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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.



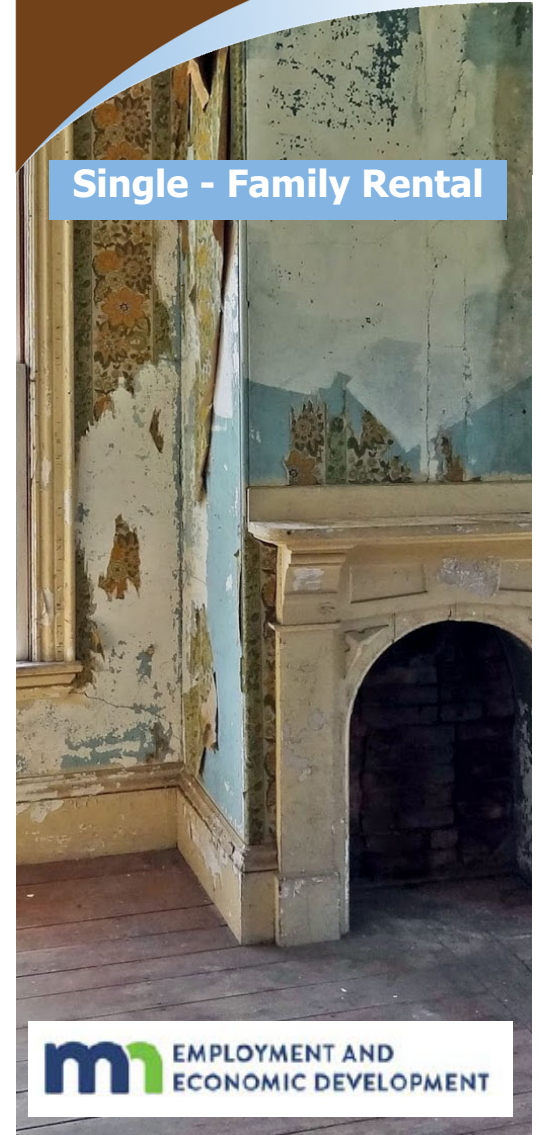
## Brainerd HRA

324 East River Road  
Brainerd, MN 56401

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

Single - Family Rental



**m** EMPLOYMENT AND  
ECONOMIC DEVELOPMENT

## Small Cities Grant

- \* 5 year deferred loan meaning (no interest or payments, loan is forgiven after the 5 year term is satisfied).
- \* The property must remain yours for the 5 year term to achieve full forgiveness. If you sell, transfer or convey the property within that 5 year period you will owe the remaining percentage at that time.
- \* Property cannot be held in a trust or Contract for DEED.
- \* Single-wide mobile homes are not eligible for this loan.
- \* Affordability must be maintained for the duration of the loan. The unit must be occupied by low to moderate income households for the duration of the 5 year term.
- \* Eligibility is based off of Fair Market Rent & household Income.

## Single-Family Rental Rehabilitation

- \* Funding available for up to \$25,000 (12 Available)
- \* Max of 70% of project cost can be paid w/SCDP funds w/30% Minimum Owner Required Match
- \* May be used for general repairs needed to make the units more livable
- \* Forgiven after 5 years
- \* Determined on a case-by-case basis
- \* All properties built prior to 1978, a risk assessment for lead will be performed.

## 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.**

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

Crow Wing County Fair Market Rents				
Studio	1—BR	2-BR	3BR	4BR
\$748	\$840	\$1,104	\$1,373	\$1,556