

# Homeowner Resource Guide



Revision Date: July 22, 2016

---

The *Homeowner Resource Guide* was developed for use by neighborhood and community organizations, public employees and service providers, with the intention of improving awareness and access to services and resources available to Minneapolis residents. Inside you will find information covering a range of topics including:

- Minneapolis Permitting Regulations and Information
- Public Home Improvement, Homeownership and Grant and Loan Programs
- Volunteer Home Repair Providers
- Resources for:
  - Energy and Weatherization Assistance
  - Interior Health Hazards
  - Energy Efficiency Improvements
  - Foreclosure and Tax Forfeiture Prevention

This guide was developed and distributed by the *Homeowner Navigation Program*, a division of the City of Minneapolis Regulatory Services Department, with assistance from the Community Planning and Economic Development and Neighborhood and Community Relations Departments. If you have questions, comments or suggestions about the content of this guide please contact Forrest Brown at [forrest.brown@minneapolismn.gov](mailto:forrest.brown@minneapolismn.gov).

Current copies of this document are available at <http://www.minneapolismn.gov/inspections/resources>.

## TABLE OF CONTENTS

Eligibility Requirements .....	1
Common Lending Terms .....	4
Primary Minneapolis Lenders .....	5
Public Home Improvement Financing Programs .....	6
Volunteer Home Repair Programs .....	10
Energy Assistance Resources .....	12
Indoor Health Resources.....	13
Homeownership and Foreclosure Prevention.....	14
Legal Resources .....	16
Chore Services and Other Useful Resources .....	17



## ELIGIBILITY REQUIREMENTS

Geography and household income are important determinants for eligibility for a number of the programs featured in this guide. Information about these important terms and calculations are available below.

### Area Median Income

**Area Median Income (AMI)** is a figure determined annually by the Federal Government’s Housing and Urban Development (HUD) department to calculate household income limits for a specific area. Lenders use this figure to determine income eligibility for a variety of housing programs, including some volunteer home repair programs. Using the table below, you can determine where a household’s pre-tax income fits within the Twin Cities metro area average.

2016 Area Median Income Limits

	Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Income Bracket	30%	\$18,050	\$20,600	\$23,200	\$25,750	\$28,440	\$32,580	\$36,730	\$40,890
	50%	\$30,050	\$34,350	\$38,650	\$42,900	\$46,350	\$49,800	\$53,200	\$56,650
	80%	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250	\$81,500	\$86,750

### Neighborhoods and Program Eligibility

The neighborhood in which a property is located is important to determine eligibility for a variety of city and neighborhood programs, as well as which neighborhood organization serves your community. Use the *“City of Minneapolis Neighborhood”* map at the beginning of the guide to determine which neighborhood you reside in, or visit the Minneapolis Property Information page - <http://minneapolismn.gov/propertyinfo/index.htm>. To learn more about your neighborhood organization visit the Neighborhood and Community Relations webpage at <http://www.minneapolismn.gov/ncr/links/index.htm>.

## Building Code Requirements

To ensure the safety, health and livability of our community, the City of Minneapolis requires permits or licenses for development, construction, remodeling and renovation projects. Minneapolis Development Review staff are committed to helping homeowners, contractors and landlords navigate the process and efficiently obtain all reviews, licenses, permits and inspections. To speak with a Development Coordinator about an upcoming project:

- Visit: Minneapolis Development Review Center, 250 S. 4th St. - Room 300, Minneapolis, MN 55415
- E-mail: [development@minneapolismn.gov](mailto:development@minneapolismn.gov)
- Call: 311 or (612) 673-3000 for non-Minneapolis area codes

## Documentation

In order to process applications for the following programs, the information listed below is often required. If possible, the household should obtain copies of all items listed below for any household residents 18 years of age or older, including roommates and family members.

- Government Issued Photo ID
- Proof of Income
  - Federal Tax filing (minimum two years)
  - Social Security Benefit Statement (SSA 1099/1042 S)
  - Copies of recent pay stubs (minimum three pay periods)
  - Verification of Employment from current employer
- Documentation of assets (includes pensions, retirement, life insurance policies etc.)
  - Bank statements on all existing accounts (minimum two months)
- Homeowner's Insurance Declaration Page
- Most recent mortgage statement
- Most recent property tax statement
- Divorce Decree (if applicable)
- Recorded Contract for Deed (if applicable)

**Note:** In determining eligibility for some programs, homeowners may deduct out of pocket medical costs for which they are not reimbursed from their Adjusted Gross Income. Contact lender for details. Applicants may include records of the following expenses:

- Insurance premiums
- Prescription medication and appliances (e.g. glasses, dentures, hearing aids etc.)
- Health related travel expenses (e.g. gas receipts, parking, transit fare etc.)

