



# Housing Programs

## Financial help for home improvements\*

The City of Brooklyn Park is dedicated to assisting homeowners and home buyers with grants, low interest loans, and connections to more resources.

### Home Rehab Deferred Loans

This deferred loan program can be used for emergency repairs or other improvements to the exterior and interior of homes.

- Loan amount ranges from \$1,000 - \$20,000 at 0% interest rate
- Requires no monthly payments and is forgivable after 10 years of continued ownership and occupancy
- Income restrictions are based on 80% area median income
- Eligible repairs include roofing, mold remediation, plumbing, siding, kitchen upgrades, etc.

### Home Improvement Loan Program

This loan program can be used for improvements to the exterior and interior of homes.

- Loan amount ranges from \$2,000 - \$25,000
- Loan term is up to 15 years
- No income restrictions - interest rate based on income
- 3% (3.180% APR) or 4% (4.025% APR) APR is based on \$25,000 for 15 years

### On Bill Repayment Loan Program

- For energy efficiency upgrades in homes
- Loan amount ranges between \$1,000 - \$10,000
- 3% (3.203% APR) or 4% (4.205% APR)
- APR is based on \$10,000 for 5 years
- No income restrictions - interest rate based on income

### Down Payment Assistance Program

- For first time homebuyers in Brooklyn Park
- Loan amount up to \$10,000 at 0% APR
- Requires no monthly payments and is forgivable after 10 years of continued ownership and occupancy
- Borrower contribution of at least 1% of purchase price or \$1,000 (whichever is lesser) required
- Income restricted at 120% area median income
- Mandatory homebuyer education class required

### Senior Deferred Loan Program

- For senior homeowners aged 62+
- Loan amount ranges from \$2,000 - \$25,000 at 0% (0.083% APR)
- Loan is due once property is sold, changes ownership or is no longer owner occupied
- No income restrictions on eligibility
- APR based on loan amount of \$25,000 for 30 years

### Home Energy Squad Enhanced

Home Energy squad visits include the installation of energy-saving materials, diagnostic testing, and help with next steps. Schedule your visit today by calling 651-328-6220. Visits cost \$100, and the City will give homeowners a grant of \$50 towards the cost.

***\*All programs apply to owner occupied single family homes, townhomes, duplexes, fourplexes and condos***

For more information, contact

John Kinara, City of Brooklyn Park  
(763) 493-8054

[brooklynpark.org/housing/home-improvements](http://brooklynpark.org/housing/home-improvements)

Center for Energy & Environment  
(612) 335-5884

[mncee.org/brooklynpark](http://mncee.org/brooklynpark)



**Brooklyn Park** 

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Center for Energy and Environment



# Housing Services & Resources

## Emergency Housing Services

**Community Emergency Assistance Program (CEAP)**  
763-566-9600  
[www.ceap.com](http://www.ceap.com)

**Hennepin County**  
612-596-1300  
[www.co.hennepin.mn.us](http://www.co.hennepin.mn.us)

**North West Hennepin Human Services Council (NWHHSC)**  
763-503-2520  
[www.nwhhsc.org](http://www.nwhhsc.org)

## Homebuyer Assistance

**Community Action Partnership for Suburban Hennepin (CAPSH)**  
952-933-9639  
[www.capsh.org](http://www.capsh.org)

**Minnesota Housing Finance Agency**  
651-296-7608  
[www.mnhousing.gov](http://www.mnhousing.gov)

**Homeownership Center**  
651-659-9336  
[www.hocmn.org](http://www.hocmn.org)

## Home Stretch Homebuyer Class

**Community Action Partnership for Suburban Hennepin (CAPSH)**  
952-933-9639  
[www.capsh.org](http://www.capsh.org)

**PRG Inc**  
612-721-7556  
[www.prginc.org](http://www.prginc.org)

**African Development Center (ADC)**  
612-333-4772  
[www.adcminnesota.org](http://www.adcminnesota.org)

## Other Housing Questions

**City of Brooklyn Park Housing Programs**  
763-493-8054  
[john.kinara@brooklynpark.org](mailto:john.kinara@brooklynpark.org)

## Foreclosure Hotline

**Community Action Partnership for Suburban Hennepin (CAPSH)**  
952-933-1993

## Credit Counseling/ Financial Education

**LSS Financial Counseling**  
651-642-5990  
[www.lssmn.org](http://www.lssmn.org)

**African Development Center (ADC)**  
612-333-4772  
[www.adcminnesota.org](http://www.adcminnesota.org)

## Affordable Rental Housing

**Housing Link**  
612-522-2500  
[www.housinglink.org](http://www.housinglink.org)

**Metro HRA – Section 8**  
651-602-1000  
[www.metrocouncil.org/housing/HRA/Sec8](http://www.metrocouncil.org/housing/HRA/Sec8)

## Affordable Homeownership

**Twin Cities Habitat for Humanity**  
612-331-1540  
[www.tchabitat.org](http://www.tchabitat.org)

**MN Housing Finance Agency**  
651-296-7608  
[www.mnhousing.gov](http://www.mnhousing.gov)