

## **Arrowhead Housing Resources Available**

Attention: All housing resource information is subject to change without notice

### **East Sub-Region**

#### **Single Family Housing Rehabilitation**

##### **Small Cities Development Program**

The Small Cities Development Program is for low to moderate income homeowners in targeted communities can apply for funding to make permanent repairs to their homes. Based on their income the funds can be either a 10 year deferred loan or a 10 year, 5% revolving loan or a combination of both. There is no interest on the deferred loans and if the homeowner lives in the home for the ten year term the loan does not have to be paid back. The deferred and revolving loans are due in full if the property is sold or transferred within that 10 year period. Funded by Minnesota Department of Employment and Economic Development.

Grant timeline: Koochiching and Itasca counties residents eligible. Income qualifications apply

Website: AEOA - [http://www.aeo.org/housing\\_rehab.html](http://www.aeo.org/housing_rehab.html)

Contact information: (218) 749-2912 ext. 205 or 1-800-662-5711

##### **HOME Program Consortium (HOME)**

The HOME Program provides state and local governments flexibility to decide what kind of housing assistance, mix of housing assistance, is most appropriate to meet their housing needs. St. Louis County worked to form a HOME Program Consortium with Lake, Cook, Koochiching and Itasca Counties. The purpose of the consortium is to ensure a sufficient allocation of HOME Program funds will be available to the counties. St. Louis County is designated as the lead agency and fiscal agent for this five county consortium and is responsible for administering and monitoring the program. HOME initiatives expand the supply of affordable housing units for very low income and low income families and promote the involvement of private nonprofit organizations in affordable housing projects. HOME Program activities include homeowner rehabilitation, down payment and closing costs for first time homebuyers, new construction of rental housing and rental rehabilitation for special needs populations. HOME is a federally funded through Department of Housing and Urban Development (HUD) large scale grant program that can be used for a wide range of housing activities.

Requirements: Nonprofit organizations

Website: St. Louis County-Community Development

<http://www.co-st-louis.mn.us/slcportal/SiteMap/HomePage/Departments/Planning/CommunityDevelopment/HOME/tabid/346/Default.aspx>

Contact Information: (218) 749-9741.

##### **Fix-Up Fund**

The Fix-Up-Fund (FUF) programs provide low interest loans to fix up your home, improve energy efficiency, address accessibility issues, upgrade wells and septic systems, build a garage or build an addition. Funds provided through Minnesota Housing Finance Agency.

Availability: Resident of Lake, Cook, St Louis Counties (excluding Duluth). Income qualifications apply. \$35,000 max. loan

Website: AEOA - [http://www.aeo.org/housing\\_rehab.html](http://www.aeo.org/housing_rehab.html)

Contact Information: (218) 749-2912 ext. 205 or 1-800-662-5711

### Deferred Loan Program

The Deferred Loan program is for current homeowners to improve the condition of their housing. Typical rehabilitation projects include new roofs, windows, doors, flooring, or upgrades on heating, wiring and plumbing. Loans may be deferred (forgiven) or low-interest depending on household income.

Availability: of Lake, Cook, St. Louis Counties (excluding Duluth). Income qualifications apply.

Website: AEOA - [http://www.aeo.org/housing\\_rehab.html](http://www.aeo.org/housing_rehab.html)

Contact Information: (218) 749-2912 ext. 205