

For more information contact

Krista Okerman
Deputy Clerk
krista.okerman@jenkins-mn.com
218-568-4637

John Schommer,
Rehab & Maintenance Director
John@brainerdhra.org
218-824-3432

Kristin Miller,
Rehab Admin. Specialist
Kristin@brainerdhra.org
218-824-3438



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

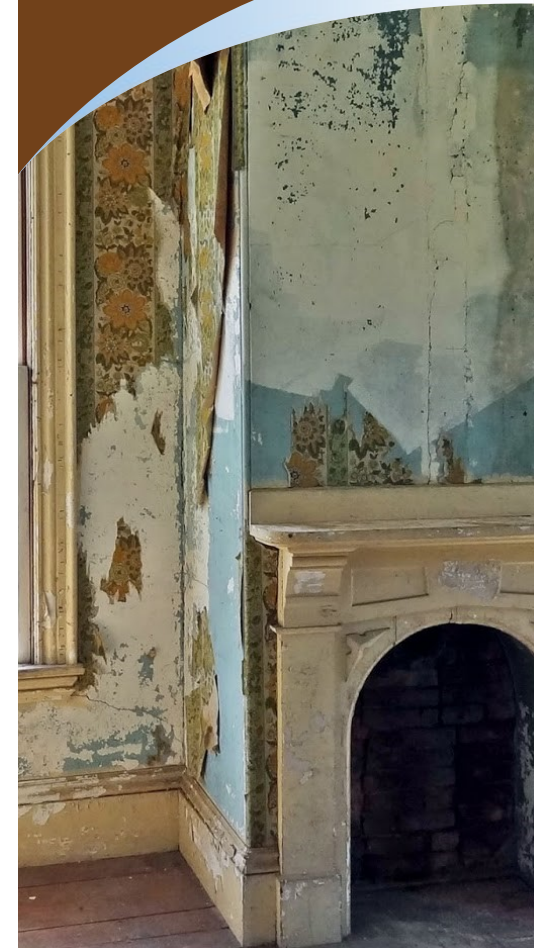
Phone: (218)828-3705

Fax: (218)828-8817

E-mail:

kathryn@brainerdhra.org

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




mn EMPLOYMENT AND
ECONOMIC DEVELOPMENT



Small Cities Grant

- * 10 year deferred loan meaning (no interest or payments, loan is forgiven after the term is satisfied).
- * The home must remain your primary residence and you cannot sell, transfer or convey the property within that 10 year period.
- * Property cannot be held in a trust.
- * Single-wide mobile homes are not eligible for this loan.
- * Cannot have more than \$50,000 in assets.
- * Eligibility is based off of household income (see table below for details)

Household Income limits				
1	2	3	4	5
\$45,700	\$52,220	\$58,750	\$65,280	\$70,500



Owner—Occupied Rehabilitation

- * Funding available for up to \$24,500
- * May be used for general re-pairs needed to make the units more livable
- * Forgiven after 10 years
- * Determined on a case-by-case basis
- * All properties built prior to 1978, a risk assessment for lead will be performed.
- * Fees included in the loan consist of Title Search, Lead Testing (if needed), & Recording.



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 that can be rehabilitated within the cost guidelines of the program are eligible.