



Housing Redevelopment Authority

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Lake County Housing & Redevelopment Authority Home Rehabilitation Program Guidelines

PROGRAM OVERVIEW

Beginning in July 2025, the Lake County Housing & Redevelopment Authority (LCHRA) will provide up to \$10,000 to eligible homeowners to help fix health & safety issues at their owner-occupied single-family residence. The goal of the LCHRA Home Rehabilitation Program is to provide assistance to homeowners who have limited income and resources. It is not intended to cover 100% of rehabilitation costs. A simple application and approval process is required.*

Eligible projects include the following:

- ADA accessibility needs
- Eliminating lead-based paint hazards
- Electrical, plumbing & heating repairs
- Roofing & foundation repairs
- Windows, exterior doors & insulation
- Repairing missing siding or paint
- Provide up to \$5,000 to replace failing sewer or water connections

To qualify, homeowners must:

- Meet current Household Income Limits; and
- Have a workplan approved by the LCHRA; and
- Work with a licensed or approved contractor.

Only one eligible project per household. Grants are 100% forgivable unless the property is sold within two years. Work that is considered purely cosmetic is not eligible. To see a list of known licensed contractors in Lake County, please visit:

www.lakecountyhra.org/contractors

Household Income Limits	
Family Size	Gross Income
1	\$53,850
2	\$ 61,550
3	\$ 69,250
4	\$76,900
5	\$83,100
6	\$89,250
7	\$95,400
8+	\$101,550
Based upon 80% of HUD's Area Median Income (AMI) for Lake County (2024).	

For more information, please contact Matthew Johnson, LCHRA Director by phone at (218) 834-8332 or email at matthew.johnson@co.lake.mn.us

*The LCHRA reserves the right to deny an application based on limited funding or other circumstances.

**Lake County Housing & Redevelopment Authority
Home Rehabilitation Program Application**

1. Homeowner(s) Name(s): _____

2. Address, City, Zip: _____

3. Do you own or rent your home (please check one box)? Own ☐ Rent ☐

4. How many people live in your household? _____

5. What was your total household income in 2024? _____

Note: The number should be the same as your total gross income (prior to deductions), normally reported on Line 11 of Form 1040. If requested before or after the home rehabilitation project is completed, you will be required to provide documentation.

6. Please describe the home rehabilitation repairs you are requesting grant funding:

7. By signing this application, you certify that all information submitted is accurate (a lien will be placed against your property if fraud is committed):

Signature(s): _____

Please mail or email the completed and signed application along with two estimates (at least one needs to be from a local contractor) for the repairs to:

Lake County HRA
601 3rd Avenue
Two Harbors, MN 55616

Email: matthew.johnson@co.lake.mn.us