

FINANCIAL & TECHNICAL RESOURCE GUIDE



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Iron Range Resources would appreciate any additions or deletions.
Please call 800-765-5043

Revised April 2010

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Iron Range Resources Matt Sjoberg Development Strategies PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext, 3037 1-218-735-3037 Matt.sjoberg@state.mn.us www.ironrangeresources.org</p>	<p>Bank Participation Loan</p>	<p>Manufacturing, industrial, technology innovative businesses. Land, building, equipment, working capital, inventory and equity. Prevailing wage must be paid.</p>	<p>Maximum loan: \$250,000 Interest rate: 3% less than government securities Maximum 50% of project cost Loan term: Banks</p>
<p>Iron Range Resources Matt Sjoberg Development Strategies PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext. 3037 1-218-735-3037 Matt.sjoberg@state.mn.us www.ironrangeresources.org</p>	<p>Build and Lease Program</p>	<p>Manufacturing, industrial, technology innovative businesses. Work with communities to build and lease.</p>	<p>Financial incentives.</p>
<p>Iron Range Resources Matt Sjoberg Development Strategies PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext. 3037 1-218-735-3037 Matt.sjoberg@state.mn.us www.ironrangeresources.org</p>	<p>Venture Program</p>	<p>Manufacturing, industrial, technology innovative businesses. Start up or expansion or growth oriented companies. Taconite Tax Relief Area. People profit and innovation. Business Plan required. Qualification and experience of management, business strategy, market: financial projects, risk assessment.</p>	<p>Loans, purchase of stock, exchange for partial Ownership</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
Iron Range Resources Richard Walsh Community Development Division PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext. 3044 1-218-735-3044 Dick.walsh@state.mn.us www.ironrangeresources.org	Public Works Program	Cities and townships. Water, Sewer, Roads and Site Work. Criteria: Economic impact, leverage, need and project readiness.	Grants Maximum \$350,000 Contact for Application deadline
Iron Range Resources Richard Walsh Community Development Division PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext. 3044 1-218-735-3044 Dick.walsh@state.mn.us www.ironrangeresources.org	Commercial Redevelopment Program	Cities and townships. Grants for the demolition and removal of commercial buildings to make way for new development or brownfield clean-up. Match of 1 to 1.	Grants Maximum \$250,000 and \$50,000 per building
Minnesota Venture Capital Association 120 Sixth Street, Ste 2005 Minneapolis, MN 55402 1-612-333-0002 gary@smaby.com www.mnvca.org	Venture Capital	The Association meets every month to hear presentations from leading business people and policy makers on issues of interest to the Minnesota venture capital industry. The MVCA also sponsors "deal lunches" intended to foster informal discussions regarding local start-up companies.	Over 60 venture capital companies
EDA John O'Leary 45 South 7 th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov	EDA - Loan Guarantee	Manufacturing or Commercial Enterprises. One job per 20,000 loan guarantee. Equity -15% - 25%. Land, Bld., equipment and working capital. Communities of declining population or poverty.	Maximum: \$10,000,000 Minimum \$750,000 Interest Rates: 1.25% to 2.5% above the prime rate Maximum guarantee 80% 5-10 million 70% Terms 5-20 years

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<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Public Works Grants</p>	<p>State, cities, counties, higher education or political subdivision. Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brownfield sites and promote eco-industrial development.</p>	<p>Match: 50%</p>
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Economic Adjustment Assistance</p>	<p>State, cities or other political subdivisions. The Economic Adjustment Assistance Program provides a wide range of technical, planning and infrastructure assistance in regions experiencing adverse economic changes that may occur suddenly or over time. This program is designed to respond flexibly to pressing economic recovery issues and is well suited to help address challenges faced by U.S. regions and communities.</p>	<p>Grant Funds</p>
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Economic Development Planning Grant Program</p>	<p>Economic Development districts. Units of state or local government. Higher education, non-profit. Helps support planning organizations, including District Organizations and Indian Tribes, in the development, implementation, revision or replacement of comprehensive economic development strategies (CEDS), and for related short-term planning investments and State plans designed to create and retain higher-skill, higher-wage jobs, particularly for the unemployed and underemployed in the nation's most economically distressed regions.</p>	<p>Grants</p>

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Minnesota Power Nancy Aronson Norr Economic Development Dept. 30 West Superior Street Duluth, MN 55802 1-218-723-3913 1-800-228-4966 nnorr@mnpower.com www.mnpower.com/econdev	Economic Development Loan Fund MCCF Loan	MN Power, SWL&P customers, or those served by our municipal customers. Manufacturing, Agriculture, Information and High Tech. Working Capital, land, bld., equipment. Must demonstrate credit worthiness, repayment ability and personal guarantee. Loan amount tied to electricity load.	Maximum loan \$2 million Minimum loan \$50,000 Interest Rate: fixed for the term of the loan based on risk, personal guarantees and collateral Loan: origination fee 1.75% Term: 10-20 yrs. Equity- 10% private equity Collateral – 100% loan value First shared or subordinated Debt service 1.1 to 1
Minnesota Department of Employment and Economic Development Connie Sabetti Minnesota Workforce Center 820 North 9 th Street, Ste 250 Virginia, MN 55792 1-218-748-2246 connie.sabetti@state.mn.us www.positivelyminnesota.com	HELP Loan Jobs Skill Partnership Program	Assist Minnesota businesses in obtaining training for new and existing employees. Required to contract for training.	Maximum loan: \$250,000 Origination fee 2% Terms: no more 5 year Interest: No interest
Minnesota Department of Employment and Economic Development Betsy Lulfs 1 st National Bank Bldg 332 Minnesota Street, Suite #E200 St. Paul, MN 55101 1-651-259-7441 1-800-657-3858 betsy.lulfs@state.mn.us www.positivelyminnesota.com	Small Business Innovation Research(SBIR) Small Business Technology Transfer (STTR)	Small businesses under 500 employees. Located in US. Cooperation R&D between small business and U.S. government.	Grants Phase I – Feasibility study 100k 6 months - 12 months Phase II – 750k 2 years Phase III – Commercialization

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Bob Isaacson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7458 1-800-657-3858 Bob.isaacson@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Investment Fund</p>	<p>Cities, counties, townships to be used for business start-ups or expansions. Eligible activities are land, building, property acquisitions, site improvements, new construction, building renovation, purchase of machinery and equipment and training. At least 50% of project cost must be privately financed, 70% preferred At least one job must be created for every \$20,000 of funds received. At least \$1 of private funds must be leveraged for every \$1 of grant funds. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people.</p>	<p>Grant to community for business loans Applicant may not receive more than \$500,000 in a fiscal year. Terms: 5-20 years Interest rate: negotiable Collateral: Personal guarantee may be required</p>
<p>Minnesota Department of Employment and Economic Development Bob Isaacson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7458 1-800-657-3858 Bob.isaacson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Business Development Loan Program</p>	<p>Manufacturing and Industrial businesses. Net worth must be less than \$6 million. Net Profits must be \$2 million. Less than 500 employees. Building, land, equipment, etc. No working capital or refinance.</p>	<p>One job per 35 ,000 funds Loans: \$1 to \$5 million Terms: 10-20 years 20% of project cost financed privately Interest rate: fixed market rate Collateral: First mortgage on real property some cases-guarantees</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 1-800-657-3858 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Cities Block Grant Program</p>	<p>Eligible applicants are cities, counties and townships outside St Louis County. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs. Eligible activities include acquisition of property, construction or upgrading of public facilities including water treatment plants, wastewater treatment plants, rehabilitation of housing, residential, commercial, and buildings. Also, new construction.</p>	<p>Maximum Grants: Housing or public facilities \$600,000 Comprehensive project 1.4 million Contact for application deadline</p>

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<p>Minnesota Department of Employment and Economic Development Connie Sabetti Minnesota Workforce Center 820 North 9th Street, Ste 250 Virginia, MN 55792 1-218-748-2246 connie.sabetti@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Job Skills Partnership Program</p>	<p>Awarded to educational Institutions to develop cooperative training programs with business as a partner. Educational infrastructure necessary to support businesses located or locating in Minnesota. Request for wage subsidies and tuition reimbursement ineligible</p>	<p>Grants: Maximum \$400,000 Cash or In Kind Match 1:1 Duration: 12 month - 3 years</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 1-800-657-3858 Reed.erickson@state.mn.us www.positivlyminnesota.com</p>	<p>Greater Minnesota Business Development Public Infrastructure Grant Program</p>	<p>Eligible applicants: Cities. Wastewater collection, treatment, drinking water, storm sewer, utilities, streets, manufacturing, technology, warehouses and agri-companies. Criteria: local match, public and private capital, jobs created.</p>	<p>Grant up to 50% of project Capital cost City may received no ore than 1 million dollars in two years</p>
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste E200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Greater Minnesota Redevelopment Grant Program</p>	<p>Eligible applicants: Cities, townships, counties, HRAs, EDAs. Redevelop old industrial, residential or commercial property. 50% of costs. Contamination remediation: 15 pts. TIF financing: 25 pts. Redevelop potential –in municipalities: 90 pts. Public transit: 5 pts. Mulit-purpose project: 15 pts.</p>	<p>Priority to Greater MN projects</p>

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<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 1-800-657-3858 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Section 108 Loan Guarantee Program</p>	<p>Pledge of future CDBG funds. Eligible applicants are cities, counties, and townships outside St Louis County - less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Economic Development, historic districts, housing, commercial areas, micro enterprises, technological and bio-chemical or special economic development project, building, land, utilities, etc.</p>	<p>Guaranteed - may not exceed five times entitlement community annual CDBG grant Terms: 6-10 years Rates: below market</p>
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste E200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Contamination Cleanup</p>	<p>Cities, port authority, HRA, EDA cleanup of contaminated sites tax base increase, social value reduced public health threat, amount of clean up. MPCA approved. Criteria: tax base increase, jobs created, reduced threat of public health, cost, match.</p>	<p>Grants: Maximum \$400,000 25% local match Contact for application deadline</p>
<p>Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 heather.rand@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Pathways Program</p>	<p>Provides state grants to educational institutions for the development of training programs for individuals transitioning from public assistance to work. Grants are awarded to educational institutions that partner with businesses located in or intending to locate in the state. Cash or in-kind contribution match from participating businesses required. Public and/or private educational institutions working in partnership with at least one business. Preference given to projects that provide employment and encourage employees to define career paths.</p>	<p>Grants fund limit \$400,000 match 1:1 from business term: up to 3 years</p>

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<p>USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov</p>	<p>Business and Loan Guarantees (B&I Guarantee)</p>	<p>Fee is 2% of amount guaranteed. Loans to profit-motivated businesses to create jobs in areas under 50,000. Annual financial statements required. Land, bldg., equipment and working capital, tourist and recreation facilities, hotels and motels, housing development site, community Facility projects. Simplified application forms for loans. Guarantees under \$400,000.</p>	<p>Maximum: 80% - 5 million - 60% - 10-25 million 70% - 5-10 million Equity: 20% Interest: negotiable between lender and business Terms: 15-20 years 7 years machinery Collateral: secured-personal & corporate guarantees required Maximum is \$25 million Real properties approved according to FIRREA</p>
<p>USDA Rural Development Robyn Holdorf 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7791 robyn.holdorf@mn.usda.gov www.rurdev.usda.gov</p>	<p>Intermediary Re-lending Program</p>	<p>Land, building, equipment and working capital, feasibility studies and professional services. Population under 25,000. State, local government or private non-profit corporation. Intermediary involved.</p>	<p>Subsequent app. of \$750,000 each up to \$15 million Terms: 30 years Interest rate: 1% Maximum loan: \$250,000 to businesses Collateral: Real or personal property No more than 25% IRP for loans exceeding \$150,000</p>
<p>MPCA Mark Koplitz 520 Lafayette Road St. Paul, MN 55155-4194 1-651-757-2502 1-800-657-3864 Mark.koplitz@state.mn.us www.pca.state.mn.us</p>	<p>Petroleum Brownfields Program</p>	<p>The purpose of the program is to provide the technical assistance and liability assurance needed to expedite and facilitate the development, transfer, investigation and/or cleanup of property that is contaminated with petroleum.</p>	<p>Grant reimburse up to 92.5% of cleanup cost. \$32 million FY06 \$6.2 million to DEED for contamination program</p>
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Community Facility Loan Program/Guarantee and Grants</p>	<p>Cities, townships and counties under 20,000 population for loans. 20,000 population for grants. Fire halls, trucks, clinics, nursing homes and hospitals, schools, daycare centers, airports, fairgrounds, maintenance buildings, incubators.</p>	<p>Guarantee maximum 90% Loans – 1% fee Interest rate: no higher than commercial bond rate or as low as 4.5% Grants: up to 75% of facility – max. \$50,000 Loan term: 40 years Repayment usually by revenue from use of facility Collateral : G.O. Bonds</p>

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USDA Rural Development Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Rural Broadband Loans & Grants	Cities, counties, townships. Less 20,000 population. Construction, improvement. Acquisition of facilities or equipment for broadband.	Terms: set in mortgage FY05 \$560 million nationally Loans & Grants 20% Equity First lien on property Interest 4%
USDA Rural Development Community and Business Programs Specialist Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Rural Business Enterprise Grants (RBEG)	Public bodies, non-profit corporations. Less Than 50,000 population. Less than state median household income. Less than \$1 million in revenue. Less than 50 employees. Experience of applicant. Applicant has substantial experience in administering such programs Technological innovations and commercialization of new products and processes by business. Land, building, equipment, streets, roads, parking areas, start up cost, training, revolving loan fund. Save existing jobs, create jobs. High unemployment exceed state rate, MHI is less state's MHI.	Grants \$5,000 - \$500,000 Most under \$100,000
USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov	Rural Economic Development Loans & Grants	Public bodies, community development, incubator, medical and training facilities.	Revolving loan for public bodies Loans – 0% interest for 10 years Grants - 20%

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USDA Rural Development Community and Business Programs Specialist Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Rural Business Opportunity Grant (RBOG)	Public bodies and non-profit. Identify and analyze business opportunities that will use rural materials or resources. Technical assistance, business support centers. Local development planning, training and technology centers. Higher wage, higher skill levels, leverage, major closes, sufficient financial strength and experience to accomplish desired activities or objectives.	Grants- mostly \$50,000 and less Nation wide 80% equity receives most points
USDA Rural Development Community and Business Programs Specialist Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Rural Cooperative Development Grants (RCDG)	Non profits and higher education. Grant from establishing and operations centers for community development, incubator, medical, training and feasibility projects. 20% match. -0- interest loan or grant to borrower to relend as a -0- interest loan. Creation or retention of jobs in rural areas.	Grant funds for revolving loan fund only
USDA Rural Development Robyn Holdorf 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7812 robyn.holdorf@mn.usda.gov www.rurdev.usda.gov	Value Added Ag Product	Independent producers, producer group cooperatives. Planning grants, business plans, and professional fees. Working capital, salaries, and utilities.	Grants \$500,000 100% match
USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaneyt@mn.usda.gov www.rurdev.usda.gov	Rural Strategic Investment Program	No metro counties under 50,000 (St Louis out). Planning grants of \$100,000. Innovation grants of \$3 million. Innovation grants to develop critical infrastructure for Economic Development, Job Training, Workforce Development, Collaboration between private and public maintenance of strong local and regional economics.	\$8 million for Planning Grants and \$87 million for Innovation Grants

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<p>USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building. 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Business Investment Program</p>	<p>For profit operation. Similar to SBIC. Must have private capital \$2.5 million. Net financial worth less \$6 million – promote economic development and job opportunities. Establish Venture Capital for rural areas.</p>	<p>Grant over extended period 10% of private capital or \$1 million Debentures guarantees up to 300%</p>
<p>Northland Foundation John Elden Suite 610 Sellwood Building 202 W Superior Street Duluth, MN 55802 1-218-723-4040 1-800-433-4045 john@northlandfdn.org www.northlandfdn.org</p>	<p>Business Loan Program</p>	<p>Stimulate private investment and provide jobs to low income people. Technology innovative industries, manufacturing, wood products, Agri-processing, information and tourism industries. Leverage: 1:1 and job creation. Land, building, equipment and working capital, leasehold improvements.</p>	<p>Loans: \$5,000-\$500,000 Interest rate: negotiable below market Terms: 5 years- working capital 10 years- equipment 20 years- real estate All loans adequately secured and personally Guaranteed</p>
<p>Northland Foundation Kurt Johnson Suite 610 Sellwood Building 202 W Superior Street Duluth, MN 55802 1-218-723-4040 1-800-433-4045 kurt@northlandfdn.org www.@northlandfdn.org</p>	<p>Arrowhead Technology Fund</p>	<p>Inventors and entrepreneurs with innovative products. Technology and product development. Commercialization activity for new product or technology.</p>	<p>Loans range from: \$1,000 - \$10,000 higher is possible Matching 1:1</p>

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Northland Foundation John Elden Suite 610 Sellwood Building 202 W Superior Street Duluth, MN 55802 1-218-723-4040 1-800-433-4045 john@northlandfdn.org www.northlandfdn.org	Loan Guarantee Program	Increase availability of bank credit-otherwise not available. Manufacturing, wood products, agriprocessing, information industries, tourism and technologically innovated industries. Land, building, equipment and working capital, leasehold improvements.	Maximum guarantee loan: \$80,000 or 80% of loan financing Term: up to 15 yrs Interest rate: set by the bank All loans adequately secured and personally Guaranteed guarantee fee – 2% of loan
Northland Foundation John Elden Suite 610 Sellwood Building 202 W Superior Street Duluth, MN 55802 1-218-723-4040 1-800-433-4045 john@northlandfdn.org www.northlandfdn.org	Royalty Fund	Create employment opportunities or save jobs. Fixed assets, working capital, and refinancing. Must demonstrate long term financial potential and ability to repay loan. Repayment-low interest note payments or royalties tied to profits annually.	maximum \$100,000 term: negotiable-maybe deferred up to 2 years interest rate: below market, as low as 3%
Northland Foundation John Elden Suite 610 Sellwood Building 202 W Superior Street Duluth, MN 55802 1-218-723-4040 1-800-433-4045 john@northlandfdn.org www.northlandfdn.org	Asset Building Loan Program	Fixed assets, land, building, leasehold improvements, equipment and working capital. Businesses that provide: employment benefits with family sustaining wage levels, individual development accounts, employment of low income people.	Adequately secured and personally guaranteed Origination fee 1.5% First position on assets financed Terms: 5 - 20 years Loans: maximum \$500,000 one job per 10,000 loan Low income - 80% median must receive health insurance Interest rate – generally below market and negotiable

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Organization	Program Name	Qualifier or Eligibility	Funds
Two Harbors Development Commission 1313 Fairground Road PO Box 248 Two Harbors, MN 55616 1-218-834-3489 thdc@lakenet.com www.thdc.com	Financing Program	Benefits citizens of Two Harbors in jobs or tax base. Leverage 1:1. Land, building, equipment, working capital and inventory.	Maximum loan: \$200,000 or 50% of project cost Terms: 5 years - working capital 10 years- equipment 20 years- land and building
Cook County Office of the Auditor Court House 411 West 2 nd Street Grand Marais, MN 55604 1-218-387-3640 www.co.cook.mn.us	Development Loan Program	For-profit businesses. Maximum 33% of project. Land, building, equipment. Leverage 2:1.	Maximum loan: \$100,000 Rates: .05% - 1.5% above 10 year T-Bond Terms: 10-20 years
Itasca Economic Development Corporation Diane Weber 12 NW Third Street Grand Rapids, MN 55744 1-800-890-5627 dweber@itascadv.org www.itascadv.org	Itasca Building Development Fund JOBZ Project Management Small Business Development Center Host Site Parent company for Itasca Technology Exchange offering technical assistance, flexible leasing, shared facilities amenities	Assist business establishing in, expanding in, or relocation to Itasca County area; provide site location assistance, liaison to services and resources.	Itasca Building Development Fund Free counseling and business assistance
Itasca Economic Development Corporation Diane Weber 12 NW Third Street Grand Rapids, MN 55744 1-800-890-5627 dweber@itascadv.org www.itascadv.org	Tax Free Job Zone (JOBZ)	Manufacturing, industrial, technology innovative businesses; State tax Exemptions include: state income tax for operators or inventors, property tax on commercial and industrial improvements; State and local sales tax on goods and services purchased; state corporate franchise taxes; wind energy production tax; employment tax credit for high paying jobs.	Tax exempt through 12/31/2015 22 sub zones 670 acres