## Replacement Documents

### Tax return information or transcripts:

- Web: <https://www.irs.gov/Individuals/Get-Transcript>; and click "Get Transcripts by Mail." Submit form via mail.
- Call: 1 (800) 829-1040; Social security number and street address numbers will need to be provided.
- Visit: Call (651) 312-3082 for more information
  - Bloomington – 1550 American Blvd. E., Suite 700, Bloomington, MN 55425
  - Minneapolis – 250 Marquette Ave., Minneapolis, MN 55401
  - St. Paul – 430 N. Wabasha St., St. Paul, MN 55101

### Social Security Income for SSI, SSDI or RSDI:

- Web: [www.secure.ssa.gov/RIL/SiView.do](http://www.secure.ssa.gov/RIL/SiView.do); Go to "Sign In" or "Create an Account." Once you are logged in to your account, select the "Replacement Documents" tab.
- Call: 1 (800) 772-1213
- Visit: 1811 Chicago Ave. S., Suite 1, Minneapolis, MN 55404

## Other Requirements

### Homeowner's insurance:

The majority of all lending and volunteer programs require a current home insurance policy in order to access funding and services. Homeowners without an existing policy, or those unable to attain private insurance, may contact the Minnesota Fair Plan in order to access short term coverage.

- Web: [www.mnfairplan.org](http://www.mnfairplan.org)
- Call: (612) 338-7584

## Choosing a Contractor

If your project requires that you hire a private contractor, the following resources will help ensure the selection process goes smoothly.

- Minnesota Attorney General - Home Building and Remodeling Handbook
  - Web: [https://www.dli.mn.gov/ccld/PDF/rbc\\_consumer\\_contractor.pdf](https://www.dli.mn.gov/ccld/PDF/rbc_consumer_contractor.pdf)
- Better Business Bureau (BBB) in Minnesota and North Dakota
  - Web: [www.minnesota.bbb.org](http://www.minnesota.bbb.org)
  - Call: (651) 699-1111
- Minnesota Department of Labor and Industry (DOLI)
  - Web: [www.dli.mn.gov](http://www.dli.mn.gov)
  - Call: (651) 284-5005

## COMMON LENDING TERMS

**Area Median Income** – Referred to throughout guide as “AMI.” See *page 2* for definition.

**Deferred Loan** – Specialty loan type which delays the repayment period for a defined term. Deferment may be delayed until the time of sale or change of ownership or for a specified length of time. Contact lender for details.

**Forgivable Loan** – Specialty loan type with no cost to owner. A portion of the principal balance is forgiven either annually after a specified loan term, or in full at the end of the agreed upon term. If the conditions are not met or the property changes ownership, the remaining balance generally is required to be repaid, typically with interest.

**Installment Loan** – Traditional loan which is repaid over time with a set number of scheduled payments.

**Secured Loan** – A loan in which the borrower pledges some asset as collateral for the loan, which then becomes a secured debt owed to the lender (i.e. mortgage).

**Unsecured Loan** – A loan that is issued and supported only by the borrower's creditworthiness, rather than by a type of collateral (i.e. credit card).

**Emergency** – An emergency is defined as an imminent condition that makes a house uninhabitable, extremely dangerous to the occupants or is capable of causing severe health problems.



## PRIMARY MINNEAPOLIS LENDERS

These organizations currently administer public funding on behalf of state, city and neighborhood agencies, in addition to other programs not featured in this guide. Additional lenders available for Minnesota Housing programs can be found at their website. To learn more, please contact these organizations directly.

**GMHC Housing Resource Center** – Minnesota Housing Residential Programs, CPED, NRP, other.

*North Minneapolis*

2148 44th Ave. N.

