Housing Agencies and Programs

The following list of housing agencies and programs is focused on agencies that serve the State of MN and the NE Arrowhead region. At the bottom of the list, please also find links to County and local agencies and programs.   Please feel free to contact Arrowhead Regional Development Commission (ARDC) Regional Planning Division with questions about any of the following programs. Phone: 218-722-5545 www.ardc.org

Iron Range Rehabilitation, and Resources Board (IRRRB)
http://mn.gov/irrrb/community/grant-programs/residential-redevelopment.jsp
The Residential Redevelopment Grant Program assists cities, townships and counties in demolishing dilapidated residential structures including single-unit residential homes, residential duplex homes of no more than two units, garages and accessory structures located within the IRRRB service area.

Minnesota Housing Finance Agency http://www.mnhousing.gov/
- Community Development: Assist communities across Minnesota with their single family community development needs, including: New construction, Acquisition-rehabilitation, Owner-occupied rehabilitation, Construction loans, Home ownership education and counseling.
- Homeownership Programs Manuals, Forms & Resources
- Home Improvement Programs Manuals, Forms & Resources

Arrowhead Economic Opportunity Agency (AEOA) Housing Department http://www.aeoa.org/housing
- Home Energy Program
- Upcoming Homes for Sale
- Qualifications to Purchase a Home
- Community Revitalization
- Weatherization Assistance
- Refinance Counseling
- Single Family Rehabilitation
- Fix-up Fund (FUF) Program
- Business Energy Retrofit

Minnesota Housing Partnership (MHP)
http://www.mhponline.org
- Sustainable Community Engagement Fund (SCEF) helps communities develop sustainably by linking affordable housing to transportation, jobs, and services. SCEF encourages collaboration and a comprehensive planning approach to address regional affordable housing needs. http://www.mhponline.org/training-assistance/funds/sustainable-community-engagement-fund
- MHP Loan Funds: MHP offers two revolving loan funds for expenses incurred during the creation and preservation of affordable housing. http://www.mhponline.org/training-assistance/funds/mhp-loan-funds

Minnesota Department of Employment and Economic Development (DEED)
- Community Development Funding: Small Cities Development Program helps cities and counties with funding for housing, public infrastructure and commercial rehabilitation projects. http://mn.gov/deed/government/financial-assistance/community-funding/

Minnesota first time home buyer programs
http://www.minnesotafirsttimehomebuyer.com/minnesota-programs/
Minnesota Housing offers several programs and options to help people buy their first home.

Minnesota Homeownership Center
http://www.hocmn.org/buyingahome/

American Association of Retired People (AARP) http://www.aarp.org/livable

- Age-Friendly Network: The AARP Network of Age-Friendly Communities program encourages states, cities, towns and rural areas to prepare for the rapid aging of the U.S. population by paying increased attention to the environmental, economic and social factors that influence the health and well-being of older adults. This tool kit provides a basis for guiding, supporting and evaluating age-friendly initiatives in communities that participate in the AARP Network of Age-Friendly Communities, which was launched in April 2012 and operates under the auspices of the World Health Organization's Age-Friendly Cities and Communities Program.
- The AARP Home Fit Guide: A way to make a home more livable is to incorporate design principles and features that are adaptable, safe and easy-to-use regardless of an individual's age or physical ability.
- Housing livability questions:
  - Is there at least one step-free entrance into the home/unit?
  - Does the home/unit have a bedroom, full bath and kitchen on one level?
  - Are the doorways and hallways wide enough for a wheelchair to pass?
  - Do the doorknobs and faucets have lever handles, which are easier to use than rounded knobs?
  - Are the kitchen counters mounted at varying heights, so they can be used while standing or seated?
  - Can the kitchen and bathroom cabinets and shelves be easily reached?
  - Does the bathtub or shower have a non-slip surface?
  - Are there grab bars in the bathroom, or has the wall been reinforced so grab bars can be added?
  - Are the hallways and staircases well lit?
  - Are there secure handrails on both sides of stairways?
  - Can light switches, electrical outlets and thermostats be easily reached, even when seated?
  - Can the windows be opened with minimum effort?

Arrowhead Agency on Aging (AAA) http://www.arrowheadaging.org/

- The Arrowhead Area Agency on Aging (AAAA) is the designated area agency on aging for the seven county arrowhead region. Area agencies on aging were established under the Older Americans Act (OAA) to respond to the needs of Americans aged 60 and over in every local community.

- Return to Communities Initiative is targeted toward nursing home residents who have expressed a desire to return to the community and have the resources and supports to assist with the transition.
- Family Memory Care Program
- Chronic Disease Self-Management
- Communities for a Lifetime Toolkit

U.S. Department of Housing and Urban Development (HUD) www.hud.gov

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business.

- HOME Community Housing Development Organization (CHDO) https://www.hudexchange.info/home/topics/chdo/

World Health Organization http://www.who.int/ageing/age_friendly_cities_network/en/

- The WHO Global Network of Age-friendly Cities and Communities (GNAFCC) was established to foster the exchange of experience and mutual learning between cities and communities worldwide. Any city or community that is committed to creating inclusive and accessible urban environments to benefit their ageing populations is welcome to join. With the Network, WHO provides a global platform for information exchange, mutual support through the sharing of experience.