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>Agriculture Utilization Research Institute (AURI) Edgar Olson Northern Office PO Box 599 Crookston, MN 56716 www.auri.org</p>	<p>Initial Product Assessment</p>	<p>For-profit businesses, increased use of existing or new crops to foster long term economic benefits to MN. Improve process technologies and value added agricultural products technical services/feasibility studies/marketing.</p>	<p>Maximum loan: \$9,500 Interest rate: negotiable Match: 1:1</p>
<p>Aitkin County Growth Dave Hasskamp 316 First Avenue NW Aitkin, MN 56431 1-218-927-2172 businessgrowth@charterinternet.net</p>	<p>First County Fund</p>	<p>Land, building, equipment and working capital. Manufacturing, process operation or tourism. 50% of project cost from other sources.</p>	<p>Maximum loan: \$50,000 Terms: 5 years or less Interest rate: negotiable below market rate</p>
<p>Community Reinvestment Fund 801 Nicollet Mall Ste 1700 West Minneapolis, MN 55402 1-800-475-3050 1- 612-338-3050 Michael@crfusa.com www.crfusa.com</p>	<p>Community Reinvestment Fund</p>	<p>Provides capital for economic development (manufacturing, commercial, microloans, community facilities) and affordable housing. Capital generated by purchasing existing economic development loans at fair market value, then sell on secondary market. Create joint lending programs or other financial structures. Bundle the purchased loan and use them to issue bonds to private investors. CRF is non-profit organization.</p>	<p>Four products: Purchase of existing loans Advanced commitments to new loans Structured financing Loans to lenders based on current portfolio Highly flexible terms</p>
<p>Community Reinvestment Fund Jennifer Novak 801 Nicollet Mall Ste 1700 West Minneapolis, MN 55402 1-800-475-3050 1-612-338-3050 jennifer@crfusa.com www.crfusa.com</p>	<p>New Market Tax Credit</p>	<p>Up to 5 years to place allocation with investors. Up to 12 months to place equity with investors. Buy loans made to businesses by community development entities. Tax credit for amount invested CDE up to more than 39%.</p>	<p>\$400 million tax credits Terms: any length Tax credits 5%- 3yrs. And 6% -4 yrs Total 39%</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Grow America Fund National Development Council 708 Third Avenue 7th Floor New York, NY 10017 1-212-682-1106 www.ndc-online.org</p>	New Market Tax Credit	<p>Up to 5 years to place allocation with investors. Up to 12 months to place equity with investors. Buy loans made to businesses by community development entities. Tax credit for amount invested CDE up to more than 39%.</p>	\$121 million credits
<p>Grow America Fund National Development Council 708 Third Avenue 7th Floor New York, NY 10017 1-212-682-1106 www.ndc-online.org</p>	Loan Program	<p>Most small businesses that meet SBA eligibility activity. Create permanent jobs and investment of working capital, machinery and equipment, land and building. Personal guarantee required and collateral.</p>	<p>Loans: \$50,000 to \$2 million Rates: Price plus 1% floating or fixed Terms: 10-25 years</p>
<p>Grow America Fund National Development Council 708 Third Avenue 7th Floor New York, NY 10017 1-212-682-1106 www.ndc-online.org</p>	Corporate Equity Fund	<p>Equity for low-income housing. Tax credits and historic tax credits. New construction and rehab.</p>	Equity: \$252,000 to \$8 million
<p>State Historic Preservation Office Dr Nina M Archabal Director Minnesota Historical Society 345 Kellogg Blvd. West St Paul, MN 55102 1-651-296-5434 www.mnhs.org</p>	Rehabilitation Tax Credits	<p>Building must be depreciable. Rehabilitation must be substantial. Building must be certified. Historic structure.</p>	<p>20% of amount spent on Historic rehabilitation 10% for building build before 1936 and non historic</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Housing Finance Agency Susan Haugen 400 Sibley Street\ Ste 300 St Paul, MN 55101-1998 1-651-296-9848 Susan.haugen@state.mn.us www.mnhousing.gov	Housing Tax Credits	Developers of housing units for tenants where 20% of household incomes are 50% or less area median income or 40% of household incomes are 60% or less area median income. Gross rents requirements for 15 - 30 years.	10 year reduction in federal tax liability 9% tax credit for new construction and substantial rehabilitation 4% for federally subsidized unit Qualified acquisitions
Local Unit of Government	Tax Increment Financing	Frequently used tool for development. Cities, HRA's and EDA's. To finance public infrastructure (streets, sewer, water and parking lots). Pay as you go basis through issuance of project development note. Assessment agreement with city and developer. Bonds that are paid, taxes based on tax increment of project.	Based on tax increment of development secured by tax increment and guarantee Bonds, pay-as-go notes Economic development: term: 8 years Housing: term 25 years
Local Unit of Government	Tax Abatement	Public infrastructure. School district, city, county, township- individually approved. Tax rebate. Required public hearings. Tax abatement may reduce all or part of property tax amount. Maximum 10% or 200,000.	10 years exempt from levy limits greater of 5% entity levy on \$100,000 per year no effect on the net debt 20 years-manufacturing,, mining, technology, agriculture, and R&D
Local Unit of Government	Industrial Development Bonds Minnesota Statue 469.152	Revenue bonds on behalf of private borrower. Construction, land requisition, equipment, conduit bonds, hospitals, nursing homes, hotel/resorts, manufacturing project. No general obligation. Tax exempt financing.	maximum \$10 million terms 12% of average life interest: 7 day variable rate on fixed based on serial bond on term bond rate Maximum loan \$2 million
Local Accountant	Manufacturing Deduction	Based on domestic production, manufacturers, construction, electrical, gas, A&E firms, and software development.	Gross 3% - 2005-2006 6% - 2007-2009 9% - 2009 after

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>SBA Loan (7A) Guarantee</p>	<p>For profit that meet size and maximum employee standards. Building, land, equipment, furniture, fixtures, inventory and working capital. SBA express for loans \$350,000 or less. Maximum guarantee is 50%. Collateral-property and maybe personal guarantee.</p>	<p>Maximum guarantee: \$1.5 million or 75% of amount needed Terms: 5-7 working capital, 10 yr. fixed assets 25 years real estate Fees: 2-3.5% Interest rates: negotiated between borrower and lender. Fixed rates generally do not exceed prime rate plus 2.25% to 2.75%</p>
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>SBA Loan 504</p>	<p>50 % of project cost. Business with net worth of not more than \$7.5 million or net income of \$2.5 million historical earnings. 30% equity, satisfactory credit history, adequate cash flow and appropriate debt/net worth. One job per \$65,000. Building, equipment, lease hold, street improvements, utilities and parking lots.</p>	<p>Range \$100,000 - \$1 million Terms: 10 years equipment and 25 years real estate Interest rate: Prime plus 2.75% Fees: 2 to 3% Collateral: fixed assets senior lien Equity 10%</p>
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>Microloan Program</p>	<p>Any small business. Used for inventory, working capital and equipment purchases. Technical and management assistance. Must meet SBA standards.</p>	<p>Loans: \$500 - 35,000 Terms - up to 6 years Interest rate - vary according to intermediary lender Rates are competitive: 8-13% Personal guarantees and collateral required</p>
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>Small Business Investment Company</p>	<p>Program created to fill a gap between availability of venture capital and needs of small businesses in start up or growth stage. SBIC must be small companies with capital. \$3,000,000, qualified management team, sound operation.</p>	<p>300% of private funds Debt securities - loans for which the small business issues a security that can be converted into equity Loans and debt securities 5 years - 20 years term 13 SBIC in Minnesota</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>Hub Zones</p>	<p>Qualified census tract, less 80% household income, Federal contracts awarded, sole source contracts, Small business: owned by US Citizens and 35% must live in Hub Zone.</p>	<p>Federal contract preference</p>
<p>Northeast Entrepreneur Fund, Inc. Mary Mathews 8365 Unity Drive Ste 100 Virginia, MN 55792 1-800-422-0374 1-218-749-4191 marym@entrepreneurfund.org www.entrepreneurfund.org</p>	<p>Micro Loans</p>	<p>Working capital, inventory, machinery, equipment.</p>	<p>Maximum loan: \$35,000 Term: up to 6 yrs Rates: competitive</p>
<p>Northeast Entrepreneur Fund, Inc. Mary Mathews 8365 Unity Drive Ste 100 Virginia, MN 55792 1-800-422-0374 1-218-749-4191 fax: 218-749-5213 marym@entrepreneurfund.org www.entrepreneurfund.org</p>	<p>Enterprise Loan Fund</p>	<p>Inventory, equipment, working capital, building. Starting and expanding business. Business plan, repayment plan, financial statements. Aitkin, Carlton, Cass, Cook, Crow Wing, Koochiching, Pine, St. Louis, Lake (and Douglas County, WI). Business plan, cash flow, financial statements, income tax returns (2 yrs).</p>	<p>Loan amount: up to \$100,000 Loan: 60 days-10 years Interest: fixed – higher than banks \$100,000 existing businesses \$35,000 business start-up</p>
<p>Local Bank</p>	<p>Real Estate Investment Trust (REIT)</p>	<p>Corporation on business that combines the capital of many investors to acquire real estate. Investors receive benefits of ownership in large scale commercial real estate.</p>	<p>Loans, equity, stocks, etc.</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
Local Unit of Government	Locally Accountable Subsidy Transactions (LAST)	Similar to tax increment financing-quick-flexible. Only city and county taxes involved. Virtually any economic development project. Abut for test only, more flexible. Debt pledge is more limited.	No LGA penalty Grants and Loans
Local Initiatives Support Corporation 733 Third Avenue New York, NY 10017 1-212-455-9800 www.liscnet.org	Local Initiative Managed Assets Corporation	Local initiative must be established to access these programs. Nations largest non-profit syndication of federal low income. Housing, tax credits. 41,000 new homes. Attract new capital for community development by creating a secondary market for affordable housing and retail space and commercial community facilities	Grants/Loans Secondary market for loans raised over \$155 million from banks, insurance companies, pension funds Loans-3 years
Local Unit of Government City or Townships within three miles of Taconite Mine	Mining Effects Tax Distribution	50%-infrastructure- public building, water & sewer, roads and recreation. 50% - cooperative projects.	Tax varies from \$3,000 - \$325,000 per year per city
St Louis County Community Development Division Connie Christensen 117 Northland Center 307 First Street South Virginia, MN 55792 1-218-749-9741 cchristensen@co.st-louis.mn.us www.co.st-louis.mn.us	Community Development Block Grant Development Program (CDBG)	Eligible applicants are cities, counties and townships within St Louis County, excluding Duluth. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs. Specific income criteria must be met. Areas housing, economic development. Physical improvement and public service.	Grants to public entities

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
<p>City of Silver Bay Lana Fralich Administrator 7 Davis Drive Silver Bay MN 55614 1-218-226-4408 lanaf@silverbay.com sbay@silverbay.com</p>	<p>Revolving Loan</p>	<p>Significant capital investment. FTE and increased tax base. Fixed assets, equipment, working capital.</p>	<p>Rates: established by City Fixed Terms: established by City</p>
<p>Great River Energy Thomas R. Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 www.greatriverenergy.com tlambrecht@grenergy.com</p>	<p>Rural Business Cooperative Services Program- USDA Rural Economic Development Loans and Grants (REDLG)</p>	<p>Start up costs, incubator project, fostering rural economic growth, promote economic development: 50 pts Job creation: 25 pts Increase per capital income: 25 pts Diversify the area: 10 pts</p>	<p>No interest loans up to \$450,000 Grant for revolving loan funds - \$200,000 max. Terms: 10 yrs- may be deferred two years Match Funds 20 % for grants</p>
<p>East Range Joint Powers Board Curt Anttila Economic Development Coordinator City Hall Aurora, MN 55705 1-218-229-3671 erjpb@cpinternet.com www.ci.aurora.mn.us</p>	<p>Loan Program</p>	<p>Must be located in East Range area (Aurora, Hoyt Lakes or Town of White). Resorts, tourism, innovative industries, manufacturing. Maximum 50% of project. Industrial service, forestry, wood products and agriculture. Create jobs, expand tax base and increase economic productivity. Land, building, equipment, working capital and inventory.</p>	<p>Maximum loan: \$25,000 Terms: 5-20 years Interest rate: 6.5%</p>
<p>Minnesota Community Capital Fund Bob Palmquist, Senior Loan Officer 221 West First Street Duluth, MN 55802 1-800-860-6223 bpalmquist@mncommunitycapitalfund.org www.northspan.org</p>	<p>Minnesota Community Capital Fund</p>	<p>Must be located in MCCF Member Community. Entities become members with contributions. A member board. Class A member - \$100,000 or more. Class B member - \$50,000 to \$100,000. Class C member - \$25,000 to \$50,000. Revolving loans through the sale of pre-approved loans in secondary market loans of up to ten times the amount contributed.</p>	<p>Loans from \$50,000-\$2.5 million, depending on the project location Loan organization fee Flexible loan terms and interest rates Terms: real estate 20 year Equipment 10 years</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
Eveleth Economic Development Authority Jackie Junek-Monahan 413 Pierce Street Eveleth MN 55734 1-218-744-1396 Jackie@eveleth.mn.com www.evelethmn.com	Revolving Loan Fund	Building, equipment, land and inventory. GAP Financing.	Loans \$1,000-\$150,000 Terms: 5 yrs. With a 9-10 yr. amortization Rate: 4%
Northern Great Plains, Inc. Jerry Nagel 4838 Rocking Horse Circle Ste. 201 Fargo, ND 58104 1-701-364-1350 mobile1- 218-280-1105 jnagel@ngplains.org www.ngplains.org	Northern Great Plains Authority	Iowa, Minnesota, Nebraska, North & South Dakota. High poverty, unemployment and out migration. Public infrastructure, transportation or telecommunication for economic development, business development, job training and education.	Distributed by state population Allocation: FY05 \$1.49 All administrations
Rain Source Capital Steven Mercil 1600 University Avenue Ste. 401 St Paul, MN 55104 1-651-632-2140 info@mincorp.org www.mincorp.org	Equity Fund	Primarily manufacturing and technology companies with operations in rural MN. We define rural as that area outside the seven counties of Minneapolis and St. Paul.	Equity: Common Stock, convertible preferred stock, subordinated debt with conversion privileges and/or warrants. Investments range from \$50,000 to \$750,000 per transaction.
Rain Source Capital Steven Mercil 1600 University Avenue Ste. 401 St Paul, MN 55104 1-651-632-2140 info@mincorp.org www.mincorp.org	Rain Fund	Primarily early-to-later-stage manufacturing and technology companies with operations in rural MN. We define rural as that area outside the seven counties of Minneapolis and St. Paul. 50-70% return of start-ups. 30-50% return on second stage. 25-30% later stage.	Equity: Common Stock, convertible preferred stock, subordinated debt with conversion privileges and/or warrants. Investments range from \$25,000 to \$100,000 per transaction per fund. Capital investment: \$500,000 Typically, two or more funds will co-invest in each transaction.

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Arrowhead Regional Dev. Commission Northspan Group Bob Palmquist 221 W First Street Duluth, MN 55802 1-800-232-0707 bpalmquist@mncommunitycapitalfund.org www.northspan.org</p>	<p>ARDC Revolving Loan Program</p>	<p>Manufacturing wood products, technological innovation, tourism, etc. One job per \$10,000. Leverage: 2:1. Land, Bldg., equipment and working capital. Prevailing wage.</p>	<p>Loans: \$10,000 - \$100,000 Interest rate: Prime minus 4% -minimum 6% Origination fee: 1-2% Loan terms: 5-20 years Loan service fee: 1 % per year Adequately secured and personally guaranteed</p>
<p>Lake Country Power Greg Randa 2810 Elida Drive Grand Rapids, MN 55744 1-218-326-6671 1-800-421-9959 granda@lakecountrypower.com www.lakecountrypower.com</p>	<p>Business Financing Loan & Loan Guarantee</p>	<p>Land, Building, equipment, working capital. Non-profit or for profit entities qualify. Enhance employment and business opportunities. Job creation or retention. Livable wage levels, quality of life and economic impact. Strong credit-worthiness, 3 yr. financial.</p>	<p>Loans: \$5,000 - \$100,000 depending on criteria Interest rate: 2% less prime Term: 3 to 10 years Equity- 10% of project Guarantee: 80% of project up to \$100,000</p>
<p>Black Line Group Scott Schmidt 3030 Harbor Lane, Ste 216 Plymouth, MN 55447 1-763-550-0111 scott@blacklinegrp.com www.blacklinegrp.com</p>	<p>R&D (Research & Development) Tax Credit</p>	<p>Incentive provided by the government to companies that make product/process development and improvement investments in their business.</p>	<p>Federal Tax Credit Over \$7 billion in credits 2006</p>
<p>Great River Energy Thomas R. Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@greenergy.com www.greatriverenergy.com</p>	<p>Business Financing Program</p>	<p>Land, improvements, building construction & renovation, machinery and equipment, working capital. Electrical Service from GRE distribution Co-ops. Credit worthiness, equity commitment, collateral and personal guarantees. Limit 50% of project cost. 10% owner equity required.</p>	<p>Loans - \$5,000-\$200,000 Interest rates competitive with local banks Terms: Competitive with local lenders</p>

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
Hibbing Economic Development Authority Duane Northagen 401 East 21 st Street Hibbing MN 55734 1-218-262-3480 Ext. 116 dnorthagen@ci.hibbing.mn.us www.hibbing.mn.us	Revolving Loan Fund	Manufacturing, technology, tourism. Land & building, land, machinery, equipment, inventory. Use Minnesota Community Capital Fund. Maximum participation 50% of project.	Loans: \$50,000 and less Terms of loan consistent with the bank Interest rate consistent with the bank
US Army Corp of Engineers Roland Hamborg 190 Fifth Street East St Paul, MN 55101-1638 1-651-290-5327 roland.o.hamborg@usace.army.mil www.usace.army.mil	Section 569 Monies	Northeastern Minnesota waste treatment, water supply. Environmental restoration and related facilities "pilot project".	Grants 75% of project costs
Enterprise Minnesota Diane Lowinski 130 West Superior Street Duluth, MN 55802 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org	The Growth Acceleration	Minnesota manufacturing firms. 250 or less employment. Business services such as: lean manufacturing and technology through Enterprise MN.	Grants to pay for the services of Enterprise MN – Maximum \$50,000 Match: Less than 50 FTE's – 1 to 3 50-100 FTE's 1 to 1
AgStar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 1-952-997-4075 john.monson@agstar.com www.agstar.com	Rural Feasibility Study Grant Program	Eligible applicants: Cities, townships, educational institutes. Market research, cost analysis, financial projections and pro-type development.	Grants - \$1000 - \$5000

BUSINESS DEVELOPMENT

Organization	Program Name	Qualifier or Eligibility	Funds
AgStar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 1-952-997-4075 john.monson@agstar.com www.agstar.com	Business and Community Investment Bonds	Eligible applicants: Cities, townships. Purchase bonds issued by local for profit and non-profit and sell it on the secondary market. Housing, infrastructure, community facilities.	Bond – Maximum \$25 million

CONTAMINATED PROPERTIES

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste E200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Contaminated Revolving Loan Fund</p>	<p>Cities, townships, EDA'S, HRA'S. Clean up and economic development (job creation, tax base increase).</p>	<p>Loans up to 78% of the project cost Owner must be borrower</p>
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste E200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Contaminated Clean Up Grant</p>	<p>Cities, townships, EDA'S, HRA'S. Clean up and economic development (job creation, tax base increase).</p>	<p>Grants up to 75% of project cost Contact for application deadline</p>
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste E200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Contaminated Investigation and RAP Development</p>	<p>Cities, townships, EDA'S, HRA'S. Clean up and economic development (job creation, tax base increase).</p>	<p>Grants 75% of costs or \$50,000 whichever is less Contact for application deadline</p>

CONTAMINATED PROPERTIES

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Pollution Control Agency Wayne Sarappo 520 Lafayette Road St. Paul, MN 55155 1-651-296-7297 wayne.sarappo@state.mn.us www.pca.state.mn.us</p>	<p>Site Assessment Program</p>	<p>Cities, townships, EDA'S, HRA'S. Contaminated sites with redevelopment potential. Hazardous waste and petroleum.</p>	<p>Assessment services upto 1/2 of the investigation</p>
<p>Minnesota Pollution Control Agency Wayne Sarappo 520 Lafayette Road St. Paul, MN 55155 1-651-296-7297 wayne.sarappo@state.mn.us www.pca.state.mn.us</p>	<p>The Small Business and Environmental Improvement Loan Program</p>	<p>Business with fewer than 50 FTE's and a net worth of less than \$1 million. For investigation clean up, pollution prevention or waste reduction. Project must be pre-approved by the MPCA.</p>	<p>Loans - \$1,000 to \$50,000</p>
<p>Minnesota Department of Commerce Brian Schnese 85 7th Place East, Suite 500 St. Paul, MN 55101 1-651-282-6469 brain.schnese@state.mn.us www.commerce.state.mn.us</p>	<p>Petro Fund</p>	<p>Cities, townships. Necessary investigation and clean up cost as determined by the MPCA.</p>	<p>Up to 90% of eligible costs not to exceed \$1 million or \$2 million total for the site</p>
<p>Minnesota Department of Agriculture Robert Sip 625 Robert Street North St. Paul, MN 55155 1-320-255-2428 rob.sip@state.mn.us www.mda.state.mn.us</p>	<p>Agricultural Chemical Response and Reimbursement Account</p>	<p>Any responsible person or property owner. Covers investigation property clean up.</p>	<p>Reimbursement of 80% of the total cost</p>

CONTAMINATED PROPERTIES

Organization	Program Name	Qualifier or Eligibility	Funds
U.S. EPA Ms. Keary Cragan 77 West Jackson Blvd (SE-4J) Chicago, IL 60604 1-312-353-5669 cragan.lkeary@epa.gov www.epa.gov	Federal Brownfields Cleanup Revolving Loan Grants	Cities, counties and townships. Removal of soil, or treatment of soil, or ground water – all costs necessary for cleanup.	Grants to capitalize loans Match of 20%
U.S. EPA Ms. Keary Cragan 77 West Jackson Blvd (SE-4J) Chicago, IL 60604 1-312-353-5669 cragan.lkeary@epa.gov www.epa.gov	Federal Brownfields Site Assessment and Clean Up Program Federal Brownfields Cleanup Program	Cities, counties and townships. Sites contaminated by controlled substances, petroleum or petroleum products or mine-scarred lands. Asbestos and lead based paints.	Grants -Up to \$200,000 per property with one-time waiver up to \$350,000 Federal Brownfields Cleanup Program Grants – Up to \$200,000

INDUSTRIAL PARKS

<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>EDA - Loan Guarantee</p>	<p>Manufacturing or Commercial Enterprises. One job per 20,000 loan guarantee. Equity -15% - 25%. Land, Bld., equipment and working capital. Communities of declining population or poverty.</p>	<p>Maximum: \$10,000,000 Minimum \$750,000 Interest Rates: 1.25% to 2.5% above the prime rate Maximum guarantee 80% 5-10 million 70% Terms 5-20 years</p>
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Public Works Grants</p>	<p>State, cities, counties, higher education or political subdivision. Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brownfield sites and promote eco-industrial development.</p>	<p>Match: 50%</p>
<p>Great River Energy Thomas R. Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@greenergy.com www.greatriverenergy.com</p>	<p>Business Financing Program</p>	<p>Land, improvements, building construction & renovation, machinery and equipment, working capital. Electrical Service from GRE distribution Co-ops. Credit worthiness, equity commitment, collateral and personal guarantees. Limit 50% of project cost. 10% owner equity required.</p>	<p>Loans - \$5,000-\$200,000 Interest rates competitive with local banks Terms: Competitive with local lenders</p>
<p>Iron Range Resources Richard Walsh Development Strategies PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext. 3044 1-218-735-3044 Dick.walsh@state.mn.us www.ironrangeresources.org</p>	<p>Public Works Program</p>	<p>Cities and townships. Water, Sewer, Roads and Site Work. Criteria: Economic impact, leverage, need and project readiness.</p>	<p>Grants Maximum \$350,000</p>

