

## **HOUSING PROGRAMS**

### **Available in the City of Champlin**

The following are housing programs and senior programs that are available to Champlin residents through a variety of State, County, and area agencies. Please check the websites for qualifications and requirements. Last updated March 2024.

#### **MINNESOTA HOUSING**

Phone: 651-296-7608

Email: [mn.housing@state.mn.us](mailto:mn.housing@state.mn.us)

Website: <http://www.mnhousing.gov>

#### **First Time Homebuyers Start Up Program**

<https://www.mnhousing.gov/homeownership/buy-a-home---refinance.html>

- Income limits up to \$142,800 based on county.
- House price purchase limits up to \$515,200
- Must be owner-occupied
- Downpayment and Closing Cost Loan options – up to \$18,000 available

#### **Repeat Homebuyer & Refinance Step Up Program**

<https://www.mnhousing.gov/homeownership/buy-a-home---refinance.html>

- Income limits up to \$185,700 based on county
- House price limits up to \$515,200
- Must be owner-occupied
- Downpayment and Closing Cost Loan options – up to \$18,000 available

#### **Down Payment & Closing Cost Loan Program**

<https://www.mnhousing.gov/homeownership/buy-a-home---refinance.html>

- Loans up to \$18,000
- Must be repaid in full
- Can only be used with a Minnesota Housing first mortgage and have eligibility requirements. Check the website above for more details.

#### **Fix Up Home Improvement Loan Program**

<https://www.mnhousing.gov/homeownership/improve-your-home.html>

- Loan amounts from \$2,000 to \$75,000
- Secured and unsecured loan options
- Little to no equity in your home needed
- Hire a contractor or do the work yourself
- No prepayment penalty
- Check the website above for eligibility requirements and projects

#### **Rehabilitation Loan Program & Emergency and Accessibility Loan Programs**

<https://www.mnhousing.gov/homeownership/improve-your-home.html>

- Assist low-income homeowners with home improvements that address emergency conditions of the home or accessibility needs for a household resident with a disability.
- Maximum loan amount is \$37,500
- Maximum loan term is 15 years
- Check the website above for eligibility requirements

## **HENNEPIN COUNTY**

Phone: 612-348-9260

Email: [housing@hennepin.us](mailto:housing@hennepin.us)

Website: <https://www.hennepin.us/residents/property/housing-assistance>

### **Home Repairs Loan**

<https://www.hennepin.us/residents/property/Home-Repairs>

- Loans up to \$30,000 for home repairs and maintenance
- Zero percent interest loans
- No monthly payments
- Possible loan forgiveness

### **Healthy Homes Funding**

<https://www.hennepin.us/residents/property/lead-paint-hazards>

- Funds for specific emergency situations repairs
  - Lead, mold, electrical problems, plumbing problems / etc.
- Inspections Required

### **Support For Seniors and Disabled**

- Phone: 612-348-4111
- Help to stay in home
- Supportive community services
- Mental and social well being
- Information sessions

## **HABITAT FOR HUMANITY**

Phone: 651-207-1700

Twin Cities Habitat for Humanity Website: [www.tchabitat.org](http://www.tchabitat.org)

Minnesota Website: <https://hfhm.org/>

### **Habitat Homeownership Program**

<https://home.tchabitat.org/>

- Helps with homebuying process
- Check the website above for eligibility requirements

### **Mortgage Foreclosure Prevention**

<https://home.tchabitat.org/mortgage-foreclosure-prevention>

- Free counseling & advocacy
- Resources to homeowners behind on mortgage payments or property taxes

## **CENTER FOR ENERGY AND ENVIRONMENT (CEE)**

Phone: 612-244-2484

Email: [energyadvisor@mncee.org](mailto:energyadvisor@mncee.org)

Website: <https://www.mncee.org/>

### **Fix Up Fund Home Improvement Loan**

<https://www.mncee.org/fix-fund-home-improvement-loan>

- Must be owner occupied
- Income Limit
- Loan amounts from \$2,000-\$75,000
- Financing available for 100% of project costs

### **Unsecured Home Improvement Loan**

<https://www.mncee.org/mhfa-unsecured-home-improvement-loan>

- Income Limit
- Loan amounts from \$2,000 to \$25,000
- Terms from 3 to 10 years
- This loan is NOT secured by a mortgage on your property
- Financing available for 100% of project costs

