

## Did You Know.....?

The City of Northfield has a residential rehabilitation program designed to help homeowners with the cost of repairs and improvements.

**The Home Matters Residential Rehabilitation Program** is sponsored by the **Northfield Housing & Redevelopment Authority (HRA)** in partnership with the **Dakota County Community Development Agency (CDA)**.

The **Home Matters** Program will provide up to \$10,000 in assistance to income-qualified homeowners for allowed home repairs.

Qualified improvements or repairs include:

- **Roof & Gutter Replacement,**
- **Foundation repairs,**
- **HVAC systems (heating/AC),**
- **Electrical, and**
- **Plumbing.**

### Assistance

Financial assistance up to \$10,000 may be provided to assist with qualified improvements or repairs for income eligible homeowners. This assistance is in the form of a zero percent interest, deferred loan that may be forgivable after 5 years of continued home ownership.

### Total Project Cost - \$1 - \$5000:

Homeowner to contribute 50 % of total project costs.

### Total Project Cost - \$5001 or more:

Homeowner to contribute 33% of the total project costs.

Total loan/grant not to exceed \$10,000 per property/family.

Homeowner contribution may be in the form of a Minnesota Housing Finance Agency Fix-Up loan or similar loan programs.

### Eligibility

Income eligible households must be at or below 80% of the area median income. Amount of award is dependent on total cost of project and owner's financial contribution. \*

All borrowers/grantees must be below the following household income guidelines:  
Household Size \*\*

#### Annual Income Limit

#### Family Size

1  
2  
3  
4  
5  
6  
7  
8

#### Gross Income

\$52,850  
\$60,400  
\$67,690  
\$75,500  
\$81,550  
\$87,600  
\$93,650  
\$99,700

### Application

The City of Northfield is currently accepting applications. Applications are available in the Community Development office at City Hall, 801 Washington St S, Northfield, MN 55057 or on the City website:

<https://www.ci.northfield.mn.us/1142/Home-Matters-Residential-Rehab-Program>  
Program Application

For additional questions or concerns about this program, please contact:  
Janine Atchison, Housing Coordinator,  
507-645-3047.



\*Note that funds are limited and will be provided on a first-come, first-served basis to applicants who meet ALL program requirements.

\*\* Income Limit is subject to change.

**Northfield Housing &  
Redevelopment Authority (HRA)**

**Mission:**

*To be a partner in providing a  
sufficient supply of affordable,  
adequate, safe and sanitary dwellings  
in Northfield.*

*Our goal is to create a community with  
housing opportunities available along the  
entire housing spectrum: from renters to  
homeownership, first-time homeowners, to  
senior living, workforce housing and empty-  
nesters. We strive to create affordable  
housing opportunities and strengthen our  
neighborhoods utilizing:*

- *Sustainability*
- *Innovation*
- *Partnerships*
- *Community Input*



The **Home Matters** Residential Rehabilitation Program is funded through Community Development Block Grants (CDBG) and the Housing & Redevelopment Authority of Northfield (HRA).



**HOME MATTERS**

**RESIDENTIAL**

**REHABILITATION**

**PROGRAM**