



Homeowner Programs

Financial help for home improvements*

The City of Brooklyn Park is dedicated to assisting homeowners and home buyers with grants, low interest loans, and connections to more resources.

Home Rehab Deferred Loans

This deferred loan program can be used for emergency repairs or other improvements to the exterior and interior of homes.

- Loan amount ranges from \$1,000 - \$20,000 at 0% interest rate
- Requires no monthly payments and is forgivable after 10 years of continued ownership and occupancy
- Income restrictions are based on 80% area median income
- Eligible repairs include roofing, mold remediation, plumbing, siding, kitchen upgrades, etc.

Home Improvement Loan Program

This loan program can be used for improvements to the exterior and interior of homes.

- Loan amount ranges from \$2,000 - \$25,000
- Loan term is up to 15 years
- No income restrictions - interest rate based on income
- 3% (3.180% APR) or 4% (4.025% APR) APR is based on \$25,000 for 15 years

On Bill Repayment Loan Program

- For energy efficiency upgrades in homes
- Loan amount ranges between \$1,000 - \$10,000
- 3% (3.203% APR) or 4% (4.205% APR)
- APR is based on \$10,000 for 5 years
- No income restrictions - interest rate based on income

Down Payment Assistance Program

- For first time homebuyers in Brooklyn Park
- Loan amount up to \$10,000 at 0% APR
- Requires no monthly payments and is forgivable after 10 years of continued ownership and occupancy
- Borrower contribution of at least 1% of purchase price or \$1,000 (whichever is lesser) required
- Income restricted at 120% area median income
- Mandatory homebuyer education class required

Senior Deferred Loan Program

- For senior homeowners aged 62+
- Loan amount ranges from \$2,000 - \$25,000 at 0% (0.083% APR)
- Loan is due once property is sold, changes ownership or is no longer owner occupied
- No income restrictions on eligibility
- APR based on loan amount of \$25,000 for 30 years

Home Energy Squad Enhanced

Home Energy squad visits include the installation of energy-saving materials, diagnostic testing, and help with next steps. Schedule your visit today by calling 651-328-6220. Visits cost \$100, and the City will give homeowners a grant of \$50 towards the cost.

****All programs apply to owner occupied single family homes, townhomes, duplexes, fourplexes and condos***

For more information, contact

John Kinara, City of Brooklyn Park
(763) 493-8054

brooklynpark.org/housing/home-improvements

Center for Energy & Environment
(612) 335-5884

mncee.org/brooklynpark



Brooklyn Park
cee
Center for Energy and Environment



Housing Services & Resources

Emergency Housing Services

Community Emergency Assistance Program (CEAP)
763-566-9600
www.ceap.com

Hennepin County
612-596-1300
www.co.hennepin.mn.us

Homebuyer Assistance

Community Action Partnership for Hennepin County (CAP-HC)
952-933-9639
www.caphennepin.org

Minnesota Housing Finance Agency
651-296-7608
www.mnhousing.gov

Homeownership Center
651-659-9336
www.hocmn.org

Home Stretch Homebuyer Class

Community Action Partnership for Hennepin County (CAP-HC)
952-933-9639
www.caphennepin.org

PRG Inc
612-721-7556
www.prginc.org

African Development Center (ADC)
612-333-4772
www.adcminnesota.org

Foreclosure Hotline

Community Action Partnership for Hennepin County (CAP-HC)
952-933-1993

Tenant Hotline

612-728-5767
Email an attorney at
www.homelinemn.org/email

Credit Counseling/ Financial Education

LSS Financial Counseling
651-642-5990
www.lssmn.org

African Development Center (ADC)
612-333-4772
www.adcminnesota.org

Affordable Rental Housing

Housing Link
612-522-2500
www.housinglink.org

Metro HRA – Section 8
651-602-1000
www.metrocouncil.org/housing/HRA/Sec8

Affordable Homeownership

Twin Cities Habitat for Humanity
612-331-1540
www.tchabitat.org

MN Housing Finance Agency
651-296-7608
www.mnhousing.gov