### **Family Housing Fund Post-Purchase 2-4 Unit Loan Program**

<https://www.mncee.org/family-housing-fund-post-purchase-2-4-unit-loan-program>

- 2-4 unit owner-occupied residential properties
- Loan amounts from \$1,000 to \$10,000
- Terms from 1 to 7 years
- Financing available for 100% of project costs
- Closing costs apply
- Income limits apply

### **Secured Home Energy Loan**

<https://www.mncee.org/mhfa-and-minnesota-department-commerce-home-energy-loan>

- Most energy related improvements are eligible including heating and cooling systems, windows, water heaters, and insulation
- No maximum income limits
- Loan amounts up to \$60,000
- Terms up to 20 years

### **Unsecured Home Energy Loan**

<https://www.mncee.org/mhfa-and-minnesota-department-commerce-unsecured-home-energy-loan>

- Most energy related improvements are eligible including heating and cooling systems, windows, water heaters, and insulation
- This loan is NOT secured by a mortgage to your property
- No maximum income limits
- Loan amounts up to \$30,000
- Terms from 3 to 10 years

## **MINNESOTA HOMEOWNERSHIP CENTER**

Phone: 651-659-9336

Website: <https://www.hocmn.org/>

### **Foreclosure Prevention Counseling and Financial Advice**

<https://www.hocmn.org/for-homeowners/foreclosure-prevention/>

## **REBUILDING TOGETHER**

Phone: 651-776-4273

Website: <https://rtmn.org/>

### **Home Repair Program:**

<https://rtmn.org/apply-for-help/home-repair-program/>

- Must have a household income that is at or below 50% of the area median income as determined by HUD
- At least 1 resident of the home must be older than 55, living with a disability, a child under the age of 18, or an active or retired member of the armed services
- Must plan to remain in home for at least five years
- Additional qualification criteria may apply based on geographic location

### **Safe at Home Program:**

<https://rtmn.org/apply-for-help/safe-at-home-program/>

- Provides home safety and fall prevention modifications and ramps for older adults or those living with a disability so they can continue to live safely and independently in their own homes.
- Must have a household income that is at or below 50% of the area median income as determined by HUD
- At least 1 resident of the home must be older than 55 or living with a disability
- Must plan to remain in home for at least 2 years
- Additional qualification criteria may apply based on geographic location

**OTHER SENIOR SERVICE PROGRAMS:**

**Senior Community Services**

Phone: (952) 541-1019

Email: [weallage@seniorcommunity.org](mailto:weallage@seniorcommunity.org)

Website: [www.seniorcommunity.org](http://www.seniorcommunity.org)

Provides: Home maintenance, care giver support, senior outreach and senior centers.

**Age Well At Home:**

Email: [info@agewellathome.org](mailto:info@agewellathome.org)

Website: <https://agewellathome.org/>

Provides: Smart solutions to help aging adults live well in their homes.

**Hearts and Hammers:**

Phone: (651) 636-0797

Email: [info@heartsandhammers.org](mailto:info@heartsandhammers.org)

Website: <https://heartsandhammers.org/homeowners/>

Provides: Free exterior home painting and home maintenance for those 60 or older, a person with a disability or a veteran.

**OTHER ENERGY PROGRAMS:**

**Sustainable Resources Center:**

Phone: (612) 870-4255

Website: <https://www.src-mn.org/what-we-do/>

## HOUSING RENTAL PROGRAMS

### HOUSING LINK

Phone: 612-348-9260

Website: <https://www.housinglink.org/Home>

#### Rental Listings in Minnesota

Interactive selection by location, price, building type, traits

### METROPOLITAN COUNCIL

Phone: 651-296-7608

Website: <https://metro council.org/Housing/Services/Metro-HRA-Rental-Assistance.aspx>

#### Section 8 Housing Choice Voucher Program

Rent assistance program utilizing the private rental market to provide decent, safe, and sanitary housing opportunities for low-income seniors, disabled individuals, families, and singles at an affordable cost.

### HENNEPIN COUNTY

Phone: 612-348-9260

Email: [rehab@hennepin.us](mailto:rehab@hennepin.us)

Website: <https://www.hennepin.us/residents/property/housing-assistance>

#### Emergency Shelter

Phone: 612-596-1300

### HOME LINE

Phone: 612-728-5767

Website: [www.homelinemn.org](http://www.homelinemn.org)

#### Free legal help for renters