2023 MCPP Usage Report 1.16.2024 - 11.30.2024 (Applies to Start Up Program Loans Only)

For Informational Purposes Only

Applicant Name	Allocation Amount	Committed Loans	Committed Amount	*Usage Test	% of Usage	**Additional Start Up Loans: Committed Loans	**Additional Start Up Loans: Committed Amount	Step Up Loans: Committed Loans	Step Up Loans: Committed Amount	Total Loan Activity: Committed Loans	Total Loan Activity: Committed Amount	Downpayment and Closing Cost Loans: % of First Mortgage	Downpayment and Closing Cost Loans: Total Amount of Downpayment
Aitkin	$ 300,526	3	$413,251	MET	138%	0	$ -	1	$ 139,600	4	$552,851	100%	$ 67,300
Alexandria	$ 276,088	3	$510,650	MET	185%	2	$ 519,900	1	$ 300,457	6	$1,331,007	100%	$ 103,500
Anoka	$ 6,661,718	120	$32,475,098	MET	487%	39	$ 12,062,941	29	$ 9,340,497	188	$53,878,536	94%	$ 2,899,702
Becker	$ 646,455	6	$857,420	MET	133%	1	$ 285,237	3	$ 741,786	10	$1,884,443	100%	$ 135,747
Benton	$ 275,075	1	$275,500	MET	100%	0	$ -	0	$ -	1	$275,500	100%	$ 16,500
Blue Earth - City of	$ 100,000	1	$55,199	MET	55%	0	$ -	0	$ -	1	$55,199	100%	$ 16,500
Blue Earth - County of	$ 1,285,114	16	$2,859,559	MET	223%	3	$ 707,678	4	$ 893,946	23	$4,461,183	96%	$ 340,200
Bluff Country HRA	$ 739,069	11	$1,911,628	MET	259%	1	$ 130,150	2	$ 362,465	14	$2,404,243	100%	$ 213,782
Breckenridge	$ 100,000	1	$170,400	MET	170%	1	$ 250,260	0	$ -	2	$420,660	100%	$ 33,000
Carver	$ 1,992,221	13	$3,418,582	MET	172%	2	$ 581,585	8	$ 2,979,183	23	$6,979,350	100%	$ 371,000
Chippewa	$ 230,649	4	$520,850	MET	226%	1	$ 178,703	1	$ 237,688	6	$937,241	100%	$ 96,500
Chisago	$ 1,068,230	16	$4,218,104	MET	395%	8	$ 2,590,599	6	$ 1,809,039	30	$8,617,742	100%	$ 494,000
Clay	$ 1,226,669	19	$3,605,378	MET	294%	2	$ 458,660	5	$ 1,324,969	26	$5,389,007	100%	$ 379,071
Cloquet	$ 232,693	6	$1,078,610	MET	464%	2	$ 545,200	3	$ 589,000	11	$2,212,810	100%	$ 178,700
Crow Wing	$ 1,253,115	24	$4,599,753	MET	367%	6	$ 1,378,646	4	$ 1,033,138	34	$7,011,537	100%	$ 528,150
Fergus Falls & Perham HRAs	$ 319,990	10	$1,551,198	MET	485%	1	$ 338,200	1	$ 178,825	12	$2,068,223	100%	$ 166,800
Foley	$ 100,000	3	$490,427	MET	490%	0	$ -	0	$ -	3	$490,427	100%	$ 44,350
Freeborn County (Albert Lea admins	$ 559,014	26	$3,540,657	MET	633%	4	$ 669,940	1	$ 98,800	31	$4,309,397	100%	$ 454,350
Grant	$ 111,662	2	$250,028	MET	224%	0	$ -	1	$ 201,400	3	$451,428	100%	$ 49,170
Headwaters Regional Dev. Commiss	$ 1,591,356	7	$998,228	MET	63%	3	$ 603,304	2	$ 455,000	12	$2,056,532	100%	$ 196,853
Hennepin	$ 15,496,924	215	$52,700,683	MET	340%	55	$ 17,374,077	60	$ 18,363,253	330	$88,438,013	94%	$ 5,039,903
Isanti	$ 774,324	22	$5,385,673	MET	696%	3	$ 836,331	5	$ 1,706,009	30	$7,928,013	97%	$ 469,298
Kandiyohi	$ 818,189	15	$2,217,060	MET	271%	4	$ 872,571	1	$ 277,630	20	$3,367,261	95%	$ 281,970
McLeod	$ 680,263	17	$3,378,599	MET	497%	5	$ 1,155,692	1	$ 319,113	23	$4,853,404	96%	$ 369,399
Meeker	$ 432,502	14	$2,204,048	MET	510%	0	$ -	2	$ 341,415	16	$2,545,463	100%	$ 247,350
Mower	$ 734,493	48	$7,429,049	MET	1011%	1	$ 210,917	1	$ 129,270	50	$7,769,236	96%	$ 730,195