INDUSTRIAL PARKS

<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Business Enterprise Grants (RBEG)</p>	<p>Public bodies, non-profit corporations. Less Than 50,000 population. Less than state median household income. Less than \$1 million in revenue. Less than 50 employees. Experience of applicant. Applicant has substantial experience in administering such programs Technological innovations and commercialization of new products and processes by business. Land, building, equipment, streets, roads, parking areas, start up cost, training, revolving loan fund. Save existing jobs, create jobs. High unemployment exceed state rate, MHI is less state's MHI.</p>	<p>Grants \$5,000 - \$500,000 Most under \$100,000</p>
<p>USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov</p>	<p>Business and Loan Guarantees (B&I Guarantee)</p>	<p>Fee is 2% of amount guaranteed. Loans to profit-motivated businesses to create jobs in areas under 50,000. Annual financial statements required. Land, bldg., equipment and working capital, tourist and recreation facilities, hotels and motels, housing development site, community facility projects. Simplified application forms for loans. Guarantees under \$400,000.</p>	<p>Maximum: 80% - 5 million - 60% - 10-25 million 70% - 5-10 million Equity: 20% Interest: negotiable between lender and business Terms: 15-20 years 7 years machinery Collateral: secured-personal & corporate guarantees required Maximum is \$25 million Real properties approved according to FIRREA</p>
<p>USDA Rural Development Robyn Holdorf 410 Farm Credit Service Building. 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7791 robyn.holdorf@mn.usda.gov www.rurdev.usda.gov</p>	<p>Intermediary Relending Program (IRP)</p>	<p>Land, building, equipment and working capital, feasibility studies and professional services. Population under 25,000. State, local government or private non-profit corporation.</p>	<p>Subsequent aoo. Of \$750,000 each up to \$15 million Terms: 30 years Interest rate: 1% Maximum loan: \$250,000 to businesses Collateral: Real or personal property</p>

INDUSTRIAL PARKS

<p>USDA Rural Development David Gaffaney 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Business Investment Program</p>	<p>For profit operation. Similar to SBIC. Must have private capital \$2.5 million. Net financial worth less \$6 million – promote economic development and job opportunities. Establish Venture Capital for rural areas.</p>	<p>Grant over extended period 10% of private capital or \$1 million Debentures guarantees up to 300%</p>
<p>Northspan Group Bob Palmquist 221 West First Street Duluth, MN 55802 1-800-232-0707 bpalmquist@northspan.org www.northspan.org</p>	<p>Rural Economic Development Loans and Grant</p>	<p>Local and state governments and non-profits. Criteria: Long term rural economic development and job creation, communities with the greater economic hardship, business start-ups, Incubators and medical projects. Majority of funding for community under 25,000.</p>	<p>Grants \$10,000 - \$200,000 Match 20% used for revolving loans Loans: (non interest loans) \$10,000 -\$450,000 Term: 10 years All loans will be secured Loans may be deferred up to 2 years Fees: 2 % of principal amount</p>
<p>Minnesota Power Economic Development Dept. Nancy Aronson Norr 30 West Superior Street Duluth, MN 55802 1-218-723-3913 1-800-228-4966 nnorr@mnpower.com www.mpelectric.com</p>	<p>Economic Development Loan Fund MCCF Loan</p>	<p>MN Power, SWL&P customers, or those served by our municipal customers. Manufacturing, Agriculture, Information and High Tech. Working Capital, land, bldg., equipment Must demonstrate credit worthiness, repayment ability and personal guarantee. Loan amount tied to electricity load.</p>	<p>Maximum loan \$2 million Minimum loan \$50,000 Interest Rate: fixed for the term of the loan based on risk, personal guarantees and collateral Loan: origination fee 1.75% Term: 10-20 yrs. Equity- 10% private equity Collateral – 100% loan value First shared or subordinated Debt service 1.1 to 1</p>
<p>Minnesota Department of Employment and Economic Development Bob Isaacson 1st National Bank Bldg 332 Minnesota Street #E200 St. Paul, MN 55101 1-651-259-7458 1-800-657-3858 Bob.isaacson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Business Development Program</p>	<p>Manufacturing and Industrial businesses. Net worth must be less than \$6 million. Net Profits must be \$2 million. Less than 500 employees. Building, land, equipment, etc. No working capital or refinance.</p>	<p>One job per 35 ,000 funds Loans: \$1 million to \$5 million Terms: 10-20 years 20% of project cost financed privately Interest rate: fixed market rate Collateral: First mortgage on real property some cases-guarantees</p>

INDUSTRIAL PARKS

<p>Minnesota Department of Employment and Economic Development Bob Isaacson 1st National Bank Bldg 332 Minnesota Street #E200 St. Paul, MN 55101 1-651-259-7458 1-800-657-3858 Bob.isaacson@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Investment Fund</p>	<p>Cities, counties, townships. To be used for business start-ups or expansions. Eligible activities are land, building, property acquisitions, site improvements, new construction, building renovation, purchase of machinery and equipment and training. At least 50% of project cost must be privately financed, 70% preferred At least one job must be created for every \$20,000 of funds received. At least \$1 of private funds must be leveraged for every \$1 of grant funds. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people.</p>	<p>Grant to community for business loans Applicant may not receive more than \$500,000 in a fiscal year. Terms: 5-20 years Interest rate: negotiable Collateral: Personal guarantee may be required</p>
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste 200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Contamination Cleanup</p>	<p>Eligible applicants: Cities, port authority, HRA, EDA. Cleanup of contaminated sites. Tax base increase, social value reduced public health threat, amount of clean up. MPCA approved.</p>	<p>Grants: Maximum \$400,000 25% local match</p>
<p>Minnesota Department of Employment and Economic Development Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste 200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Greater MN Redevelopment Grant Program</p>	<p>Cities, townships, counties, HRAs, EDAs. Redevelop old industrial, residential or commercial property. 50% of costs. Contamination remediation: 15 pts. TIF financing: 25 pts. Redevelop potential –in municipalities: 90 pts. Public transit: 5 pts. Mulit-purpose project: 15 pts.</p>	<p>Priority to Greater MN projects</p>

INDUSTRIAL PARKS

<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Greater Minnesota Business Development Public Infrastructure Grant Program</p>	<p>Cities, wastewater collection, treatment, drinking water, storm sewer, utilities, streets, manufacturing, technology, warehouses and agri-companies. Criteria: local match, public and private capital, jobs created.</p>	<p>Grant up to 50% of project Capital cost</p>
<p>Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com</p>	<p>SCOR Small Corporate Offering Registration</p>	<p>Start up companies to raise up to \$1 million annually by selling securities directly to the public. Provide large pool of investors. Enhance job growth, business operation and expansions.</p>	<p>Stock: \$1 million annually SEC registration offering must sell for at least \$5 per share Application fee \$100 Fee: 1/10 % of one percent of offering price</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Section 108 Loan Guarantee Program</p>	<p>Pledge of future CDBG funds. Eligible applicants: Cities, counties, and townships outside St Louis County - less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Economic Development, historic districts, housing, commercial areas, micro enterprises, technological and bio-chemical or special economic development project, building, land, utilities, etc.</p>	<p>Guaranteed - may not exceed five times entitlement community annual CDBG grant Terms: 6-10 years Rates: below market</p>
<p>Blandin Foundation 100 North Pokegama Avenue Grand Rapids, MN 55744 1-218-326-0523 www.blandinfoundation.org</p>	<p>Grant Program</p>	<p>Governmental units and non-profit organizations - 501(c)3 in the Grand Rapids/Itasca County area. Emphasis on leadership, economic opportunity, education, housing, health and human services, arts and humanities and environmental affairs.</p>	<p>Grants Blandin Foundation is a separate distinct organization from Blandin Paper Company</p>

INDUSTRIAL PARKS

<p>St Louis County Community Development Division Connie Christensen Northland Office Center Ste 117 307 First Street South Virginia, MN 55792 1-218-749-9741 cchristensen@co.st-louis.mn.us www.co.st-louis.mn.us</p>	<p>Community Development Block Grant Development Program (CDBG)</p>	<p>Cities, counties and townships within St Louis County, excluding Duluth. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs. Specific income criteria must be met. Areas housing, economic development. Physical improvement and public service.</p>	<p>Grants to public entities</p>
<p>US Army Corp of Engineers Roland Hamborg 190 Fifth Street East St Paul, MN 55101-1638 1-651-290-5327 roland.o.hamborg@usace.army.mil www.usace.army.mil</p>	<p>Section 569 Monies</p>	<p>Northeastern Minnesota waste treatment, water supply environmental restoration and related facilities "pilot project".</p>	<p>Grants 75% of project costs</p>
<p>Arrowhead Regional Dev. Commission Northspan Group Bob Palmquist 221 W First Street Duluth, MN 55802 1-800-232-0707 bpalmquist@northspan.org www.northspan.org</p>	<p>ARDC Revolving Loan Program</p>	<p>Manufacturing wood products, technological innovation, tourism, etc. One job per \$10,000. Leverage: 2:1. Land, Bldg., equipment and working capital. Prevailing wage.</p>	<p>Loans: \$10,000 - \$100,000 Interest rate: Prime minus 4% -minimum 4% Origination fee: 1-2% Loan terms: 5-20 years Loan service fee: 1 % per year Adequately secured and personally guaranteed</p>
<p>Northland Foundation John Elden Suite 610 Sellwood Building 202 W Superior Street Duluth, MN 55802 1-218-723-4040 1-800-433-4045 john@northlandfdn.org www.john@northlandfdn.org</p>	<p>Business Loan Program</p>	<p>Stimulate private investment and provide jobs to low income people. Technology innovate industries, manufacturing, wood products, agriprocessing, information and tourism industries Leverage: 1:1 and job creation. Land, building, equipment and working capital.</p>	<p>Loans: \$5,000-\$250,000 Interest rate: negotiable Terms: 5 years- working capital 10 years- equipment 20 years- real estate All loans adequately secured and personally Guaranteed</p>

INDUSTRIAL PARKS

<p>Two Harbors Development Commission 5 Fairground Road PO Box 248 Two Harbors, MN 55616 1-218-834-3489 thdc@lakenet.com www.thdc.com</p>	<p>Financing Program</p>	<p>Benefits citizens of Two Harbors in jobs or tax base. Leverage 1:1. Land, building, equipment, working capital and inventory.</p>	<p>Maximum loan: \$200,000 or 50% of project cost Terms: 5 years - working capital 10 years- equipment 20 years- land and building</p>
<p>East Range Joint Powers Board Curt Anttila Economic Development Coordinator City Hall Aurora, MN 55705 1-218-229-3671 erjpb@cpinernet.com www.ci.aurora.mn.us</p>	<p>Loan Program</p>	<p>Must be located in East Range area (Aurora, Hoyt Lakes or Town of White). Resorts, tourism, innovative industries, manufacturing. Maximum 50% of project. Industrial service, forestry, wood products and agriculture. Create jobs, expand tax base and increase economic productivity. Land, building, equipment, working capital and inventory.</p>	<p>Maximum loan: \$25,000 Terms: 5-20 years Interest rate: 6.5%</p>
<p>Cook County Office of the Auditor Court House 411 West 2nd Street Grand Marais, MN 55604 1-218-387-3640 www.co.cook.mn.us</p>	<p>Development Loan Program</p>	<p>For-profit businesses. Maximum 33% of project. Land, building, equipment. Leverage 2:1.</p>	<p>Maximum loan: \$100,000 Rates: .05% - 1.5% above 10 year T-Bond Terms: 10-20 years</p>
<p>State Historic Preservation Office Dr Nina M Archabal Director Minnesota Historical Society 345 Kellogg Blvd. West St Paul, MN 55102 1-651-296-5434 www.mnhs.org</p>	<p>Rehabilitation Tax Credits</p>	<p>Building must be depreciable. Rehabilitation must be substantial. Building must be certified. Historic structure.</p>	<p>20% of amount spent on Historic rehabilitation 10% for building build before 1936 and non historic</p>

INDUSTRIAL PARKS

<p>Minnesota Housing Finance Agency Susan Haugen 400 Sibley Street\ Ste 300 St Paul, MN 55101-1998 1-651-296-9848 susan.haugen@state.mn.us www.mnhousing.gov</p>	<p>Housing Tax Credits</p>	<p>Developers of housing units for tenants where 20% of household incomes are 50% or less area median income or 40% of household incomes are 60% or less area median income. Gross rents requirements for 15 - 30 years.</p>	<p>10 year reduction in federal tax liability 9% tax credit for new construction and substantial rehabilitation 4% for federally subsidized unit qualified acquisitions</p>
<p>Local Unit of Government</p>	<p>Tax Increment Financing</p>	<p>Cities, HRA's and EDA's. Method of financing new development, land, building, public utilities, site improvements, water & sewer, housing. Pay as you go basis through issuance of project development note assessment agreement with city and developer. Taxes based on tax increment of project.</p>	<p>Based on tax increment of development secured by tax increment and guarantee Bonds, pay-as-go notes</p>
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square. Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>SBA Loan (7A) Guarantee</p>	<p>For profit that meet size and maximum employee standards. Building, land, equipment, furniture, fixtures, inventory and working capital. SBA express for loans \$350,000 or less. Maximum guarantee is 50%. Collateral-property and maybe personal guarantee.</p>	<p>Maximum guarantee: \$1.5 million or 75% of amount needed Terms: 5-7 working capital, 10 yr. fixed assets 25 years real estate Fees: 2-3.5% Interest rates: negotiated between borrower and lender. Fixed rates generally do not exceed prime rate plus 2.25% to 2.75%</p>
<p>Local Unit of Government</p>	<p>Locally Accountable Subsidy Transactions (LAST)</p>	<p>Similar to tax increment financing-quick-flexible. Only city and county taxes involved. Virtually any economic development project. Abut for test only, more flexible. Debt pledge is more limited.</p>	<p>No LGA penalty Grants and Loans</p>

INDUSTRIAL PARKS

<p>Rain Source Capital Steven Mercil 1600 University Avenue Ste. 401 St Paul, MN 55104 1-651-632-2140 info@mncorp.org www.mincorp.org</p>	<p>Equity Fund</p>	<p>Cultivate successful businesses. Achieve market rate of return. Create new sources. Monitor operations.</p>	<p>Equity: Common Stock, Convertible preferred Stock, Subordinated debt with conversion privileges or warrants</p>
<p>Rain Source Capital Steven Mercil 1600 University Avenue Ste. 401 St Paul, MN 55104 1-651-632-2140 info@mncorp.org www.mincorp.org</p>	<p>Rain Fund</p>	<p>Pool financial resources of accredited individuals and institutions Provide professional equity financing expertise. Access deal flows.</p>	<p>Provides seed and growth equity 10% of capital up to \$100,000 Must be capitalized at minimum of \$500,000</p>
<p>Itasca Economic Development Corporation Diane Weber 12 NW Third Street Grand Rapids, MN 55744 1-800-890-5627 dweber@itascadv.org www.itascadv.org</p>	<p>Itasca Building Development Fund JOBZ Project Management Small Business Development Center Host Site Parent company for Itasca Technology Exchange offering technical assistance, flexible leasing, shared facilities amenities</p>	<p>Assist business establishing in, expanding in, or relocation to Itasca County area; provide site location assistance, liaison to services and resources.</p>	<p>Itasca Building Development Fund Free counseling and business assistance</p>
<p>Itasca Economic Development Corporation Diane Weber 12 NW Third Street Grand Rapids, MN 55744 1-800-890-5627 dweber@itascadv.org www.itascadv.org</p>	<p>Tax Free Job Zone (JOBZ)</p>	<p>Manufacturing, industrial, technology innovative businesses; State tax Exemptions include: state income tax for operators or inventors, property tax on commercial and industrial improvements; State and local sales tax on goods and services purchased; state corporate franchise taxes; wind energy production tax; employment tax credit for high paying jobs.</p>	<p>Tax exempt through 12/31/2015 22 sub zones 670 acres</p>

INDUSTRIAL PARKS

<p>AgStar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 1-952-997-4075 john.monson@agstar.com www.agstar.com</p>	<p>Business and Community Investment Bonds</p>	<p>Cities, townships. Purchase bonds issued by local for profit and non-profit and sell it on the secondary market. Housing, Infrastructure, Community facilities.</p>	<p>Bond – Maximum \$25 million</p>
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MEDICAL FACILITIES

Organization	Program Name	Qualifier or Eligibility	Funds
<p>USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov</p>	<p>Community Facility Loan Program/Guarantee and Grants</p>	<p>Cities, townships and counties under 20,000 pop. for loans 20,000 pop. for grants Fire halls, trucks, clinics, nursing homes and hospitals, schools Daycare centers, airports, fairgrounds, maintenance buildings, incubators.</p>	<p>Guarantee maximum 90% Loans – 1% fee Interest rate: no higher than commercial bond rate or as low as 4.5% Grants: up to 75% of facility – max. \$50,000 Loan term: 40 years Repayment usually by revenue from use of facility Collateral : G.O. Bonds</p>
<p>Blandin Foundation 100 North Pokegama Avenue Grand Rapids, MN 55744 1-218-326-0523 www.blandinfoundation.org</p>	<p>Grant Program</p>	<p>Governmental units and non-profit organizations - 501(c)3 in the Grand Rapids/Itasca County area. Emphasis on leadership, economic opportunity, education, housing, health and human services, arts and humanities and environmental affairs.</p>	<p>Grants Blandin Foundation is a separate distinct organization from Blandin Paper Company</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Cities Block Grant Program</p>	<p>Cities, counties and townships outside St Louis County- less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Eligible activities include acquisition of property, construction or upgrading of public facilities including water treatment plants, wastewater treatment plants, streets and sidewalks, rehabilitation job residential, commercial, and industrial buildings. Also, new construction or expansion of businesses and industries.</p>	<p>Maximum Grants: Housing \$600,000 Comprehensive project 1.4 million</p>
<p>Great River Energy Thomas R. Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@grenergy.com www.greatriverenergy.com</p>	<p>Rural Economic Development Loans and Grants</p>	<p>Local and state governments and non-profits. Criteria - Long term rural economic development and job creation, communities with the greater economic hardship.</p>	<p>Grants: \$10,000 - \$400,000 Match: 20% Loans: Non-interest loans \$10,000 - \$400,000 Terms 10 years May be deferred up to 2 years All loans will be secured Fees: 2 % of principal amount</p>

MEDICAL FACILITIES

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Kresge Foundation John W. Marshall, President 3215 W Big Beaver Road PO Box 3151 Troy, MI 48007-3151 1-313-643-9630 www.kresge.org</p>	<p>Community Development Block Grant</p>	<p>Tax exempt, charitable organizations, health care, human services, science, environment, arts and humanities and public affairs. Eligible projects include: construction of facilities, renovation of facilities, purchase of major equipment at a cost of at least \$300,000 and purchase of real estate.</p>	<p>Grant funds Considerations: financial stability, demand for your program or services is increasing, effective board, administration, program leadership are in place and track record substantiates quality programs and services Grant amount is based upon a match of 50%</p>
<p>Office of Rural Health Policy Health Resources and Services Admin. Public Health Service Dept. of Health and Human Services Eileen Halloran 5600 Fishers Lane Rockville, MD 20857 1-301-443-0835 www.ruralhealth.hrsa.gov</p>	<p>Rural Health Outreach Grants</p>	<p>Consortia on 3 or more health care providers. Four areas: 1. Ambulatory or mental health care 2. Emergency medical services 3. Training for health care professionals 4. Health and safety programs</p>	<p>Grants</p>
<p>Arrowhead Regional Dev. Commission Northspan Group Bob Palmquist 221 W First Street Duluth, MN 55802 1-800-232-0707 bpalmquist@northspan.org www.northspan.org</p>	<p>ARDC Revolving Loan Program</p>	<p>Manufacturing wood products, technological innovation, tourism, etc. One job per \$10,000 Leverage: 2:1. Land, building, equipment and working capital.</p>	<p>Loans: \$10,000 - \$100,000 Interest rate: Prime minus 4% -minimum 4% Origination fee: 1-2% Loan terms: 5-20 years Loan service fee: 1 % per year</p>
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>SBA Loan (7A) Guarantee</p>	<p>For profit that meet size and maximum employee standards. Building, land, equipment, furniture, fixtures, inventory and working capital.</p>	<p>Maximum guarantee: \$750,000 Terms: 5-7 working capital 25 years real estate Fees: 2-3.875%</p>

MEDICAL FACILITIES

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	SBA Loan 504	<p>50 % of project cost. Business with net worth of not more than \$7.5 million or net income of \$2 million historical earnings. 30% equity, satisfactory credit history, adequate cash flow and appropriate debt/net worth. One job per \$65,000. Building, equipment, lease hold, street improvements, utilities and parking lots.</p>	<p>Range \$100,000 - 25 million Terms: 10 years equipment and 25 years real estate Interest rate: Prime plus 2.75% Fees: 2 to 3.875% Collateral: fixed assets - senior lien</p>
<p>U.S. Department of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410 202-708-1112 TTY: 1-202 708-1455 www.hud.gov</p>	Hospital Mortgage Insurance Program Section 242	<p>Mortgage insurance for construction, modernization and equipment. Feasibility study required.</p>	<p>Loans – no minimum or maximum Terms – up to 25 years Interest rate – Fixed competitive Financing fees Loan value – 90% maximum</p>
<p>Minnesota Department of Health Office of Rural Health & Primary Care Doug Benson PO Box 64882 St Paul, MN 55164-0882 1-651-201-3842 1-800-366-5424 doug.benson@state.mn.us www.ruralhealth.hrsa.gov</p>	Rural Hospital Capital Improvement Program	<p>Hospitals with 50 or fewer beds. Update, remodel or replace aging hospital facilities.</p>	<p>Grants - \$1.7 million in 2006 Maximum award \$125,000</p>
<p>Minnesota Department of Health Office of Rural Health & Primary Care Doug Benson PO Box 64882 St Paul, MN 55164-0882 1-651-201-3842 1-800-366-5424 doug.benson@state.mn.us www.ruralhealth.hrsa.gov</p>	Minnesota Rural Flex Grant	<p>Critical access hospitals, rural hospitals with 50 beds or less. Clear description of problem: 20 pts. Reasonable work plan: (20 pts. Collaboration and cooperation: 20 pts. Clear and realistic budget: 10 pts.</p>	<p>Grants Maximum \$25,000</p>

