

## **Arrowhead Housing Resources Available**

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

### **Quad Cities Sub-Region**

#### **New Workforce Lots and Homes**

##### **Minnesota Mortgage Program**

MMP is a first time homebuyer loan program that helps low to moderate income Minnesotans buy a home. The affordable, low, fixed interest rates are available to eligible homebuyers statewide. Funds provided by Minnesota Housing Finance Agency (MHFA).

Availability: Income qualifications apply

Website: MHFA - <http://www.mnhousing.gov/consumers/lender/index.aspx>

Contact Information: MMP Lender List

[http://www.mnhousing.gov/idc/groups/homes/documents/webcontent/mhfa\\_002964.pdf](http://www.mnhousing.gov/idc/groups/homes/documents/webcontent/mhfa_002964.pdf)

##### **Homeownership Education**

The Homeownership Program offers education, counseling, and financial assistance to people interested in purchasing a home. Homestretch workshops are open to anyone, regardless of economic status, and will teach participants the many facets of the home buying process.

Registration is required.

Requirements: Residents of Cook, Lake, and St. Louis counties (excluding the City of Duluth).

Website: Arrowhead Economic Opportunity Agency - <http://www.aeo.org/homeownership.html>

##### **First-time Home Buyer Assistance**

First time home buyer assistance program helps families overcome the biggest barrier to purchasing a home: having sufficient savings to meet the down payment and closing costs.

Funded by Northeast Minnesota HOME Consortium and Minnesota Housing Finance Agency

Requirements: Residents of Cook, Lake, and St. Louis counties (excluding the City of Duluth).

Income qualifications apply

Website: Arrowhead Economic Opportunity Agency - <http://www.aeo.org/homeownership.html>

Contact information: 800-662-5711 ext. 268, (218)-748-7318

##### **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.

### Minnesota Green Communities

The initiative supports the production of affordable housing with markedly reduced energy costs, use of materials beneficial to the environment, conservation-minded land use planning, and attention to the creation of healthy environments and lifestyles for individuals, children, families, and communities. It is a statewide collaboration of the Greater Minnesota Housing Fund (GMHF), the Family Housing Fund, and Enterprise. The National Green Communities initiative is a five-year commitment by Enterprise to build more than 8,500 healthy, efficient homes for low-income people and make sustainable development the mainstream in the affordable housing industry. Funds provided by Greater Minnesota Housing Fund.

Availability: Local governments, for-profit or nonprofit developers.

Website: GMHF Green Communities - <http://www.mngreencommunities.org/>

Contact Information: 800-277-2258, ext. 119

### Building Better Communities

Provides tools to help guide the creation of affordable housing, better neighborhoods and balanced community growth throughout Greater Minnesota. Tools include: Interim Financing and Down Payment Assistance programs, and New Construction Gap Financing. Funds Provided by the Greater Minnesota Housing Fund.

Availability: Local government, for-profit or nonprofit developers.

Website: <http://www.gmhf.com/programs/bbn/default.htm>

Contact Information: 800-277-2258

### Iron Range Resources Public Works Infrastructure Grants

Public Works Infrastructure grants fund the infrastructure needs of local units of government in order to support community and economic development. Eligible projects are publicly owned infrastructure, including wastewater collection and treatment, drinking water, storm sewers, utility extensions, site improvement and streets, which support community business development. Iron Range Resources serves as the funding pool, administrator, and delivery entity for this grant.

Availability: Eligible projects are publicly owned infrastructure, including wastewater collection and treatment, drinking water, storm sewers, utility extensions, site improvement and streets, which support community business development.

Website: IRR- <http://www.ironrangeresources.org/community/grant-programs/pwi>

Contact Information: (218) 744-7345

### Northern St Louis County Habitat for Humanity

North St Louis County Habitat for Humanity is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. Habitat for Humanity works in partnership with people in need to build and renovate decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged.

Availability: Northern St Louis County Resident, Income Qualifications Apply

Website: Northern St Louis County Habitat for Humanity - <http://www.nslchfh.org/>

Contact Information: (218) 749-8910 or (866) 749-8910 email: [habitat@nslchfh.org](mailto:habitat@nslchfh.org)

### Development Projects

AEOA partners with communities to identify vacant, blighted houses for purchase, rehabilitation and resale at affordable prices to families.

Availability: Income qualifications apply

Website: Arrowhead Economic Opportunities Agency - <http://www.aeo.org/>

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