	Loan Amount: \$2,000 to \$30,000. Secured and unsecured loan options available. Term: 3 to 20 years. Fixed interest rate. No down payment required. Minimal to no home equity required. No prepayment penalty. Level monthly payments throughout the loan term. Limited funding availability.	218-587-4463	customerservice@pineriverstatebank.com	https://www.pineriverstatebank.com/Pages/Default.html	7/17/2024

Rental Rehabilitation Funding Resources

Table 3: Rental Rehab Funding

Program Name	Program Resource Host	Service Area	Eligible Improvements	Eligible Structure	Terms	Phone	Email	How to Apply	Information Last Verified On
Rental Rehabilitation Deferred Loan (RRDL) Program	Minnesota Finance Housing Agency (MFHA)	Statewide outside of the five-county metro area.	Moderate rehabilitation of rental housing that is structurally sound.	Rehabilitation of existing rental houses must be used on properties that consist of 8 units or more, conform to all applicable zoning ordinances and possess all appropriate permits, are primarily residential in nature with units each containing a kitchen and bathroom and permanent properties where the term of tenancy for occupants can be extended indefinitely. Occupants must have household income at or below 80% of the greater of state or area median income, not adjusted for family size.	Maximum loan amount: \$700,000 (up to \$50,000 per unit). Minimum loan amount: \$100,000. Interest rate: 0%. Term: 20 years deferred. Loan forgiveness: 10% upon successful completion of the loan term and maintaining RRDL rent and income requirements. Mortgage: Yes.	651-296-7608	mhfa.RRDL@state.mn.us	https://www.mhhousing.gov/rental-housing/housing-development-and-capital-programs/deferred-loans-and-grant-programs/rrdl.html	6/18/2024
Multifamily Direct Loans	USDA-Rural Development	Statewide within USDA eligible areas.	Development or preservation of affordable rural rental housing for low-income, elderly or disabled people. Loan funds can be used for all construction hard costs and land-related costs.	Affordable multifamily, rental housing for low-income, elderly or disabled individuals and families in eligible rural areas. Tenants must be at or below 80% of the area median income plus \$5,000.	Loan amount: Limits are specified in the Notice of Funding Availability in the Federal Register. Interest rate: 1.0% per annum. Term: Up to 30 years, with amortization up to 50 years.	800-292-8293	MFHFOOMidwest@usda.gov	https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans#overview	6/18/2024
Multifamily Housing Preservation & Revitalization Demonstration	USDA-Rural Development	Statewide within USDA-eligible areas.	Projects to preserve and revitalize the physical and financial health of existing Multifamily Housing Direct properties as well as support projects with restructuring tools.	Current owners or those who want to assume ownership of Multifamily Housing Direct or Farm Labor properties.	Eligibility: Participants must be current owners of Multifamily Housing Direct properties or prospective buyers aiming to assume ownership of an eligible property, as per 7 CFR 3560.55 or 7 CFR 3560.555. Commitment: Borrowers must ensure the provision of affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is shorter. Capital Needs Assessment: A third-party assessment is required to identify the project's needs. Financing Options: Debt Deferral: Eligible loans can have their scheduled principal and interest payments deferred for up to 20 years. Soft Second Loan: A loan with 1% interest, where accrued interest and principal are deferred until a final balloon payment. Zero Interest Loan: Loans offered at 0% interest, requiring repayment of principal only. Grants: Available to nonprofit entities to address health and safety issues.	615-812-0050	RD.MPR@usda.gov	https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-preservation-and-revitalization-mpr#overview	6/18/2024