MEDICAL FACILITIES

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Health Office of Rural Health & Primary Care Annie Scogel PO Box 64882 St Paul, MN 55164-0882 1-651-201-3850 1-800-366-5424 annie.scogel@state.mn.us www.ruralhealth.hrsa.gov</p>	<p>Electronic Health Record Revolving Loan Program</p>	<p>Hospitals, clinic, nursing homes. Populations under 50,000.</p>	<p>Loans: Maximum amount \$1.5 million 6 year amortization</p>
<p>Minnesota Department of Health Office of Rural Health & Primary Care Annie Scogel PO Box 64882 St Paul, MN 55164-0882 1-651-201-3850 1-800-366-5424 annie.scogel@state.mn.us www.ruralhealth.hrsa.gov</p>	<p>Interconnected Electronics Health Records Grants</p>	<p>Hospitals, clinic, nursing homes. Populations under 50,000.</p>	<p>Planning grants up to \$50,000 Implementation grants up to \$50,000 Contact for application deadline</p>
<p>Foundation Center 79 Fifth Avenue 16th Street New York, NY 10003-3076 1-800-424-9736 www.fdncenter.org</p>	<p>Minnesota Foundation which Fund Health Care</p>	<p>Various qualifications in each program.</p>	<p>Grants</p>
<p>AgStar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 1-952-997-4075 john.monson@agstar.com www.agstar.com</p>	<p>Business and Community Investment Bonds</p>	<p>Cities, townships. Purchase bonds issued by local for profit and non-profit and sell it on the secondary market. Housing, Infrastructure, Community facilities.</p>	<p>Bond – Maximum \$25 million</p>

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
<p>ARDC Bryan Anderson Regional Planning Division 221 West First Street Duluth, MN 55802 1-218-529-7529 1-800-232-0707 www.ardc.org</p>	<p>Transportation Enhancements Program</p>	<p>Scenic or historic programs, pedestrian or bike trails. Scenic easements. Landscaping. Restoration of historic transportation building. Preservation of abandoned railroad corridors.</p>	<p>Grants \$1,500,000 Northeast MN FY10 Maximum - \$500,000 Minimum - \$50,000 Match – 20%</p>
<p>LCCMR John Velin Room 65 State Office Building St Paul, MN 55155 1-651-296-2406 1-800-657-3550 John.velin@lccmr.leg.mn www.lccmr.leg.mn/lccmr.htm</p>	<p>Legislative Citizen Commission on Minnesota Resources Funding Sources: Environment and Natural Resources Trust Fund Future Resources Fund</p>	<p>Open to everyone. A Strategic Plan sets funding priorities each odd numbered years. Focus on protection, conservation, water, land, fish, wildlife. Acquire, protect, state, regional and local parks and trails. Rehabilitate State parks. Wetlands and wildlife habitat. Reduce Pollution- conserve and promote healthy water.</p>	<p>Direct allocations or by contracts No minimum or maximum amount Total amount available: \$22.6 million</p>
<p>Department of Natural Resources Joe Hiller Local Grants Program 500 Lafayette Road Box 10 St Paul, MN 55155-4010 1-651-259-5538 Joe.hiller@state.mn.us www.drn.state.mn.us</p>	<p>Natural and Scenic Area Grants</p>	<p>Cities, counties, townships, school districts Project cost at least \$10,000. 50/50 match. For fee title acquisition and permanent easement acquisition.</p>	<p>Grants Maximum: \$500,000 Minimum: \$5,000 Contact for application deadline</p>

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
Department of Natural Resources Joe Hiller Local Grants Program 500 Lafayette Road Box 10 St Paul, MN 55155-4010 1-651-259-5538 Joe.hiller@state.mn.us www.dnr.state.mn.us	Outdoor Recreation Program	Cities, counties, townships, recognized tribal governments. 50/50 match. Parks, trails, picnic shelters, playgrounds, athletic facilities, boat accesses, fishing piers, swimming beaches, campgrounds.	Grants – No funding at this time Minimum: \$10,000 Local share-cash or in-kind
Department of Natural Resources Joe Hiller Local Grants Program 500 Lafayette Road Box 10 St Paul, MN 55155-4010 1-651-259-5538 Joe.hiller@state.mn.us www.dnr.state.mn.us	Parks & Trails Legacy Grant Program	Counties, cities, townships, and legislatively designated regional parks and trails taxing authorities. Acquisition, development, restoration, and maintenance of park and trail facilities that are considered of regional or statewide significance.	Grant: 75% eligible cost Maximum Grant: \$500,000 Contact for application deadline
Department of Natural Resources Andrew Korsberg, Trail Program Coordinator 1-651-259-5642 Traci Vibo, Grant Coordinator 1-651-259-5619 500 Lafayette Road St Paul, MN 55155-4010 Andrew.korsberg@state.mn.us Traci.vibo@state.mn.us www.dnr.state.mn.us	Solar Energy Legacy Grants	Counties, cities, townships, and legislatively designated regional parks and trails taxing authorities. To provide grants to local units of government for solar energy projects within parks and on trails of regional or statewide significance.	Grant: 75% eligible cost Minimum grant : \$10,000 Maximum grant \$150,000 Contact for application deadline

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Department of Natural Resources Joe Hiller Local Grants Program 500 Lafayette Road Box 10 St Paul, MN 55155-4010 1-651-259-5538 Joe.hiller@state.mn.us www.dnr.state.mn.us</p>	<p>Regional Park Grant Program</p>	<p>Park acquisition, trails, picnic facilities, boat accesses, fishing piers, swimming beaches, playgrounds. Outside seven county metro area.</p>	<p>Grant 69% eligible cost Maximum of \$40,000 project cost Contact for application deadline</p>
<p>DNR Management Resources David B. Sobania, Principal Engineer 1601 Minnesota Dr Brainerd, MN 56401 1-218-828-2620 david.sobania@state.mn.us www.dnr.state.mn.us</p>	<p>State Park Road Account Program</p>	<p>Local governments. To improve access of public recreational facilities.</p>	<p>Grant – 100% eligible costs Construction and right-of-way acquisition</p>
<p>St Louis County Land Department Andrew Holak Forest Recreation Specialist 320 W 2nd Street Room 607 Duluth, MN 55802 1-218-726-2659</p>	<p>Outdoor Recreation Project Fund Program</p>	<p>Public agencies or governmental subdivisions. School playgrounds, ski areas, sport facilities, wayside rests, golf courses, harbors, docks, historic sites, scenic overlooks, shooting ranges, interpretive centers, parks trails, fairgrounds, fishing piers, recreation studies.</p>	<p>Grant Fund up to \$20,000</p>
<p>Department of Natural Resources Andrew Korsberg, Trail Program Coordinator 1-651-259-5642 Traci Vibo, Grant Coordinator 1-651-259-5619 500 Lafayette Road St Paul, MN 55155-4010 Andrew.korsberg@state.mn.us Traci.vibo@state.mn.us www.dnr.state.mn.us</p>	<p>Regional Trail Grant Program</p>	<p>Cities, counties and townships development of regional trail projects – useable trails outside seven county metro area. 20 year maintenance requirement. 50% match. Regionally significant trails. Land acquisition and trail development. Local/area support demonstrated.</p>	<p>Grants Maximum: \$250,000 Minimum: \$5,000 Contact for application deadline</p>

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Department of Natural Resources Andrew Korsberg, Trail Program Coordinator 1-651-259-5642 Traci Vibo, Grant Coordinator 1-651-259-5619 500 Lafayette Road St Paul, MN 55155-4010 Andrew.korsberg@state.mn.us Traci.vibo@state.mn.us www.dnr.state.mn.us</p>	<p>Federal Recreational Trails Fund</p>	<p>State agencies, counties, cities, townships and private organizations. Maintenance, rehabilitation and development of recreational trails, facilities, education, etc. Motorized and non-motorized projects. Units of government, preferably in cooperation with local trail organizations.</p>	<p>Grants Maximum: \$150,000 Minimum: \$1000 Up to 50% of eligible cost</p>
<p>Department of Natural Resources Les Ollila NE Region Manager 1201 E Hwy 2 Grand Rapids, MN 55744 1-218-327-4409 Les.ollila@state.mn.us www.dnr.state.mn.us</p>	<p>Snowmobile Grants-in-Aid</p>	<p>Counties, cities, townships. Maintenance of existing trails. Linkage to population centers. New trail systems. Method of funding depends on snow season, amount of snow, historical grants and the quality of trails. Capital Improvements.</p>	<p>Grants: variable Contact for application deadline</p>
<p>Department. of Natural Resources Les Ollila NE Region Manager 1201 E Hwy 2 Grand Rapids, MN 55744 1-218-327-4409 Les.ollila@state.mn.us www.dnr.state.mn.us</p>	<p>All-terrain Vehicle Grant in Aid</p>	<p>ATV organizations through counties, cities or townships. 65% of total eligible cost for development, acquisition and administration of trails, mailings, map publication, winter grooming. Trail grooming, maintenance and insurance are cost shared up to 90% Significant public use and multi-use.</p>	<p>Grants Contact for application deadline</p>
<p>Department of Natural Resources Les Ollila NE Region Manager 1201 E Hwy 2 Grand Rapids, MN 55744 1-218-327-4409 Les.ollila@state.mn.us www.dnr.state.mn.us</p>	<p>Cross Country Ski Trail Grants</p>	<p>Counties, cities, townships and private trail organizations sponsored by LUG. Development, maintenance, winter grooming and trail administration. Project that links population centers. Cost sharing up to 65%. Winter trail grooming - 90%.</p>	<p>Grants Maintenance & Grooming applications due May 30 Capital Improvement applications due February 27, 2009</p>

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
Department of Natural Resources Mary Straka 500 Lafayette Road Box 52 St Paul, MN 55155 1-218-296-5484 888-646-6367 Mary.straka@state.mn.us www.dnr.state.mn.us	Off-Highway Vehicle Damage	Repair damage to private or public land caused by OHV in unauthorized or unpermitted area.	Damage Claim Form
Department. of Natural Resources Les Ollila NE Region Manager 1201 E Hwy 2 Grand Rapids, MN 55744 1-218-327-4409 Les.ollila@state.mn.us www.dnr.state.mn.us	Four Wheel Drive Vehicle Grants in Aid and Off-Highway Motorcycle Grants-in-Aid	ORV organizations through counties, cities, townships. Trail development, maintenance. Improvements and acquisitions. 65% of eligible cost for development, acquisition, administration, mailings. Trail grooming, maintenance and insurance - up to 90%.	Grants Contact for application deadline
Department of Natural Resources Andrew Korsberg, Trail Program Coordinator 1-651-259-5642 Traci Vibo, Grant Coordinator 1-651-259-5619 500 Lafayette Road Box 52 St Paul, MN 55155-4010 Andrew.korsberg@state.mn.us Traci.vibo@state.mn.us www.dnr.state.mn.us	Local Trail Connections Grant Program	Cities, counties, townships. Promote access between people and destinations. Residential to park areas. Land acquisition and trail development. Local support provided by resolution.	Grants Maximum: \$100,000 Minimum: \$5,000 50% of eligible cost – cash match Contact for application deadline
Bureau of Land Management 626 E Wisconsin Ave, Suite 200 Milwaukee, WI 53202-4617	Recreation Resource Management	Managing and/or upgrading recreational resources and related facilities. Matching requirements.	Grant Range: \$10,000 - \$120,000

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
<p>National Register of Historical Places Paul Loether 1849 C Street NW (2280) Washington DC 20240 1-202-354-2211</p>	<p>National Register of Historic Places</p>	<p>Preservation of nationally significant historic projects and outdoor recreation acquisition and development.</p>	<p>Grants</p>
<p>National Trust for Historic Preservation Royce Yeater, Director 53 West Jackson Blvd., Suite 350 Chicago, IL 60604 1-312-939-5547 mwro@nthp.org</p>	<p>National Register of Historic Preservation</p>	<p>Preservation of nationally significant historic projects and outdoor recreation acquisition and development.</p>	<p>Grants</p>
<p>Blandin Foundation 100 North Pokegama Avenue Grand Rapids, MN 55744 1-218-326-0523 www.blandinfoundation.org</p>	<p>Grant Program</p>	<p>Governmental units and non-profit organizations - 501(c)3 in the Grand Rapids/Itasca County area and rural Minnesota. Focus areas: economic initiatives, educational attainment, fairness and opportunity, develop diverse leaders, rural voice, intercultural competency.</p>	<p>Grants Blandin Foundation is a separate distinct organization from Blandin Paper Company \$1000 - \$250,000 & more Contact for application deadline</p>
<p>National Scenic Byways Program 400 7th Street SW Room 3222 HEPM Washington DC 20590 1-800-429-9297 In MN: 651-284-3754 www.byways.org</p>	<p>Scenic Byways Program</p>	<p>80/20 State and Tribal programs, Corridor Management plan, safety, facilities, recreation, resource protection, interpretation, marketing.</p>	<p>Grants ranging from \$3,300 - \$942,000 Contact for application deadline</p>
<p>Explore Minnesota Tourism Tim Campbell 320 West Second Street Ste 707 Duluth, MN 55802 218-723-4692 Tim.campbell@state.mn.us www.exploreminnesota.com</p>	<p>Crisis Grants Innovative Marketing Organizational Partnerships Scenic Byways</p>	<p>Tourism organizations & scenic byways.</p>	<p>Go to website for details www.exploreminnesota.com</p>

RECREATION/TOURISM

Organization	Program Name	Qualifier or Eligibility	Funds
Department of Natural Resources Les Ollila NE Region Manager Local Grant Program 1201 E Hwy 2 Grand Rapids, MN 55744 1-218-327-4409 Les.ollila@state.mn.us www.dnr.state.mn.us	Water Recreation Acquisition & Development	Counties, cities, townships & recognized tribal bands. Improve public access to MN public lakes and rivers.	Grants

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Water and Waste Disposal Loans and Grants</p>	<p>Applicants are public bodies. Cities, townships and counties under 10,000 population unable to borrow money elsewhere.</p> <p>Water & sewer system, lines, pumping stations, storage tanks, treatment plant water system improvements.</p> <p>Grants available if the median income is \$46,993 or below.</p>	<p>Grants if MHI is below \$46,993 Loans: No higher than Commercial bond rate or as low as 4.5% Loan term: 40 years Security is general obligation bonds Loan interest rate depends upon the median household income of the borrower Maximum grant to any on borrower 75% of eligible cost</p>
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Emergency Community Water Assistance Grants</p>	<p>Applicants are public bodies with population under 10,000 unable to borrow money elsewhere. Provides for waste disposal services to areas that face significant health risks. Construct and extend community water and waste disposal systems. Application with median household income at or below state average.</p>	<p>Grants Maximum: \$500,000 \$75,000 on repairs, replacements, maintenance FY05 - \$0 Contact for application deadline</p>
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Solid Waste Management Grant</p>	<p>Private and non-profit organizations. With proven experience and ability to provide technical assistance.</p> <p>Grants to eliminate pollution to water resources and to improve planning of solid waste.</p>	<p>Grants Contact for application deadline</p>

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Business Enterprise Grants (RBEG)</p>	<p>Public bodies non- profit corporations. Less Than 50,000 population. Less than state median household income. Less than \$1 million in revenue. Less than 50 employees. Experience of applicant. Applicant has substantial experience in administering such programs Technological innovations and commercialization of new products and processes by business. Land, building, equipment, streets, roads, parking areas, start up cost, training, revolving loan fund. High unemployment exceed state rate, MHI is less state's MHI.</p>	<p>Grants \$5,000 - \$500,000 Most under \$100,000</p>
<p>USDA Rural Development David Gaffaney Business Programs Specialist 410 Farm Credit Service Building 375 Jackson Street St Paul, MN 55101-1853 1-651-602-7814 david.gaffaney@mn.usda.gov www.rurdev.usda.gov</p>	<p>Business and Loan Guarantees (B&I Guarantee)</p>	<p>Fee is 2% of amount guaranteed. Loans to profit-motivated businesses to create jobs in areas under 50,000. Annual financial statements required. Land, bldg., equipment and working capital, tourist and recreation facilities, hotels and motels, housing development site, community facility projects. Simplified application forms for loans. Guarantees under \$400,000.</p>	<p>Maximum: 80% - 5 million - 60% - 10-25 million 70% - 5-10 million Equity: 20% Interest: negotiable between lender and business Terms: 15-20 years 7 years machinery Collateral: secured-personal & corporate guarantees required Maximum is \$25 million Real properties approved according to FIRREA</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Cities Block Grant Program</p>	<p>Cities, counties and townships outside St Louis County- less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Eligible activities include acquisition of property, construction or up-grading of public facilities including water treatment plants, wastewater treatment plants, streets and sidewalks, rehabilitation job residential, commercial, and industrial buildings. Also, new construction or expansion of businesses and industries.</p>	<p>Maximum Grants: Housing \$600,000 Comprehensive project 1.4 million</p>

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Nancy Johnson 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101 1-651-259-7467 1-800-657-3858 nancy.lc.johnson@state.mn.us www.positivelyminnesota.com</p>	<p>Wastewater Infrastructure Fund (Grants)</p>	<p>The Wastewater Infrastructure Fund is a state supplemental grant program that is only for high cost-high priority projects that are either: 1) eligible for USDA Rural Development grants or 2) done in conjunction with a water pollution control revolving fund loan. Projects must be included on the MPCA’s Project Priority List. Must deposit .50 cents per thousand gallons for future expansion or replacement.</p>	<p>Availability of funds is dependant upon legislative appropriation</p> <p>Grants not to exceed 50% of project costs</p> <p>Loans – 40 years</p> <p>Interest – 0%</p> <p>Maximum Loan - \$4 million</p>
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Nancy Johnson 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101 1-651-259-7467 1-800-657-3858 nancy.lc.johnson@state.mn.us www.positivelyminnesota.com</p>	<p>Public Facilities Authority (PFA) Clean Water - Revolving Fund</p>	<p>City, county, sanitary district or other governmental units. Construction of wastewater treatment facilities and related collection systems. Project approved by MPCA priority list and PFA Intended Use Plan Must demonstrate that all financing is in place. Construction costs, equipment and machinery, bond issuance cost, site preparation</p>	<p>Loan term: 20 years</p> <p>Rates are set quarterly minus discounts based on demographics</p> <p>Below market</p> <p>Financial capability to repay loan</p> <p>Must issue a GO Bond as security</p>
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Nancy Johnson 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101 1-651-259-7467 1-800-657-3858 nancy.lc.johnson@state.mn.us www.positivelyminnesota.com</p>	<p>Public Facilities Authority (PFA) Drinking Water Revolving Loan Program</p>	<p>Cities, towns, townships. Included on the Minnesota Department of Health priority projects list and PFA Intended Use Plan. Water treatment, storage and distribution. Site preparation, land acquisition, construction, engineering, equipment, bond cost, interest cost, etc.</p>	<p>Loan terms: 20 years</p> <p>Rates are set quarterly minus discounts based on demographics</p> <p>Below market</p> <p>Must issue a GO Bond as security</p>

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Nancy Johnson 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101 1-651-259-7467 1-800-657-3858 nancy.lc.johnson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Community Waste Water Treatment</p>	<p>Cities, counties, townships.</p>	<p>100% of eligible costs 50% grant maximum with a medium house income below the state average</p>
<p>Minnesota Department of Employment and Economic Development Bob Isaacson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7458 1-800-657-3858 Bob.isaacson@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Investment Fund</p>	<p>Cities, counties, townships to be used for business start-ups or expansions. Eligible activities are land, building, property acquisitions, site improvements, new construction, building renovation, purchase of machinery and equipment and training. At least 50% of project cost must be privately financed, 70% preferred At least one job must be created for every \$20,000 of funds received. At least \$1 of private funds must be leveraged for every \$1 of grant funds. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people.</p>	<p>Grant to community for business loans Applicant may not receive more than \$500,000 in a fiscal year. Terms: 5-20 years Interest rate: negotiable Collateral: Personal guarantee may be required</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Section 108 Loan Guarantee Program</p>	<p>Pledge of future CDBG funds. Eligible applicants are cities, counties, and townships outside St Louis County - less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Economic Development, historic districts, housing, commercial areas, micro enterprises, technological and bio-chemical or special economic development project, building, land, utilities, etc.</p>	<p>Guaranteed - may not exceed five times entitlement community annual CDBG grant Terms: 6-10 years Rates: below market</p>

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Great River Energy Thomas R. Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@greenergy.com www.greatriverenergy.com</p>	<p>National Rural Utility Cooperative Finance Corporation</p>	<p>Population of 20,000 or less. Loans guaranteed by local cooperative. Engineering studies, financial forecasts business plans.</p>	<p>Loans Terms: 15 - 30 years</p>
<p>St Louis County Community Development Division Northland Office Center Connie Christensen Ste 117 307 First Street South Virginia, MN 55792 1-218-749-9741 cchristensen@co.st-louis.mn.us www.co.st-louis.mn.us</p>	<p>Community Development Block Grant Development Program (CDBG)</p>	<p>Cities, counties and townships within St Louis County, excluding Duluth. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs. Specific income criteria must be met. Areas housing, economic development. Physical improvement and public service.</p>	<p>Grants to public entities</p>
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Public Works Grants</p>	<p>State, cities, counties, higher education or political subdivision. Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brownfield sites and promote eco-industrial development.</p>	<p>Grants</p>
<p>Community Reinvestment Fund 801 Nicollet Mall Ste 1700 West Minneapolis, MN 55402 1- 612-338-3050 1-800-475-3050 www.crfusa.com</p>	<p>Community Reinvestment Fund</p>	<p>Provides capital for economic development (manufacturing, commercial, microloans, community facilities) and affordable housing. Capital generated by purchasing existing economic development loans at fair market value, by creating joint lending programs or other financial structures. CRF is non-profit organization.</p>	<p>Four products: Purchase of existing loans Advanced commitments to new loans Structured financing Loans to lenders based on current portfolio Highly flexible terms</p>

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
Local Unit of Government	Locally Accountable Subsidy Transactions (LAST)	Similar to tax increment financing-quick-flexible. Only city and county taxes involved. Virtually any economic development project. Abut for test only, more flexible. Debt pledge is more limited.	No LGA penalty Grants and Loans
Minnesota Rural Water Financial Authority Ruth Hubbard Rural Route Box 29 Elbow Lake, MN 56531 1-800-367-6792 mrwa@mrwa.com www.mrwa.com	Construction Finance Program	Provide funding for communities which have received a permanent loan commitment from United States Department of Agriculture.	Loan terms: 3-15 months Rates: Market level Interim financing only
LCCMR 100 Rev. Martin Luther King Jr. Blvd Room 65, State Office Building St Paul, MN 55155 1-800-657-3550 lccmr@lccmr.leg.mn www.lccmr.leg.mn	Healthy Waters	Control of erosion and reduction of pollutant. Reducing pollution on humans, fish and wildlife. Practices that protect the environment.	State Wide \$50 million
Iron Range Resources Richard Walsh Community Development Division PO Box 441 Hwy 53 South Eveleth, MN 55734 1-800-765-5043 Ext. 3044 1-218-735-3044 Dick.walsh@state.mn.us www.ironrangeresources.org	Public Works Program	Cities and townships. Water, sewer, roads and site work. Criteria: Economic impact, leverage, need and project readiness.	Grants Maximum \$350,000

