Rebuilding Together Minnesota
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CARVER COUNTY COMMUNITY DEVELOPMENT AGENCY

Carver County Senior Home Repair Program Guidelines

Program Overview:

This program is a partnership with Rebuilding Together Minnesota ("RTMN") and Carver County Community Development Agency ("CDA") designed to help low-income Carver County homeowners aged 62 and older repair vital home systems. The program also aims to better prepare homeowners to manage future home maintenance needs, including making accessibility improvements that support aging in place.

The intent of the Carver County Senior Home Repair Program is to help low-income senior homeowners (50% AMI or less) repair or replace critical systems within their homes and allow them to more successfully age in place.

Each home will have an inspection by an RTMN program manager that will enable the homeowner to make an informed decision on the priorities and needs of their home. The program manager will also recommend other programs that the applicant may qualify for.

1. **Loan Pool:** This program utilizes Local Affordable Housing Aid ("LAHA") funding. As mentioned, RTMN may leverage additional resources depending on the applicant's eligibility and home needs.

2. **Loan Amount:** The maximum LAHA loan per household is $30,000.

3. **Loan Term:**
   The loan will be no-interest, deferred and be forgiven at a rate of 1/10th per year if the owner remains in the property for 10 years from the date of loan closing. If the borrower sells, transfers title, or if the home is no longer the principal primary residence of the original borrower prior to the 10-year forgiveness term, the borrower will be required to repay the remaining amount.

   In addition, the borrower must grant CDA a right of first refusal, allowing CDA the option to purchase the home at its current appraised market value at any time during the 10-year loan period if the home is offered for sale. This right of first refusal does not apply to transfers resulting from inheritance or to transfers to an immediate family member.

4. **Underwriting Decision:** Loans will be approved or denied by RTMN according to the following criteria for each household:
   - must be current on contract for deed and/or mortgage payments;

- must be current on property taxes at the time of closing; and
- must have homeowners' insurance.

5. **Loan Security:** All LAHA loans will be secured by a mortgage in favor of the CDA and serviced by RTMN.

6. **Income Limit:** The applicant's(s) gross household annual income must be at or below 50% of the Area Median Income (AMI) for Carver County set annually by U.S. Department of HUD. The determining income shall be based on the adjusted gross household income. Below are the AMI incomes as of April 2026 for Carver County.

HOUSEHOLD SIZE	50% OF MEDIAN Very Low-income
1	**$46,350**
2	**$53,000**
3	**$59,600**
4	**$66,200**
5	**$71,500**
6	**$76,800**
7	**$82,100**
8	**$87,400**

7. **Eligible Loan Recipients:** Recipients must be current owner-occupants of the property and have one of the following people residing within the home requiring repair:
   - a person 62 years of age or older; or
   - a person living with a disability.

8. **Previous Participation:** Persons/households that have previously received RTMN services are eligible to participate in this program, but the most recently delivered services must have been completed five or more years before application.

9. **Eligible properties:** Single family and duplex properties that are owner-occupied and located within Carver County. Condominium and townhome owners are eligible for funding provided the repairs are: 1) not items covered by the governing homeowner's association (HOA); and 2) are approved by the HOA. Mobile homes are not eligible for this program.

10. **Eligible Improvements:** These loans can be used to finance critical systems repairs and accessibility modifications including heating/air conditioning systems, electrical systems, plumbing systems, roofing systems for single-family or duplex owner-occupied properties, fall-prevention and ramps.
    - Garages: repair or replacement of roof for Code violations ONLY.

    Permits must be obtained when required by City ordinance. RTMN will work with contractors

licensed by the State of Minnesota.

The Program Director of RTMN will resolve any questions of eligible or ineligible improvements or repairs for items not addressed specifically in these guidelines.

11. **Ineligible Improvements**: General remodeling or critical systems for new construction or additions to a home. Garages are ineligible unless repairs are specified by a work order from the City Housing Code violations. RTMN's decisions regarding eligible work shall be final.

12. **Work by Licensed Contractors:** RTMN will utilize the CERT Program list of vendors to solicit bids from SBE/MBE/WBE, licensed and insured contractors. Permits will be obtained for all work as needed by residential building code. Work performed by owners is not permitted with loan funds.

13. **Custody of Funds:** Loan funds will remain in custody of RTMN until payment is made for completed work.

14. **Total Project Costs:** It is the borrower's responsibility to obtain the amount of funds necessary to finance the entire cost of the work. If the total cost exceeds the loan amount, the borrower must provide additional funds. The additional funds needed to complete a project must either be escrowed with RTMN or the funds must be paid into the project before loan funds are expended.

15. **Disbursement of Funds:** Payment to the contractor will be made after completion of the work. An inspection will be performed by RTMN to verify the completion of the work.

    The following items must be received before the funds can be released:
    - Final invoice from contractor
    - Original lien waiver
    - Completion Certificate signed by the contractor and the borrower
    - Proof of permits closed

16. **General Conditions:** All RTMN and CDA Board and staff must wait 30 days from the start of the program to apply.

17. **Other Conditions:** As part of this program, homeowners will be strongly encouraged to work with the Minnesota Homeownership Center or one of its member affiliates to participate in a 4-hour Homeowner Education Class focusing on home maintenance, budgeting for home maintenance, awareness of predatory lending practices and working with contractors.