

HOUSING PROGRAMS Available in the City of Champlin

The following are housing programs that are available to Champlin residents through a variety of State, County, and area agencies. The following list is organized first by homeownership programs and rental programs and then by agency. Last updated April 2020.

HOMEOWNERSHIP PROGRAMS

MINNESOTA HOUSING FINANCE AGENCY

Phone: 651-296-8215

Email: mn.housing@state.mn.us

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

First Time Homebuyers and Refinance Program <http://www.mnhousing.gov/sites/homebuyers/buy> **Down Payment and Closing Cost Loans**

Affordable, fixed interest rates for the life of the loan

As little as 3% down with our exclusive conventional loans

Down payment and closing cost loans up to \$17,000

Low or no mortgage insurance options for lower monthly payments

Repeat homebuyer and First Time Homebuyer Program

Monthly Payment Loan and Deferred Payment Loan

Loans up to \$17,000

Interest rate is equal to your first mortgage rate

Monthly payments over a 10-year loan term

Deferred Payment Loan: Loans up to \$13,000

Home Fix Up Program

<http://www.mnhousing.gov/sites/homeowners/fixup>

Affordable, fixed interest rates with lower interest rate for energy conservation and accessibility improvements

Secured and unsecured loan options

Higher loan-to-value ratio on secured loans than traditional loan products

Longer repayment terms for lower monthly payments

Hire a contractor or do the work yourself

No prepayment penalty

Loan Type	Maximum Loan Amount	Maximum Repayment Term	Income Limit
<i>Secured</i>	\$50,000	10 to 20 years	Income Limits
<i>Secured Energy/Accessibility</i>	\$15,000	10 to 20 years	No income limit
<i>Unsecured</i>	\$15,000	10 years	Income Limits
<i>Unsecured Energy*</i>	\$15,000	10 years	No income limit

MINNESOTA HOUSING FINANCE AGENCY

Phone: 651-296-8215

Email: mn.housing@state.mn.us

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

Emergency and Accessibility Loan Program

<http://www.mnhousing.gov/sites/homeowners/rehab>

Affordable, fixed interest rates with lower interest rate for energy conservation and accessibility improvements

Secured and unsecured loan options

Higher loan-to-value ratio on secured loans than traditional loan products

Longer repayment terms for lower monthly payments

Hire a contractor or do the work yourself

No prepayment penalty

MINNESOTA HOMEOWNERSHIP CENTER

Phone: 651-659-9336

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

Foreclosure Prevention

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

<http://www.mnhousing.gov/sites/homebuyers/foreclosure>

Counseling and financial advice

HENNEPIN COUNTY

Phone: 612-348-9260

Email: rehab@hennepin.us

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

Home Repairs

<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

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

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

Habitat Homeownership Program

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

Begins with homebuying process and eligibility

A Brush with Kindness Repair Program

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

Exterior Painting

Carpentry repairs on roofing, siding, flooring, doors, windows

Mechanical system repairs to plumbing, electrical, heating

Tree trimming and removal

Safety and accessibility modifications

Eligibility:

Home is in 7-county Twin Cities metro area

Owner occupied for at least the last 2 years and have homeowners insurance

Household income below 80% of Twin Cities median income

Needed repairs match what ABWK does

Cannot have received assistance through ABWK in the past 2 years

Mortgage Foreclosure Prevention

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

Free counseling

Advocacy

Resources to homeowners behind on mortgage payments or property taxes

Veterans Initiative

<https://www.tchabitat.org/services/veterans-initiative>

Support for military families

Age in Place

<https://home.tchabitat.org/age-in-place>

Helping older low-income homeowners safely stay in the homes

Home modifications meant to make spaces more accessible and safer

Conducting regular home visits

Help homeowners perform seasonal chores

CENTER FOR ENERGY AND ENVIRONMENT (CEE)

Phone: 612-244-2484

Email: energyadvisor@mncee.org

Home Finance Programs

Website: <https://www.mncee.org/find-financing-incentives/home-improvement-loan-program/>

Home Improvement Loan Terms

No maximum income limit

Loan amounts from \$1,000 - \$20,000

Terms up to 10 years

Secured by a mortgage on your property

Closing costs apply

Property Eligibility: Owner occupied, primary residences only

Unsecured Home Improvement Terms

Borrower income cannot exceed \$149,500

Loan amounts from \$2,000 to \$15,000

Terms up to 10 years

This loan is NOT secured by a mortgage on your property

Closing costs apply

Property Eligibility: 4 unit owner-occupied, primary residence

Properties under construction or held in trust are not eligible

Energy Programs

Website: <https://www.mncee.org/services/residential-programs/>

Home Energy Squad

Energy Advisor Service

New Home Programs

Multifamily Programs

Quality Assurance

Energy Fit Homes

Home Energy Hub

Cold-Climate ASHP Collaborative

Senior Community Services

Phone: (952) 541-1019

Email: weallage@seniorcommunity.org

Website: www.seniorcommunity.org

Senior Programs

Help with home chores

Assistance with medical bills

Help with child care

Accessibility and age in place assistance

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

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

Free legal help for renters