WATER AND SEWER

Organization	Program Name	Qualifier or Eligibility	Funds
AgStar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 1-952-997-4075 john.monson@agstar.com www.agstar.com	Rural Feasibility Study Grant Program	Cities, townships, educational institutes. Market research, cost analysis, financial projections and pro-type development.	Grants - \$1000 - \$5000
AgStar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 1-952-997-4075 john.monson@agstar.com www.agstar.com	Business and Community Investment Bonds	Cities, townships. Purchase bonds issued by local for profit and non-profit and sell it on the secondary market. Housing, Infrastructure, Community facilities.	Bond – Maximum \$25 million

WASTE TREATMENT SYSTEMS

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Nancy Johnson 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101 1-651-259-7467 1-800-657-3858 nancy.lc.johnson@state.mn.us www.positivelyminnesota.com</p>	<p>Clean Water Revolving Fund</p>	<p>Cities, counties, sanitary district, Indian tribe. Construction of waste water treatment facilities and related collection systems. Project approved by MPCA priority list. Must demonstrate that all financing is in place. Site preparation, construction cost, engineering cost, equipment and machinery. Bond issues.</p>	<p>Loans Maximum term: 20 years Rates are set quarterly minus discounts based on demographics</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Cities Block Grant Program</p>	<p>Cities, counties and townships outside St Louis County- less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Eligible activities include acquisition of property, construction or up-grading of public facilities including water treatment plants, wastewater treatment plants, streets and sidewalks, rehabilitation job residential, commercial, and industrial buildings. Also, new construction or expansion of businesses and industries.</p>	<p>Maximum Grants: Single Purpose Comprehensive project 1.4 million Contact for application deadline</p>
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Nancy Johnson 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101 1-651-259-7467 1-800-657-3858 nancy.lc.johnson@state.mn.us www.positivelyminnesota.com</p>	<p>Wastewater Infrastructure Fund</p>	<p>The Wastewater Infrastructure Fund is a state supplemental grant program that is only for high cost-high priority projects that are either: 1) eligible for USDA Rural Development grants or 2) done in conjunction with a water pollution control revolving fund loan. Projects must be included on the MPCA’s Project Priority List. Project cost – those necessary to meet municipality need and 50% projected residential growth.</p>	<p>Availability of funds is dependent upon legislative appropriation. Grant: 80% amount needed to reduce sewer charge. \$25 per month on 1.4% of median income Maximum grant: \$4 million</p>

WASTE TREATMENT SYSTEMS

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste 200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Contamination Cleanup Grant Program</p>	<p>Cities, port authorities, HRA, EDA and counties. Tax base increase, social value, reduces public health threat. Amount of cleanup cost and local match. Cleanup for new development. 75% grant for eligible cleanup cost. MPCA approved cleanup site. Criteria: tax base increase, jobs created, reduced threat to public health, cost, match.</p>	<p>Grants 25% local match 25% to Greater Minnesota Contact for application deadline</p>
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste 200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Small Community Wastewater Treatment Program</p>	<p>Expenditures associated with replacement of non-complying ISTS systems. Includes design construction.</p>	<p>Loans – 100% of project up to \$500,000. Communities with median household income below the state average may receive 50% of the funding in the form of a grant.</p>
<p>Minnesota Department of Employment and Economic Development Minnesota Public Facilities Authority Kristin Lukes 1st National Bank Bldg. 332 Minnesota Street Ste 200 St Paul, MN 55101 1-651-259-7451 1-800-657-3858 Kristin.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Greater MN Redevelopment Grant Program</p>	<p>Redevelop old industrial, residential or commercial property. 50% of costs. Contamination remediation: 15 pts. TIF financing: 25 pts. Redevelop potential-in municipalities: 90 pts. Public transit: 5 pts Multit-purpose project: 15 pts.</p>	<p>Priority to Greater MN projects</p>

WASTE TREATMENT SYSTEMS

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Section 108 Loan Guarantee Program</p>	<p>Pledge of future CDBG funds. Eligible applicants are cities, counties, and townships outside St Louis County - less 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Economic Development, Historic districts, housing, commercial areas, micro enterprises, technological and bio-chemical or special economic development project, building, land, utilities, etc.</p>	<p>Guaranteed - may not exceed five times entitlement community annual CDBG grant Terms: 6-10 years Rates: below market</p>
<p>St Louis County Community Development Division Connie Christensen Ste 117 307 First Street South Virginia, MN 55792 1-218-749-9741 cchristensen@co.st-louis.mn.us www.co.st-louis.mn.us</p>	<p>Community Development Block Grant Development Program (CDBG)</p>	<p>Cities, counties and townships within St Louis County, excluding Duluth. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs. Specific income criteria must be met. Areas housing, economic development. Physical improvement and public service.</p>	<p>Grants to public entities</p>
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Public Works Grants</p>	<p>State, cities, counties, higher education or political subdivision. Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brownfield sites and promote eco-industrial development.</p>	<p>Grants</p>

WASTE TREATMENT SYSTEMS

Organization	Program Name	Qualifier or Eligibility	Funds
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Water & Wastewater Disposal Grant and Loan Program</p>	<p>Applicants are public bodies – non-profits. Cities, townships and counties under 10,000 population. Applicant must be unable to borrow money elsewhere at rates and terms to make the project affordable. Water and waste disposal system, solid waste systems and construction.</p>	<p>Grants if MHI is below \$46,993 Loans: No higher than commercial bond rate or as low as 3.25% Loan term: 40 years security is general obligation Loan interest rate depends upon the median household income of the borrower Maximum grant to any one borrower 75% of eligible cost</p>
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Water and Waste Grant to alleviate Health Risks</p>	<p>Applicants are public bodies. Cities, townships and counties under 10,000 population. Applicant must be unable to borrow money elsewhere at rates and terms to make the project affordable. Water and waste disposal system, solid waste systems and construction. Provides for waste disposal services to areas that face significant health risk.</p>	<p>Grants and Loans Grants are made to reduce annual charges to a reasonable level</p>
<p>USDA Rural Development Dennis Tabbert 1202 8th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Business Enterprise Grants</p>	<p>Revolving Loan Program. Less Than 50,000 population. Less than state median household income. Less than \$1 million in revenue. Less than 50 employees. Experience of applicant. Applicant has substantial experience in administering such programs. Technological innovations and commercialization of new products and processes by business.</p>	<p>Grants \$5,000 - \$500,000</p>
<p>Great River Energy 410 Agri Bank Bldg 375 Jackson Street St. Paul, MN 55101-1853 1-651-602-7814 www.rurdev.usda.gov</p>	<p>National Rural Utilities Cooperative Finance Corporation</p>	<p>Population of 20,000 or less. Loans guaranteed by local rural cooperative. Engineering studies, financial forecast, business plans.</p>	<p>Loans Terms: 15 - 30 years</p>

WASTE TREATMENT SYSTEMS

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Office of Environmental Assistance Nancy Skuta 520 Lafayette Road Suite 200 St Paul, MN 55155-4100 1-651-296-3417 1-800-657-3843 nancy.skuta@state.mn.us www.pca.state.mn</p>	<p>Financial Assistance Grant Program</p>	<p>B-1: Pollution Prevention. B-2: Development of marketing for recyclable and problems materials. B-3: Waste education information. B-4: Establishing solid waste separation and collection projects. B-5: Sustainable communities.</p>	<p>Grants: \$100,000 maximum</p>
<p>Community Reinvestment Fund 801 Nicollet Mall Ste 1700 West Minneapolis, MN 55402 1-800-475-3050 1- 612-338-3050 www.crfusa.com</p>	<p>Community Reinvestment Fund</p>	<p>Provides capital for economic development (manufacturing, commercial, micro-loans, (community facilities) and affordable housing. Capital generated by purchasing existing economic development loans at fair market value, by creating joint lending programs or other financial structures. CRF is non-profit organization</p>	<p>Four products: Purchase of existing loans Advanced commitments to new loans Structured financing Loans to lenders based on current portfolio Highly flexible terms</p>
<p>Grow America Fund National Development Council 41 East 42nd Street Ste 1500 New York, NY 10017 1-212-682-1106</p>	<p>Loan Program</p>	<p>Most small businesses that meet SBA eligibility activity. Create permanent jobs and investment of working capital, machinery and equipment, land and building. Personal guarantee required and collateral.</p>	<p>Loans: \$50,000 to \$2 million Rates: Price plus 1% floating or fixed Terms: 10-25 years</p>
<p>LCCMR Susan Thorton 100 Rev. Dr. Martin Luther King Jr. Blvd Room 65 State Office Building St Paul, MN 55155 1-651-296-1321 1-800-657-3550 susan.thorton@leg.mn www.lccmr.leg.mn</p>	<p>Grant Program</p>	<p>Sustainability, results, innovation, partnerships, statewide significance, leveraging, discrimination and information base.</p>	<p>Minnesota Future Resources Fund (MS 116) Minnesota Environment and Natural Resources Trust Fund</p>

WASTE TREATMENT SYSTEMS

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Pollution Control Agency Markell Lanpher 520 Lafayette Road St Paul, MN 55101 1-800-657-3864 markell.lanpher@state.mn.us www.pca.state.mn.us	Individual Sewage Treatment System Grants	Small cluster soil treatment systems. Individual sewage treatment systems.	Grants
Local Unit of Government	Locally Accountable Subsidy Transactions (LAST)	Similar to tax increment. Financing-quick-flexible. Only city and county taxes involved. Virtually any economic development project. Abut for test only, more flexible. Debt pledge is more limited.	No LGA penalty Grants and Loans
US Army Corp of Engineers Roland Hamborg 190 Fifth Street East St Paul, MN 55101-1638 1-651-290-5327 roland.o.hamborg@usace.army.mil www.usace.army.mil	Section 569 Monies	Northeastern Minnesota waste treatment, water supply environmental restoration and related facilities "pilot project".	Grants 75% of project costs

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Down Payment Assistance (DPA) Single Family Home Ownership</p>	<p>Government agencies and non-profits. Assist Low-moderate. Assist communities in stabilizing their workforce. 80% of statewide median. Greater MN area. Must meet GMHF approved mortgage criteria.</p>	<p>Down payment assistance – up to \$2500 – form of a Grant. sales price may not exceed \$148,000-\$163,000 Local funding must be in place- grants or no interest loans.</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Multi-family and Supportive Housing GAP Loan</p>	<p>Non-profit & for-profit developers and local government agencies. 80% of state-wide median income, adjusted for family size. New construction including modular and manufactured townhomes, duplexes, apartments. Preservation of affordable family housing. Permanent supportive housing for homeless/near homeless. Community must demonstrate a need for affordable housing. Other source of funding must be in place.</p>	<p>Low or no interest deferred loans Local funds required GMHF funds up to \$75,000 per affordable unit(\$30,000/unit for permanent supportive housing)</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Single Family GAP Loan Program</p>	<p>Non-profit &for-profit developers and local government agencies. 80% of statewide median income, adjusted for family size. Must be connected to water and sewer source. Must meet GMHF mortgage criteria. Homebuyer must complete homebuyer education course.</p>	<p>GAP financing up to \$15,000 Local funds required</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>GMHF Employer Assisted Housing Program</p>	<p>80% of statewide median income, adjusted for family size. New rental or single family housing. Entry cost assistance (new or existing). Employer participation, cash, land donation, down payment assistance leadership, etc.</p>	<p>Match of employer contribution to affordable housing 1:1 minimum \$500 per unit Up to \$15,000 per unit for new construction Up to \$5,000 per family for entry cost assistance Technical assistance available \$20,000 per unit maximum Fixed 0% interest deferred loans</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-800-277-2258 aschlack@gmhf.com www.gmhf.com</p>	<p>Building Better Neighborhoods</p>	<p>80% of statewide median income, adjusted for family size. New affordable single family subdivision development. Utilize economies of scale and cost saving techniques. Maximum sale price of \$132,000-\$156,000. Local government provides 5-10% of development cost. Minimum of 18 homes for BBN Technical Assistance. Employer involvement.</p>	<p>Multiple funding sources available to provide loans for land, infrastructure, construction financing & GAP financing Technical assistance grants available Local funds required GAP Financing (0% interest deferred loans) Interior financing</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Supportive Housing</p>	<p>Non-profit & for-profit developers and local government agencies. Housing units low income individuals. Rehab and new construction. Less 80% state median income. Affordable housing with supportive services. Lower rates to levels that are affordable for low-income households.</p>	<p>Loans 0% Maximum \$30,000 per unit</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Single Family Interim Financing</p>	<p>Below 50% of median income. Fill gaps in construction financing. Increase production of affordable starter homes. Project must meet GMHF Building Better Neighborhood guidelines. Non-profit and for profit developers. Land acquisition, infrastructure and construction.</p>	<p>Interim financing up to \$15,000 Interest: 2% Funds should revolve 3 year term</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Foreclosure & Neighborhood Revitalization Acquisition/Rehab Loans</p>	<p>GMHF will make acquisition/rehab loans to assist non-profits and local government agencies implement neighborhood and regional foreclosure recovery and neighborhood revitalization programs. Acquisition and rehab of foreclosed or blighted homes in impacted neighborhoods, communities and regions of greater Minnesota. GMHF funds are designed to complement other foreclosure recovery resources including NSP and FHLB funds. Sale of homes to qualified homebuyers.</p>	<p>Acq/Rehab loans must be fully secured through first mortgage liens on project properties Acquisition/rehab loans will be disbursed at closing of property acquisition with three rehab draws, allowed per home Terms: Up to 36 months. 2% interest for non-profit public agencies Below market rates for for-profit builders/developers Acquisition/rehab: 1% fee on each draw.</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Predevelopment Loans</p>	<p>GMFA will make available predevelopment loans to assist non-profits, local governments and public housing authorities conduct early planning and design activities. Predevelopment planning to determine the feasibility of the project, payments to third-party professionals involved in pursuing, negotiating or implementing the acquisition and development of the property. Permanent financing, construction loan, grant or subsidy funds, or borrower funds.</p>	<p>Loans up to \$50,000 may be non-recourse and unsecured Loans for more than \$50,000 must be full recourse to the borrower or be fully secured through liens on property or other assets May be disbursed all at once or at milestones points Term: Up to 24 months 5% Fees as negotiated</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Acquisition Loans</p>	<p>GMFA will provide short-term interim financing for the acquisition of land, existing multi-family property, adaptive re-use projects, or manufactured home parks. Priority will be given to preservation projects with expiring federal or state subsidies. Vacant land, improved land (occupied or unoccupied), multi-family rental buildings, interest expense and fees related to GMHF loan. Permanent financing, construction loan, grant or subsidy funds, or borrower funds OR secondary source of repayment will be through the liquidation of secured property.</p>	<p>First or subordinate mortgage on project property or other real estate Mortgaged property may include vacant land, improved land, assignment or pledge of other assets such as cash, deposits, investments May be disbursed all at once or at milestones points Up to 90% LTV, depending on risk of loan Terms: Up to 36 months Below Market and subject to underwriting and risk</p>
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Low Income Tax Credit Bridge Loans</p>	<p>LIHTC Bridge Loans will provide short-term interim financing for the construction of multi-family housing for low-and moderate-income persons when permanent tax credit investments have been committed. Allowable expenses (related to a housing project) as specified by the funds to be bridged. Interest expense and fees related to the GMHF loan. Repayment upon receipt of equity proceeds from LIHTC equity investors.</p>	<p>Assignment or pledge of funds to be bridged May be disbursed all at once or at milestones points specified by syndicators Up to 100% LTV of syndicators proceeds Terms: Up to 24 months Below Market and subject to underwriting and risk Fees as negotiated</p>

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>Greater Minnesota Housing Fund 332 Minnesota Street Suite 1201-E St Paul, MN 55101 1-651-221-1997 Ext. 106 1-800-277-2258 Ext. 106 aschlack@gmhf.com www.gmhf.com</p>	<p>Construction Loans</p>	<p>Loans to provide construction financing to increase the production of affordable starter homes. Construction related expenses including interest and fees related to the GMHF loan. Permanent financing, construction loan, grant or subsidy funds, or borrower funds, OR secondary source of repayment will be through the liquidation of secured property.</p>	<p>May be disbursed all at once or upon milestones reached Up to 90% LTV, depending on risk of loan Terms: Up to 36 months 6-6 1/2% Fees as negotiated</p>
<p>Federal Home Loan Bank Curt Heidt 907 Walnut Street Des Moines, IA 50304</p>	<p>Community Investment Program (CIP)</p>	<p>New construction, purchase or rehab. 115% of area median. Community development. 80% of area median.</p>	<p>Loans in the form of advances to member financial institution for affordable housing Loans to low to moderate people Term: long term Rates: low</p>
<p>Federal Home Loan Bank Curt Heidt 907 Walnut Street Des Moines, IA 50304</p>	<p>Affordable Housing Program (AHP)</p>	<p>Rental or home ownership. New construction, purchase or rehab. 50 - 80% of area median. 20 % of rental units to 50% median income.</p>	<p>Interest rate subsidies Down payments Cost reduction</p>
<p>Director Minnesota Historical Society State Historic Preservation Office Dr Nina M Archabal 345 Kellogg Blvd. West St Paul, MN 55102 1-651-296-5434 www.mnhs.org</p>	<p>Rehabilitation Tax Credits</p>	<p>Building must be depreciable. Rehabilitation must be substantial. Building must be certified. Historic structure.</p>	<p>20% of amount spent on Historic rehabilitation</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>USDA Rural Development Kristen Zigen 203 1st Street South – Suite 104 Virginia, MN 55792 1-218-741-3929 Kristen.zigen@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Rental Housing Loans Section 515</p>	<p>Eligible housing: families, elderly, congregate, group homes, and cooperative. Applicants, individuals, organizations, or tribes. Subsidized loan program to develop rental or cooperative housing. Applicant must have the ability and experience to develop and manage a multi-family housing project. Funding based on statewide incomes and substandard housing Serves low income tenants, very low, low and moderate incomes. Applicants receiving low-income housing tax credits –5% equity other – 3% equity.</p>	<p>Loans- not to be prepaid Terms: 30 years Interest: current market rate with an interest credit agreement reducing the loan to a minimum of 1% Collateral: real estate financed Funds: published in notice of funding availability (NOFA) Fees: none</p>
<p>USDA Rural Development Kristin Zigan 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Kristin.Zigan@mn.usda.gov www.rurdev.usda.gov</p>	<p>Rural Housing Site Loans Section 523 and 524</p>	<p>Short term loans to finance building sites. Public or private local non-profit with legal authority to buy, develop and sell home sites. Population 20,000 or less. Self help method of construction. Low to moderate income.</p>	<p>Loans Interest: 3% - 523 524 – market conditions Terms: 2 years Fees: none</p>
<p>USDA Rural Development Kristen Zigan 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Kristin.Zigan@mn.usda.gov www.rurdev.usda.gov</p>	<p>Direct Single Family Housing Loans Section 502</p>	<p>Sole source or home-down payment assistance. Loans for repair or improvement. Applicant: acceptable credit history, 80% county median income, repayment capacity, US citizen. Population 20,000 or less.</p>	<p>Loans- 100% appraised value Interest: as low as 1% APR Terms: 33 years Collateral: mortgage</p>

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Organization	Program Name	Qualifier or Eligibility	Funds
USDA Rural Development Kristen Zigan 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Kristin.Zigan@mn.usda.gov www.rurdev.usda.gov	Housing Preservation Grant Section 533	Public or private non-profit. Loans and grants, interest buydowns for repairs and rehabilitation or replacement houses for home owners, renters and co-ops. Program that finances repairs and rehabilitation activities. Pass through money to qualify for very low and low income recipients. Experience in conducting successful rehabilitation program in areas where business is conducted. Grantee may be public or private non-profit.	Grants Funding based on annual appropriation
USDA Rural Development Julie Claussen 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Julie.claussen@mn.usda.gov www.rurdev.usda.gov	Section 502 Guaranteed Rural Housing Loan Program	Loans for first time home buyers. Homeowners without adequate housing. Cities - 20,000 and less. Acceptable credit history, 115% of county median income and occupy on a permanent basis, without adequate housing.	100% loan of value Financing for the purchase and/or repair of existing and newly constructed dwelling Loan terms: up to 30 years Interest: negotiated with lender-low as % apr. loan guarantees collateral: mortgage Fee: 1.5% of loan
USDA Rural Development Julie Claussen 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Julie.claussen@mn.usda.gov www.rurdev.usda.gov	Guaranteed Rural Rental Housing Loans Section 538	Non-profit corporations, public bodies for-profit. Loan guarantees are provided in partnership with public and private lending to provide rental housing for low and moderate income. New or improved units for very low, low, or moderate income households. Loan guarantees for construction, acquisition or rehab. 115% of area median income.	Terms: up to 40 years Notes: negotiated between the lender and borrower annual appropriation rate based on 30 year treasure bond fee: \$2500 when formed application is filed equity 10% - 3% non-profit on public body collateral- first mortgage
USDA Rural Development Julie Claussen 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Julie.claussen@mn.usda.gov www.rurdev.usda.gov	Section 523 Self- Help Technical Assistance Grant	State, political subdivision or non-profit. Developing and administering a program of technical and supervisory assistance to low income families to build homes.	Predevelopment Grant : \$10,000

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Organization	Program Name	Qualifier or Eligibility	Funds
USDA Rural Development Julie Claussen 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Julie.claussen@mn.usda.gov www.rurdev.usda.gov	Section 514 & 516	Loans and grants used to purchase and improve land, construct new housing, daycare or renovate buildings.	Equity 10% Interest rate Term 33 years Collateral mortgage
USDA Rural Development Julie Claussen 203 First Street South Ste 104 Virginia, MN 55792 1-218-741-3929 Julie.claussen@mn.usda.gov www.rurdev.usda.gov	Section 504 Repair-Loans and Grants	Loans for basic repairs, installing essential features. 50% county median. Grants – 62 and over unable to pay loan. Reasonable credit history. Own inadequate housing.	Grants: \$7500 maximum Interest rate: 1% APR Terms: 10-20 years Collateral: mortgage Loans: \$20,000 maximum
Virginia HRA John Jarvi PO Box 1146 442 Pine Mill Court Virginia, MN 55792-1146 1-218-741-2610	Rent Assistance Program Section 8	St Louis County north of Cotton. 30% of adjusted monthly income towards rent and utilities. Privately owned duplexes, townhomes, apartments, single family.	Rental assistance Maximum rent is from \$277-\$821 depending on number of bedrooms Income limits: \$15,350 - \$28,900
Virginia HRA Jim Paske PO Box 1146 442 Pine Mill Court Virginia, MN 55792-1146 1-218-741-2610	Redevelopment Program	Provides tax increment and tax levy program to purchase and demolish dilapidated properties.	Tax increment and tax levy

