Supporting people and projects...

HOUING TRUST FUND

A source of funding to meet the housing needs of moderate- to low-income households within Crow Wing County.

...improving housing availability and options.

Crow Wing County HRA Mission:

To support the creation and preservation of affordable housing, economic development, and redevelopment projects towards a more vibrant Crow Wing County.

324 East River Road
Brainerd, MN 56401
218-828-3705

http://brainerdhra.org/housing-trust-fund/

CROW WING COUNTY HOUSING TRUST FUND

Crow Wing County HRA

HOUSING TRUST FUND

Rehab Assistance Program Owner - Occupied

Assistance in financing the production and preservation of affordable and mixed-income housing projects.

The property must be located in Crow Wing County & meet one of the following:

- **The residential unit does not meet HUD's Section 8 Housing Quality Standards.**
- **The residential unit does not meet applicable and current Minnesota State Building Code, Fire Code, Occupancy Codes, National Electrical Code, Uniform Mechanical and Plumbing Codes.**
- **The residential unit contains health and safety hazards.**
- **The residential unit lacks safe, reliable water supply or sanitary wastewater disposal.**
- **The residential unit does not meet Minnesota Energy Efficiency Standards.**
- **The residential unit does not allow its occupants to age in place.**
- **The residential unit fails to provide suitable shelter in some other obvious and apparent manner.**

Work items for which rehab dollars can be used:

- **Furnaces or other heating systems**
- **Roof repair/replacement (shingles, soffit, fascia, damaged boards, etc.)**
- **Sewer or water repairs**
- **Foundation/structural Issues**
- **Energy efficiency improvements (doors, windows, siding, etc.)**
- **Lead abatement**
- **Mobility accessibility/ modifications/updates**

REHABILITATION ASSISTANCE

Owner - Occupied

- Interested applicants will be taken on a first come, first served basis.
- Applicants must occupy the property as their principal place of residence, shall reside in the home at time of application, and the property must be classified homestead.
- All property taxes must be current paid status.
- Home owners will be expected to carry insurance.
- No tax liens or past-due assessments or judgments are allowed to be on the property.
- All properties built prior to 1978, a risk assessment for lead will be performed & hazards will be addressed if present.

Housing Trust Fund Crow Wing County					Effective 5/1/2026
Annual Median Income (AMI)			$ 96,700		
Homeowner Contribution	Income Limit				
20%	115%	---------	$111,210	-	$ 77,361
10%	80%	---------	$ 77,360	-	$ 48,351
0%	50%	---------	$ 48,350		

Crow Wing County Family Median Household Breakdown by Size

	Effective 5/1/2026	Household Size				
Imcome Limit	Income Limit Category	1	2	3	4	5
115%	Moderate Income	$77,850	$88,970	$100,090	$111,210	$120,110
80%	Low Income	$54,150	$61,890	$ 69,620	$ 77,360	$ 83,550

Loan Information:

- Maximum HTF deferred loan amount $25,000.00 If the total cost of repairs exceeds the maximum loan limits, the applicant will be responsible to secure additional financing beyond the required matching leverage amount for the applicant's income.
- Fees included in the loan amount consist of Title Search, Lead Testing (if needed), and Recording Fees.
- This is a 20-year, zero percent (0%) deferred loan.
- Full repayment of the principal is due upon the sale, maturity or other transfer of the property, when the owner no longer occupies the property as the principal residence, or the primary mortgage is refinanced and equity is taken out.

PROGRAM BASIS AND POLICY GUIDANCE

Managed by the Crow Wing County Housing & Redevelopment Authority (HRA), the HTF Program administration is guided primarily by the following documents:

- Minn. Stat. §462C.16 462C.16 Housing Trust Funds for Local Housing Development
- Ordinance Establishing a Housing Trust Fund in Crow Wing County (Ordinance No. 2001), effective 3/4/20

For more information on the Housing Trust Fund & its programs, please visit www. brainerdhra.org or contact:

BRIT THOMPSON, Rehab Administrative Specialist
Phone: 218-824-3438
Email: Brit@brainerdhra.org

JOHN SCHOMMER, Rehab & Maintenance Director
Phone: 218-824-3432
Email: John@brainerdhra.org