New Prague	$ 150,860	5	$1,326,807	MET	879%	0	$ -	2	$ 666,900	7	$1,993,707	100%	$ 113,200
New Ulm	$ 255,322	4	$674,881	MET	264%	0	$ -	0	$ -	4	$674,881	100%	$ 67,500
North Mankato	$ 269,269	4	$793,500	MET	295%	0	$ -	1	$ 190,950	5	$984,450	100%	$ 79,300
NW MN Multi-Co. HRA	$ 1,541,124	11	$1,649,190	MET	107%	2	$ 277,050	1	$ 103,588	14	$2,029,828	100%	$ 177,400
Oakdale	$ 503,916	14	$3,305,240	MET	656%	3	$ 1,021,829	2	$ 703,946	19	$5,031,015	95%	$ 301,100
Olmsted	$ 3,039,902	33	$7,899,281	MET	260%	11	$ 3,139,993	10	$ 2,936,793	54	$13,976,067	91%	$ 807,572
Osakis	$ 100,000	2	$307,040	MET	307%	0	$ -	0	$ -	2	$307,040	100%	$ 28,250
Otter Tail	$ 775,373	5	$521,804	MET	67%	0	$ -	1	$ 77,600	6	$599,404	100%	$ 63,200
Pine County HRA	$ 500,841	9	$1,626,136	MET	325%	2	$ 556,448	3	$ 794,758	14	$2,977,342	100%	$ 235,500
Ramsey	$ 4,344,968	68	$15,674,794	MET	361%	16	$ 4,713,564	9	$ 2,796,384	93	$23,184,742	91%	$ 1,415,750
Red Wing	$ 305,211	3	$593,415	MET	194%	1	$ 190,600	3	$ 814,684	7	$1,598,699	100%	$ 109,000
Rice	$ 1,239,530	16	$3,493,484	MET	282%	9	$ 2,246,965	5	$ 1,197,545	30	$6,937,994	97%	$ 445,600
Sandstone	$ 100,000	1	$130,500	MET	131%	0	$ -	0	$ -	1	$130,500	100%	$ 16,500
Sartell	$ 354,648	4	$947,421	MET	267%	2	$ 607,245	4	$ 1,076,033	10	$2,630,699	100%	$ 169,500
Sauk Rapids	$ 245,265	2	$360,744	MET	147%	3	$ 775,395	4	$ 1,047,233	9	$2,183,372	89%	$ 128,900
Scott	$ 2,707,485	24	$7,243,001	MET	268%	11	$ 3,673,399	13	$ 4,285,804	48	$15,202,204	88%	$ 699,732
SE MN Multi-Co. HRA	$ 1,405,513	13	$2,358,923	MET	168%	4	$ 917,105	10	$ 2,729,756	27	$6,005,784	100%	$ 431,275
Sherburne	$ 1,713,527	20	$5,264,233	MET	307%	8	$ 2,439,118	6	$ 1,763,991	34	$9,467,342	94%	$ 482,364
St Cloud	$ 1,286,507	48	$9,265,171	MET	720%	7	$ 1,523,346	7	$ 1,490,672	62	$12,279,189	94%	$ 921,399
St James	$ 100,000	1	$124,650	MET	125%	0	$ -	0	$ -	1	$124,650	100%	$ 16,500
St Joseph	$ 128,738	1	$224,000	MET	174%	0	$ -	2	$ 548,360	3	$772,360	100%	$ 52,500
St Louis	$ 3,634,316	78	$11,147,752	MET	307%	16	$ 3,205,882	23	$ 3,970,606	117	$18,324,240	99%	$ 1,717,724
Owatonna/Steele County	$ 701,391	14	$3,122,670	MET	445%	2	$ 493,178	4	$ 1,194,897	20	$4,810,745	95%	$ 313,400
Stevens County HRA	$ 170,052	1	$215,340	MET	127%	1	$ 132,050	1	$ 275,405	3	$622,795	100%	$ 48,000
SW Regional Dev. Commission	$ 2,134,615	25	$3,480,784	MET	163%	5	$ 939,046	3	$ 428,217	33	$4,848,047	100%	$ 432,547
Swift	$ 181,864	3	$392,746	MET	216%	0	$ -	0	$ -	3	$392,746	100%	$ 40,600
Washington	$ 4,463,051	49	$13,054,549	MET	293%	16	$ 4,934,070	14	$ 4,706,880	79	$22,695,499	91%	$ 1,174,200
Winona - City of	$ 470,217	7	$1,253,800	MET	267%	1	$ 193,563	1	$ 194,000	9	$1,641,363	100%	$ 143,800
Wright	$ 2,726,460	28	$7,639,392	MET	280%	10	$ 3,342,075	17	$ 5,792,023	55	$16,773,490	93%	$ 838,540
Totals	**$ 73,556,303**	**1,116**	**$241,206,880**		**328%**	**274**	**$ 77,072,512**	**288**	**$ 81,609,508**	**1,678**	**$399,888,900**	**95%**	**$ 25,394,143**

*Participants must use at least 50% of their allocation by the end of the program year in order to participate next year.

**Not MCPP Eligible. Borrower income is above 80% of Area Median Income.