For Informational Purposes Only

2025 MCPP Usage Report 1.16.2025 - 11.30.2025 (Applies to Start Up Program Loans Only)

						**Additional Start Up Loans		Step Up Loans		Fix Up Loans		Total Loan Activity		Downpayment and Closing Cost Loans	
Applicant Name	Allocation Amount	Committed Loans	Committed Amount	*Usage Test	% of Usage	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	1	$111,900	NOT MET	37%	0	$ -	0	$ -	1	$ 9,909	2	$121,809	50%	$ 16,500
Alexandria	$ 276,088	2	$303,600	MET	110%	0	$ -	0	$ -	0	$ -	2	$303,600	100%	$ 30,500
Anoka	$ 6,661,718	38	$10,082,873	MET	151%	7	$ 2,102,602	12	$ 3,787,676	7	$ 348,033	64	$16,321,184	88%	$ 850,700
Becker	$ 646,455	1	$221,500	NOT MET	34%	0	$ -	1	$ 147,184	1	$ 5,150	3	$373,834	67%	$ 25,100
Benton	$ 275,075	1	$262,200	MET	95%	1	$ 271,503	0	$ -	0	$ -	2	$533,703	100%	$ 29,200
Blue Earth - City of	$ 100,000	0	$0	NOT MET	0%	0	$ -	0	$ -	0	$ -	0	$0	0%	$ -
Blue Earth - County of	$ 1,285,114	5	$870,607	MET	68%	1	$ 221,350	2	$ 572,300	1	$ 25,000	9	$1,689,257	89%	$ 120,321
Bluff Country HRA	$ 739,069	2	$256,098	NOT MET	35%	0	$ -	1	$ 227,853	1	$ 64,134	4	$548,085	75%	$ 35,899
Breckenridge	$ 100,000	1	$169,866	MET	170%	0	$ -	0	$ -	1	$ 9,942	2	$179,808	50%	$ 14,000
Carver	$ 1,992,221	3	$769,841	NOT MET	39%	0	$ -	0	$ -	0	$ -	3	$769,841	100%	$ 48,500
Chippewa	$ 230,649	5	$792,209	MET	343%	0	$ -	0	$ -	0	$ -	5	$792,209	100%	$ 68,200
Chisago	$ 1,068,230	6	$1,545,357	MET	145%	3	$ 1,012,864	2	$ 536,125	0	$ -	11	$3,094,346	100%	$ 172,450
Clay	$ 1,226,669	7	$1,347,457	MET	110%	2	$ 430,152	2	$ 485,082	2	$ 25,449	13	$2,288,140	85%	$ 156,350
Cloquet	$ 232,693	2	$290,650	MET	125%	1	$ 187,210	2	$ 549,048	0	$ -	5	$1,026,908	100%	$ 65,850
Crow Wing	$ 1,253,115	12	$2,022,714	MET	161%	1	$ 234,671	1	$ 304,580	0	$ -	14	$2,561,965	100%	$ 202,200
Fairmont	$ 193,870	3	$368,863	MET	190%	0	$ -	0	$ -	0	$ -	3	$368,863	100%	$ 47,060
Fergus Falls & Perham HRAs	$ 319,990	2	$355,158	MET	111%	0	$ -	0	$ -	1	$ 12,299	3	$367,457	67%	$ 27,300
Foley	$ 100,000	2	$361,349	MET	361%	0	$ -	0	$ -	0	$ -	2	$361,349	100%	$ 27,000
Freeborn County (Albert Lea admins	$ 559,014	5	$724,510	MET	130%	0	$ -	1	$ 99,715	0	$ -	6	$824,225	100%	$ 83,550
Grant	$ 111,662	5	$582,738	MET	522%	0	$ -	0	$ -	0	$ -	5	$582,738	100%	$ 65,000
Headwaters Regional Dev. Commiss	$ 1,591,356	3	$406,610	NOT MET	26%	0	$ -	1	$ 62,250	4	$ 96,082	8	$564,942	50%	$ 43,720
Hennepin	$ 15,496,924	67	$16,478,371	MET	106%	4	$ 1,100,328	15	$ 5,023,149	13	$ 396,595	99	$22,998,443	87%	$ 1,334,905
Isanti	$ 774,324	6	$1,672,085	MET	216%	0	$ -	1	$ 285,968	0	$ -	7	$1,958,053	100%	$ 108,000
Kandiyohi	$ 818,189	5	$654,884	MET	80%	0	$ -	2	$ 559,970	3	$ 96,864	10	$1,311,718	60%	$ 96,600
McLeod	$ 680,263	4	$682,845	MET	100%	0	$ -	1	$ 376,360	1	$ 75,000	6	$1,134,205	83%	$ 65,970
Meeker	$ 432,502	5	$979,805	MET	227%	0	$ -	1	$ 299,150	1	$ 6,576	7	$1,285,531	86%	$ 86,500
Mower	$ 734,493	14	$2,066,336	MET	281%	0	$ -	2	$ 415,339	1	$ 10,180	17	$2,491,855	88%	$ 221,582