Minneapolis, MN 55412

Call: (612) 588-3033

Web: [www.gmhchousing.org/housing-resource-center](http://www.gmhchousing.org/housing-resource-center)

*South Minneapolis*

3749 Cedar Ave. S.

Minneapolis, MN 55407

Call: (612) 722-7141

**Center for Energy and Environment (CEE)** – Minnesota Housing Fix Up, NRP, other.

*Lending Center*

212 3rd Ave. N., Suite 560

Minneapolis, MN 55401

Call: (612) 335-5884

Web: [www.mnlendingcenter.org](http://www.mnlendingcenter.org)

**Project for Pride in Living (PPL)** – Minnesota Housing Emergency and Accessibility, Rehab, other.

1035 E. Franklin Ave.

Minneapolis, MN 55404

Call: (612) 455-5221

Web: [www.ppl-inc.org/the-hub/housing/home-repair-loan-program](http://www.ppl-inc.org/the-hub/housing/home-repair-loan-program)

**Neighborhood Housing Services (NHS)** – NRP, other.

1930 Glenwood Ave. N.

Minneapolis, MN 55405

Call: (612) 521-3581

Web: [www.minneapolisnhs.org](http://www.minneapolisnhs.org)

**NeighborWorks Home Partners**

35 Water Street W.

Saint Paul, MN 55107

Call: (651) 292-8710

Web: <http://www.nwhomepartners.org>

## PUBLIC HOME IMPROVEMENT FINANCING PROGRAMS

Home improvement funds are available to Minneapolis property owners, depending on availability, through state, city and neighborhood sources. Please refer to the program lender for any further questions about program details and availability.

### Community Planning and Economic Development (CPED) Programs

The City of Minneapolis' CPED department currently offers two residential rehabilitation financing programs available to qualifying Minneapolis homeowners, both of which are administered through the [Greater Metropolitan Housing Corporation \(GMHC\)](#). Program funds must first be used to address any existing code violations or health and safety hazards in the home.

1. Home Improvement Program
2. Community Fix Up Loan

#### 1. Home Improvement Program

**Use of Funds:** General rehabilitation and remodeling loan program. Funds must address any existing hazards or code violations before being dedicated to other uses in the home.

**Loan Type:** Deferred loan; 0% Interest

**Income Limit:** 80% AMI

**Maximum Loan Amount/Term:** \$25,000 due at time of sale or change of ownership

**Eligible Properties:** Owner occupied single family homes

#### 2. Community Fix Up Loan Program – 2% Loan

**Use of Funds:** General rehabilitation and remodeling loan program. Funds used to lower interest rate of MHFA Community Fix Up Loan from 5.75% to 2%.

**Loan Type:** Installment

**Income Limit:** Yes, contact lender

**Max. Loan Amount/Term:** \$20,000 with 30 year term

**Eligible Properties:** Owner occupied single family homes and duplexes in *23 designated neighborhoods*. See list below.

**Eligible Use of Funds:** General remodeling program with a wide range of eligible uses. See "[MHFA Fix Up Loan](#)" on following page for details. See "[Minneapolis Neighborhoods Map](#)" at the beginning of the Guide to determine which neighborhood you live in.

<u><a href="#">North Minneapolis</a></u>	<u><a href="#">South Minneapolis</a></u>
Lind-Bohanon	Ventura Village
Webber-Camden	Midtown Phillips
Cleveland	East Phillips
Folwell	Longfellow
McKinley	Corcoran
Jordan	Standish
Hawthorne	Powderhorn Park
Willard-Hay	Central
Harrison	Bryant
Beltrami	Lyndale
Holland	Kingfield
Bottineau	

## Minnesota Housing Finance Agency Programs

**Minnesota Housing** is the state's housing finance agency and works with local lenders to provide affordable homeownership and improvement loans. Currently they offer three residential rehabilitation and home improvement financing programs for qualifying Minneapolis residents.

1. Emergency and Accessibility Loan Program
2. Rehabilitation Loan Program
3. Fix Up Loan Program

For additional program info and to see a full list of program lenders, please refer to their website:

<http://www.mnhousing.gov/>. To learn more or to apply to any of these programs contact an approved lender.

### 1. Emergency and Accessibility Loan Program

**Use of funds:** Financing to address emergency conditions in the home (i.e. faulty heating equipment, hazardous plumbing, lead/radon remediation, etc.) and accessibility needs for disabled household residents.

