

Home Improvement Loans

In addition to the Weatherization Assistance Program, the Dakota County CDA offers zero- and low-interest loans to Dakota County homeowners to make significant improvements to their homes.

Common improvements include adding insulation, furnace replacements, exterior upgrades (roofs, siding, windows) and special needs modifications (such as ramps or roll-in showers).

Loan Terms

- No monthly payments
- Maximum loan = \$25,000
- Mobile home maximum loan = \$5,000
- Repayable when the home is no longer the homeowner's primary residence or when the home is sold. Homeowners may also be required to repay the loan if they refinance or take out a home equity loan.

Interest Rates

- Zero percent, deferred loans available for homeowners earning less than 50% of area median income.*
- Homeowners earning between 50-80% of area median income can qualify for a 3% interest deferred loan.*
- Mobile home loans are not charged interest.

* Income limits are posted on the CDA's Web site at www.dakotacda.org

How to Apply

Home Improvement Loan applications can be downloaded from the CDA's Web site at

www.dakotacda.org/homeowners.htm

or call (651) 675-4469 to request an application by mail.



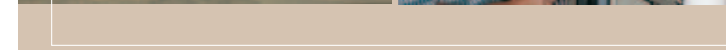
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Eagan, MN 55123

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Dakota County

Weatherization Assistance Program

Grants to help make homes more energy efficient.



Weatherization Assistance Program
10-09



Weatherization Assistance Program

Do you have high energy bills?

Is your home drafty?

Do you have indoor air-quality issues?

Could your furnace use a tune-up?

Do you have ice dams that form on your roof in the winter?

Income eligible Dakota County residents can qualify for grants through the Weatherization Assistance Program to make improvements to their homes such as:

- Wall and attic insulation
- Air infiltration and bypass sealing
- Bathroom and kitchen venting (exhaust fans)
- Furnace repair or replacement
- Smoke alarms and carbon monoxide detectors

This program is funded by the U.S. Department of Energy and is locally administered by the Dakota County Community Development Agency (CDA) in partnership with the Scott-Carver-Dakota CAP Agency.

The goal of the program is to reduce energy costs for homeowners through making their home and mechanical systems more energy efficient.

How to Apply

Weatherization Assistance applications can be requested by calling the CAP Agency at (651) 322-3500 and are also available online at www.capagency.org.

All income eligible applicants will be referred to the CDA for the Weatherization Assistance Program. Homes that have not been weatherized by the program since September 1994 will be eligible.

Weatherization Income Limits

Household Size	Income Limit
1	\$21,695
2	\$29,140
3	\$36,620
4	\$44,100
5	\$51,580
6	\$59,060
7	\$66,540
8+	\$74,020

*Income limits are as of 10/09 and are subject to change.

The Process

The CDA will contact you to schedule an energy audit on your home and identify ways to make your home more efficient.

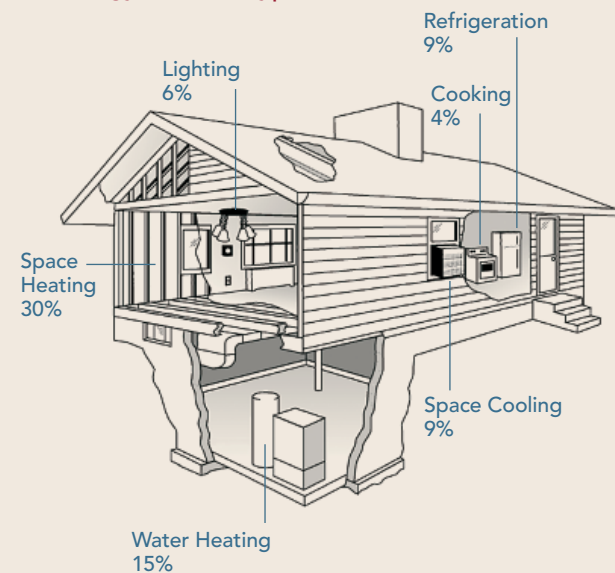
Professionally trained CDA Energy Specialists will conduct an energy audit of your home to identify areas of improvement. This will include a blower door test using diagnostic equipment and inspections of attics and furnaces.

The CDA will then prepare specifications for work to be completed and solicit bids from certified weatherization contractors.

The CDA will inspect completed work and issue payment directly to the contractor.



Energy Use in a Typical Home



Other appliance and receptacle loads including TV, dryers, washers and small appliances – 27%

Source: U.S. Department of Energy

The Weatherization Assistance Program is part of the Dakota County CDA's Homeownership Connection services which provide programs for homebuyers and homeowners to be successful. For more information, visit www.dakotacda.org



Questions?

Call (651) 675-4554 or email comments@dakotacda.state.mn.us