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Virginia HRA Brenda Slattery PO Box 1146 442 Pine Mill Court Virginia, MN 55792-1146 1-218-741-2610</p>	<p>Public Housing</p>	<p>80% of adjusted monthly income toward rent and utilities. Rouchleau Senior Bldg/Duplex Family Units. Columbia Senior Bldg/Pine Mill Court Family Units.</p>	<p>Rent assistance Income limits: \$15,250 - \$28,900 \$24,500 - \$46,250</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Small Cities Block Grant Program</p>	<p>Cities, counties and townships outside St Louis County- less than 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Eligible activities include acquisition of property, construction or upgrading of public facilities including water treatment plants, wastewater treatment plants, streets and sidewalks, rehabilitation job residential, commercial, and industrial buildings. Also, new construction or expansion of businesses and industries.</p>	<p>Maximum Grants: Housing \$600,000 Comprehensive project 1.4 million</p>
<p>Minnesota Department of Employment and Economic Development Reed Erickson 1st National Bank Bldg 332 Minnesota St #E200 St. Paul, MN 55101 1-651-259-7456 Reed.erickson@state.mn.us www.positivelyminnesota.com</p>	<p>Section 108 Loan Guarantee Program</p>	<p>Pledge of future CDBG funds. Cities, counties, and townships outside St Louis County - less than 50,000. Federal objectives are to benefit low and moderate income (LMI) people, eliminate slums and blight, or alleviation of urgent community development needs - at least 51% must be filled by LMI people. Economic Development, historic districts, housing, commercial areas, micro enterprises, technological and bio-chemical or special economic development project, building, land, utilities, etc.</p>	<p>Guaranteed - may not exceed five times entitlement community annual CDBG grant Terms: 6-10 years Rates: below market</p>

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Office of Brownfields and Redevelopment Kristen Lukes 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101-1351 1-651-259-7451 1-800-657-3858 Kristen.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Redevelopment Grant Program</p>	<p>Cities, townships, counties, HRAs, EDAs. Redevelop old industrial, residential or commercial property. 50% of costs. Contamination remediation: 15 pts. TIF financing: 25 pts. Redevelop potential –in municipalities: 90 pts. Public transit: 5 pts. Multit-purpose project: 15 pts.</p>	<p>Priority to Greater MN projects</p>
<p>Minnesota Department of Employment and Economic Development Office of Brownfields and Redevelopment Kristen Lukes 1st National Bank Building – Suite E200 332 Minnesota Street St. Paul, MN 55101-1351 1-651-259-7451 1-800-657-3858 Kristen.lukes@state.mn.us www.positivelyminnesota.com</p>	<p>Contamination Cleanup Grant Program</p>	<p>Cities, port authorities, HRA, EDA and counties. Tax base increase, social value. Amount of cleanup cost and local match. Cleanup for new development. 75% grant for eligible cleanup cost.</p>	<p>Grants 25% local match 25 to Greater Minnesota</p>
<p>Local Units of Government</p>	<p>General Obligation Bonds</p>	<p>Local unit of government. Can raise taxes to pay bonds. Land, building, or improvement. Very low risk. Bond referendum. Cheapest type of debt for government.</p>	<p>Back by the full faith and credit of local unit of government. Low interest rate-low risk bonds Exempt Federal Taxation</p>
<p>Local Units of Government</p>	<p>Private Activity Bonds</p>	<p>Private entities offer tax exempt bonds at a lower interest rate used for economic incentives Limited to federal and state statutes. Volume cap \$50 per capital</p>	<p>Tax exempt - low interest bonds Section 141 IRS Code</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
Local Units of Government	Essential Function Bonds	Public agency such as HRA. Owner is a public agency.	Tax exempt financing Lower interest rate Anot backed by taxing authority @
Local Units of Government	Special Assessment	Sidewalks, pavement, gutters, curbs, water, sewer and storm sewer.	Low interest bonds Paid by assessments on the property
Local Units of Government	Tax Increment Financing Tax Abatement	Method of financing new development, land, building, public utilities, site improvements, water & sewer. Pay as you go basis through issuance of project development note. Assessment agreement with city and developer.	Based on tax increment of development secured by tax increment and guarantee
Arrowhead Economic Opportunity Agency Lorraine Erickson 702 Third Avenue South Virginia, MN 55792 1-800-662-5711 218-749-2912 ext. 205 www.aeo.org	Home Improvement and Rehabilitation	Livability, energy improvements, additions, garages, wells, septic ownership and income criteria for applicants.	Low interest loans Deferred loans
Arrowhead Economic Opportunity Agency Barb Ackerson 702 Third Avenue South Virginia, MN 55792 1-800-662-5711 218-749-2912 ext. 249 www.aeo.org	Affordable Housing Development	Purchase, rehabilitation of multi-unit housing, including low-moderate units, single room occupancies, homeless shelters and rehabilitation of blighted, vacant homes.	Low interest loans Low to moderate
Arrowhead Economic Opportunity Agency Dorene Dobberstein 702 Third Avenue South Virginia, MN 55792 1-800-662-5711 1-218-749-2912 ext 205	Single Family Rehabilitation	Homeowners. New roofs, windows, doors, flooring, heating, wiring and plumbing.	Cook, Lake and St. Louis (excluding Duluth)

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Organization	Program Name	Qualifier or Eligibility	Funds
Arrowhead Economic Opportunity Agency Dorene Dobberstein 702 Third Avenue South Virginia, MN 55792 1-800-662-5711 1-218-749-2912 ext 205	Rental Rehabilitation	Funds for landlords. Electrical, plumbing, roofs.	Cook, Lake and St. Louis (excluding Duluth)
Arrowhead Economic Opportunity Agency Carol Gehrke 702 Third Avenue South Virginia, MN 55792 1-800-662-5711 1-218-749-2912 ext. 274 www.aoa.org	Home Ownership Training and Counseling/Foreclosure Prevention	Available to anyone in Lake, Cook and St Louis Counties (excluding Duluth).	Home buyer Training and counseling Down Payment & Closing Cost Assistance
Minnesota Housing Partnership Cherre Palenius 2446 University Avenue Suite 140 St Paul, MN 55114 1-651-925-5545 1-800-728-8916 cherre.palenius@mhonline.org www.mhponline.org	Capacity Building Grants	Non- profits, local units of government, HRA. Activities to provide affordable housing, such as training, new office technology, strategic planning, business planning and financial systems upgrade.	Grants up to \$3,000 Match 1:1
Minnesota Housing Partnership Cherre Palenius 2446 University Avenue Suite 140 St Paul, MN 55114 1-651-925-5545 1-800-728-8916 cherre.palenius@mhonline.org www.mhponline.org	Community Building Grants	City, township, county non- profit, public agency or Indian Tribe To support innovative, multi-agency efforts to help communities plan for adding or preserving affordable housing. Housing needs assessment, regional planning efforts, community development plans.	Maximum grant is \$10,000 RFP basis, leverage required. leverage 1:1

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Housing Partnership Rosemary Fagrelus 2446 University Avenue Suite 140 St Paul, MN 55114 1-651-925-5542 1-800-728-8916 rfagrelus@mhonline.org www.mhponline.org</p>	<p>Redevelopment Loans</p>	<p>Non-profits, local government units, HRA'S and Tribal units. Application, deal structuring, attorney fees, A & E.</p>	<p>Maximum grant is \$50,000 leverage 1:1 Interest – 0% Payable at construction closing or 2 years</p>
<p>Minnesota Housing Partnership Cherre Palenius 2446 University Avenue Suite 140 St Paul, MN 55114 1-651-925-5545 1-800-728-8916 cherre.palenius@mhonline.org www.mhponline.org</p>	<p>Recoverable Grants</p>	<p>Non-profit, local governments, HRA. Feasibility grants, site analysis, zoning, legal fees, preparing funding applications.</p>	<p>Maximum \$10,000 Match 1:1</p>
<p>Minnesota Housing Partnership Cherre Palenius 2446 University Avenue Suite 140 St Paul, MN 55114 1-651-925-5545 1-800-728-8916 cherre.palenius@mhonline.org www.mhponline.org</p>	<p>Land Acquisition Loans</p>	<p>Greater Minnesota non profits, local units of government. Earnest money and option fees on land acquisition, legal, A&E soil studies, etc.</p>	<p>Zero interest loans up to \$200,000 Terms – 4% - 5 year loans</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Housing Partnership Shannon Guernsey 2446 University Avenue Suite 140 St Paul, MN 55114 1-651-925-5544 1-800-728-8916 s.guernsey@mhonline.org www.mhponline.org</p>	<p>Organizational Investment Program</p>	<p>Promote the long-term stability of organizations to develop and maintain affordable housing. Non profit developers of affordable housing. Multi-year commitments of funding and organization support.</p>	<p>Grants Maximum: \$60,000 14 participating agencies received \$2 million.</p>
<p>Minnesota Housing Partnership 2446 University Avenue Suite 140 St Paul, MN 55104 1-651-649-1710 1-800-728-8916 www.mhponline.org</p>	<p>Community Housing Development Organization (CHDO) Technical Assistance</p>	<p>Contract with HUD provider project-specific assistance. Site selection, assembling development teams, marketing or organizational development support, financial management, reporting multi and single family production.</p>	<p>Technical assistance</p>
<p>Minnesota Housing Partnership 2446 University Avenue Suite 140 St Paul, MN 55104 1-651-649-1710 1-800-728-8916 www.mhponline.org</p>	<p>Housing Development Consulting</p>	<p>Affordable housing, developers throughout Minnesota. Consulting services include: Obtains project financing, coordinating local, state and federal approval. Processes new building technology and strategic planning.</p>	<p>Consulting services</p>
<p>Kootasca Community Action Itasca Resource Center 1213 SE Second Avenue Grand Rapids, MN 55744 1-218-327-2941 1-800-422-0312 lynn@kootasca.org www.kootasca.org</p>	<p>Energy Assistance</p>	<p>Renters or homeowners. Assistance toward heating bills for approximately 3000 households Annually. Clients are eligible for furnace repair or replacement if a homeowner. Must be below the state medium income.</p>	<p>Heating assistance Grants based on household size, income and fuel type.</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Kootasca Community Action Rebecca Boelter Itasca Resource Center 1213 SE Second Avenue Grand Rapids, MN 55744 1-218-327-8653 ext 2921 1-800-422-0312 becky@kootasca.org www.kootasca.org</p>	<p>Family Homeless Prevention Crisis and Outreach Services Program</p>	<p>Individuals and families who are low income and homeless or at risk. Eligible participants must have stable income and ability to pay rent.</p>	<p>Rent assistance – short-term Mortgage foreclosure prevention Transportation Child care</p>
<p>Kootasca Community Action Ray Hart Itasca Resource Center 1213 SE Second Avenue Grand Rapids, MN 55744 1-218-327-6714 1-800-422-0312 ray@kootasca.org www.kootasca.org</p>	<p>Deferred Loan Program</p>	<p>Low income. Families of 4 - \$4,300.</p>	<p>Maximum loan of \$15,000 Payments at the end of a 30 year period or at the sale of the home.</p>
<p>Kootasca Community Action Dale Jokinen Itasca Resource Center 1213 SE Second Avenue Grand Rapids, MN 55744 1-218-327-5522 1-800-422-031 dalej@kootasca.org www.kootasca.org</p>	<p>Housing Rehabilitation Programs Weatherization</p>	<p>50% of state medium income. House must be 60 years or must be children that have a disability in the household. Energy audit, exterior wall and attic insulation, and air infiltration problems.</p>	<p>Free energy improvements</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Kootasca Community Action Sandy O'Fallon Itasca Resource Center 1213 SE Second Avenue Grand Rapids, MN 55744 1-218-327-6732 1-800-422-0312 sandy@kootasca.org www.kootasca.org</p>	<p>Home Buyer Program</p>	<p>Home buyer education, counseling, down payment and closing cost. 80% median income. Not owned house last 3 years.</p>	<p>Education, counseling and down payment and closing cost assistance</p>
<p>Kootasca Community Action Ray Hart Itasca Resource Center 1213 SE Second Avenue Grand Rapids, MN 55744 1-218-327-6714 1-800-422-0312 www.kootasca.org ray@kootasca.org</p>	<p>Small Cities Development program</p>	<p>Low to moderate income.</p>	<p>Loans – 10 year deferred</p>
<p>Local Initiatives Support Corporation 733 Third Avenue New York, NY 10017 1-212-455-9800</p>	<p>National Equity Fund</p>	<p>Local initiative must be established to access these programs. Nations largest non-profit syndication of federal low income housing tax credits. 41,000 new homes.</p>	<p>Low income housing tax credits</p>
<p>Local Initiatives Support Corporation 733 Third Avenue New York, NY 10017 1-212-455-9800</p>	<p>Local Initiative Managed Assets Corporation</p>	<p>Local initiative must be established to access these programs. Nations largest non-profit syndication of federal low income housing, tax credits. 41,000 new homes. Attract new capital for community development by creating a secondary market for affordable housing and EDA loans.</p>	<p>Secondary market for loans raised over \$155 million from banks, insurance companies, pension funds.</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Housing Tax Credits (HTC)</p>	<p>Governmental and non-profit, CDO, Limited liabilities. Developers of housing units for tenants where 20% of household incomes are 50% or less area median income or 40% of household incomes are 60% or less area median income. Gross rents requirements for 15 - 30 years. New construction and rehab.</p>	<p>10 year reduction in federal tax liability 9% tax credit for new construction and substantial rehabilitation. 4% for federally subsidized unit qualified acquisitions. \$780,000 maximum credit</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Bridges</p>	<p>HRA'S and mental health units. People with severe and persistent mental illness on housing choice voucher/Section 8 waiting list. Bridge from temporary subsidy to permanent affordable housing.</p>	<p>Rental assistance- households will pay 30% of gross income as rent; utility deposits and crisis housing funds related to long term hospitalization.</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Family Homeless Prevention and Assistance Programs (FHPAP)</p>	<p>Funds can be used for a broad range of purposes. To prevent homelessness for families, singles and youth. Not to be used to acquire, rehabilitate, or construct permanent or transitional housing.</p>	<p>Grants 24 months of rental assistance</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Home Rental Rehabilitation Program</p>	<p>Private, individual, corporations, partnerships. Rehabilitate privately owned rental property to support affordable, decent, safe, and energy efficient housing for lower income families. Must meet HQS. Single family, duplex, tri plex, four plex, which are not federally subsidized existing rental. Must meet HUD rent income requirements.</p>	<p>Deferred mortgage loans-forgivable No rent increases during the first year Terms- 30 years or at sale of home -5 year forgivable grant under \$100,000 Maximum: \$40,000 per unit</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Housing Opportunities for Persons with AIDS Program (HOPWA)</p>	<p>Non- profits and local government. Family income cannot exceed 80% local median income. Capital funding, housing services and rental assistance, construction, rehab.</p>	<p>Grants and deferred loans \$274,480-Greater MN 2001 Term: 10-30 years Interest: 0%</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>501c3 Bonds</p>	<p>Groups of Counties. Development, construction, acquisition, preservation, rehabilitation.</p>	<p>Bonds Term: 30 years Interest: 0-1%</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Housing Trust Fund Rental Assistant Program</p>	<p>Non--profit, for-profit, cities, etc. Development, construction, acquisition, preservation of low income housing, tenant based rental assistance 75% rental to individuals with family income at or below 30% of Minneapolis/St Paul area. Rental housing, equity, cooperatives, owner occupied housing.</p>	<p>Deferred loans without interest generated bu interest earning on trust accounts Terms- 30 years Interest – 0-1%</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Low and Moderate Income Rental Program (LMIR)</p>	<p>Eligible applicants are limited dividend or non-profit. Refinancing. Acquisition, rehabilitation and new construction of rental buildings housing low to moderate income. 40% of the units must have people with 60% average state median or 20% of the units must have people with 50% average median and 25% unrestricted. Balance up to 100% AMI.</p>	<p>Mortgage funds Minimum- no set limit Maximum- no set limit at market interest, 30 years amortization and below market fully amotized 30 year loans</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Flexible Financing for Capital Cost</p>	<p>Individuals, for-profits, non profits, cities, HRA's. New construction, acquisition, rehab of permanents rental and existing supportive housing for current LMIR participants. Priority will be given to developments providing new affordable rental units 40% - 60% average median income or 20% of the units must have people with 50% average median income.</p>	<p>Loans deferred Terms: 30 yrs Interest: 0-1%</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Nonprofit Capacity Building Revolving Loan Program</p>	<p>Non -profits, local units of government. Indian tribal organizations. Grants can be used for a variety of activities including analysis of housing needs and staff training. Report to the MHFA upon completion. 80% of state median income.</p>	<p>Short term development loan Terms: 2 yrs. Interest; set by administrator (LISL)</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Economic Development and Housing Challenge Program (EDHC)</p>	<p>For- profit, non-profit, HRA, cities. Development, acquisition, rehab, new construction to support economic development, or job creation/retention. Must include contributions from local employer. 80% of area median.</p>	<p>State appropriation Deferred loans/grants 30 – 40 years Interests: 0-1%</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Rental Rehabilitation Loan Program</p>	<p>Partnerships, HRAs, individuals. Owners of rental property occupied by low and moderate income tenants. Property improvement loans are available statewide to residential rental property owners. Income less than 80% statewide median income. Equity in property, positive cash flow. Electrical, furnaces, plumbing, septic.</p>	<p>Installment loans Terms: 6% - 15 years \$25,000 - single family structure \$10,000 - multi family up to maximum \$100,000 per structure Loans over \$5,000 secured with mortgage</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Community Fix-up Fund Program	Low to moderate income homeowners. Credit worthy and ability to repay the loan. Maximum income limit: \$96,500. Owner occupied - one to four units. Windows, insulation, furnaces, wiring, roof, septic.	Installment loans Maximum ; \$35,000 Term: 20 years Fixed interest: 2%, 4%, 6%, or 8% Over \$10,000 secured with mortgage Loans: up to 100% loan to value
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Publicly Owner Housing Program	Cities, counties, HRA'S. Permanent support housing. Construction acquisition and rehabilitation. 50% of state average medium.	Deferred loans - Forgivable Term: 20 years Interest: 0%
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	The Fix-up Fund	Banks, credit unions and housing agencies. Low to moderate income-\$96,500 household income. Homeowners who occupy the property to be improved. Creditworthy and ability to repay the loan. Single family, duplex, triplexes or four-plexes. Improvements to livability, accessibility or energy. Windows, insulation, new furnaces, new roof, garage.	Installment loans Secured with mortgage Loans: up to 100% loan to value Maximum- \$35,000 below market rates Term: 10-20 years
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Community Activity Set-Aside Program	Financial institutions, non profits or local governments. Identifies community housing need. Increase home ownership, partnership of lenders and community. First time home buyers, acceptable credit and below the state medium income.	Below market interest rate Mortgage revenue bonds Terms: 30 years

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Greater Minnesota Housing Fund	For -profit and non-profit developers. 80% State median income. New construction, preservation, rehabilitation.	Loans Term: same as first mortgage Interest: 0-1%
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Foreclosure Prevention Assistance Program	Community based non- profit organization. Designed to assist individuals facing foreclosure or evictions.	Homeowner/rental assistance in the form of interest free loans. Grants for administration costs.
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	HECAT: Homeownership Education, Counseling and Training	Non- profit housing providers. Provides financial support for eligible, low and moderate income, first time homebuyers.	Grants Limit: \$25,000 per application
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Home Equity Conversion Counseling	Non- profit entity. \$50,000 for home equity conversion counseling. Senior owners. HUD Certified counselors.	Counseling- options available under a reverse mortgage.