**Loan type:** Forgivable loan with 15 year term

**Income Limit:** 30% AMI

**Maximum Loan Amount:** \$15,000

**Eligible Properties:** Owner occupied single family homes, duplexes, condos and townhomes

**Program Lenders:** PPL, GMHC

### 2. Housing Rehabilitation Loan Program

**Use of funds:** Assists low income homeowners in financing basic home improvements that directly affect the safety, habitability, energy efficiency or accessibility of their homes.

**Loan type:** Forgivable loan with 15 year term

**Income Limit:** 30% AMI

**Maximum Loan Amount:** \$27,000

**Eligible Properties:** Owner occupied single family homes, duplexes, condos and townhomes

**Program Lenders:** PPL, GMHC

### 3. Fix Up Loan Program

**Loan Type:** General home improvement loan providing lower interest rates for energy conservation and accessibility improvements. See table below for more info.

**Income Limit:** Yes, contact lender

**Max Loan Amount:** \$50,000

**Eligible Properties:** Owner occupied single family homes, duplexes, condos and townhomes

**Program Lenders:** GMHC, CEE

Program	Interest Rate	Max. Loan Term	Max. Loan Amount	Income Limit
Secured General	5.99%	20 yr.	\$50,000	\$99,500
Secured Energy/ Access	4.99%	20 yr.	\$15,000	N/A
Unsecured General	6.99%	10 yr.	\$15,000	\$99,500
Unsecured Energy	4.99%	10 yr.	\$15,000	N/A

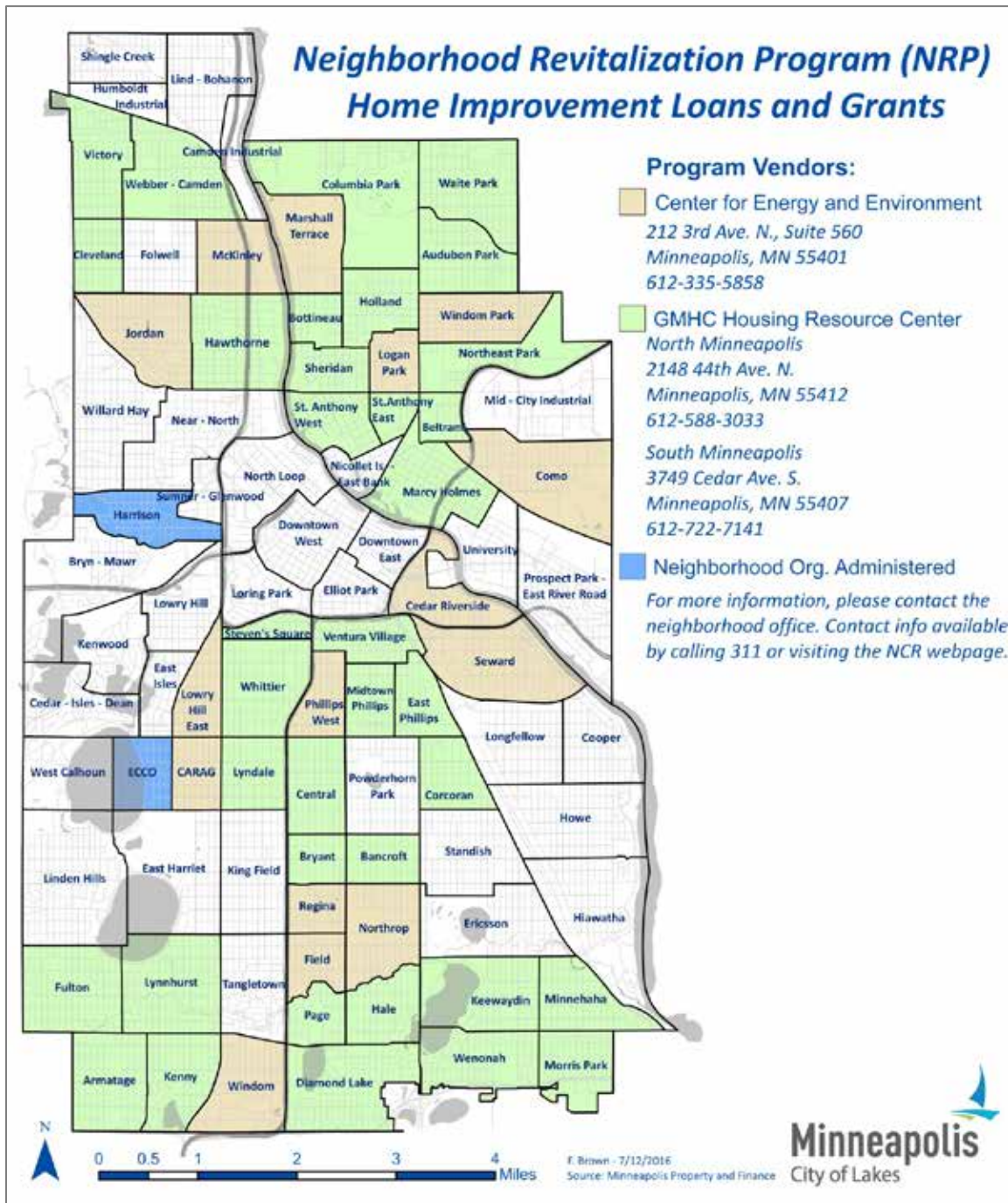
#### Examples of Eligible Improvements:

