

Perham Area Housing Assistance Programs

City of Perham - <https://progressiveperham.com/live-here/housing/>
Otter Tail County - <https://ottertailcountymn.us/departments/housing/>

Renters:

- City of Perham
 - **Security Deposit Loan Program** – Short term loans to help with initial security deposit.
- Otter Tail County
 - **Rental Assistance** – See website for details.

Home Buyers:

- City of Perham
 - **Down Payment Assistance Program** – Qualified home buyers can get up to \$10k in deferred loan to help with down payment.
 - **Minnesota Housing Homeownership Program** - A variety of lending products with income limits.
- Otter Tail County
 - **Down Payment Assistance Program** - Qualified home buyers can get up to \$10k in deferred loan to help with down payment.
 - **Homebuyer Education** – See website for details.

Homeowners:

- Otter Tail County
 - **Owner Occupied Rehabilitation** – Deferred loans for home rehabilitation.
 - **Emergency Home Repair** – Deferred loans for emergency repair or replacement of essential home systems.
 - **Energy Assistance** – Help with utility bills; administered through Mahube-Otwa.

Landlords:

- City of Perham
 - **Rental Bulletin Board** – We post available rental properties on our website!
 - **Area Landlord Listing** – If you have rental property, you should be on this list.
- Otter Tail County
 - **Rental Rehabilitation Loans** – Low interest loans to assist in rehabbing residential rental properties.

Developers:

- City of Perham
 - **Tax Increment Financing** – See website for details.
- Otter Tail County
 - **Value Gap Grants** – Funds to fill the gap between cost to build and sale price.
 - **Community Growth Partnership** – Grants for affordable housing, commercial rehabilitation, and redevelopment.
 - **Rental Unit Construction Gap Loans** – 0% gap financing for the construction of affordable housing.

Please visit corresponding web sites for full program details or contact Nick Murdock at the City of Perham or the Otter Tail County CDA for more details on their respective programs.

All programs are subject to fund availability.