Minnesota Housing Finance Agency
Rehabilitation Loan
Application Packet Instructions

To be eligible for the MHFA Rehab Loan you must first apply for the ***Energy Assistance Program*** offered by Heartland Community Action Agency**.** If after application to the Energy Assistance Program, it is determined that you qualify for a Weatherization loan we can use these funds in conjunction with the MHFA Rehab Loan.

Submit the enclosed *yellow* application to:
Heartland Community Action Agency
200 Fourth St. SW, PO Box 1359,
Willmar, MN 56201.
Phone 1-800-992-1710 or Fax (320) 441-6399.

The following will need to be submitted to the Hutchinson HRA to apply for the ***MHFA Rehab Loan***:

1. **Homeowner Application:**
   - Complete, sign and date the application (all household residents over the age 18 that have income must sign),
   - Sign the Authority to Release Information Form

2. **Income and Asset Verification**
   - Complete the top section of the third party Verification forms only or enclose copies of the last three months of pay stubs of all sources of income.
   - If Self-Employed, enclose copies of the most current tax return.

3. **Enclose copies of:**
   - Copy of Mortgage Payment statement
   - Copy of Homeowner's Insurance Policy
   - Copy of your last Property Tax Statement
   - Copy of your complete property description from a warranty deed, first mortgage or abstract/Torrance certificate.

4. **Manufactured Homes Taxed as Personal Property**
   - Copy of Current Certificate of Title

5. **Read "Protect Your Family From Lead In Your Home" Pamphlet**
   - Sign and Date Lead Based Paint Statement

6. **Pre-Inspection Questionnaire**
   - Complete, sign and date

Return the completed application papers and all other required information to Judy Flemming at the **Hutchinson HRA, 111 Hassan Street SE, Hutchinson, MN 55350**. Call Judy if you any questions at 320-234-4251.