- Repair or replacement of
  - furnace \*
  - boiler \*
  - central air conditioning \*
  - water heaters \*
- Window, doors and insulation improvements
- Attic air sealing \*
- Programmable thermostats \*
- Upgrades to EnergyStar rated gas and electric appliances \*
- Accessibility modifications \*
- Light fixtures \*
- Accessibility improvements \*
- Septic system upgrades
- Mold and radon mitigation
- Siding and roofing
- Porches, decks and garage construction
- Remodeling or addition of bathrooms and kitchen

**Note:** \* Repair or upgrade eligible for energy program rate.

## Neighborhood Revitalization Program (NRP) Financing

Minneapolis neighborhood organizations invest Neighborhood Revitalization Program funds within their community through home improvement and homeownership programs. Loan and grant terms vary by neighborhood. All programs are reviewed by *Neighborhood and Community Relations (NCR)* staff prior to their adoption. Programs are administered by two primary lenders, who also offer a variety of other home improvement and homeownership programs. For additional details, contact your neighborhood association or their vendor or visit the NCR neighborhood webpage at <http://www.minneapolismn.gov/ncr/links/index.htm>.



**Note:** Program information current as of time of print, but subject to change as neighborhoods add, remove or modify programs.

## VOLUNTEER HOME REPAIR PROGRAMS

### Habitat for Humanity Twin Cities - A Brush with Kindness

Habitat's home repair program helps preserve homeownership by partnering with homeowners struggling to maintain their home. The program addresses deferred home maintenance and in home hazards through volunteer delivered maintenance. Depending on funding, homeowners may be eligible to receive contractor specific repairs via the Home Repair Grant program to address issues such as accessibility modifications and roof, plumbing or electrical repairs. Both print and online applications are available at their website.

- Call: (612) 788-8169
- E-mail: [abwk@tchabitat.org](mailto:abwk@tchabitat.org)
- Web: <https://www.tchabitat.org/abwk>

**Income Limit:** 60% AMI

**Eligible Properties:** Owner occupied properties, including multifamily rentals. Must have current homeowner's insurance to qualify and be up-to date on property tax and mortgage payments.

***Note:** Total project costs generally approach the \$3,500 range. Exterior repairs taking 4+ days and interior repairs of 6+ days, typically exceeding \$3,500, will qualify for a forgivable mortgage.*

### Rebuilding Together - Twin Cities

Rebuilding Together brings volunteers and communities together to improve the homes and lives of low-income homeowners. They provide critical home repairs for homeowners in need, particularly older adults, individuals living with disabilities, families with children, and active and retired members of the armed services. Applications may be requested by contacting Rebuilding Together directly or visiting their website.

- Call: (651) 776-4273
- E-mail: [homeowners@rebuildingtogether-twincities.org](mailto:homeowners@rebuildingtogether-twincities.org)
- Web: [www.rebuildingtogether-twincities.org](http://www.rebuildingtogether-twincities.org)

#### **Livability Programs:**

- "Home Repair" - Volunteer-delivered repairs including weatherizing, cleaning, installing flooring, patching and painting, siding, landscaping, etc.
- "Critical Repair" - Provides timely contractor-delivered repair or replacement of essential systems such as HVAC, electrical, plumbing, structure envelope and roofs.

