

How Do I Start?

1. Complete an application and provide proof of eligibility.
2. Meet with the HRA staff to review the program.
3. After you are approved for the program, your home will be inspected by a certified city inspector to determine what work is needed. Eligible improvements will then be prioritized.
4. Obtain at least two quotes for the work from qualified contractors. In most cases, the lowest bid is selected.
5. Final inspections will be made on all work, as well as some interim inspections, if necessary. Payment will be made directly to the contractor.



Making Home Improvements?

Let us help



Have Questions?

Contact the Plymouth Housing and Redevelopment Authority with questions about eligibility.

Plymouth HRA
3400 Plymouth Blvd.
Plymouth, MN 55447



Phone: 763-509-5410 | Fax: 763-509-5407 | plymouthmn.gov

CITY OF PLYMOUTH
Home Rehabilitation Program



You May Qualify

If your home needs repairs or energy efficiency improvements, you may qualify for a zero interest home improvement deferred loan from the Plymouth Housing and Redevelopment Authority.

The Plymouth Home Improvement Deferred Loan Program is available to low and moderate income households to maintain, repair and improve their homes. The Plymouth HRA administers the program with funds appropriated from Community Development Block Grants.

The goal of the program is to improve the safety, livability and the energy efficiency of homes owned by low- and moderate-income families in Plymouth.

2022 MAXIMUM INCOME LIMITS

Family Size	Gross Annual Income
1	\$62,600
2	\$71,550
3	\$80,500
4	\$89,400
5	\$96,600
6	\$103,750

(Income limits change annually.)

Qualification Requirements

- You must be a resident of Plymouth and own your home.
- You must be current on mortgage payments or deed payments, property taxes and home owners association dues (if applicable).
- Your current annual gross income must not exceed the limits.
- Gross assets must not exceed \$25,000.



Eligible Improvements

Eligible improvements include repairs necessary to make your home a **safer, more energy efficient** place to live. This may include new roof, siding, windows, electrical, plumbing, heating and insulation. Other repairs may also be eligible.

Funding cannot be used for cosmetic remodeling, or to refinance any existing debt or previous rehabilitation work.



Priorities Include

- **Health and Safety Hazards**
This may include correcting or replacing faulty or inadequate plumbing, electric wiring, or malfunctioning/aged furnaces.
- **Energy Improvements**
This may include installing insulation, storm windows, storm doors, weather-stripping and caulking.