

2026 Community Resource Packet



50 Years of Serving Scott County

We provide affordable rental homes for low- moderate income families and individuals, seniors, and those with mental or physical disabilities. All too often, people struggle to find safe and affordable places to live. Our direct services are available to people that dream of homeownership and independent living.

OUR MISSION:
**INVEST IN POSSIBILITIES TO LIVE
AND WORK IN SCOTT COUNTY**

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Get in Touch

Have questions or need more information? Our team is here to support your needs and goals. Please contact us using one of the options below



COMMUNITY
DEVELOPMENT
AGENCY SCOTT COUNTY

☎ (952) 402-9022
🌐 www.scottcda.org
✉ info@scottcda.org

Scan to visit our
website for more
information



Housing and Financial Resources

Housing Emergencies:

In need of rent, deposit, navigation, and/or shelter

- **CAP Agency of Scott, Carver, and Dakota** offers a variety of services for housing related to rent assistance, re-housing, and transitional housing.

For Homeless Prevention Funding: Call United Way at 2-1-1 or 651-291-0211 to be pre-screened for CAP's homeless prevention/rent assistance programs. Call CAP directly at 952-496-2125 for general housing-related emergency questions.

For Shelter: If you have children under the age of 18 and need emergency shelter, you may be eligible to participate in the CAP Agency's Scott County Family Shelter Program. Call the CAP Agency 952-496-2125 (option 3).

- **Scott County Health and Human Services:** Housing and Homelessness: Call 952-496-8600 or email hhshousing@co.scott.mn.us for housing questions and referrals or check out their website for more information about Scott County emergency housing resources: scottcountymn.gov/1097/Housing-Homelessness
- **For Domestic Violence Housing Emergencies:** Day One and Southern Valley Alliance: Call 1.866.223.1111 or email safety@dayoneservices.org
- **Youth Services Network:** Assists unaccompanied youth (who are aged 24 and younger) to access available shelter options across the metro area. Shelter openings will outline the gender/age of bed eligibility and the respective contact information for the location with openings. Visit ysnmn.org for more information.

Low-Income Housing Resources:

In need of housing that is based on your household income or subsidized

- **HousingLink** will provide a State-wide current list of open waiting lists for housing programs that provide subsidized rentals. See link below:

[Housinglink.org/subsidizedhousing/housingauthoritywaitinglist](https://housinglink.org/subsidizedhousing/housingauthoritywaitinglist)

- **Scott county CDA Income-Based Housing Waiting lists:**

- **Project Based** 2-5 Bedrooms (townhomes, apartments, duplexes, single family)
- **Prior Manor** 1-bedroom apartments for 62+/disability
- **Rural Development** 1-3 bedroom apartments in Jordan/Belle Plaine
- **Housing Choice Voucher**-Tenant Based Rental Assistance
- **Mainstream** Tenant Based Rental Assistance (disability preference for ages 18-61)
- **Bring it Home** Tenant Based Rental Assistance (New Program in 2026)
- **Prairie Point Project Based** 2 Bedroom Apartments (New Program in 2026)

Scott County CDA opens and closes waiting lists based on the number of vacancies in the program and the estimated wait-time for those already on the list. We strive to keep the wait to 24 months or below. See link below to find out more about the housing options you could be eligible for and to apply for open lists:

scottcda.org/resource/waiting-lists/

- **Scott County Section 42 Rentals:** Most of these properties are Section 42 Housing commonly referred to as "Tax Credit Developments". This means that while there are income limits to qualify for a unit; rent is not calculated according to your income; rent is a set amount based on unit size and is usually a little lower than market rate rent. The CDA does NOT own or manage these units.

Arlington Ridge Apartments	Shakopee	(952) 496-3281
Belle Plaine Apartments	Belle Plaine	(952) 240-1963
Bluff Heights	Prior Lake	(952) 226-2245
Boulder Ridge Townhomes	Shakopee	(952) 402-0979
Eastgate Estates	New Prague	(952) 758-5682
Evergreen Heights	Shakopee	(952) 445-2899
Evergreen Pointe Townhomes	Savage	(952) 808-0800
Jordan Valley Townhomes	Jordan	(952) 492-5330
Kestrel Village	Prior Lake	(952) 440-6200
Louisiana Lofts	Savage	(952) 679-6956
Orchard Street Townhomes	Belle Plaine	(952) 445-2001
Marshview Townhomes	Savage	(952) 447-7100
Pike Lake Marsh	Prior Lake	(952) 445-8701
River Bend	Shakopee	(952) 496-0083
Sarazin Flats	Shakopee	(612) 243-3111
Villas by Mary T.	Savage	(952) 226-3203
Village Commons	Savage	(952) 445-9999
Winfield Townhomes	Savage	(952) 846-0355
Core Crossings	Shakopee	(952) 697-9005