#### **Accessibility Programs:**

- "Safe at Home" - Volunteer-delivered safety, fall prevention and entrance access modifications for older adults.
- "Accessibility Modifications" - Provides larger, contractor-delivered environmental home modifications such as doorway widening and kitchen or bathroom renovations.

**Income Limit:** 50% AMI

**Eligible Properties:** Owner occupied properties, including multifamily rentals. Must have current homeowner's insurance to qualify and be up-to date on property tax and mortgage payments. At least one resident in the home must be an older adult (55+), an individual living with a disability, a child under the age of 18 or an active or retired member of the armed services.

## Hearts and Hammers

Non-profit organization which assists homeowners with limited physical capabilities by organizing teams of volunteers to help revive homes character through light exterior repairs, accessibility modifications, exterior painting, and landscaping. Teams participate in two “Program Day” events in the spring and fall, with a goal of restoring 50 homes annually. Applications may be requested by contacting Hearts and Hammers directly or visiting their website.

- Call: (763) 502-1000
- E-mail: [info@heartsandhammers.org](mailto:info@heartsandhammers.org)
- Web: [www.heartsandhammers.org](http://www.heartsandhammers.org)

**Income Limits:** Yes, contact organization for more details

**Eligible Properties:** Owner-occupied single family homes with at least one occupant over the age of 60, or suffering from a physical disability. Those not meeting age or disability requirements will need to provide proof of inability to maintain their home or demonstrate a current financial hardship.

## Metro Paint-A-Thon (Greater Metropolitan Council of Churches)

Metro Paint-A-Thon helps low-income seniors and people with permanent physical disabilities continue to live independently in their own homes by organizing volunteers to paint their homes. Teams of volunteers paint homes throughout the Twin Cities metro area for those who can no longer physically do such maintenance or cannot afford to hire a contractor. Applications may be requested by contacting Metro Paint-A-Thon directly, or visiting their website.

- Call: (612) 276-1579
- E-mail: [mchandler@gmcc.org](mailto:mchandler@gmcc.org)
- Web: [www.gmcc.org/paintathon](http://www.gmcc.org/paintathon)

**Income Limits:** Yes, contact organization for more details

**Eligible Properties:** Owner-occupied single family homes and garages with at least one occupant over the age of 60, or suffering from a physical disability. Those not meeting age or disability requirements will need to provide proof of inability to maintain their home or demonstrate a current financial hardship.

## ENERGY ASSISTANCE RESOURCES

### Community Action Partnership of Suburban Hennepin (CAPSH)

The Minnesota Department of Commerce offers assistance for income qualified tenants and homeowners through the Energy Assistance and Weatherization Assistance Programs. Both programs are available by completing the joint Energy Assistance and Weatherization Application through CAPSH.

**Energy Assistance Program (EAP)** – Helps homeowners and tenants cover home heating costs. Furnace repairs available for owner occupied structures. To receive an application by mail or for more information:

- Call: (952) 930-3541
- E-mail: [eap@capsh.org](mailto:eap@capsh.org)
- Web: [www.capsh.org/services/energy-assistance](http://www.capsh.org/services/energy-assistance)

**Weatherization Assistance Program (WAP)** – Assistance for owner occupied and rental properties to permanently reduce energy bills through energy efficiency improvements. Program accessed through the Sustainable Resource Center. For those interested in accessing energy efficiency upgrades through the Weatherization Assistance Program, please contact the [Sustainable Resource Center](#). To qualify residents must first enroll in the Energy Assistance Program.

- Call: (612) 872-3294
- Web: [www.src-mn.org/energy-bills](http://www.src-mn.org/energy-bills)
- Visit: Applications can be completed and submitted at the CAPSH offices below.

<b>CAPSH Main Office</b> 8800 Highway 7, #403 St. Louis Park, 55426 Mon. - Fri. : 8 am – 4:30 pm* <i>*Open until 7 pm Tues. and Thurs.</i>	<b>Sabathani Community Center</b> 310 E 38th St, #211 Minneapolis, 55409 Mon- Fri.: 8 am - 4:30 pm	<b>Minneapolis Urban League</b> 2100 Plymouth Ave. N., #112 Minneapolis, MN 55411 Mon.-Fri: 8:30 am – 4:30 pm
--	---	--

**Note:** Office hours are subject to change. Contact the CAPSH office for current information.

### Minneapolis Clean Energy Partnership (CEP)

CEP is a partnership between Xcel Energy, CenterPoint Energy and the City of Minneapolis which is focused on helping the city meet its clean energy goals. Information about residential and commercial energy efficiency and renewable energy programs is available.

