

# Appendices

## Appendix A: Owner-Occupied Housing Rehabilitation Programs

### WEST CENTRAL MINNESOTA COMMUNITIES ACTION

Program Name: **MHFA Rehabilitation Loan Program (RLP)**

Service Area: Wilkin County

Eligible Improvements: Basic improvements to the safety, livability and energy efficiency of the home. Improvements include, but are not limited to: windows, doors, roofing, siding, electrical, HVAC

Eligible Structure: 1-4 unit owner occupied, primary residence

Income Limits: 1 person household-\$24,700; 2-\$28,200; 3-\$31,700; 4-\$35,200; 5-\$38,100; 6-\$40,900; 7-\$43,700; 8-\$46,500

Terms: Maximum loan amount-\$37,500; Interest rate-0%; Term-15 years deferred. Mortgage-Yes; Monthly Payments-No; Closing Costs-No.

Phone: 320 304 3458

Apply: <https://wcmca.org/program/rehabilitation-loan-program/>

Program Name: **MHFA Emergency and Accessibility Loan Program (ELP)**

Service Area: Wilkin County

Eligible Improvements: Emergency repairs, and/or accessibility improvements such as ramp or bathroom modification to improve accessibility

Eligible Structure: 1-4 unit owner occupied, primary residence

Income Limits: 1 person household-\$24,700; 2-\$28,200; 3-\$31,700; 4-\$35,200; 5-\$38,100; 6-\$40,900; 7-\$43,700; 8-\$46,500

Terms: Maximum loan amount-\$25,000; Interest rate-0%; Term-15 years, deferred. Mortgage-No; Monthly Payments-No; Closing Costs-No

Phone: 320 304 3458

Apply: <https://wcmca.org/program/emergency-accessibility-loan-program/>

### CENTER FOR ENERGY AND THE ENVIRONMENT

Program Name: **MHFA Fix-Up Fund Loan**

Service Area: Wilkin County

Eligible Improvements: Most permanent home improvement projects, including EV charging stations.

Eligible Structure: 1-4 Unit owner occupied, primary residence.

Income Limits: Up to \$155,500 (applies to all household sizes)

Terms: Loan Amount \$2,000 to \$75,000; Interest rate-depends on term; Term 1-20 years. Monthly payments-yes; Mortgage-yes, Closing costs-yes.

Phone: 612-335-5884

Apply: <https://www.mncee.org/home-improvement>

Program Name: **MHFA Unsecured Home Improvement Loan**

Service Area: Wilkin County

Eligible Improvements: Most permanent home improvement projects, including EV charging stations.

Eligible Structure: 1-4 Unit owner occupied, primary residence.

Income Limits: Up to \$155,500 (applies to all household sizes)

Terms: Loan Amount \$2,000 to \$25,000; Interest rate-depends on term; Term 3-10 years. Monthly payments-yes; Mortgage-no, Closing costs-yes.

Phone: 612-335-5884

Apply: <https://www.mncee.org/home-improvement>

**Program Name: MHFA Secured Home Energy Loan**  
Service Area: Wilkin County  
Eligible Improvements: High efficiency energy related improvements including heating & cooling systems, windows, water heaters, insulation, solar, light fixtures etc.  
Eligible Structure: 1-4 Unit owner occupied, primary residence.  
Income Limits: None  
Terms: Loan Amount \$2,000 to \$60,000; Interest rate-Fixed Rate; Term 1-20 years. Monthly payments-yes; Mortgage-yes, Closing costs-yes.  
Phone: 612-335-5884  
Apply: <https://www.mncee.org/home-energy>

**Program Name: MHFA Unsecured Home Energy Loan**  
Service Area: Wilkin County  
Eligible Improvements: High efficiency energy related improvements including heating & cooling systems, windows, water heaters, insulation, solar, light fixtures etc.  
Eligible Structure: 1-4 Unit owner occupied, primary residence.  
Income Limits: None  
Terms: Loan Amount \$2,000 to \$30,000; Interest rate-Fixed Rate; Term 3-10 years. Monthly payments-yes; Mortgage-no, Closing costs-yes.  
Phone: 612-335-5884  
Apply: <https://www.mncee.org/home-energy>

**Program Name: MHFA Community Fix-Up Fund Loan (Interest Rate Reduction)**  
Service Area: Wilkin County  
Eligible Improvements: Own and occupy the property to be improved. Single family homes, duplexes, triplexes or fourplexes are eligible.  
Eligible Structure: 1-4 Unit owner occupied, primary residence.  
Income Limits: Up to \$155,500 (applies to all household sizes)  
Terms: Loan Amount \$2,000 to \$75,000; Interest rate-depends on term; Term 1-20 years. Monthly payments-yes; Mortgage-yes, Closing costs-yes.  
Phone: 612-335-5884  
Apply: <https://www.mncee.org/home-improvement>