- **Other Scott County Subsidy Rentals:**

Parkside Apartments	New Prague	(507) 345-1290
Westgate Apartments	New Prague	(952) 758-2299
Highwood Homes	Prior Lake	(952) 447-6961
Clifton Townhomes	Shakopee	(952) 445-4574

- **Scott County 55+ Income-Based Rentals:**

Belle Plaine/Jordan:

Boessling Village	(952) 873-2189
Cardinal Ridge Apartments	(952) 873-6215
Schule Haus	(952) 492-2084
Faith Residence (Disability)	(952) 873-2033

New Prague

Liberty Park	(952) 758-4991
Millpond Apartments	(952) 758-4333

Savage/Shakopee:

Lynn Court Apartments	(952) 894-4719
Village Apartments	(952) 657-5267
Levee Drive Apartments	(952) 445-2001
River Bluff Apartments (Disability)	(651) 645-7271

Housing that Accepts Housing Choice Vouchers:

Below a listing of landlords that may be willing to accept a Housing Choice Voucher. You will need to contact the landlord to determine availability. Scott County CDA makes no promise that any property listed below is available or willing to work with the HCV program. *Detail Key: SFH= Single Family Home; TC = Tax Credit*

Property Name	Phone Number	Unit Size	Details
Belle Plaine:			
Belle Court	612-751-9503	1 & 2 Bedroom	
Belle Plaine Apartments	952-240-5429	1 & 2 Bedroom	TC
Cardinal Ridge	952-873-6215	1 Bedroom	
Daron Hauer	952-873-4357	2 Bedroom	SFH
Orchard Street Townhomes	952-445-2001	2 & 3 Bedroom	TC
Spero Senior Living	952-295-8594	1 & 2 Bedroom	55+
Jordan:			
Bonnie Schultz	952-212-3326	3 Bedroom	
Brentwood Court	952-492-3406	1 & 2 Bedroom	55+
Brentwood Terrace	952-426-4088	1 & 2 Bedroom	55+
Bruce Sharp	612-221-2662	3 Bedroom	
GR Properties	612-703-7490	2 Bedroom	
Jordan Valley Townhomes	952-492-5330	2 & 3 Bedroom	TC
Nate Schmidtke	612-470-6297	2 Bedroom	
Pineview Townhomes	952-300-8144	2 & 3 Bedroom	
Schulle House	952-492-2084	1 & 2 Bedroom	62+
New Prague:			
Bill Gabler	612-916-9000	Studio	
Haltercrest	952-758-9004	1 & 2 Bedroom	
Liberty Park Apartments	952-758-4991	1 & 2 Bedroom	
Mill Pond Apartments	763-533-7193	1 Bedroom	62+
Phillip Square	952-758-4610	1 & 2 Bedroom	55+
Sri Prasanna	612-806-7521	3 Bedroom	
West Gate Townhomes	952-758-2299	2 & 3 Bedroom	
Prior Lake:			
Aychoeun Tea	612-447-7336	5 Bedroom, 4 Bath	SFH
Bluff Heights	952-226-2245	1, 2 & 3 Bedroom	TC
Creeside Commons	952-226-3714	1, 2 & 3 Bedroom	55+
Kestrel Village Apartments	952-440-6200	2 & 3 Bedroom	TC
Matt Rossini	612-250-8534	1 & 2 Bedroom	
Mary Wilson	612-240-7863	2 Bedroom	
Pike Lake Marsh Apartments	952-445-8701	1, 2 & 3 Bedroom	TC
Rob Rettmann	652-447-5074	3 & 4 Bedroom	
Sri Prasanna	612-806-7521	3 Bedroom	
Savage:			
Evergreen Pointe	952-808-0800	2 & 3 Bedroom	
Glendale Place	952-808-2698	1 & 2 Bedroom	55+
The Hamilton	952-890-8533	1 & 2 Bedroom	55+
John Mahoney	952-447-3360	3 Bedroom	
Louisiana Lofts	612-243-3111	1, 2 & 3 Bedroom	TC
Lynn Court	952-894-4719	1, 2 & 2+Den	55+