- Web: [www.mpls-cleanenergypartnership.org](http://www.mpls-cleanenergypartnership.org)

### Home Energy Squad

The Home Energy Squad, a service provided by Xcel Energy, Centerpoint Energy and the Center for Energy and Environment, is designed to help homeowners reduce their home energy usage and save on utility bills. Schedule a site visit with a consultant today to assess the efficiency of your home and make energy saving upgrades.

- Call: (612) 335-5874
- Web: [www.mncee.org/HES](http://www.mncee.org/HES)



## INDOOR HEALTH RESOURCES

### Healthy Homes and Lead Hazard Control Grants

The City of Minneapolis and Hennepin County both administer Lead Hazard Reduction Grant programs available to help eligible homeowners and rental property owners cover some of the costs associated with making their properties lead safe. Additional resources may be available through Hennepin County for issues related to mold, radon and other in home hazards.

- **Hennepin County:** (612) 348-9260 E-mail: [hcwtmail@hennepin.us](mailto:hcwtmail@hennepin.us)
- **Minneapolis Department of Health:** (612) 673-2301 E-mail: [alexander.vollmer@minneapolismn.gov](mailto:alexander.vollmer@minneapolismn.gov)
- **Sustainable Resources Lead Line:** (612) 870-4937 Web: [www.src-mn.org/contact-us](http://www.src-mn.org/contact-us)

To be eligible, properties must meet the following requirements:

- Located in Hennepin County
- Pre-1978 residential dwelling
- Privately owned
- Owner-occupied property must have a child under the age of 6 that lives there or frequently visits
- Homeowner and rental property tenant must income qualify (See chart below)

1 person	2 person	3 person	4 person	5 person
\$ 46,100	\$ 52,650	\$ 59,250	\$ 65,800	\$ 71,700

### Locating a Contractor: Lead, Radon, Asbestos

The Minnesota Department of Health maintains a list of licensed consultants and contractors available at the webpages below or by calling (651) 201-4601.

- **Asbestos:** [http://www.health.state.mn.us/divs/eh/asbestos/find\\_contractor/](http://www.health.state.mn.us/divs/eh/asbestos/find_contractor/)
- **Lead:** [http://www.health.state.mn.us/divs/eh/lead/find\\_firm/](http://www.health.state.mn.us/divs/eh/lead/find_firm/)
- **Radon:** <http://www.health.state.mn.us/divs/eh/indoorair/radon/mitigation.html>

## HOMEOWNERSHIP AND FORECLOSURE PREVENTION

### Minnesota Homeownership Center

The Center supports sustainable homeownership throughout the state of Minnesota by providing information and resources related to home purchase and foreclosure/tax forfeiture prevention. Free, non-biased and confidential homeownership counseling services with no income limits are available through the Homeownership Advisors Network for Minneapolis residents. Contact the Center to be connected with a Homeownership Advisor.

- Web: [www.hocmn.org](http://www.hocmn.org)
- Call: (651) 659-9336
- Call: 1 (866) 462-6466

#### Homebuyer Services

- Personalized Planning for Home Purchase
- Homebuyer Education Courses: Online or In-Person
- Down Payment Assistance Information
- Helpful Fact Sheets

#### Foreclosure Services

- Foreclosure/Tax Forfeiture Counseling
- Foreclosure Sale Postponement Information
- Helpful Fact Sheets

### City of Lakes Community Land Trust (CLCLT)

CLCLT works to ensure the availability of affordable homeownership opportunities for low and middle income households throughout Minneapolis. Prospective home buyers and homeowners currently behind on mortgage or property tax payments may inquire for additional program details.

- Web: [www.clclt.org](http://www.clclt.org)
- Call: (612) 594-7150
- Visit: 1930 Glenwood Ave. N., Minneapolis, MN 55405

### Minnesota Housing Finance Agency

Minnesota Housing offers a variety of resources for Minnesota residents interested in purchasing, refinancing or improving their homes, including homebuyer education programs, lending products and a network of lending partners.

