Dakota County
Community Development
Agency
CDA

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www.dakotacda.org

FOR IMMEDIATE RELEASE

Contact: Home Rehab Program, 651-675-4462

Home Improvement Loans Available in Dakota County
No Interest – No Monthly Payment

Does your home need repairs that you can't afford to make? The Dakota County Community Development Agency (CDA) may be able to help!

The CDA's Home Improvement Loan Program is an interest-free loan program for low- and moderate-income homeowners in Dakota County. The loan has no monthly payments and is due to be repaid when you sell your home or no longer live in it. Loans are available from a minimum of $15,000 and maximum of $35,000.

The home improvement loan is commonly used for replacing windows, siding, roofs, furnaces, or dealing with electrical or plumbing issues, but it can also cover many other necessary repairs. Homeowners work with a CDA advisor who will inspect the home and work with you to establish the scope of the project. You then obtain bids from contractors and are free to select the cost-reasonable bid of your choice. Payments are issued directly to the contractor when the work has been completed and approved.

To qualify, you must be a Dakota County homeowner with sufficient equity and a satisfactory credit history, as well as a household income under the following limits:

Household Size	Maximum Income
1	$72,950
2	$83,400
3	$93,800
4	$104,200
5	$112,550
6	$120,900
7	$129,250
8+	$137,550

*Income limits are as of July 11, 2025 and are subject to change. Additional eligibility restrictions may apply.

You can apply by downloading the application from the CDA's website at www.dakotacda.org/housing-resources/homeownership/home-improvement-loan-program/, or call 651-675-4462 to request an application be mailed to you.