

# Home Repair and Improvement Programs for NE Park Residents

Program	Income Guidelines	Eligibility and Qualifying Information
To learn more about each program and find the application form, please click on the name of the program.		
<a href="#"><u>NE Park: Home Improvement Grant Program</u></a>	NO	For residents of Northeast Park only. Those with incomes under 100% of the AMI qualify for grant. All residents with incomes over 100% AMI have a matching grant opportunity.
<a href="#"><u>Neighbor Works: Home Maintenance Workshop</u></a>	NO	Two-hour class where you'll learn tips and tricks for taking care of your house. You'll also learn how to tackle a rehab project, from financing to the final coat of paint.
<a href="#"><u>Weatherization Assistance Program</u></a>	YES	Based on 200% of Federal Poverty Income Guidelines effective January 11, 2019. Income limits will be updated in early 2020. For qualified households, an energy auditor may evaluate your home to determine if weatherization is needed. The auditor will look for opportunities to make your home more energy efficient by sealing air leaks, adding insulation and checking if the furnace is working properly. Weatherization Assistance is a nationwide, federally funded program of the U.S. Department of Energy.
<a href="#"><u>City of Minneapolis-Rehab Support Program</u></a>	YES	The minimum loan is \$2,000 – maximum loan \$30,000. • Priority for improvements will be the correction of outstanding code orders and any mechanical, structural, and safety hazards. If no required repairs are present, permanent improvements such as, but not limited to, interior finishing/remodeling, energy conservation, accessibility, site work, building envelope, electrical, garage, HVAC, plumbing, and windows will be allowed. Household income may not exceed \$108,500.

<u>Minnesota Housing-Fix Up Loan Program</u>	YES	Single-family homes, condominiums and townhomes are eligible. Most improvement that are permanent in nature are eligible. ]This loan product is available through other lenders utilizing the program's maximum loan amount of \$50,000 through secure and non-secure loan options.
<u>Minnesota Housing-Emergency &amp; Accessibility Loan Program</u>	YES	Meet the program income limits. Do not have assets exceeding \$25,000. Own and occupy the property to be rehabilitated. These programs assist low income homeowners in financing basic home improvements that directly affect the safety, habitability, energy efficiency or accessibility of their homes. The Emergency and Accessibility Loan Program is available for home improvements addressing emergency conditions of the home or accessibility needs for a disabled household resident, subject to prior approval by Minnesota Housing.
<u>Minnesota Housing-Rehabilitation Loan Program (RLP)</u>	YES	The Rehabilitation Loan Program (RLP) provides deferred loan financing to eligible low-income homeowners statewide who are unable to secure home improvement financing in the private sector. Funds may be used for basic home improvements that directly affect the home's safety, habitability or energy efficiency.
<u>City of Minneapolis-Home Improvement Program Lead Grant</u>	YES	Lead grants are available in conjunction with HIP loans to address lead hazards. Loans up to \$10,000.
<u>City of Minneapolis-Home Improvement Loan Program (HIP)</u>	YES	HIP serves low income residents who own and occupy their residence. The program offers a \$25,000 deferred loan and \$10,000 grant to address health & safety repairs, housing code violations and lead remediation costs. Income limits are listed below. Presently there is a waiting list to receive an application. Estimated wait time is one year.
<u>Center for Energy and Environment- Home Improvement Loan Programs</u>	NO	The Home Improvement loan amounts from \$1,000 - \$20,000. Interest rate of 5.99% (6.663% APR*). Terms up to 10 years. This loan is secured by a mortgage on your property (an unsecured option may be available). Closing costs apply.
<u>Center for Energy and Environment- Home Energy Loan Program</u>	NO	4.99% fixed interest rate (5.019 APR*). Terms up to 10 years with loan amounts from \$1,000 - \$20,000 loan maximum (windows are eligible).

		This loan is secured by a mortgage on your property (an unsecured option may be available) and closing costs apply. Owner occupied, primary residents with 1-4 units properties are eligible. Properties under construction or held in trust are not eligible
<u>Center for Energy and Environment- Unsecured loan programs</u>	YES	Borrower income cannot exceed \$141,000. Loan amounts from \$2,000 to \$15,000 with terms up to 10 years. This loan is not secured by a mortgage on your property but closing costs apply. 1- 4 unit owner-occupied, primary residence are eligible properties. Properties under construction or held in trust are not eligible.
<u>Center for Energy and Environment- Solar Financing</u>	NO	Loan amounts up to \$50,000 with terms up to 10 years. Closing costs apply and the loan is secured by a mortgage on the property. Utility rebates and tax credits may be included in the loan amount. 1-4 unit owner-occupied properties are eligible for the program. Properties under construction or used for commercial purposes are not eligible.
<u>Center for Energy and Environment- Minneapolis 0% Loan</u>	NO	0% APR for loan amounts up to \$20,000. Determined by the ability to repay and credit score with no income limit. Terms up to 10 years, determined by loan amount. There are no closing costs. Owner-occupied or absentee-owned residential properties located in the City of Minneapolis with 1-4 units. Properties under construction, greater than 4 units, co-operations, or used for commercial purposes are not eligible. The borrower must have received a Home Energy Squad visit within the last 3 years or have one scheduled. This is determined by the type of improvement.
<u>Habitat for Humanity's A Brush with Kindness (application due date passed)</u>	YES	Home owners must fall below 80% average median income. The following repairs are eligible: exterior painting; carpentry repairs on roofing, siding, flooring, doors, and windows; mechanical system repairs to plumbing, electrical and heating; tree trimming and removal; safety and accessibility modifications. Must live in the 7-county metro and have occupied home for at least two years. Two repayment options: 2-year, monthly repayment plan dependent on people's ability to pay or 10-year deferred loan.