- Web: [www.mnhousing.gov](http://www.mnhousing.gov)
- Call: (651) 296-8215

### City of Minneapolis Vacant Building Recycling Program

The Vacant Housing Recycling Program (VHRP) facilitates blight removal, responsible development, and healthy housing markets in Minneapolis neighborhoods through the acquisition and sale of residential vacant structures and lots.

- Web: [www.tinyurl.com/cityproperty](http://www.tinyurl.com/cityproperty)



## LEGAL RESOURCES

### Mid-Minnesota Legal Aid Society

Legal Aid specializes in providing professional legal help to Minnesotans who traditionally lack access to the American justice system and cannot afford the services of a private attorney. These groups generally include: people with low incomes, seniors and people with disabilities.

- Call: (612) 334-5970
- Web: <http://mylegalaid.org/>

### Estate and Elder Law Services (Volunteers of America)

Estate and Elder Law Services assists clients with wills, trusts, estate planning, probate, powers of attorney, health care directives, guardianship, conservatorship, special needs trusts, Medical Assistance planning and real estate matters. All individuals are eligible to receive services at private-pay rates. Individuals may qualify to receive our services at subsidized rates based on monthly income and asset levels.

- Call: (612) 676-6300
- Web: [www.voamnwi.org/estate-and-elder-law](http://www.voamnwi.org/estate-and-elder-law)

### Protective Services (Volunteers of America)

Protective Services provides phone consultations and in-person assessments for adults who have questionable capacity to manage or make decisions regarding care, finances, or safety, and their professional and family caregivers. Specialize in surrogate decision making needs; Guardianship/Conservatorship information and procedures, with heavy emphasis on avoiding court intervention.

- Call: (952) 945-4172
- Web: [www.voamnwi.org/protective-services](http://www.voamnwi.org/protective-services)

### Volunteer Lawyers Network (VLN)

VLN seeks to provide as many low-income persons as possible with a positive outcome to their legal matter. Positive outcomes include: preventing homelessness; preventing illegal garnishment; preventing domestic violence; obtaining wages for hours worked; and obtaining custody orders. Volunteer Lawyers Network protects the basic human needs of those in poverty by connecting them with volunteer lawyers.

- Call: (612) 752-6677
- E-mail: [VLN@vlnmn.org](mailto:VLN@vlnmn.org)
- Web: [www.vlnmn.org](http://www.vlnmn.org)

### Minnesota Elder Justice Center

The Minnesota Elder Justice Center provides information and resources to older adults and vulnerable adults, and their loved ones, around issues of abuse, neglect and financial exploitation.

- Call: (651) 440-9300
- Web: <http://elderjusticemn.org/>

## CHORE SERVICES AND OTHER USEFUL RESOURCES

### Senior Community Services

Provides services that help meet the needs of older adults including household chores and outdoor maintenance, senior outreach, caregiver support services and more. Services available citywide.

- Call: (952) 541-1019
- E-mail: [info@seniorcommunity.org](mailto:info@seniorcommunity.org)
- Web: [www.seniorcommunity.org](http://www.seniorcommunity.org)

### Trust, Inc.

Minneapolis chore service program for seniors (60+) and disabled residents. Services include seasonal exterior chores, minor home maintenance and housekeeping. Serves south and southwest Minneapolis. Other services also available.

- Call: (612) 827-6150
- E-mail: [ChoreDirector@trustinc.org](mailto:ChoreDirector@trustinc.org)
- Web: [www.trustinc.org/programs/chore-program](http://www.trustinc.org/programs/chore-program)

### Northeast Senior Services

Connects seniors with area chore service and home maintenance providers. Other services also available. Serves Northeast Minneapolis.

- Call: (612) 781-5096
- Web: [www.neseniors.org](http://www.neseniors.org)

### Habitat for Humanity - Restore

Accepts donations of building materials and household items, which are offered to the public at significant discounts. List of accepted and available items can be found on website. Donation pick-up available.

- Call: (612) 588-3820
- Web: <https://restore.tchabitat.org/>

### City of Minneapolis - Solid Waste Voucher Program

Minneapolis offers residents six vouchers annually for disposal of excess household waste at South Minneapolis transfer station. Voucher must be requested in advance, and property owners are required to transport materials themselves.

- Call: (612) 673-2917
- Web: [www.minneapolismn.gov/solid-waste/index.htm](http://www.minneapolismn.gov/solid-waste/index.htm)





