

GETTING THE MOST OUT OF EXISTING RESOURCES

Making effective referrals is one of the simplest and most cost-effective ways to support housing broadly, and in particular to serve households in need of affordable housing. Being aware of programs and services that are available to existing or future residents of your community requires little time and virtually no money – but it can be difficult to keep that information current. The Council encourages and supports the capacity of local governments to make effective referrals to housing support organizations, and provides the list below as a starting point that will be regularly updated. Local governments that make effective referrals can contribute significantly to meeting the existing and projected housing needs in their community.

STATE AGENCIES

[Minnesota Housing](#) (previously known as the Minnesota Housing Finance Agency or MHFA) works to provide access to safe, decent and affordable housing and to build stronger communities across the state. Minnesota Housing offers products and services to buy and rehabilitate homes and to stabilize neighborhoods, communities, and families. Below is a list of ownership programs; many rental programs supported by Minnesota Housing are also administered through county services that can be accessed directly through county websites.

Minnesota Housing Programs for Homebuyers

- [Start Up for First-Time Homebuyers Program](#)
- [Mortgage Credit Certificate for First-Time Buyers](#)
- [Downpayment & Closing Cost Assistance](#)
- [Step Up Program for Buying Again or Refinancing](#)
- [Participating Lender Search for Homebuyers](#)
- [Homebuyer Education](#)

Minnesota Housing Programs for Existing Homeowners

- [Fix Up Program \(interest-bearing program\)](#)
- [Fix Up Program Lender Search](#)
- [Community Fix Up Program](#)
- [Rehabilitation Loan Program](#)



Senior housing in Forest Lake, Washington County

[Minnesota Department of Human Services \(DHS\)](#) works to ensure appropriate housing is available for those needing an integrated approach to housing, services, and income supports and that enables people to live in the community of their choice. DHS administers the [General Assistance](#), [Group Residential Housing](#), [Minnesota Supplemental Aid](#), and [Section 811 Project-Based Rental Assistance](#) programs, and coordinates services for people experiencing or at risk of long-term homelessness. DHS also promotes three free information and assistance services:

- [Disability Linkage Line \(1-866-333-2466\)](#) helps people with disabilities, chronic illnesses, and their representatives connect to community services
- [Senior LinkAge Line \(1-800-333-2433\)](#) assists older adults and their caregivers with a variety of options for living independently
- [Veterans Linkage Line \(1-888-546-5838\)](#), which assists Veterans and their families secure state and federal benefits, including housing services

The DHS also provides funding and expertise for [Housing Benefits 101](#), a website dedicating to helping those who have disabilities, are aged 60 or older, are Veterans, are experiencing homelessness, and others to find an appropriate place that they can afford, are connected to necessary services, and that they can truly call home.

FEDERAL

US Department of Agriculture / Rural Development (USDA/RD): The department offers grants, loans, and mortgage insurance for single family and multifamily housing geared toward low-income, elderly and disabled individuals and families as well as domestic farm laborers in rural communities. The programs listed below are available in parts of Carver, Scott, and Dakota counties.

- Single Family Housing Direct Home Loans
- Single Family Housing Home Loan Guarantees
- Multifamily Housing Direct Loans
- Multifamily Housing Loan Guarantees
- Multifamily Housing Rental Assistance

COUNTY RESOURCES

Counties offer a number of housing programs, typically through their Community Development Agencies or Housing and Redevelopment Authorities. Click the links below to view available programs and services available in your community.

Anoka County

- [Housing Programs](#)
- [Senior Assisted Living and Supportive Housing](#)
- [Senior Housing Guide](#)

Carver County CDA

- [Subsidized Rentals](#)
- [Housing Counseling Programs](#)
- [Homebuyer Seminars](#)
- [FRAMEWORK™](#)
- [Community Land Trust](#)
- [Housing Loans and Grants](#)
- [Rental Property Rehab Loans](#)

Dakota County CDA

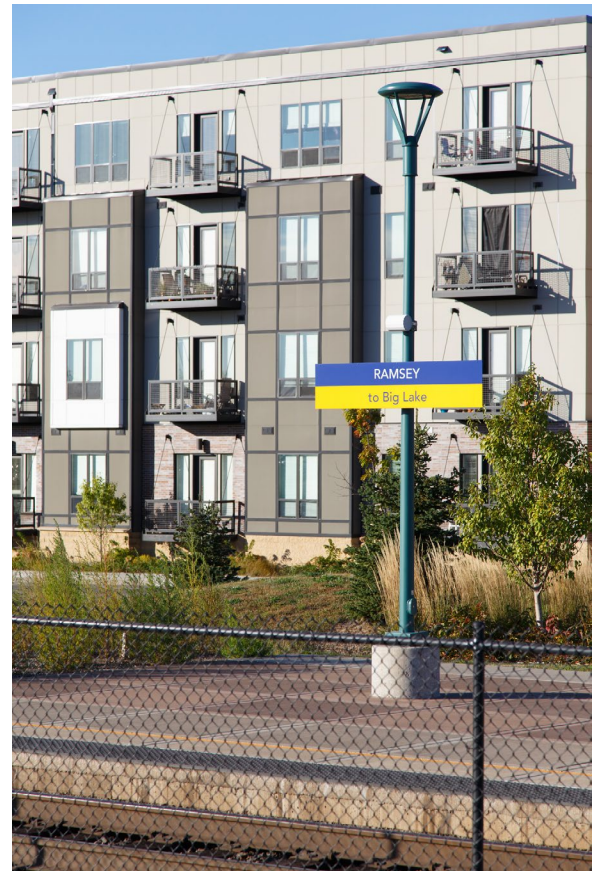
- [Workforce Housing Program](#)
- [Senior Housing Program](#)
- [Youth Supportive Housing \(Lincoln Place Residents\)](#)
- [Scattered Site Public Housing Program](#)
- [Colleen Loney Manor](#)
- [Rental Assistance Programs](#)
- [Accessible Rental Housing](#)
- [Homeownership Connection](#)

