



**Anoka County**  
**COUNTY ADMINISTRATION**  
Community & Governmental Relations

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**MEMO TO:** City of Spring Lake Park – Dan Buchholz

**FROM:** Linda Hedstrom, Associate CD Specialist *LH*

**DATE:** April 28, 2023

**SUBJECT:** Housing Programs Available to Anoka County Residents

As we prepare for the arrival of spring, we want to remind Anoka County municipalities of the various housing programs which the county has to offer its residents. Enclosed is copy of our informational flyer detailing housing assistance that may be of interest to qualified homeowners in your city.

The home rehab programs are not grants but deferred loans or, in the case of the well/septic program, an added assessment to yearly county taxes. Repayment of the costs incurred varies according to the program used. All programs, except the AgBMP (well/septic) program, are income based and geared to households with low-to-moderate incomes.

More detailed information regarding each program is available by visiting the websites noted on the enclosed flyer. We would appreciate you sharing this information whenever possible with the homeowners in your city.

If you have any questions, please don't hesitate to contact us. Thank you.





**Anoka County**  
MINNESOTA

## HOMEOWNER PROGRAMS

Anoka County Community Development offers several homeowner and homebuyer programs to qualified residents of Anoka County.

The **home rehabilitation loan programs** help income-qualified residents with health, safety, accessibility and some energy concerns on their primary home. It provides deferred, zero interest loan financing. No reverse mortgages are accepted. Learn more: [AnokaCounty.us/cd](https://AnokaCounty.us/cd) - click on **Property Owners**.

The **well/septic (AgBMP) loan program** is a state-funded water quality program that provides low-interest loans to landowners. The program's purpose is to improve water quality; funding is only allocated to approved projects that fix water quality issues. Learn more: [AnokaCounty.us/cd](https://AnokaCounty.us/cd) - click on **Well / Septic Repair**.

The **homebuyer loan program** offers state-funded mortgages for qualified first-time homebuyers or current homeowners. The county provides information, but does not administer the program. Learn more: [AnokaCounty.us/cd](https://AnokaCounty.us/cd) – click on **Home Buyers**.

Programs are subject to change.

### Home Loan Programs

- Home Rehabilitation
- Well/Septic Repair/Replace

### MN Housing Homebuyer Loan Programs

- **Start Up** is for homebuyers who have never owned a home
- **Step Up** is for current homeowners who want to purchase a different home or refinance a current mortgage

### Radon Test Kits

#### ANOKA COUNTY COMMUNITY DEVELOPMENT

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[AnokaCounty.us/cd](https://AnokaCounty.us/cd)