New Prague	$ 150,860	1	$222,250	MET	147%	0	$ -	0	$ -	0	$ -	1	$222,250	100%	$ 14,000
New Ulm	$ 255,322	1	$102,600	NOT MET	40%	0	$ -	0	$ -	2	$ 102,927	3	$205,527	33%	$ 9,950
North Mankato	$ 269,269	1	$149,622	MET	56%	0	$ -	0	$ -	1	$ 59,584	2	$209,206	50%	$ 9,200
NW MN Multi-Co. HRA	$ 1,541,124	10	$1,585,931	MET	103%	0	$ -	2	$ 442,121	3	$ 37,857	15	$2,065,909	73%	$ 116,500
Oakdale	$ 503,916	2	$527,293	MET	105%	1	$ 161,500	2	$ 739,689	0	$ -	5	$1,428,482	100%	$ 73,000
Olmsted	$ 3,039,902	17	$3,840,034	MET	126%	7	$ 2,192,201	2	$ 554,464	3	$ 108,780	29	$6,695,479	90%	$ 414,750
Osakis	$ 100,000	1	$164,000	MET	164%	0	$ -	0	$ -	0	$ -	1	$164,000	100%	$ 16,500
Otter Tail	$ 775,373	3	$433,785	MET	56%	0	$ -	0	$ -	2	$ 62,678	5	$496,463	60%	$ 41,100
Pine County HRA	$ 500,841	4	$709,281	MET	142%	1	$ 255,208	1	$ 320,150	0	$ -	6	$1,284,639	100%	$ 91,500
Ramsey	$ 4,344,968	18	$3,891,090	MET	90%	2	$ 634,918	3	$ 778,886	3	$ 151,578	26	$5,456,472	88%	$ 316,700
Red Wing	$ 305,211	0	$0	NOT MET	0%	0	$ -	0	$ -	0	$ -	0	$0	0%	$ -
Rice	$ 1,239,530	4	$833,263	MET	67%	2	$ 464,951	3	$ 770,632	0	$ -	9	$2,068,846	100%	$ 135,200
Sandstone	$ 100,000	0	$0	NOT MET	0%	0	$ -	0	$ -	0	$ -	0	$0	0%	$ -
Sartell	$ 354,648	0	$0	NOT MET	0%	1	$ 266,091	3	$ 1,019,960	0	$ -	4	$1,286,051	75%	$ 42,000
Sauk Rapids	$ 245,265	1	$188,237	MET	77%	2	$ 412,600	0	$ -	0	$ -	3	$600,837	100%	$ 50,000
Scott	$ 2,707,485	11	$2,900,708	MET	107%	3	$ 810,985	4	$ 1,167,676	0	$ -	18	$4,879,369	100%	$ 273,100
SE MN Multi-Co. HRA	$ 1,405,513	5	$878,120	MET	62%	3	$ 729,541	3	$ 635,811	1	$ 24,999	12	$2,268,471	92%	$ 155,700
Sherburne	$ 1,713,527	13	$3,982,918	MET	232%	2	$ 592,995	7	$ 2,351,358	6	$ 245,050	28	$7,172,321	79%	$ 347,900
St Cloud	$ 1,286,507	27	$5,279,539	MET	410%	7	$ 1,455,803	1	$ 219,271	1	$ 45,116	36	$6,999,729	97%	$ 514,260
St Joseph	$ 128,738	0	$0	NOT MET	0%	0	$ -	0	$ -	0	$ -	0	$0	0%	$ -
St Louis	$ 3,634,316	24	$3,912,006	MET	108%	5	$ 1,003,953	14	$ 2,278,968	2	$ 54,645	45	$7,249,572	96%	$ 606,800
Owatonna/Steele County	$ 701,391	5	$979,930	MET	140%	1	$ 205,128	2	$ 477,639	0	$ -	8	$1,662,697	100%	$ 115,400
Stevens County HRA	$ 170,052	0	$0	NOT MET	0%	0	$ -	0	$ -	0	$ -	0	$0	0%	$ -
SW Regional Dev. Commission	$ 2,134,615	14	$1,860,098	MET	87%	0	$ -	4	$ 528,384	2	$ 88,350	20	$2,476,832	90%	$ 228,592
Swift	$ 181,864	4	$677,216	MET	372%	0	$ -	0	$ -	2	$ 30,040	6	$707,256	67%	$ 56,000
Washington	$ 4,463,051	12	$3,395,983	MET	76%	6	$ 1,623,506	8	$ 2,593,009	3	$ 142,626	29	$7,755,124	86%	$ 386,400
Watonwan	$ 208,698	1	$88,000	NOT MET	42%	0	$ -	0	$ -	2	$ 94,539	3	$182,539	33%	$ 16,500
Winona - City of	$ 470,217	4	$672,318	MET	143%	0	$ -	1	$ 194,750	0	$ -	5	$867,068	100%	$ 76,500
Wright	$ 2,726,460	9	$2,114,219	MET	78%	6	$ 2,086,591	5	$ 1,719,955	2	$ 46,376	22	$5,967,141	91%	$ 304,000
Totals	**$ 73,858,871**	**399**	**$83,768,867**		**113%**	**69**	**$ 18,456,651**	**112**	**$ 30,524,472**	**73**	**$2,476,358**	**653**	**$135,226,348**	**88%**	**$ 8,454,509**

*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.