

# Contact List for Rehabilitation Loan Programs

## Updated 12/16/16

### Owner Occupied:

**Dodge County:**      **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4.

**Fillmore County:**      **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4.

**Bluff Country HRA - Vonda Budde 507 864-8241** - Program has income restrictions. 5% interest rate loan with a maximum term of 7 years. Maximum loan amount is \$7,500. Contact Vonda for more information.

**Freeborn County:**      **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4. (RD serves communities under 20,000 in population).

**Goodhue County:** **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Faribault, 507 332-7418 ext. 4. (RD serves communities under 20,000 in population).

**Houston County:** **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4. Residents in the City of La Crescent are not eligible because it is too close to La Crosse.

**Bluff Country HRA - Vonda Budde 507 864-8241** (New Rehab Loan Program). Program has income restrictions. 5% interest rate loan with a maximum term of 7 years. Maximum loan amount is \$7,500. Contact Vonda for more information.

**Mower County:** **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**Mower County (not including Austin) – Kevin Hoversten at the Mower County HRA 507 434-5557** for the MN Housing Rehabilitation Loan Program and/or MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4. Residents in the City of Austin are not eligible for this loan (RD serves communities under 20,000 in population).

**Olmsted County:**

**Olmsted County HRA – 507 328-7150** for the MN Housing Rehabilitation Loan and Fix-up Fund Loan Programs. Olmsted County may also offer other grant/loan programs.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4. Residents in the City of Rochester are not eligible (RD serves communities under 20,000 in population).

**Rice County:**

**Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Faribault, 507 332-7418 ext. 4. (RD serves communities under 20,000 in population).

**Steele County:**

**Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product

**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program

**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Faribault, 507 332-7418 ext. 4. Since census information hasn't been updated, residents in Owatonna are still eligible to apply (RD serves communities under 20,000 in population).

**Wabasha County:** **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.  
**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program  
**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Faribault, 507 332-7418 ext. 4. (RD serves communities under 20,000 in population).

**Winona County:** **Semcac - Cindy Vitse 507 864-8207** - MN Housing Rehabilitation Loan Program- Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product. Emergency/Accessibility Loan Program – Income limits vary according to family size, 0% rate, 15-year mortgage/10-year mortgage loan product.  
**Semcac - Vonda Budde 507 864-8241** - MN Housing Fix-Up Fund Loan Program  
**USDA Rural Development** – They have grants available for those age 62 years and older. These are for removing health and/or safety issues. They also have a loan program at 1% for anybody within program guidelines. Regional office is located in Austin, 507 437-8247 ext. 4. Residents in the City of Winona are not eligible (RD serves communities under 20,000 in population).