USDA Rural Development http://www.rurdev.usda.gov/Community_Development.html
Community and Economic Development: Technical assistance and grants in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

US Department of Treasury & Housing and Urban Development (HUD)
http://www.makinghomeaffordable.gov/programs/lower-payments/Pages/hamp.aspx?gclid=CJbE6q6S-r8CFaVZ7Aod2msAYQ
Home Affordable Modification Program
If you are having a tough time making your mortgage payments, you may be eligible for MHA's Home Affordable Modification Program (HAMP®). HAMP is designed to provide deep and meaningful savings for homeowners devastated by unaffordable increases in expenses or reductions in income.

County and Local Agencies and Programs

Aitkin County Housing and Redevelopment Authority
http://www.aitkinhra.org/
The mission of the Housing Authority of Aitkin County is to promote decent, safe, and affordable housing and economic opportunity to low-income families. We are committed to assisting low-income families with incomes below 80% of area median, adjusted for family size.

Carlton County – See Lakes and Pines Community Action Council, 1 Roof, and Central MN (Aitkin, Carlton)

Central Minnesota Housing Partnership, Inc. (Aitkin, Carlton)
http://www.cmhp.net/
The Central Minnesota Housing Partnership, Inc. (CMHP) is a regional non-profit 501(c)(3) organization incorporated in May 1993. Soon after incorporation, CMHP received its 501(c)(3) designation.   The organization was created with the goals of preserving, improving and increasing the affordable housing stock in Central Minnesota.

Our service area includes 16 counties in Central Minnesota: These counties include Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena. We provide a variety of services including affordable rental housing, affordable homeownership opportunities, rental housing rehab programs, homebuyer education and counseling and planning and development.

1 Roof Housing (Duluth/Carlton County)
http://www.1roofhousing.org/
Our Mission: Enriching lives and communities, one home at a time.

Cook County / Grand Marais EDA Housing Program
http://www.prosperitynorth.com/housing-program/
Our housing objective is to provide affordable, decent, safe and sanitary housing to citizens residing in our service area. This is accomplished through establishing partnerships which we provide information and referral, rental assistance, single-family property rehabilitation, first time homebuyer loans and down payment assistance.

Itasca County Housing and Redevelopment Authority http://www.itascacountyhra.org
- Homeowner rehabilitation programs
- Affordable housing assistance for individuals
- Partnership with Cities for large-scale residential redevelopment.

Itasca County Habitat for Humanity http://www.itascahabitat.org/mn/
- Home ownership Program: Partner with qualifying families, who purchase the home at no interest and no profit to Habitat. The families help build community by participating in construction of their own home, and their monthly mortgage payments help fund the construction of future homes.
- Habitat for Humanity ReStore is a home improvement store, selling used and surplus building materials.

KOOTASCA Community Action Program http://www.kootasca.org/housing.html
- Crisis Housing Program
- Energy Assistance
- Weatherization Program
- Small Cities Development Program – loans for home repair and rehabilitation

Lake County Housing and Redevelopment Authority (LCHRA)
http://www.northshorehousingresourcecenter.org/about-us/
The mission of the Lake County Housing and Redevelopment Authority (LCHRA) is to provide affordable housing and redevelopment programs and services to the citizens of Lake County, MN.
LCHRA/North Shore Housing Resource Center
PO Box 103
Silver Bay, Minnesota 55616
Phone: 218-834-2280 or 1-800-223-1850 Fax: 218-834-5269

Lakes and Pines Community Action Council (**Aitkin, Carlton)**
http://www.lakesandpines.org/index.html
Lakes and Pines CAC, Inc. is a 501(c)3 organization; a charitable, educational, private, non-profit corporation serving the seven county area of: Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine.
• Energy Assistance Programs
• Weatherization
• Emergency Housing Assistance
• Housing Rehabilitation Loan
• Home Improvement Programs
• Transportation Programs
• Head Start   Early Head Start
• Volunteer Income Tax Assistance
• Financial Literacy
• FAIM
• Social Security App Assistance
• SNAP/Food Support App Assistance
• MnSure Application Assistance

St. Louis County Community Development
http://www.stlouiscountymn.gov/LANDPROPERTY/CommunityDevelopment.aspx
Community Development Block Grant (CDBG) Program provides funds for physical improvement, economic development, housing activities, and public service activities. CDBG funds are received from the U.S. Department of Housing and Urban Development (HUD) and has a significant impact on communities. Funding is distributed to local communities and agencies through a competitive grant application process.
http://www.stlouiscountymn.gov/LANDPROPERTY/CommunityDevelopment/CDBG.aspx

St. Louis County Housing & Redevelopment Authority (HRA) Board
http://www.stlouiscountymn.gov/GOVERNMENT/BoardsCommittees/HRABoard.aspx
The roles of County HRA are: 1) To clear and redevelop blighted areas and 2) remedy the shortage of housing for low and moderate income residents.

North St. Louis County Habitat for Humanity http://www.nslchfh.org/
- Home ownership Program: Partner with qualifying families, who purchase the home at no interest and no profit to Habitat. The families help build community by participating in construction of their own home, and their monthly mortgage payments help fund the construction of future homes.