

**Pine City Housing Rehabilitation Program
Affordable Housing Program (AHP)
Fact Sheet**



Pine City has been awarded grant funds for homeowners interested in improving their homes from the Federal Home Loan Bank (FHLB) of Des Moines Affordable Housing Program (AHP). The City was able to apply for these funds in partnership with Cambridge State Bank. This assistance to homeowners is in the form of a grant, and the maximum grant available is \$25,000 per property.

To qualify:

- ✓ Home must be in the City of Pine City
- ✓ Home must be the primary residence of the property owner/applicant (homesteaded)
- ✓ Taxes must be current
- ✓ Property owner/applicant must be able to provide proof of insurance for home
- ✓ Applicant must own the house; either free of debt or through a mortgage
- ✓ Household gross (before taxes) annual income (including Social Security, wages and all regular sources) must be under the following limits:

Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Income	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450

Preference (higher priority) will be given to households who are any of the following:

- Elderly
- Physically, developmentally or mentally disabled
- Recovering from physical, alcohol or drug abuse
- Below the following income limits:



Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Income	\$30,420	\$34,800	\$39,120	\$43,440	\$46,920	\$50,400	\$53,880	\$57,360

Repairs that make the property more livable, energy efficient, safe and accessible for handicapped occupants, qualify under this program. These may include replacing or repairing:

- Defective plumbing, heating or electrical systems.
- Roofing, windows, doors, and wall repairs
- Ramps and bathroom accessibility conversions.

After an application has been submitted by a property owner to the City of Pine City, the home will have an inspection conducted to determine what repairs are needed and qualify under this program. **Remodeling is not allowed.** Once the scope of work is determined, the owner will seek bids from contractors of their choice. **Work that is started or completed without approval from the City of Pine City will not be paid for with program funds.**

City of Pine City – Community Development Department

315 Main Street South, Suite 100, Pine City, Minnesota 55063-1619 | Phone: 320.629.2575 | Fax: 320.629.6081

E-mail: lsauter@pinecitygov.com | Website: pinecity.gov/office.com

This project complies with the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 and the Architectural Barriers Act of 1969.