

Arrowhead Housing Resources Available

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

Western 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: KOOTASCA Community Action http://www.kootasca.org/housing_scdp.html

Contact information: 1-800-422-0312 ext. 2714, (218) 327-6714

Deferred Loan Program

The Deferred Loan Program assists low income homeowners in Itasca County and Koochiching County in financing basic home improvements that directly affect the safety, habitability, energy efficiency or accessibility of their homes. Basic improvements to the livability, accessibility, energy efficiency and addressing lead paint hazards are eligible. Electrical wiring, furnace replacement, plumbing and septic repairs are just some of the possible repairs. Funded by Minnesota Housing Finance Agency

Loan and timeline: Koochiching and Itasca county residents, \$15,000 loan limit and income qualifications apply

Website: KOOTASCA Community Action - <http://www.kootasca.org/housing.html>

Contact information: 1-800-422-0312 ext. 2714, (218) 327-6714

Fix-Up Fund

The 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 by participating lenders through Minnesota Housing Finance Agency.

Availability: Income qualifications apply

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

Contact Information: See website for lender contact information.

HOME Program Consortium (HOME)

St Louis County-Planning and Development/HRA is the lead fiscal agent for the HOME program. The funding is currently allocated and administered by the Community Action agencies, AEOA and KOOTASCA for use in the Owner Occupied housing programs to assist homebuyers with acquisition and homeowners with rehabilitation.

Website:

[http://www.co.st-](http://www.co.st-louis.mn.us/slcportal/SiteMap/HomePage/Departments/Planning/CommunityDevelopment/HOME/tabid/346/Default.aspx)

[louis.mn.us/slcportal/SiteMap/HomePage/Departments/Planning/CommunityDevelopment/HOME/tabid/346/Default.aspx](http://www.co.st-louis.mn.us/slcportal/SiteMap/HomePage/Departments/Planning/CommunityDevelopment/HOME/tabid/346/Default.aspx)