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Providing Affordable Housing &  
Redevelopment Opportunities to  
Strengthen our Neighborhoods  
and Communities.

Through the Community  
Development Block Grant  
(CDBG) program,  
Congress appropriates  
money to states, which is  
then divided into the Small  
Cities Development  
Program (SCDP) grants.



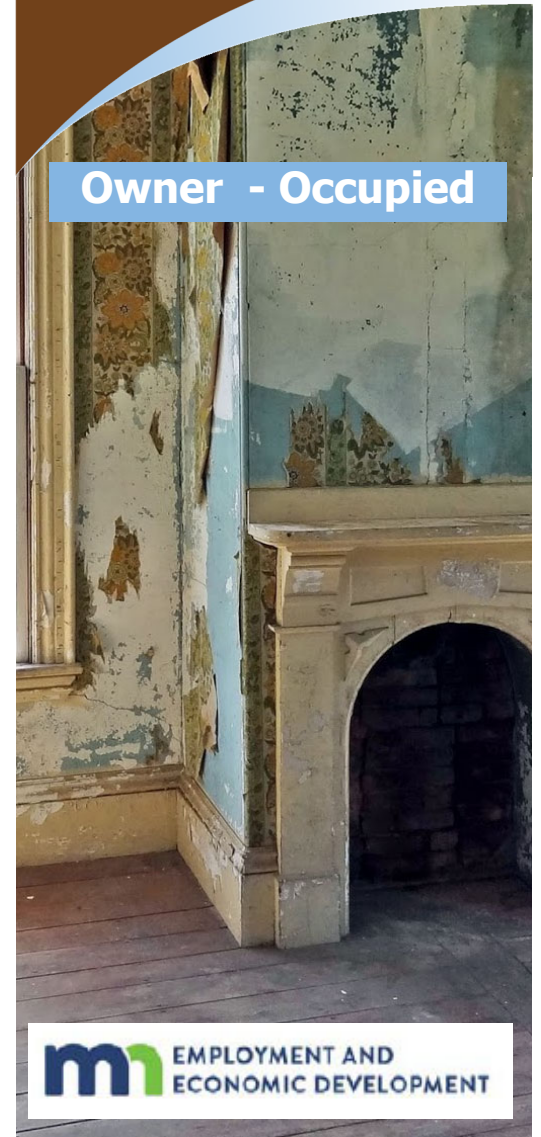
## Brainerd HRA

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Together  
The City of Brainerd &  
Brainerd HRA offer  
Small Cities Grants

Owner - Occupied



**mn** EMPLOYMENT AND  
ECONOMIC DEVELOPMENT

## Small Cities Grant

- \* 7 year deferred loan meaning (no interest or payments, loan is forgiven after the 7 year term is satisfied).
- \* The home must remain your primary residence for the 7 year term to achieve full forgiveness. If you sell, transfer or convey the property within that 7 year period you will owe the remaining percentage at that time.
- \* Property cannot be held in a trust.
- \* Single-wide mobile homes are not eligible for this loan, however manufactured homes are.
- \* Cannot exceed more than \$50,000 in assets.
- \* Eligibility is based off of household income

Household Income limits				
1	2	3	4	5
\$49,400	\$56,450	\$63,500	\$70,550	\$76,200

## Owner—Occupied Rehabilitation

- \* Funding available for up to \$25,000
- \* May be used for general repairs needed to make the units more livable
- \* Forgiven after 7 years
- \* Determined on a case-by-case basis
- \* All properties built prior to 1978, a risk assessment for lead will be performed.
- \* All households will need to apply for energy assistance and provide a copy of the acceptance or denial letter with their applications.

## Eligible Improvements

- \* **Health or Safety Improvements** (faulty heating systems or wiring, lead paint hazard, etc.)
- \* **Insulation and Energy Conservation Measures** (lack of insulation, inefficient heating system, excessive infiltration)
- \* **Basic Structural Deficiencies** (foundation work, roofing, siding, windows and doors, inadequate plumbing, heating and electrical systems)
- \* **Accessibility Improvements** (ramps, grab bars, widened doorways, etc.)
- \* **Only those substandard units located within the target area that can be rehabilitated within the cost guidelines of the program are eligible.**

Area Specific (see map below)

