

2024 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		Step Up Loans		Fix Up Loans		Total Loan Activity		Downpayment and Closing Cost Loans	
						Committed Loans	Committed Amount	Committed Loans	Committed Amount	Committed Loans	Committed Amount	Committed Loans	Committed Amount	% of First Mortgage	Total Amount of Downpayment
Aitkin	\$ 300,526	6	\$896,466	MET	298%	0	\$ -	1	\$ 139,600	1	\$ 9,568	8	\$1,036,067	88%	\$ 112,100
Alexandria	\$ 276,088	5	\$873,222	MET	316%	2	\$ 519,900	1	\$ 300,457	3	\$ 77,364	11	\$1,693,582	73%	\$ 137,000
Anoka	\$ 6,661,718	255	\$66,381,718	MET	996%	68	\$ 21,359,310	51	\$ 16,283,198	51	\$ 1,267,581	425	\$104,024,277	80%	\$ 5,655,192
Becker	\$ 646,455	11	\$1,804,650	MET	279%	4	\$ 1,098,542	5	\$ 1,205,811	10	\$ 400,125	30	\$4,109,013	67%	\$ 291,996
Benton	\$ 275,075	2	\$386,350	MET	140%	0	\$ -	0	\$ -	1	\$ 14,490	3	\$386,351	67%	\$ 33,000
Blue Earth - City of	\$ 100,000	2	\$111,199	MET	111%	0	\$ -	0	\$ -	0	\$ -	2	\$111,199	100%	\$ 31,150
Blue Earth - County of	\$ 1,285,114	31	\$5,748,720	MET	447%	7	\$ 1,722,089	7	\$ 1,827,472	4	\$ 97,130	49	\$9,298,285	86%	\$ 673,500
Bluff Country HRA	\$ 739,069	15	\$2,414,393	MET	327%	2	\$ 301,980	2	\$ 362,465	11	\$ 378,359	30	\$3,078,849	63%	\$ 285,432
Breckenridge	\$ 100,000	3	\$462,608	MET	463%	0	\$ -	0	\$ -	0	\$ -	3	\$462,608	100%	\$ 33,000
Carver	\$ 1,992,221	26	\$6,590,857	MET	331%	5	\$ 1,448,485	12	\$ 4,305,986	1	\$ 20,459	44	\$12,345,329	91%	\$ 616,050
Chippewa	\$ 230,649	12	\$1,524,629	MET	661%	2	\$ 362,703	4	\$ 663,374	6	\$ 242,363	24	\$2,550,712	71%	\$ 240,900
Chisago	\$ 1,068,230	34	\$8,609,117	MET	806%	13	\$ 4,028,605	10	\$ 3,121,864	4	\$ 176,972	61	\$15,759,590	90%	\$ 904,355
Clay	\$ 1,226,669	32	\$5,966,977	MET	486%	9	\$ 1,916,958	11	\$ 2,643,642	10	\$ 287,592	62	\$10,527,587	84%	\$ 785,171
Cloquet	\$ 232,693	11	\$1,879,245	MET	808%	2	\$ 545,200	3	\$ 589,000	3	\$ 44,350	19	\$3,013,448	84%	\$ 263,200
Crow Wing	\$ 1,253,115	41	\$7,796,188	MET	622%	10	\$ 2,325,315	5	\$ 1,398,666	3	\$ 51,624	59	\$11,520,172	95%	\$ 871,118
Fergus Falls & Perham HRAs	\$ 319,990	15	\$2,563,562	MET	801%	2	\$ 453,647	2	\$ 334,887	4	\$ 145,544	23	\$3,352,100	78%	\$ 247,900
Foley	\$ 100,000	6	\$1,015,096	MET	1015%	0	\$ -	2	\$ 435,062	2	\$ 50,778	10	\$1,450,160	80%	\$ 123,850
