

**Proposed Fiscal Year (FY) 2026 Countywide CDBG Activities**

<b>Activity Title:</b>	<b>Home Improvement Loan Program</b>
<b>Requested Amount:</b>	<b>\$278,771 (estimate)</b>
<b>Activity Information:</b>	The Home Improvement Loan Program, administered by the Dakota County CDA, is available to assist low- and moderate-income homeowners in improving and maintaining their homes in a decent, safe, and sanitary condition. The program offers zero percent deferred loans to homeowners at 80 percent of area median income. The minimum loan amount is \$15,000 and the maximum loan amount is \$35,000. Loans are repaid when the homeowner sells the home, refinances the home, or is no longer using the home as a primary residence. The CDA places a 30-year mortgage on the property to ensure the loan is repaid. Loan repayments are used to fund new loans to other Dakota County homeowners. The program can assist 7-10 households with the proposed Countywide CDBG funds.
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<b>Activity Title:</b>	<b>Public Service - Housing Counseling Program</b>
<b>Requested Amount:</b>	<b>\$112,000</b>
<b>Activity Information:</b>	The Dakota County CDA currently administers a housing counseling program that provides services to potential and existing Dakota County homeowners. The services include pre-purchase counseling, homebuyer education, refinance counseling, and foreclosure counseling, and an average of 320 people per year use the available services. There are currently two full-time employees who provide the housing counseling services for Dakota County. The two employees also provide rental counseling services targeting new tenants of CDA-owned housing units, specifically Lincoln Place, the family townhomes, and potentially public housing units. The rental counseling program offers monthly group rental counseling workshops of 3-4 hours held in person at the CDA office building. The goal of the program is to provide tenants with the information needed to be successful residents. Topics for workshops include budgeting, bill payments, property maintenance, lease compliance, and similar.