<u>Hearts and Hammers Program</u>	YES	You must be at least 60 years old, or a disabled adult, or a veteran of the US. Armed Forces or their surviving spouse. Must currently own a single-family residence in the metro area and intend to live in the home for the next two year.
<u>MN Low-Income Energy Assistance Program</u>	YES	EAP is federally funded through the U.S. Department of Health and Human Services. Grants are for renters or homeowners with income at or below 50 percent of the state median income and are based on energy cost, household size, and income
<u>Minnesota Energy Programs Application (grant)</u>	YES	The Energy Related Repairs (ERR) Program provides emergency repair or replacement of broken/non-functioning heating systems (ex. furnace) for Energy Assistance clients.
<u>Window Replacement and Lead Renovation Grant</u>	YES	The City of Minneapolis and Hennepin County both have Lead Hazard Reduction Grant programs available to help eligible homeowners and rental property owners cover some of the costs associated with making their properties lead safe.
<u>Rebuilding Together-Accessibility Programs</u>	YES	Safe at Home Program provides volunteer-delivered safety and fall prevention modifications and ramps for older adults or those living with a disability so that they can continue to live in safety and independence in their own homes. 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. Applicant must own and reside in their home, have homeowners insurance and be up-to-date with mortgage and tax payments. Applicant must plan to remain in their home for at least two years: and must live in one of the following Minnesota counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott or Washington. To qualify for our cost-free services, applicant must have a household income that is at or below 50% of the area median income for the Twin Cities Metro Area, Applicant must have at least one household member who is an older adult (55+) or is living with a disability.
<u>Rebuilding Together-Livability Programs</u>	YES	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.

		<p>Essential Systems 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.</p> <p>Applicant must own the home or make mortgage payments on the home for which they are seeking assistance; be up-to-date on tax payments; and have homeowners insurance. Applicant must reside in their home and reside within our service area (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington counties). Household income must be at or below 50% of area median income. At least one resident in the home must be an older adult (55+), an individual living with a disability, a child under the age of 18, or an active or retired member of the armed services.</p>
<p><u>Rebuilding Together-Community Programs</u></p>		<p>Community Strong fosters vibrant communities by providing safe and welcoming spaces for communities to gather. Projects include renovation and beautification work for community centers, schools, supportive housing facilities and outdoor community spaces.</p> <p>Real Estate Owned (REO) transforms donated vacant homes into safe, healthy and affordable housing for qualified homeowners who earn less than 120% of the area median income. Proceeds from the sale of these professionally-rehabilitated homes are invested back into Rebuilding Together programs.</p> <p>Nonprofit Facility Qualifications: Applicant must own the building for which they are applying or have a long-term lease with permission from landlord for volunteer-delivered repairs and have insurance for the property. Applicant must be a qualified 501(c)(3) as determined by the IRS and provide a copy of the facility's current budget. Facility must be located within our service area (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington counties). Must serve the low-income community by providing housing, educational or social services, or by serving as a free community gathering place.</p>
<p><u>Sustainable Resources Center: Energy Conservation Program</u></p>	<p>YES</p>	<p>Must apply for Energy Assistance.</p> <p>The Energy Conservation program helps low-income families and individuals improve the energy efficiency of their residencies, in order to lower energy bills. The program can help you reduce your home energy bills, save energy and make your home warmer in the winter and cooler in the summer. It is free to those who qualify, and can include energy audits, assistance with furnace repair and replacement and home weatherization. This program for all of Hennepin County including Minneapolis, focusing on services to the elderly, people with disabilities, families with children, and households with a high energy burden.</p>

<u>City of Minneapolis: Solar Projects (Commercial-Multifamily buildings)</u>	NO	For qualifying buildings, the City will provide a production based incentive of the 1st year's estimated annual kWh production. Priority will be given to buildings in designated Green Zones of Minneapolis and/or participating in the 4d Naturally Occurring Affordable Housing Program.
<u>City of Minneapolis: Solar Group Buy</u>	NO	Maximum Incentive is \$100,000. Matching funds to solar installers involved in solar group purchasing. The intention of this program is to bring cost savings to residents through greater economies of scale and bulk purchasing discounts. All buildings (residences, multifamily homes, and commercial/industrial buildings) must be located within the City of Minneapolis. Applicant must be a solar developer offering discounts to residents through a group purchase. Group purchase must involve at least 5 legally unaffiliated customers. Solar developer should sign-up, if eligible, for the city's Target Market Program. Each solar developer must fill out application
<u>NorthEast Investment Cooperative</u>	NO	The Northeast Investment Cooperative (NEIC) is a cooperative that allows residents of Minnesota to invest financially to collectively buy, rehab, and manage commercial and residential property in Northeast Minneapolis
Minnesota Tool Library	NO	With membership at the tool library, neighbors are able to rent/access their equipment for home projects