Freeborn County (Albert Lea admin)	\$ 559,014	44	\$5,906,800	MET	1057%	5	\$ 909,484	1	\$ 98,800	14	\$ 367,926	64	\$6,915,098	77%	\$ 752,300
Grant	\$ 111,662	2	\$250,028	MET	224%	0	\$ -	2	\$ 435,579	1	\$ 45,000	5	\$685,608	80%	\$ 65,170
Headwaters Regional Dev. Commiss	\$ 1,591,356	13	\$2,090,038	MET	131%	7	\$ 1,259,030	2	\$ 455,000	19	\$ 468,249	41	\$3,804,087	51%	\$ 311,763
Hennepin	\$ 15,496,924	402	\$99,043,719	MET	639%	109	\$ 33,798,749	89	\$ 27,192,240	76	\$ 2,702,337	676	\$160,034,784	80%	\$ 8,883,903
Isanti	\$ 774,324	40	\$9,657,562	MET	1247%	6	\$ 1,817,504	9	\$ 2,792,765	2	\$ 83,504	57	\$14,267,833	91%	\$ 828,336
Kandiyohi	\$ 818,189	34	\$5,169,084	MET	632%	6	\$ 1,358,495	5	\$ 1,270,424	19	\$ 479,164	64	\$7,798,022	66%	\$ 651,780
McLeod	\$ 680,263	34	\$6,980,452	MET	1026%	7	\$ 1,657,926	2	\$ 632,613	5	\$ 147,195	48	\$9,270,996	88%	\$ 687,974
Meeke	\$ 432,502	20	\$3,336,702	MET	771%	4	\$ 801,941	6	\$ 1,268,649	6	\$ 142,649	36	\$5,407,298	83%	\$ 468,150
Mower	\$ 734,493	87	\$13,734,222	MET	1870%	5	\$ 996,274	6	\$ 1,191,749	14	\$ 417,378	112	\$15,922,259	80%	\$ 1,371,076
New Prague	\$ 150,860	5	\$1,210,523	MET	802%	1	\$ 272,423	4	\$ 1,222,550	0	\$ -	10	\$2,705,496	90%	\$ 156,800
New Ulm	\$ 255,322	4	\$605,506	MET	237%	0	\$ -	0	\$ -	5	\$ 185,870	9	\$605,511	44%	\$ 67,500
North Mankato	\$ 269,269	6	\$1,170,617	MET	435%	1	\$ 133,600	1	\$ 190,950	1	\$ 28,300	9	\$1,495,168	89%	\$ 127,967
NW MN Multi-Co. HRA	\$ 1,541,124	27	\$3,762,487	MET	244%	3	\$ 418,584	3	\$ 514,005	36	\$ 1,127,126	69	\$4,695,112	46%	\$ 382,973
Oakdale	\$ 503,916	34	\$8,030,932	MET	1594%	6	\$ 1,816,727	7	\$ 2,128,072	0	\$ -	47	\$11,975,731	96%	\$ 744,000
Olmsted	\$ 3,039,902	70	\$15,653,352	MET	515%	17	\$ 4,957,257	16	\$ 4,614,489	12	\$ 351,874	115	\$25,225,110	82%	\$ 1,507,182
Osakis	\$ 100,000	2	\$307,040	MET	307%	0	\$ -	0	\$ -	1	\$ 14,843	3	\$307,041	67%	\$ 28,250
Otter Tail	\$ 775,373	8	\$918,658	MET	118%	0	\$ -	2	\$ 193,595	5	\$ 174,298	15	\$1,112,258	67%	\$ 131,910
Pine County HRA	\$ 500,841	12	\$2,255,286	MET	450%	2	\$ 556,448	5	\$ 1,478,321	0	\$ -	19	\$4,290,055	100%	\$ 317,913
Ramsey	\$ 4,344,968	127	\$29,624,673	MET	682%	32	\$ 9,614,874	20	\$ 6,321,808	19	\$ 847,154	198	\$45,561,374	80%	\$ 2,638,003
Red Wing	\$ 305,211	6	\$1,209,205	MET	396%	2	\$ 432,850	5	\$ 1,295,827	1	\$ 25,000	14	\$2,937,883	86%	\$ 195,800
