



RENTAL REHABILITATION PROGRAM INFORMATION

The HRA will provide loans up to \$15,000.00 per rental unit (\$10,000.00 per zero (0) bedroom unit).

ZERO PERCENT (0%) INTEREST

Term: Up to 20 years

Properties must be at least twenty (20) years old and within the city limits of Duluth, MN.

There are City of Duluth Targeted priority areas within the city that will receive assistance first. Please contact our office at 529-6326 for specifics.

Processing Fee and Closing Fee

The Housing and Redevelopment Authority will charge a non-refundable, application processing fee of \$300.00 per project. The fee is due when your name comes to the top of our waiting list. A \$300.00 closing fee per project is required (payable to HRA on date of closing).

Mandatory Improvements

All building code violations must be corrected and the owner is responsible for providing a current copy of Duluth Housing Inspection Report.

All lead-based paint hazards must be addressed and a Clearance Test performed at the end of the project. HRA will perform a Lead Paint Assessment and perform the Clearance Test.

Requirements For Application Process:

- Completed Application
- Copy of Current City Inspection
- Copy of Rental License
- Proof of Ownership (copy of Deed or Title/Current Mortgage Statement)
- Proof of Current Insurance on Property (Declaration Page)
- \$300.00 Application Processing Fee
- Copy of the Current Leases and Rent Roll
- Tenant Information (forms will be provided for completion) & Income Documentation
- Credit Check (general consent form for signature)

Note: There will be a \$300.00 closing fee payable to HRA at the time of closing.

There will be no income or asset limits of owners of eligible properties; however 60% or more of the first tenants after rehabilitation (50% for duplexes), must certify their income to be less than 80% of the area median income as established by HUD.

CURRENT INCOME LIMITS

Number of Occupants <u>Living in Dwelling</u>	<u>80% Median Income</u>
1	\$56,650
2	\$64,750
3	\$72,850
4	\$80,900
5	\$87,400
6	\$93,850
7	\$100,350
8	\$106,800

All rental units in a project are required to have rents that do not exceed the existing HUD Fair Market Rents as published by U.S. Department of HUD, or a reasonable rent as determined by the HRA, for the term of the mortgage.

HUD Fair Market Rents as of 6/1/2026

0 Bedroom	\$ 849
1 Bedroom	\$ 948
2 Bedroom	\$1,137
3 Bedroom	\$1,314
4 Bedroom	\$1,466
5 Bedroom	\$1,618

**CALL THE HOUSING AND REDEVELOPMENT
AUTHORITY OF DULUTH'S REHAB DEPARTMENT
(218) 529-6326**

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