#### **USDA-RURAL DEVELOPMENT**

**Program Name: Section 504 Home Repair Loan Program**  
Service Area: Wilkin County  
Eligible Improvements: Funds may be used to repair, improve or modernize homes or remove health and safety  
Eligible Structure: Be the homeowner and occupy the house.  
Income Limits: Family income below 50% of area median; unable to obtain affordable credit elsewhere.  
Terms: Maximum loan amount-\$40,000; Interest rate-1.0%; Term-20 years; Monthly payments-Yes; Mortgage-Yes (over \$7,500); Closing costs-Yes  
Phone: 320 763 3191, ext 4  
Apply: <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/mn>

**Program Name: Section 504 Home Repair Grant Program**  
Service Area: Wilkin County  
Eligible Improvements: Funds must be used to remove health and safety hazards  
Eligible Structure: Be the homeowner and occupy the house.  
Income Limits: Family income below 50% of area median income; unable to obtain affordable credit elsewhere; be 62 years of age or older and not able to repay a repair loan.  
Terms: Grant up to \$10,000. Grant must be repaid if property is sold in less than 3 years.  
Phone: 320 763 3191, ext 4  
Apply: <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/mn>

#### DEPARTMENT OF VETERAN'S AFFAIRS

**Program Name: Specially Adapted Housing (SAH) Grant**  
Service Area: Wilkin County  
Eligible Improvements: Grant money can be use to buy, build, or change your permanent home.  
Eligible Structure: You own or will own the home, and you have qualifying service-connected disability.  
Income Limits: None  
Terms: Maximum grant amount \$109,986.  
Phone: 877-827-3702  
Email [sahinfo.vbaco@va.gov](mailto:sahinfo.vbaco@va.gov)  
Apply: <https://www.va.gov/housing-assistance/disability-housing-grants>

**Program Name: Special Housing Adaption (SHA) Grant**  
Service Area: Wilkin County  
Eligible Improvements: Grant money can be use to buy, build, or change your permanent home.  
Eligible Structure: You own or will own the home, and you have qualifying service-connected disability.  
Income Limits: None  
Terms: Maximum grant amount \$22,036.  
Phone: 877-827-3702  
Email [sahinfo.vbaco@va.gov](mailto:sahinfo.vbaco@va.gov)  
Apply: <https://www.va.gov/housing-assistance/disability-housing-grants>

**Program Name: Temporary Residence Adaption (TRA) Grant**  
Service Area: Wilkin County  
Eligible Improvements: Grant money can be use to buy, build, or change your permanent home.  
Eligible Structure: You qualify for an SAH or SHA grant, and You're living temporarily in a family member's home that needs changes to meet your needs. Don't have to own the house.  
Income Limits: None  
Terms: If you qualify for a SAH grant, you can get up to \$44,299; If you qualify for a SHA grant, you can get up to \$7,910.  
Phone: 877-827-3702  
Email [sahinfo.vbaco@va.gov](mailto:sahinfo.vbaco@va.gov)  
Apply: <https://www.va.gov/housing-assistance/disability-housing-grants>

## Appendix B: Rental Housing Rehabilitation Programs

### MINNESOTA HOUSING FINANCE AGENCY

Program Name: **Rental Rehabilitation Deferred Loan (RRDL) Program**  
Service Area: Wilkin County  
Eligible Improvements: Moderate rehabilitation of rental housing  
Eligible Structure: Existing properties with a USDA Rural Development Section 515 mortgage; at least 8 units; 85% occupancy.  
Terms: Maximum loan amount-\$700,000; Interest rate-0%; Term-20 years deferred; forgivable if in home for 10 years. 10% of loan forgiveness. Mortgage-Yes; No Equity required.  
Phone: 651 296 7608  
Email: [mhfa.RRDL@state.mn.us](mailto:mhfa.RRDL@state.mn.us)  
Apply: <https://www.mnhousing.gov/rental-housing/housing-development-and-capital-programs/deferred-loans-and-grant-programs/rrdl.html>

### USDA-RURAL DEVELOPMENT

Program Name: **Multifamily Housing Preservation & Revitalization Demonstration**  
Service Area: Wilkin County  
Eligible Improvements: Building improvements  
Eligible Structure: Current owners or those who want to assume ownership of Multifamily Housing Direct or Farm Labor properties  
Terms: Borrowers must continue to provide affordable rental housing for 20 years, or the remaining term of any USDA loan, whichever is later.  
**Debt Deferral**-scheduled principal and interest payments on eligible loans may be deferred up to 20 years, or **Soft Second Loans**-a 1 percent interest loan, with accrued interest and principal deferred to a final balloon payment, or **Zero Interest Loans**-loans under written at zero percent interest, with principal repayment only or **Grants**-provided to nonprofit entities to address health  
Phone: 615 812 0050  
Email: [RD.MPR@usda.gov](mailto:RD.MPR@usda.gov)  
Apply: <https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-preservation-and-revitalization-mpr#overview>

Program Name: **Multifamily Direct Loans**  
Service Area: Wilkin County  
Eligible Improvements: Building improvements  
Eligible Structure: Affordable multifamily, rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas.  
Terms: Low interest loan; up to 30 year term.  
Phone: 800-292-8293  
Email: [MFHFODMidwest@usda.gov](mailto:MFHFODMidwest@usda.gov)  
Apply: <https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans#overview>