Ramsey County

- [Home Buyer and Home Owner Programs](#)
- [Coordinated Entry to Housing and Shelter](#)

Scott County CDA

- [Tenant-Based Rental Assistance Program](#)
- [Project-Based Rental Assistance Program](#)
- [Workforce Housing](#)
- [Homebuyers Club Classes](#)
- [Homebuyer Counseling](#)
- [Foreclosure Counseling](#)
- [Single Family Housing Repair Loans and Grants \(for cities with populations less than 20,000\)](#)



Ramsey Station of Northstar Commuter Rail in Anoka County

Washington County HRA

- Rental Assistance
- Homebuyer Education and Counseling
- Home Improvement Loans
- Foreclosure Prevention
- Two Rivers Community Land Trust

NON-PROFIT ORGANIZATIONS

Community Action Agencies:

Anoka County Community Action Program (ACCAP)

- Multi-Family Rental Housing
- Mobile Home Replacement
- Home Ownership Program
- Energy Assistance and Weatherization Programs

Community Action Partnership of Ramsey and Washington Counties

- Energy Assistance

Community Action Partnership of Scott, Carver and Dakota Counties

- Dakota County Family Homeless Prevention Assistance Program
- Dakota County Homeless Assistance
- Dakota County CAP Housing Choice Vouchers
- Dakota County CAP Housing Units
- Scott/Carver Family Homeless Prevention Assistance Program
- Scott/Carver Supportive Housing Program
- Scott/Carver Emergency Shelter

Community Action Partnership of Suburban Hennepin

- Energy Assistance
- Homeownership Services
- Home Stretch Workshop
- Rental Support Services
- Housing Stabilization – Homeless Services

Resources for renters and landlords:

[HousingLink](#) provides information about affordable rental choices. It publishes the status of subsidized housing waiting lists through the [Housing Authority Waiting List](#); provides renters and service agencies training and [Housing Tips](#); and provides free listing services for landlords and property managers.

[Mid-Minnesota Legal Aid](#) works in pursuit of helping the most vulnerable citizens gain access to basic rights including shelter. It works with clients to answer questions, give advice, go to court, or work out agreements on behalf of clients. Issues of focus in housing include evictions, discrimination, foreclosure, accommodations for disabled persons and Housing Choice Vouchers. [HOME Line](#) provides free and low-cost legal, organizing, education and advocacy services so that tenants throughout Minnesota can solve their own rental housing problems. [HOMEline](#) works to improve public and private policies relating to rental housing by involving affected tenants in the process.

Resources for homeowners and homebuyers:

[Minnesota Homeownership Center](#) oversees a network of nearly 50 non-profit and local government partners to deliver high quality programs that make sustainable homeownership possible. Its offerings include [Homeownership Services](#) and [Foreclosure Assistance](#).

[Greater Metropolitan Housing Corporation \(GMHC\)](#) operates three [Housing Resource Centers](#) that provide low cost financing for home repair and rental properties, as well as technical assistance and down payment assistance in many communities in the region.

[Center for Energy and Environment \(CEE\)](#) promotes energy efficiency to strengthen the economy and improving the environment. It offers a “one-stop” approach to helping homeowners make energy improvements and operates as a non-traditional lender with flexible financing for homeowners and multifamily property owners for energy efficiency and rehabilitation.



Many Rivers on Franklin Avenue in Minneapolis

NeighborWorks Home Partners' mission is stabilizing and revitalizing neighborhoods and communities by providing homeownership related services to the Twin Cities Metropolitan Area. NeighborWorks Home Partners offers homeownership classes, assistance and training for home repairs, and foreclosure assistance.

Twin Cities Habitat for Humanity offers programs for people in need of affordable homeownership opportunities and for current homeowners seeking to preserve their home.

Community Land Trusts:

Carver County CDA Community Land Trust helps provide secure, affordable access to land and housing for our local workforce by attempting to meet the needs of those least served by today's housing market.

City of Lakes Community Land Trust provides and fosters stewardship of perpetually affordable homeownership opportunities for low- and moderate-income individuals and families throughout Minneapolis.

Rondo Community Land Trust is a community-based affordable housing land trust working to create and preserve homeownership for low to moderate-income households in Ramsey County.

Two Rivers Community Land Trust provides permanently affordable homeownership alternatives for low and moderate income individuals, families and households earning up to 80% median income within Washington County.

West Hennepin Affordable Housing Land Trust, or Homes Within Reach, provides safe, healthy and hazard-free entry-level homes in well-established neighborhoods in 11 cities in western Hennepin County.

Council staff is committed to supporting and developing a stronger referral network and connecting people with housing opportunities and services for existing and future residents of the region. We recommend you start with this list of broader, regional resources and add local, specialized efforts that address particular need in your community. If you have questions or suggestions on updating this list, please contact your sector representative.