



CITY OF WINONA: ABILITY HOME REHABILITATION PROGRAM



AS WE COVER THE PROGRAM, PLEASE ASK QUESTIONS.

WE WILL HAVE TIME AT THE END TO ASK ADDITIONAL QUESTIONS AND I WILL BE AVAILABLE AT THE END OF THE MEETING.

WE WILL DISCUSS PROGRAMS OFFERED BY THE CITY OF WINONA AND FEDERAL HOME LOAN—DES MOINES (FHLB-DM), HABITAT, XCEL ENERGY, AND SEMCAC.

ABILITY HOME REHABILITATION

PROGRAM

- **MUST OWN AND RESIDE IN THE HOME TO BE REHABILITATED IN THE CITY OF WINONA**
- **MUST BE CURRENT ON PROPERTY TAXES, CITY UTILITIES, HOME MORTGAGE, AND HOME INSURANCE**
- **THE PROGRAM WILL OPERATE FOR 3 YEARS**
- **FUNDING WILL REHABILITATE 20 HOMES WITH A MIN. INVESTMENT OF \$16,500 AND A MAX. OF \$25,188**

ABILITY HOME REHABILITATION

PROGRAM

- **OF THE 20 HOMES—15 HOMES TO RECEIVE FUNDING WILL BE FOR:**
- **A HOMEOWNER 62 YEARS OF AGE OR OLDER**
- OR**
- **A PERSON WITH A PHYSICAL OR MENTAL IMPAIRMENT, SUCH AS BUT NOT LIMITED TO: MENTAL HEALTH, HEARING, VISION, MOBILITY, RESPIRATORY, ETC.**

INCOME LIMITS

2024 MAXIMUM GROSS INCOME LIMITS AT 80% OF AMI

Family Size	Income
1	\$ 55,000
2	\$ 62,850
3	\$ 70,700
4	\$ 78,550
5	\$ 84,850
6	\$ 94,950
7	\$ 97,450
8	\$ 103,700

LOAN INFORMATION

- **THE HOME REHABILITATION LOAN:**
 - **MINIMUM OF \$16,500 AND A MAXIMUM OF \$25,188**
 - **LOAN IMMEDIATELY FORGIVEABLE AFTER COMPLETION OF PROJECT.**

ELIGIBLE IMPROVEMENTS

- **EXTERIOR IMPROVEMENTS**
 - **ROOF**
 - **SIDING**
 - **FOUNDATION**
 - **ACCESSIBILITY IMPROVMENTS (I.E. RAMP)**
 - **ENTRY STEPS**
 - **DOORS AND WINDOWS**
 - **REDUCE LEAD PAINT HAZARDS**

ELIGIBLE IMPROVMENTS

- **INTERIOR IMPROVEMENTS**
 - **DOORS**
 - **ACCESSIBILITY IMPROVEMENT (I.E. WALK-IN SHOWER, GRAB BARS)**
 - **INSULATION**
 - **HEATING**
 - **PLUMBING**
 - **HOT WATER HEATER**
 - **REDUCE LEAD PAINT HAZARDS**
 - **ELECTRICAL**

CONTRACTORS

- **CITY STAFF WILL MEET WITH THE OWNER TO CONDUCT AN INSPECTION OF THE HOME AND PREPARE A WORK WRITE-UP.**
- **CONTRACTORS MUST BE MN LICENSED, LEAD SAFE, AND AGREE TO SERVE AS THE GENERAL CONTRACTOR.**
- **A MINIMUM OF TWO BIDS ARE REQUIRED.**
- **THE OWNER CAN ACCEPT A BID OTHER THAN THE LOW BID IF THEY PAY THE DIFFERENCE.**

HOME REHABILITATION PARTNERS

- **XCEL ENERGY**
- **SEMCAC**
- **HABITAT FOR HUMANITY SERVING WINONA COUNTY:**
 - **HOMEOWNER EDUCATION CIRRICULUM**
 - **HOMEOWNERSHIP**
 - **OWNER-OCCUPIED REHAB**

XCEL ENERGY

- **CITY OF WINONA IS A PARTNERS IN ENERGY WITH XCEL**
- **HOME ENERGY SQUAD: (866) 222-4595**
- **INSTALLATION OF ENERGY SAVING MEASURES**
- **LED'S**
- **LOW-FLOW SHOWERHEAD AND AERATORS**
- **PROGRAMMABLE THERMOSTAT**
- **WEATHER –STRIPPING**
- **WATER HEATER BLANKS**
- **DEPENDING ON INCOME: REFERRAL TO HOME ENERGY SAVINGS**

SEMCAC

- **ENERGY ASSISTANCE—(800) 944-3281**
- **HELPS PAY ENERGY COST**
- **INCOME LIMIT: 200% FEDERAL POVERTY INCOME GUIDELINES OR 50% OR LESS OF AMI**
- **WEATHERIZATION—(800) 944-3207**
- **INCOME LIMIT: 50% OR LESS OF AMI**
- **FREE ENERGY ASSESSMENT**
- **AIR SEALING, INSULATION, FURNACE REPLACEMENT**

SEMCAC—REHAB LOAN

- **REHAB LOAN PROGRAM: CINDY AT 507/864-8207**
- **MAX. LOAN AMOUNT OF \$27,000; FORGIVABLE AFTER 15 YEARS**
- **CANNOT HAVE ASSETS OVER \$25,000**
- **HOUSEHOLD SIZE**
- **INCOME LIMIT: 30% OR LESS OF AMI**

BUDGETING, HOME REPAIR, AND MAINTENANCE CURRICULUM

- **HOSTED BY HABITAT FOR HUMANITY
SERVING WINONA COUNTY AND THE CITY OF
WINONA.**
- **OFFERED TO ALL PARTICIPANTS OF THE AIHR
PROGRAM.**
- **PROMOTES SELF-SUFFICIENCY IN HOME
MAINTENANCE.**

Habitat Winona County

PROGRAM OVERVIEW



OUR MISSION

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.



MEET THE TEAM



Executive Director
Brittany Hennessy



*Director of
Construction and
Operations*
John Corcoran



*Homeowner Services
Manager*
Hannah Schultz



Office Manager
Kristine Benjamin



HOMEOWNERSHIP

- 30-80% Area Median Income
- Application process
- Build 1-2 homes every 18 months
- Must qualify for a traditional mortgage
- Applications accepted based on ability to pay, need, and willingness to partner

TIPS FOR SUCCESSFUL APPS

- Low debt to income ratio, below 10%
- Decent credit score, above 600
- No delinquent payments in the past 12 months
- Steady work, same employment for at least 12 months



 **Habitat for Humanity®**
serving Winona County



OWNER-OCCUPIED REHAB

- Must own, or be the mortgage holder on your home
- 30-80% Area Median Income, all household income
- Priority for aging homeowners, or folks with disabilities
- Funding streams
 - \$5,000 0% Loan (Sliding Fee Scale)
 - 10 projects at \$10,000 from MN Housing
- We cannot discount:
 - Plumbing, Electrical, HVAC, Roofing, Other contracted services



LOAN SIGN-UP

- **FIRST-COME, FIRST-SERVE BASIS**
- **WEDNESDAY, MARCH 12, 2025, BEGINNING AT 8:30 A.M.**
- **HOMEOWNERS CAN:**
 - **CALL (507) 457-8250 or (507) 457-8231,**
 - **EMAIL TO AKLEIN@WINONAMN.GOV,**
 - **SIGN-UP IN PERSON AT CITY HALL, ROOM 210, 207 LAFAYETTE STREET.**

Questions?

