Impact Fund Owner-Occupied Repairs
PROGRAM ELIGIBILITY AND COORDINATION

Before allocating Impact Fund Owner-Occupied Repair funds to a household, that household must be assessed to determine whether it is eligible for other available owner-occupied rehabilitation programs. If feasible, the household must first utilize these programs before accessing Impact Fund through this award.

- Habitat International Policy 23 restricts the charging of interest
- Homeowner Applicant(s) makes at or under 30% AMI
- Homeowner Applicant(s) is 62 years of age or older
- Homeowner Applicant(s) is a disabled veteran
- Home exists in the service area of other local repair programs

- Habitat affiliates are unable to access certain interest-bearing fund sources, like MFHA Fix Up Loans or USDA 504 Loans
- Homeowner may qualify for USDA 504 Grant, or Minnesota Housing Rehab Loan or Emergency and Accessibility Loan
- Homeowner may qualify for USDA 504 Grant
- Homeowner may qualify for a VA Specially Adapted Housing or Special Housing Adaptations Grant
- Homeowner may qualify for local funding. Check HRA’s and local offices (like AEOA and HRDC) for funding availability.

Upon analyzing above, if there are no other eligible programs for your homeowner(s), you may continue with your Impact Fund Owner-Occupied Repair Application. If they may be eligible for alternative sources, more research is necessary.

Minnesota Housing Rehab and Emergency and Accessibility Loans: http://www.mnhousing.gov/sites/lenders/rehab
VA Specially Adapted and Special Housing Adaptations Grants: https://www.va.gov/housing-assistance/disability-housing-grants/
USDA 504 REPAIRS GRANT
- Not Applicable
- Applicable, but unable to utilize for this project

MINNESOTA HOUSING REHABILITATION LOAN
- Not Applicable
- Applicable, but unable to utilize for this project

MINNESOTA HOUSING EMERGENCY AND ACCESSIBILITY LOAN
- Not Applicable
- Applicable, but unable to utilize for this project

VA SPECIALY ADAPTED HOUSING GRANT
- Not Applicable
- Applicable, but unable to utilize for this project

VA SPECIAL HOUSING ADAPTATION GRANT
- Not Applicable
- Applicable, but unable to utilize for this project

LOCAL FUNDING SOURCES FOR HOME REPAIRS
HRA, Arrowhead Economic Opportunity Agency (AEOA), Headwaters Regional Development Commission (HRDC), etc.
- Not Applicable
- Applicable, but unable to utilize for this project
If “applicable, but unable to utilize for this project” was chosen for any funding source on the previous page, please provide narrative for each detailing why this project prevents you from utilizing the alternative funding source (scope of work is incompatible; pool of funds is depleted; applied for funding but rejected, etc.).

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Signature:___________________________
Print:_______________________________
Title:_______________________________
Date:_______________________________