Rice	\$ 1,239,530	36	\$7,676,264	MET	619%	12	\$ 3,007,585	12	\$ 3,151,939	12	\$ 386,020	72	\$13,835,800	79%	\$ 909,272
Sandstone	\$ 100,000	1	\$130,500	MET	131%	0	\$ -	0	\$ -	2	\$ 68,435	3	\$130,502	33%	\$ 16,500
Sartell	\$ 354,648	8	\$1,886,497	MET	532%	4	\$ 1,199,919	5	\$ 1,361,698	2	\$ 104,623	19	\$4,448,116	89%	\$ 281,400
Sauk Rapids	\$ 245,265	11	\$2,511,149	MET	1024%	4	\$ 978,895	4	\$ 1,047,233	2	\$ 15,900	21	\$4,537,279	81%	\$ 279,000
Scott	\$ 2,707,485	67	\$20,051,418	MET	741%	25	\$ 8,201,035	16	\$ 5,628,221	8	\$ 248,416	116	\$33,880,682	84%	\$ 1,645,532
SE MN Multi-Co. HRA	\$ 1,405,513	30	\$5,522,510	MET	393%	8	\$ 1,950,303	13	\$ 3,660,371	9	\$ 283,527	60	\$11,133,193	85%	\$ 803,372
Sherburne	\$ 1,713,527	41	\$11,106,260	MET	648%	12	\$ 3,979,728	13	\$ 3,906,905	9	\$ 343,829	75	\$18,992,902	81%	\$ 943,923
St Cloud	\$ 1,286,507	86	\$16,803,131	MET	1306%	17	\$ 4,042,737	16	\$ 3,446,777	6	\$ 168,392	125	\$24,292,651	89%	\$ 1,755,849
St James	\$ 100,000	2	\$251,550	MET	252%	0	\$ -	0	\$ -	2	\$ 52,141	4	\$251,552	50%	\$ 32,549
St Joseph	\$ 128,738	2	\$397,000	MET	308%	1	\$ 229,900	3	\$ 830,110	3	\$ 172,637	9	\$1,457,013	67%	\$ 101,000
St Louis	\$ 3,634,316	141	\$19,989,876	MET	550%	26	\$ 5,150,209	34	\$ 6,266,193	20	\$ 586,197	221	\$31,406,298	89%	\$ 2,952,795
Owatonna/Steele County	\$ 701,391	35	\$6,967,385	MET	993%	3	\$ 738,747	9	\$ 2,426,467	2	\$ 103,621	49	\$10,132,601	86%	\$ 693,850
Stevens County HRA	\$ 170,052	4	\$630,709	MET	371%	2	\$ 278,320	2	\$ 412,665	0	\$ -	8	\$1,321,694	100%	\$ 128,700
SW Regional Dev. Commission	\$ 2,134,615	64	\$9,140,348	MET	428%	7	\$ 1,157,596	5	\$ 795,124	15	\$ 375,103	91	\$11,093,083	81%	\$ 1,021,359
Swift	\$ 181,864	9	\$1,315,630	MET	723%	0	\$ -	1	\$ 33,300	6	\$ 147,877	16	\$1,348,936	63%	\$ 145,300
Washington	\$ 4,463,051	99	\$26,821,258	MET	601%	29	\$ 8,713,628	29	\$ 9,532,839	14	\$ 453,435	171	\$45,067,739	85%	\$ 2,427,770
Winona - City of	\$ 470,217	17	\$2,847,267	MET	606%	3	\$ 456,953	1	\$ 194,000	2	\$ 104,428	23	\$3,498,222	91%	\$ 332,870
Wright	\$ 2,726,460	66	\$17,855,533	MET	655%	15	\$ 5,057,657	24	\$ 7,931,236	14	\$ 577,628	119	\$30,844,440	82%	\$ 1,602,208
Totals	\$ 73,556,303	2,203	\$477,846,168		650%	507	\$ 142,028,112	488	#####	478	\$15,064,375	3,676	\$757,408,756	81%	\$ 47,696,913

*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.