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Home Ownership Assistance Fund (HAF)</p>	<p>Modest income people who are purchasing homes on first time basis. Provides monthly assistance and entry cost assistance. Single family and duplexes.</p>	<p>Zero Interest: Deferred second mortgage loans Up to \$3,000 for down payment and closing costs Monthly payment assistance \$75 month</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Home Stretch Home Buyer Training Program</p>	<p>Housing professional, organization or collaboration of local housing providers. Financing, purchasing, closing, qualifying, etc.</p>	<p>Technical assistance</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Minnesota Mortgage Program</p>	<p>First time homebuyers. Acceptable credit, LMI. Income at or below MHFA limits. Mortgage loans at below market interest rates through local lenders for low to moderate income. One and two family residents.</p>	<p>Loans: fixed rate 15- 40 years below market interest HAF loans are interest free</p>
<p>Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov</p>	<p>Minnesota City Participation Program</p>	<p>Cities, HRA and economic development authorities. Mortgage revenue bond funds for a period of eight months to assist communities in meeting local home ownership goals One and two family residence. Borrowers household income must not exceed 80% area median income.</p>	<p>Mortgage revenue bonds Housing price – limit \$237,031</p>

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-3769 1-800-657-3769 www.mnhousing.gov	Preservation Affordable Rental Investment Funds (PARIF)	First or subordinated loans for acquisition, rehab, debt restructuring,, equity takeout. Existing homes in jeopardy of losing section 8 or 23B housing funding 80% of the state medium average income.	Deferred loans No set limit Interest 0-1% Terms – existing Federal
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Home Improvement Loan Program- Rehabilitation	Single family, duplexes, livability, accessibility, energy efficiencies. Income Limits: 1 person \$16,500 8 person #31,100. New furnace, electrical, roof, septic or air conditioner.	Assets not to exceed \$25,000 Maximum loan- \$15,000 Term- 10-20 years
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Ending long term homelessness/operating subsidy	Owner of housing development. Permanent, affordable rental or supportive housing.	Grants up to 10 years
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Ending long time homelessness – rental assistance	Cities, non-profit, HRA'S. Rental housing.	Grants – 18-24 months

HOUSING

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Housing Finance Agency 400 Sibley Street Ste 300 St Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.mnhousing.gov	Ending long time homelessness – Initiative fund	Cities, non-profit, HRA'S. Supportive rental housing units.	Deferred loans or grants Terms: 30 years Operating subsidy loans – 10 years Interest: 0-1%

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
Arrowhead Business Connection Chris Maddy 221 W 1 st Street Duluth, MN 55801 1-218-529-7561 cmaddy@northspan.org www.northspan.org	Arrowhead Business Connection (ABC)	Labor availability. Real estate locations. Customized training and education. High tech communications. Creative financial incentives.	Seven County Area – St. Louis, Cook, Lake, Itasca, Aitkin, Carlton and Koochiching
Arrowhead Business Connection Chris Maddy 221 W 1 st Street Duluth, MN 55801 1-218-529-7561 cmaddy@northspan.org www.northspan.org	Regional Economic Development Web Site www.northlandconnection.com	Follow International Economic Development Council standards of demographics, workforce leading employers, buildings, education, industrial parks, etc.	Northeastern Minnesota
Arrowhead Community Economic Assistance Corp 1 st State Bank Building Box 406 Mountain Iron, MN 55768-0406 1-218-735-8201 aceas@rangenet.com www.northspan.org/finance/aceac.asp	Community Development Financial Institution (CDFI) MN Community Development Corporation (CDC)	Community Development Planning. Project Feasibility studies. Management Assistance. Project financing & packaging. Technical assistance for business startups. Building Business Workshops. NxLevel Training for existing businesses.	Seven county communities and business area (excluding Duluth) Workshops and Classes
Northspan Group Inc. Randy Lasky 221 West 1 st Street Duluth, MN 55802 1-800-232-0707 rlasky@d.umn.edu www.northspan.org	Business Services	Technical loan reviews. Assistance in accessing funding. Grant and loan applications. SBA loans – 7A and 504. Building and Sites. Market Feasibility. Management of large scale development projects. Range Readiness. Facilitation.	Located in Northeastern Minnesota

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>University of Minnesota Duluth, Regional Director Elaine S Hansen Duluth Technology Village 11 East Superior Street, Suite 210 Duluth, MN 55802 1-218-726-7298 1-888-387-4594 ehansen@umdced.com www.umdced.com</p>	<p>Small Business Development Centers</p>	<p>Business plans, feasibility analysis, market research, loan packaging, strategic planning, workshops, e-commerce workshops and seminars. See website.</p>	<p>Carlton, Itasca, Koochiching, Lake, and St. Louis, Aitkin and Cook Counties UMD VCC - Ely HCC - Hibbing Mesabi - Hibbing NRRI - Duluth</p>
<p>University of Minnesota Duluth, Regional Director Elaine S Hansen Duluth Technology Village 11 East Superior Street, Suite 210 Duluth, MN 55802 1-218-726-7298 1-888-387-4594 ehansen@umdced.com www.umdced.com</p>	<p>Computer and Business Workshops</p>	<p>Computer and Business workshops regularly held. Customized training and E-training opportunities are also available. See website for listing of scheduled sessions.</p>	
<p>University of Minnesota Duluth, Regional Director Elaine S Hansen Duluth Technology Village 11 East Superior Street, Suite 210 Duluth, MN 55802 1-218-726-7298 1-888-387-4594 ehansen@umdced.com www.umdced.com</p>	<p>21st Century Arrowhead Initiative</p>	<p>On-site evaluations of a company's information technology needs. Recommendations are made on computer hardware, software, Internet, service providers, website hosting, website design, or other needed vendor services.</p>	<p>Taconite Tax Relief Area</p>
<p>University of Minnesota Duluth, Regional Director Elaine S Hansen Duluth Technology Village 11 East Superior Street, Suite 210 Duluth, MN 55802 1-218-726-7298 1-888-387-4594 ehansen@umdced.com www.umdced.com</p>	<p>"S2B" Program (Student to Business Initiative)</p>	<p>Students from the Labovitz School of Business and Economics provide businesses with a team approach to business solutions in the areas of marketing, information technology, and more.</p>	

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com	Industry Assistance Business Development Specialists	Specialists in the area of financial programs, supply sources and business planning assistance. Trades opportunities and venture partners.	Computer, Electrical, Healthcare, Medical Device, Bioscience, Printing and Publishing, Wood Products, Call Centers, and Plastics Businesses
Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com	Business Development and Site Location Services	Assist businesses establishing in, and expanding in, or relocating to Minnesota; provide information about sites; be liaison to local government resources.	State wide
Minnesota Department of Employment and Economic Development Connie Sabetti 820 North 9 th Street, Ste 250 Virginia, MN 55792 1-218-748-2246 Connie.sabetti@state.mn.us www.positivelyminnesota.com	Minnesota Job Skills Partnership Program	Awarded to educational Institutions to develop cooperative training programs with business as a partner. Educational infrastructure necessary to support businesses located or locating in Minnesota. Request for wage subsidies and tuition reimbursement ineligible.	Grants: Maximum \$400,000 Cash or In Kind Match 1:1 Duration: 12 month - 3 years
Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com	Positively Minnesota BizNice	Make regulatory compliance a smoother friendlier, more efficient hassle-free experience. State permitting, licensures and regulations.	State wide

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Pathways Program</p>	<p>Provide state grants to educational institutions for the development of training programs for individual transitioning from public assistance to work. Grants are awarded to educational institutions that partner with businesses. Funds may be used for educational infrastructure improvements necessary to support businesses located in or intending to locate in the state. Cash or in-kind contribution match from participating businesses required.</p>	<p>Public and/or private educational institutions working in partnership with at least one business. Preference given to projects that provide employment and encourage employees to define career paths.</p>
<p>Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com</p>	<p>MINPRO</p>	<p>JOBZ Properties. Provide detailed information on economic development and related topics and services; track commercial real estate for sale or lease in Minnesota. An integrated web site combining the Department of Employment and Economic Development Property Tracking System and Minnesota Community Profiles.</p>	<p>State wide</p>
<p>Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Trade Office Minnesota Explorer</p>	<p>Assist companies in exporting their products and services. Leads trade missions to promote Minnesota products. One-one counseling, referrals, tradeshow and help foreign companies locate in Minnesota. Evaluate your export readiness. Advise on market research and development. Assist in market entry strategies.</p>	<p>Statewide</p>
<p>Minnesota Department of Employment and Economic Development Connie Sabbetti 820 North 9th Street, Ste 250 Virginia, MN 55792 1-218-748-2246 Connie.sabbetti@state.mn.us www.positivelyminnesota.com</p>	<p>Dislocated Worker Programs</p>	<p>Serve individuals dislocated from long-held jobs due to factors such as technological changes, investment strategies, and changes in consumption and competition. The goal is to help dislocated workers obtain new employment quickly. These programs focus on upgrading current job skills, retraining workers whose skills are not marketable and providing support services. Unemployment Insurance and Pension; Healthcare coverage.</p>	<p>State wide</p>

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>Minnesota Department of Employment and Economic Development Heather Rand 320 W Second Street Duluth, MN 55802 1-218-723-4610 1-888-345-4528 heather.rand@state.mn.us www.positivelyminnesota.com</p>	<p>Analysis and Evaluation Office</p>	<p>Site cost comparisons, industry reports, trade analysis, business climate, cost/benefit analysis.</p>	<p>State wide</p>
<p>University of Minnesota Rural Development Carla Carlson – CAP Coordinator Humphrey Center, Suite 154 301 19th Avenue South Minneapolis, MN 55455 1-612-624-5260 ccarlson@hhh.umn.edu</p>	<p>Community Assistance Program</p>	<p>Skilled student researchers for community diversity, engineering, planning, economic, K-12, children, youth, family, housing, tourism, etc.</p>	<p>Deadlines – March Students available in summer and fall</p>
<p>Minnesota Power Nancy Aronson Norr Economic Development Department 30 West Superior Street Duluth, MN 55802 1-218-723-3913 1-800-228-4966 nnorr@mnpower.com www.mnpower.com/econdev/</p>	<p>Business Development Services</p>	<p>Information of regional assets. Site location. Financial resources available. Deal packaging. Community profiles. Real estate data banks. Workforce statistics. Links to economic development partners and financial resources.</p>	<p>Minnesota Power Customer</p>
<p>NRRI 5013 Miller Trunk Hwy Duluth, MN 55811 1-218-720-4294 www.nrri.umn.edu</p>	<p>Mining and Minerals</p>	<p>Research New Generation Taconite Operation. Research Copper-Nickel. Research in Non Ferrous Metal. Research Quality Pellet. Research Aggregates. Research Direct Reduced Iron.</p>	<p>Seven County Arrowhead Region</p>

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
NRRI 5013 Miller Trunk Hwy Duluth, MN 55811 1-218-720-4294 www.nrri.umn.edu	Minnesota Forest Resources	Hybrid Poplar. Technology Transferring. Peat lands. Creative Wood Product Materials. Forest Product Pilot Plant.	Seven County Arrowhead Region
NRRI 5013 Miller Trunk Hwy Duluth, MN 55811 1-218-720-4294 www.nrri.umn.edu	Entrepreneurial Development Program	Hands on Educational which teaches small businesses the mechanics of business success.	Seven County Arrowhead Region
NRRI 5013 Miller Trunk Hwy Duluth, MN 55811 1-218-720-4294 www.nrri.umn.edu	Northern Lights Technology Center	Mining, wood products, manufacturing proto-typing and design.	Seven County Arrowhead Region
Northeast Entrepreneur Fund, Inc. Mary Mathews 8355 Unity Drive Ste 100 Virginia, MN 55792 1-800-422-0374 1-218-749-4191 mmathews@entrepreneurfund.org www.neefund.org	CORE FOUR – Business Planning Course Training 1:1 Technical Assistance	Starting and expanding business services. Classroom training and individual consulting in business areas of marketing, financial structuring, managing cash flow and setting business goals, personal, market, operation and financial assessment.	Serves Seven County Arrowhead Region and Douglas County in Wisconsin
Northeast Entrepreneur Fund, Inc. Mary Mathews 8355 Unity Drive Ste 100 Virginia, MN 55792 1-800-422-0374 1-218-749-4191 mmathews@entrepreneurfund.org www.neefund.org	Entrepreneurial Coaching Greenstone Group	Business performance, coaching, mentoring, targeted training, professional consultants, developing pipeline curriculum with colleges.	Serves Seven County Arrowhead Region and Douglas County in Wisconsin

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
USDA Rural Development Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Rural Business Opportunity Grant (RBOG)	Public bodies and non-profit. Identify and analyze business opportunities that will use rural materials or resources. Technical assistance, business support centers Local development planning, training and technology centers. Higher wage, higher skill levels, leverage, major closes, sufficient financial strength and experience to accomplish desired activities or objectives.	Grants
USDA Rural Development Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Rural Cooperative Development Grants	Grants for establishing and operating centers for cooperative development. Feasibility studies, training, technical assistance, education, research, loans and grants.	Grants
USDA Rural Development Dennis Tabbert 1202 8 th Street North Virginia, MN 55792 1-218-741-3929 dennis.tabbert@mn.usda.gov www.rurdev.usda.gov	Community Development Technical Assistance	Community planning and development, partnership building, identification of resources and data analysis.	Grants
EDA John O'Leary 45 South 7 th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov	Economic Development Planning Grant Program	Develop a comprehensive economic development strategy. Develop policies. Priority given to currently funded grantees. See page 3	Seven County Area

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>Economic Adjustment Assistance</p>	<p>Rehabilitation of building, revolving loan funds, technical assistance, equipment.</p>	<p>Seven County Area</p>
<p>EDA John O'Leary 45 South 7th Street, Suite 2240 Box 10 Minneapolis, MN 55402 1-612-986-7986 joleary@eda.doc.gov www.eda.gov</p>	<p>University Centers Program</p>	<p>Accredited institutions of higher education. Distressed areas – high level unemployment, low income families, substantial loss of population. Establish university centers which provide technical assistance to private and public sectors.</p>	<p>Grants FY 2005 - \$75,000-\$200,000 range</p>
<p>Small Business Administration Andrew Amaroso 100 North Sixth Street Suite 210-C Butler Square Minneapolis, MN 55404 1-612-370-2324 Andrew.amaroso@sba.gov www.sba.gov</p>	<p>Small Business Development Center</p>	<p>Technical assistance one-on-one. Cash flow management, improve sales, marketing strategies. Manufacturers, wholesalers, contractors, professional services and technology-based industries.</p>	<p>Technical Assistance</p>
<p>Enterprise Minnesota Diane Lowinski 130 W Superior St Duluth, MN 55802 1-218-727-8697 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org</p>	<p>Business Growth and Strategic Planning</p>	<p>Strategic Competencies. Competitive Analysis. MVC Analysis. Market Segmentation. Building a Culture of Innovation. Innovation Blitz. Market Intelligence Roundtable. Product Development.</p>	<p>Statewide Manufacturing and Technology</p>

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
Enterprise Minnesota Diane Lowinski 130 W Superior St Duluth, MN 55802 1-218-727-8697 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org	E-Business and Internet Marketing	Internet and e-Business seminars, assessment and advice. Internet business technology. Lean Enterprise. Management systems. Technical information service.	Statewide Manufacturing and Technology
Enterprise Minnesota Diane Lowinski 130 W Superior St Duluth, MN 55802 1-218-727-8697 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org	Lean Manufacturing	Principals of lean enterprise. Value stream mapping. 5S System. Cellular flow manufacturing. Lean culture.	Statewide Manufacturing and Technology
Enterprise Minnesota Diane Lowinski 130 W Superior St Duluth, MN 55802 1-218-727-8697 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org	Marketing and Sales	Competitive analysis. MVC analysis. Market segmentation.	State wide
Enterprise Minnesota Diane Lowinski 130 W Superior St Duluth, MN 55802 1-218-727-8697 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org	Growth Acceleration Program (GAP)	Business services, programs for product enhancement Located in Minnesota, 100 or less employees and a manufacturing firm.	Grants to pay for MTI services Maximum: \$50,000 Maximum of multi projects: \$25,000 Match is 1 to 1

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>Enterprise Minnesota Diane Lowinski 130 W Superior St Duluth, MN 55802 1-218-727-8697 1-800-325-3073 dlowinski@mntech.org www.minnesotatechnology.org</p>	<p>Accelerate Program</p>	<p>Supplier improvement program. Manufacturing is a supplier to an OEM. Gain knowledge and tools to; improve bottom line, gage your performance, implement improvement and establish a lean culture.</p>	<p>Services to improve the supplier chains efficiency and effectiveness</p>
<p>University of Minnesota Extension Northland Office Center 301 1st Street South, Suite 114 Virginia, MN 55792-2668 1-218-749-7120 Virginia.stlouis@extension.umn.edu www.extension.umn.edu</p>	<p>Business Retention Expansion Program</p>	<p>Interview 30-100 firms. Respond to firms’ immediate concerns. Perform strategic planning.</p>	<p>State wide</p>
<p>Northeast Minnesota Office of Job Training Michelle Ufford PO Box 1028 Virginia, MN 55792 1-800-325-5332 1-218-748-2200 michelle.ufford@state.mn.us www.jobtrainingmn.org</p>	<p>Customized Training Workforce Development</p>	<p>Will reimburse one-half of new workers’ salaries while they are trained at the worksite. Trained to your specifications.</p>	<p>Northeastern Minnesota</p>
<p>Northeast Minnesota Office of Job Training Michelle Ufford PO Box 1028 Virginia, MN 55792 1-800-325-5332 1-218-748-2200 michelle.ufford@state.mn.us www.jobtrainingmn.org</p>	<p>Work Force Center Services for Individuals Workforce Development</p>	<p>Career Planning. Labor Market Information. Resume Matching. Apprenticeship. Placement Services. Training Information. Job Search. School to Work.</p>	<p>Northeastern Minnesota</p>

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>Northeast Minnesota Office of Job Training Michelle Ufford PO Box 1028 Virginia, MN 55792 1-800-325-5332 1-218-748-2200 michelle.ufford@state.mn.us www.jobtrainingmn.org</p>	<p>Work Force Center Services for Businesses Workforce Development</p>	<p>Employment information. Employee development. Job development services. Planning data. Staff recruitment. Labor market information and testing and screening. Paid internships.</p>	<p>Northeastern Minnesota</p>
<p>Northeast Minnesota Office of Job Training Michelle Ufford PO Box 1028 Virginia, MN 55792 1-800-325-5332 1-218-748-2200 michelle.ufford@state.mn.us www.jobtrainingmn.org</p>	<p>Adult Work Experience Workforce Development</p>	<p>Age 22 and up. Income eligible. Lack a high school diploma. Reading/math skills deficient.</p>	<p>Northeastern Minnesota</p>
<p>Northeast Minnesota Office of Job Training Michelle Ufford PO Box 1028 Virginia, MN 55792 1-800-325-5332 1-218-748-2200 michelle.ufford@state.mn.us www.jobtrainingmn.org</p>	<p>Special Need Population Services Workforce Development</p>	<p>Welfare reform. At risk youth programs. Dislocated workers program. Disadvantage adult program.</p>	<p>Northeastern Minnesota</p>
<p>Northeast Higher Education District Sue Collins 1001 Discovery Drive Ste #3 Chisholm, MN 55719 1-218-254-7976 sue.collins@nhed.edu www.truenorth.mnscu.edu</p>	<p>True North Workforce Development, Regional Planning, Resource Alignment</p>	<p>Computer drafting. Information specialist. Service technician. Software application. Internet administration. CISCO Network, Webmaster Network. Administration. Customized training. Tech North Prep Centers.</p>	<p>Northeastern Minnesota</p>

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
Minnesota Investment Network 1600 University Avenue Ste. 401 St Paul, MN 55104 1-651-632-2140 www.mincorp.org	Equity Fund	Cultivate successful businesses. Achieve market rate of return. Create new sources. Monitor operations.	Equity: Common Stock, Convertible preferred Stock, Subordinated debt with conversion privileges or warrants.
Minnesota Investment Network 1600 University Avenue Ste. 401 St Paul, MN 55104 1-651-632-2140 www.mincorp.org	Rain Fund	Pool financial resources of accredited individuals and institutions. Provide professional equity financing expertise. Access deal flows.	Provides seed and growth equity 10% of capital up to \$100,000 Must be capitalized at minimum of \$500,000
Northeast Higher Education District Sue Collins 1001 Discovery Drive Ste #3 Chisholm, MN 55719 1-218-254-7976 sue.collins@nhed.edc www.truenorth.mnscu.edu	Center for Excellence Engineering and Manufacturing	Prepares engineering graduates, engineering technologists and manufacturers for needs of Minnesota Industry Education Partnership.	Rainy River, Hibbing, Itasca, Vermillion, Mesabi College – Northeast Higher Education District.
Northeast Higher Education District Sue Collins 1001 Discovery Drive Ste #3 Chisholm, MN 55719 1-218-254-7976 sue.collins@nhed.edu www.truenorth.mnscu.edu	Manufacturing Skills Standards Council (MSSC) Program	Assessments based on skill standards. Programs on: Quality practices and continuous improvement, maintenance, safety, manufacturing processes.	Rainy River, Hibbing, Itasca, Vermillion, Mesabi College – Northeast Higher Education District.

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
<p>Grow America Fund National Development Council 41 East 42nd Street Ste 1500 New York, NY 10017 1-212-682-1106 www.ndc-online.org</p>	<p>Technical Assistance</p>	<p>Leverage private investment. Evaluate prospective borrowers, fund lenders, developers and equity Underwriting and deal structures.</p>	<p>Nation wide</p>
<p>Christy James Community Cluster Coordinator 3811 West 31st Street Minneapolis, MN 55416 1-612-920-5421 www.minnesotaruralpartners.org</p>	<p>BIZ Pathways -virtual entrepreneurial network-</p>	<p>Find resources in geographic area and industry for business development. State wide resources, tools, events. Writing business plans. Long range planning.</p>	<p>State wide</p>
<p>Minnesota Department of Employment and Economic Development Connie Sabetti Minnesota Workforce Center 820 North 9th Street, Ste 250 Virginia, MN 55792 1-218-748-2246 connie.sabetti@state.mn.us www.positivelyminnesota.com</p>	<p>Minnesota Workforce Center</p>	<p>Internet recruiting. Minnesota Job Bank. Federal tax credits. Job openings. Resumes. Workforce information.</p>	<p>State wide</p>
<p>Small Business Development Center c/o Itasca Economic Development Corporation Jane Bymark 12 NW 3rd Street Grand Rapids, MN 55744 218-326-9411 1-888-890-5627 jane@itascadv.org www.itascadv.org</p>	<p>Small Business Development Center</p>	<p>One-on-one business counseling to individuals interested in expanding or starting a business. Loan packaging, business plan assistance, marketing and financing assistance, business site selection, JOBZ project management.</p>	<p>State wide, but primarily in the Itasca County area.</p>

BUSINESS DEVELOPMENT – Technical Assistance

Organization	Program Name	Technical Assistance	Eligibility
Minnesota Chamber of Commerce 400 Robert Street North Suite 1500 St. Paul, MN 55101 1-800-821-2230 mail@mnchamber.com www.mnchamber.com	Business Connection	Electronic business assistance and referral network.	State wide

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Energy Efficiency and Conservation Block Grant Program	Provides Federal grants to Local Government, Indian Tribes, and States to reduce energy use.	Minnesota received \$ 37 million in 2009 and Office of Energy will receive \$ 10 million. Formula grants to large cities are already distributed. Contact for application deadline
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Weatherization Assistance Program	Program provides funds to weatherize homes of low income households.	Minnesota received \$ 131.9 million for 2009 and 2010.
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	State Energy Program	Program for solar rebates, public building retrofits, bio mass and bio fuel grants, heat pumps, energy efficient equipment.	Minnesota is estimated to receive \$ 55-66 million in federal grants in 2009.
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Renewable Energy Grant Program For School Districts and Local Government Program (State Energy Program)	Grants to local governments and schools to install renewable energy systems or ground heat pumps.	MN Laws of 2009 Chapter 138, Article 3 and Section 5. Grants: Solar: \$ 100- \$ 200,000 Wind: \$ 25,000 -\$ 150,000 Heat & power projects \$200,000. All less of project cost or grant.

