

Crow Wing  
County HRA

# HOUSING TRUST FUND

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

Supporting people and projects.



## Improving housing availability & options.

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

For more information, contact:

**JOHN SCHOMMER, Rehab Coordinator**  
(218) 824-3432 | [John@brainerdhra.org](mailto:John@brainerdhra.org)

The Crow Wing County HRA offers the following programs, which are funded by the Housing Trust Fund:



### WORKFORCE HOUSING ASSISTANCE

- HRA matches employer contributions toward down payment or closing costs for the purchase of a home (\$5,000 max)
- Low-interest, five-year installment loan



### REHABILITATION ASSISTANCE

- Owner-occupied and renter-occupied assistance available
- General repairs and improvements that increase the health, safety and energy efficiency of the home



### HOMEBUYER ASSISTANCE

- Up to \$20,000 for homebuyer assistance
- Acts as a soft second loan at zero percent interest



### NEW CONSTRUCTION/ DEVELOPMENT FINANCING

- Funding for pre-development costs, new construction, property acquisition, conversion of non-residential to residential use, conversion of rental units to relocation, and rehabilitation costs