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Renewable Energy and Ground Source Heat Pumps Program (State Energy Program)	Rebates for small businesses that install renewable energy systems or ground source heat pumps.	MN Laws of 2009 chapter 138 , Article 3 and Section 2&3 10,000 for homeowners; \$25,000 for businesses
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Local Government and School District Energy Efficiency Program (State Energy Program)	25% cost-share grants to local government and school districts for energy-efficiency improvements.	MN Laws of 2009 chapter 138, Article 2 and Section 7. Grants coordination with the Department of Education on school district projects.
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Residential Energy Efficiency Grants Program	Grant funds to enhance the Minnesota Housing Finance Agency loan funds and other existing programs to finance energy efficiency measures such as insulation and air-sealing, furnaces, boilers, and windows.	MN Laws of 2009 Chapter 138, Article 2 and Section 2.
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Energy Efficiency and Renewable Energy Grants Program (State Energy Program)	Grants to business and 501©(3) to implement energy efficiency improvements or to install renewable energy systems.	MN Laws of 2009 chapter 138, Article 4 and Section 2. Grants Maximum award: \$ 500,000 Leverage of other resources

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Emerging Renewable Energy Industries Grant Program (State Energy Program)	Grants to businesses to assist the development and manufacture of renewable energy systems, energy storage and ground source heat pumps.	MN Laws of 2009 chapter 138, Article 4 and Section 2. Grants
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Renewable Energy Production Incentive Program	Commercial, residential, nonprofit, tribal councils. Wind, biomass, hydroelectric, anaerobic digestion. Payment made for electricity generated by renewable sources.	1.0 - 1.5 cents per kWh Maximum incentive: none Terms: 10-year payment period
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Wind and Solar-Electric (PV) Systems Exemption Property Tax Exemption Program	Commercial, residential. Excludes the value added for solar or wind systems from real estate property taxes.	Maximum incentive: none
Minnesota Department of Commerce Office of Energy 85 7 th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov	Sales Tax Exemption Program	Commercial, residential general public/consumer. Wind, solar, water heat, solar space heat, photovoltaics.	ST3 form required from MN Department of Revenue

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Commerce Office of Energy Mark McLaughlin 85 7th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov</p>	<p>Renewable Energy Equipment Grant Program</p>	<p>Low-income residents. Solar space heat, biodiesel.</p>	<p>Grants: \$ 4,700 maximum</p>
<p>Minnesota Department of Commerce Office of Energy 85 7th Place East, Suite 500 St. Paul, MN 55101 1-800-657-3710 1-651-296-5175 www.energy.mn.gov</p>	<p>Solar Hot Water Rebate Program</p>	<p>Residential & multi-family. Installation of solar hot water heater systems.</p>	<p>\$30 per sq. ft Maximum: Single family – 25% or \$2,500 new or 50% or \$1,000 repair Multi- family 4units plus 25% or \$10,000 new 50% or \$3,000 repair</p>
<p>Minnesota Power Customer Service- MN Power 30 West Superior Street Duluth, MN 55802 1-218-722-2625 1-800-228-4966 Ext.2909 www.mnpower.com</p>	<p>Power Grant Program</p>	<p>Commercial, industrial and agricultural. Renewable energy projects, innovative technologies, energy efficiency projects. Grants are ranked and awarded based on least cost kw (annually).</p>	<p>Maximums: 0 to 100kw - \$10,000 101 to 300kw -\$25,000 Over 300kw -\$ 50,000</p>
<p>Minnesota Power Tim Gallagher Customer Service- MN Power 30 West Superior Street Duluth, MN 55802 1-218-722-5642 1-800-228-4966 Ext.2909 tgallagher@mnpower.com www.mnpower.com</p>	<p>Energy Efficient Rebate Program</p>	<p>Commercial, industrial and agricultural. Refrigerators, freezers, lighting, building/systems controls, equipment, energy management.</p>	<p>Maximums: 0 to 100kw - \$10,000 101 to 300kw -\$25,000 Over 300kw -\$ 50,000</p>

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Customer Service- MN Power Minnesota Power 30 West Superior Street Duluth, MN 55802 1-218-722-2625 1-800-228-4966 www.mnpower.com</p>	<p>Residential Energy Efficiency Rebate Program</p>	<p>Residential. Clothes washers, refrigerators, freezers, furnaces, heat pumps, geo thermal heat pumps.</p>	<p>Incentives: Varies by appliance Must be Energy Star rated</p>
<p>Minnesota Power Dennis Talbott Customer Service- MN Power 30 West Superior Street Duluth, MN 55802 1-218-722-2625 1-800-228-4966 Ext.2843 dtalbott@mnpower.com www.mnpower.com</p>	<p>Residential New Construction Rebate</p>	<p>Residential construction Must meet the standards of new construction and Energy Star homes.</p>	<p>Maximum: \$2,000</p>
<p>Minnesota Power Dennis Talbott Customer Service- MN Power 30 West Superior Street Duluth, MN 55802 1-218-722-5642 1-800-228-4966 Ext.2843 dtalbott@mnpower.com www.mnpower.com</p>	<p>Solar – Electric (PV) Rebate Program</p>	<p>Commercial, industrial, residential, non-profits, schools.</p>	<p>Incentive amount: \$2 /Watt Maximum incentive amount: \$ 4,000 Must be combined with State PV Rebate Program</p>
<p>Great River Energy Sustainable Design & Development Tom Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@greatriverenergy.com www.greatriverenergy.com</p>	<p>Utility Grant Program</p>	<p>Commercial, industrial and agricultural, schools, local units of government. Refrigerators, freezers, lighting, furnaces, boilers, air conditioners, motors.</p>	<p>Grant amount: varies</p>

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Great River Energy Sustainable Design & Development Tom Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@greatriverenergy.com www.greatriverenergy.com</p>	<p>Commercial Loan Program</p>	<p>Commercial, industrial and agricultural, schools, local units of government. Solar space heat, solar water heat, wind, bio mass, photovoltaics.</p>	<p>Loans: Maximum: LEED Certified \$ 1million Term: 10 years Interest 6% Equipment Loan (E3 fund) – Maximum \$ 200,000 Term: 10 years Interest 6%</p>
<p>Great River Energy Sustainable Design & Development Tom Lambrecht 12300 Elm Creek Boulevard Maple Grove, MN 55369-4718 1-763-445-6105 tlambrecht@greatriverenergy.com www.greatriverenergy.com</p>	<p>Solar –Electric (PV) Rebate Program</p>	<p>Commercial, residential, industrial</p>	<p>Incentive: \$2.00/watt Maximum Incentive: \$ 4,000 Must be combined with State PV Rebate Program</p>
<p>Lake Country Power Member Service Department 4065 Hwy 73 P.O. Box 98 Kettle River, MN 55757 1-800-421-9959 www.lakecountrypower.coop</p>	<p>Residential Energy Efficiency Rebate Program</p>	<p>Residential. Refrigerators, freezers, lighting, furnaces, boilers, air conditioners, geo- thermal heat pumps.</p>	<p>Grant amount: varies per appliance Must be Energy Star appliances</p>
<p>Arrowhead Regional Development Commission Bonnie Hundrieser 221 West First Street Duluth, MN 55802 1-800-232-0707 1-218-529-7527 www.ardc.org</p>	<p>Wind Loan Program</p>	<p>Local units of government. Loan for early-stage project development and feasibility analysis for wind projects. Part of the Rural Energy Development Initiative (REDI).</p>	<p>Maximum Loan : \$ 25,000</p>

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
Agstar Rural Finance John Monson 14800 Galaxie Avenue, Suite 205 Apple Valley, MN 55124 johnmonson@agstar.com www.agstar.com	Business and Community Investment Bonds	Cities & townships. Purchase the bonds issued by the local for-profit or non-profit and sell it on the secondary market.	Bonds – Maximum \$ 25 million
Grand Marais PUC Jan Smith P.O. Box 600 15 North Broadway Grand Marais, MN 55604-0600 1-218-387-1848 www.ci.grand-marais.mn.us	Utility Rebate Program	Residential, commercial, industrial. Freezers, washers, refrigerator, A/C, heat pumps, chillers, motors, appliances.	Appliance must be Energy Star Incentive: Varies by appliance
Center for Energy and Environment Jim Hasnik 212 3 rd Ave North, Suite 560 Minneapolis, MN 55401 1-612-335-5858 jhasnik@mnee.org www.mncee.org	Home Energy Loan Program	Residential. Water heaters, furnaces, lighting, boilers air conditioners, building insulation, storm windows & doors.	Maximum: \$ 10,000 Terms: 6.25% APR with maximum of 5 years Collateral: Mortgage
Center for Energy and Environment Jim Hasnik 212 3 rd Ave North Minneapolis, MN 55401 1-612-335-5858 jhasnik@mnee.org www.mncee.org	MN Housing Finance Agency Rental Rehabilitation Loan Program	Residential, multi-family and low income.	Maximum: \$25,000 single-family, \$10,000 per unit to maximum of \$ \$100,000 for multi-family Term: 15 years Interest: 6%

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
<p>Center for Energy and Environment Jim Hasnik 212 3rd Ave North Minneapolis, MN 55401 1-612-335-5858 jhasnik@mnee.org www.mncee.org</p>	<p>Rental Energy Loan Program</p>	<p>Residential & multi family. Water heaters, furnaces, boilers, insulation, windows, doors, buildings.</p>	<p>Maximum Loan : 10,000 Rate: 4.0% Term: 1-5 years. Loans secured through mortgage</p>
<p>Neighborhood Energy Connection Le Anne Karras 624 Selby Avenue St. Paul, MN 55104 1-651-221-4462 Ext. 132 leannek@thenec.org</p>	<p>NEC Minnesota Energy Loan Program</p>	<p>Residential. Water heaters, furnaces, AC, windows, insulation, solar water heat, photovoltaics, geothermal heat pumps.</p>	<p>Loans: \$2,000 - \$35,000 Loan Terms: 1-20 years Rate: Fixed at 6.25% Maximum household income \$93,100</p>
<p>MN Center for Sustainable Building Research Richard Strong 1425 University Avenue SE, suite 115 Minneapolis, MN 55455 1-612-626-2737 csbr@umn.edu www.csbr.umn.edu</p>	<p>Sustainable building Guidelines for New State Construction and Renovation</p>	<p>Construction, state government</p>	<p>Energy Standards for Public Buildings</p>
<p>Clean Energy Resource Teams (CERTS) Lissa Pawlisch 1425 University Avenue SE, Minneapolis, MN 55455 1-612-624-2293 Paw10048@umn.edu www.cleanenergyresourceteams.org</p>	<p>CERTS Seed Grants for Energy Efficiency & Renewable Energy Projects Program</p>	<p>Project funding can support technical assistance services such as consultant, design professional, installer etc. Objectives to encourage implementation of community-based clean energy projects and provide an educational forum.</p>	<p>Each region has a pool of funds of \$ 40,000. Funding range is around \$5,000.</p>

ENERGY

Organization	Program Name	Qualifier or Eligibility	Funds
Kootasca Community Action Itasca Resource Center 1213 SE second avenue Grand Rapids, MN 55744 1-218-327-2941 1-800-422-0312 www.kootasca.org	Housing Rehabilitation Program - Weatherization	50% of state medium income. Household must be 60 years old or have child with disability. Energy audit, exterior wall and attic insulation and air infiltration problems.	Free energy improvements
Arrowhead Economic Opportunity Agency (AEOA) 702- 3 rd Ave south Virginia, MN 55792 1-218-749-2912 www.aeo.org	Housing Rehabilitation Program - Weatherization	50% of state medium income. Household must be 60 years old or have child with disability. Energy audit, exterior wall and attic insulation and air infiltration problems.	Free energy improvements
Community Reinvestment Fund Jennifer Novak 801 Nicollet Mall Suite 1700 West Minneapolis, MN 55402 1-800-475-3050 1-612-338-3050 Jennifer@crfusa.com www.crfusa.com	New Market Tax Credit	Up to 5 years to place allocation with investors. Up to 12 months to place with investors. Buy loans made to businesses by CD entities. Tax credit for amount invested into CCDE up to 39%.	Up to \$400 million tax credits Terms: any lengths Tax credits: 5%-3yrs and 6% for 4 yrs. Total 39%
Minnesota Housing Finance Agency 400 Sibley Ave Suite 300 St. Paul, MN 55101-1998 1-651-296-7608 1-800-657-3769 www.nhfa.state.mn.us	Housing Tax Credits	Eligible applicants: Governmental and non-profits. 20% of household's incomes are 50% or less median income. New construction or Rehabilitation.	10 year reduction in federal tax liability 9% tax credit – new construction and substantial rehab 4% for federally subsidized units \$780,000 maximum credit

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>Minnesota Department of Employment and Economic Development Betsy Lulfs 1st National Bank Bldg 322 Minnesota Street, Ste. E200 St. Paul, MN 55101 1-651-259-7441 1-800-657-3858 betsy.lulfs@state.mn.us www.positivelyminnesota.com</p>	<p>Small Business Innovation Research (SBIR) Small Business Technology Transfer (STTR)</p>	<p>Small businesses under 500 employees. Cooperation R&D between small businesses and government.</p>	<p>Grants: Phase 1 - \$100,000 feasibility study 6-12 months Phase 2 -\$750,000 2 years</p>
<p>Kootasca Community action Itasca Resource Center 1213 SE second avenue Grand Rapids, MN 55744 1-218-327-2941 1-800-422-0312 lynn@kootasca.org www.kootasca.org</p>	<p>Energy Assistance Program</p>	<p>Homeowners and renters. Assistance toward heating bills, furnace repair or replacement. Below the state medium income.</p>	<p>Heating assistance Grant based on household size, income and fuel type</p>
<p>Arrowhead Economic Development Agency 702 3rd Ave south Virginia, MN 55792 1-218-749-2912 1-800-662-5711 www.aeo.org</p>	<p>Energy Assistance Program</p>	<p>Homeowners and renters. Assistance toward heating bills, furnace repair or replacement. Below the state medium income.</p>	<p>Heating assistance Grant based on household size, income and fuel type</p>
<p>USDA Rural Development Lisa L. Noty 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/</p>	<p>Rural Energy for America Program – guaranteed Loan Program (REAP Loan)</p>	<p>Project developers. Bio- energy, geothermal, hydrogen, solar, wind and hydro power.</p>	<p>Work with USDA on loan guarantee Loans up to 75% of project cost Maximum \$25 million, minimum \$5,000 Guarantee: 85% for loans \$600,00 or less to 60% for loans \$10 million and up Rate: Lenders customary interest rate, negotiated by lender and business</p>

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Organization	Program Name	Qualifier or Eligibility	Funds
USDA Rural Development Lisa L. Noty, 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/	Rural Energy for America Program Grants (REAP Grants)	Small business. Eligible feasibility studies for renewable energy; wind, biomass, geothermal, hydro power and hydrogen-based.	
USDA Rural Development Lisa L. Noty 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/	REAP Grants Energy Audit and Renewable Energy Development Assistance	State, tribal or local government; higher education, coops, PUCs. Energy audits and renewable energy development assistance	Maximum grant: \$ 100,000 Match : 25% of cost
USDA Rural Development Lisa L. Noty 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/	REAP Grants Renewable Energy Systems/Energy Efficiency Improvement Program	Small Businesses Rural projects that reduce energy use and result in savings. Wind, solar, bio mass geothermal, hydro power, and hydrogen based sources.	Maximum: 25% of eligible cost; limited to \$500,000 renewable energy and \$250,000 for energy efficiently. 20% of grant funds must be for grants of \$ 20,000 or less.
USDA Rural Development Lisa L. Noty 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/	Bio refinery Assistance Loan Guarantees	Bio refinery developers, construction firms or contractors. Projects that increase energy independence, promote conservation, diversify markets for waste materials, and create jobs.	Loan guarantee maximum: \$ 250 million

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USDA Rural Development Lisa L. Noty, 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/	Advanced Biofuels Payments To Bio Fuel Producers	Biofuel derived from: cellulose, hemicelluloses, sugar, starch, waste material, renewable bio mass, landfill gas, butanol or other alcohols.	Payment rates for both base and incremental production. No more than 5% of the funds for producers exceeding 150 million gallons per year.
USDA Rural Development Lisa L. Noty 1400 West Main Street Albert Lea, MN 56007 1-507 373-7960 Ext. 120 Lisa.noty@mn.usda.gov www.rurdev.usda.gov/mn/	Repowering Assistance Grant Program	Biofinery	Funds: \$ 20 million FY2009 Payments based on quantity of fossil fuel a renewable biomass is replacing, reduction in biorefinery production, and cost effectiveness.
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-800-342-5363 www.energy.gov	Energy Loan Program	Commercial, industrial, non-profit, schools, state and local government. Program focuses on energy efficiency, renewable energy and advanced transmission.	Term: 30 years or useful life Projects over \$ 25 million
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Loan Guarantee Program	Commercial, industrial, non-profit, schools, state and local government. Solar electric & thermal process heat, PV, wind, geothermal electric, tidal & wave energy, biodiesel.	Term: 30 years or useful life Projects over \$ 25 million
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Renewable Energy Grant Program	Commercial, industrial. Solar water& space heat, thermal cells, geothermal, hybrid lighting, anaerobic digestion, tidal& wave energy.	30% of property that is part of a facility Maximum: \$1500 per .50kW for fuel cell, \$200 per kW microturbine

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Organization	Program Name	Qualifier or Eligibility	Funds
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Clean Renewable Energy Bonds	State, local and tribal government, municipal utility, rural cooperative.	Interest: Current Treasury rate Term: 15 years May apply to IRS for 0% interest bonds
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Demonstration of Integrated Biorefinery Operations	Unrestricted. Supports renewable energy research, development, demonstration projects. Shovel ready job creation etc.	Grants: \$480 million in 2009
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Development of Algal Biofuels and Advanced Fungible Biofuels	Consortiums. Conversion of biomass to advanced biofuels. Develop cost effective algae based biofuels.	Grants : \$85 Million 2009
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Geothermal Technology Program	Unrestricted. Drilling exploration technologies, coproduced fluids from oil or gas wells and geothermal data development, collection and maintenance.	\$170 million 2009 Maximum grant: \$ 5 million
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Geothermal Technologies Program: Ground Source Heat Pumps	Unrestricted. Deployment of ground source heat pumps through new commercialization strategies.	\$ 50 million 2009 Maximum grant \$ 5 million

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Organization	Program Name	Qualifier or Eligibility	Funds
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	High Penetration Solar Deployment	Unrestricted. Widespread deployment of small Photovoltaic systems, energy storage and smart grid projects.	\$ 37.5 million in 2009
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Community Renewable Energy Deployment	State, county, city, townships and tribal governments. Acceleration of market adoption of electrical, thermal, solar, wind, biomass and land fill gas projects.	\$ 21 million 2009
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Wind Energy Consortia between Institutions of Higher Learning and Industry	Consortia led by institution of higher learning. Wind research and turbine Reliability.	\$24 million in 2009
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Clean Coal Power Initiative	Unrestricted. Cost shared collaborative effort between government and industry to increase investment in low-emission coal technology.	\$800 million in 2009
U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 1-800-342-5363 www.energy.gov	Building America Energy Efficient Housing Partnerships	All types of domestic entities. Energy Efficiency and Renewable Energy (EEREs) housing building technologies research projects.	\$25 million in 2009

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Organization	Program Name	Qualifier or Eligibility	Funds
<p>U.S. Department of Energy Golden Field Office Mail Stop 1501 1617 Cole Blvd Golden, CO 80401 303-275-4700 www.energy.gov/colorado.htm</p>	<p>Renewable Energy Production Incentive</p>	<p>Local & state government, tribal council, municipal utility, rural electric cooperative. Solar thermal electric, photovoltaics, landfill gas, wind, biomass, and tidal& wave energy.</p>	<p>Provides incentive for electricity produced by renewable energy sources 2.1 cents kWh Term:10 years</p>
<p>Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov</p>	<p>Renewable Energy Production Credit</p>	<p>Local and state government Wind, biomass, geothermal, landfill gas etc.</p>	<p>\$25-75 million 2009</p>
<p>U. S Department of Energy 1000 Independence Ave SW Washington D.C. 20585 1-202-586-5000 www.energy.gov</p>	<p>Advanced Research Projects –Energy Financial Assistance Program</p>	<p>Unrestricted. Transformational energy-related technologies to overcome the threats of climate change.</p>	<p>\$400 million in 2009</p>
<p>U.S. Department of Housing and Urban Development (HUD) 451 7th Street S.W. Washington D.C. 20410 1-202-708-1112 1-800-569-4287 www.hud.gov</p>	<p>Energy Efficient Mortgages</p>	<p>Homebuyer. Mortgage funded by a lending institution and insured by HUD. Energy improvements incorporated into mortgage and borrower does not have to qualify for the additional money.</p>	<p>Maximum: FHA loan limit 3.5% down payment required. Mortgages also available through Fannie Mae, Freddie Mac and Veterans Administration</p>
<p>Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov</p>	<p>Energy Efficient Commercial building Tax Deduction Corporation Deduction</p>	<p>Commercial, builder/developer, state & federal Government – transferred to designer. Water heaters, lighting, controls, furnaces, boilers, heat pumps air conditioners, doors, windows, siding roofs caulking/weather stripping.</p>	<p>Deduction: \$.30-\$1.80per square foot, if reduces power cost by 50%.</p>

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Organization	Program Name	Qualifier or Eligibility	Funds
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Modified Accelerated Cost-Recovery systems (MACRS)	Commercial and industrial. Solar water or space heat, solar thermal electric, wind, biomass, fuel cells, Renewable Transportation fuel.	Corporate Depreciation
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Business Energy Investment Credit	Commercial and industrial. Solar water or space heat, solar thermal electric, wind, biomass, geothermal electric, fuel cells.	Maximum: 30% solar, fuel cells, and small wind 10% for geothermal, microturbines and CHP
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Energy-Efficient Appliance Tax Credit for Manufacturers	Industrial, appliance manufacturers. Washers, dryers, dishwashers, refrigerators/freezers	Credit: depends on the appliance.
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Renewable Electricity Production Credit	Commercial and industrial Wind, biomass, hydroelectric, geothermal, landfill gas etc.	Credit: 1.1 -2.1 cents per kWh
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Residential Energy Efficiency Tax Credit	Residential. Water heaters, furnaces, boilers, air conditioners, insulation, windows, doors, roofs, biomass stoves.	Maximum: \$1500 or 30% of total cost.

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Organization	Program Name	Qualifier or Eligibility	Funds
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Residential Renewable Energy Tax Credit	Residential Solar water heat, photovoltaics, wind, fuel cells, geothermal heat pumps	Maximum: \$ 2-4,000 or no maximum.
Internal Revenue Service Public Information - IRS 1111 Constitution Avenue, N.W. Washington, D.C. 20224 1-800-829-1040 www.irs.gov	Energy Efficient New Homes Tax Credits	Builder/developer	Maximum: \$2,000 Manufactured homes \$ 1,000