Marshview Townhomes	952-447-7100	2, 3, & 4 Bedroom	TC
Nick Truong	952-201-4847	4 Bedroom	
Precious Courtney	612-470-9982	2 Bedroom	
Susana De Almeida	952-283-1512	2 Bedroom	
Village Commons	952-445-999	1, 2 & 3 Bedroom	TC
Villa's by Mary T.	952-226-3203	1, 2 & 3 Bedroom	
Winfield Townhomes	952-846-0355	3 Bedroom	
Yan Mei	952-564-9568	5 Bedroom	

Shakopee:

651 Roundhouse	612-803-5158	3 Bedroom	
Abdulaziz Jumae	952-465-7030	5 Bedroom	SFH
Arlington Ridge Apartments	952-496-3281	1, 2 & 3 Bedroom	
Barbara Werner	952-448-4365	2 Bedroom	
Boulder Ridge Townhomes	952-402-0979	3 & 4 Bedroom	TC
Brad Roberts	612-703-7368	2 Bedroom	
Claudia or Art	952-405-9094	4 Bedroom	SFH
Core Crossings	952-697-9005	1, 2 & 3 Bedroom	TC
Dave Schoenhofer	612-751-5496	3 Bedroom	
Dennis Alexander	952-607-0073	3 Bedroom	
Doug Wilenbring	612-363-3916	3 Bedroom	
Evergreen Heights	952-445-2899	2, 3 & 4 Bedroom	TC
Glendale Place	952-403-9266	1 & 2 Bedroom	55+
Henderson Apartments	952-737-4000	1 & 2 Bedroom	55+
Huntington Park Apartments	952-491-0915	1, 2 & 3 Bedroom	
Jim O'Neil	805-621-7738	3 & 4 Bedroom	SFH
John Mahoney	952-447-3360	4 Bedroom	
Kurt Zarth	952-270-3373	Studio Apartment	
Levee Drive Apartments	952-445-2001	1 Bedroom	62+
Mark Gemensky	651-246-0545	5 Bedroom	
Nina Lyakh	952-994-3185	4 Bedroom	
Northridge Court	952-445-8820	1 & 2 Bedroom	55+
Qamar Farah	952-403-1255	3 Bedroom	
River Bend Townhomes	952-496-0083	1, 2 & 3 Bedroom	TC
River City Centre	952-445-5107	1 & 2 Bedroom	55+
Riva Ridge	952-496-1139	2 & 3 Bedroom	
Sarazin Flats	612-243-3111	1, 2 & 3 Bedroom	
Sri Prasanna	612-806-7521	3 Bedroom	
Stephen Demers	213-634-8242	3 Bedroom	
Taylor Ridge Townhomes	952-496-2787	3 Bedroom	
Tony Theisen	952-432-8669 / 651-283-0439	2 Bedroom	
Whispering Heights	952-445-3182	1, 2 & 3 Bedroom	
White Topaz Holdings	952-465-5501	3 Bedroom	
The Willows	952-698-2355	1, 2 & 3 Bedroom	TC



SOUTH METRO SENIOR PROPERTIES
*Outstanding independent senior apartment communities
for adults 55+*



Glendale Place
GlendalePlaceApts.com
4615 West 123rd Street
Savage, MN 55378
P: 952-403-9266
F: 952-736-7618



Market Village
MarketVillageApts.com
100 J Roberts Way
Elko New Market, MN 55054
P: 952-461-1644
F: 952-461-1650



The Hamilton
TheHamiltonApt.com
4735 West 123rd Street
Savage, MN 55378
P: 952-890-8533
F: 952-890-7399



Northridge Court
NorthridgeCourtApts.com
101 Fuller Street North
Shakopee, MN 55379
P: 952-445-8820
F: 952-233-5332



Philipp Square
PhilippSquareApt.com
116 1st Ave Northwest
New Prague, MN 56071
P: 952-758-4610
F: 952-758-6211



The Henderson
TheHendersonSeniorApts.com
500 Sommerville Street South
Shakopee, MN 55369
P: 952-737-4000
F: 952-322-7796



Brentwood Court
BrentwoodCourtApts.com
285 Creek Lane South
Jordan, MN 55352
P: 952-492-3406
F: 952-492-3420



River City Centre
RiverCityApt.com
205 First Ave East
Shakopee, MN 55379
P: 952-445-5107
F: 952-403-0202



Brentwood Terrace
BrentwoodTerraceApts.com
405 Seville Drive
Jordan, MN 55352
P: 952-426-4088
F: 952-215-0326



Legacy Central
LegacyCentralSeniorApts.com
125 6th Avenue East
Shakopee, MN 55379
P: 952-715-3201

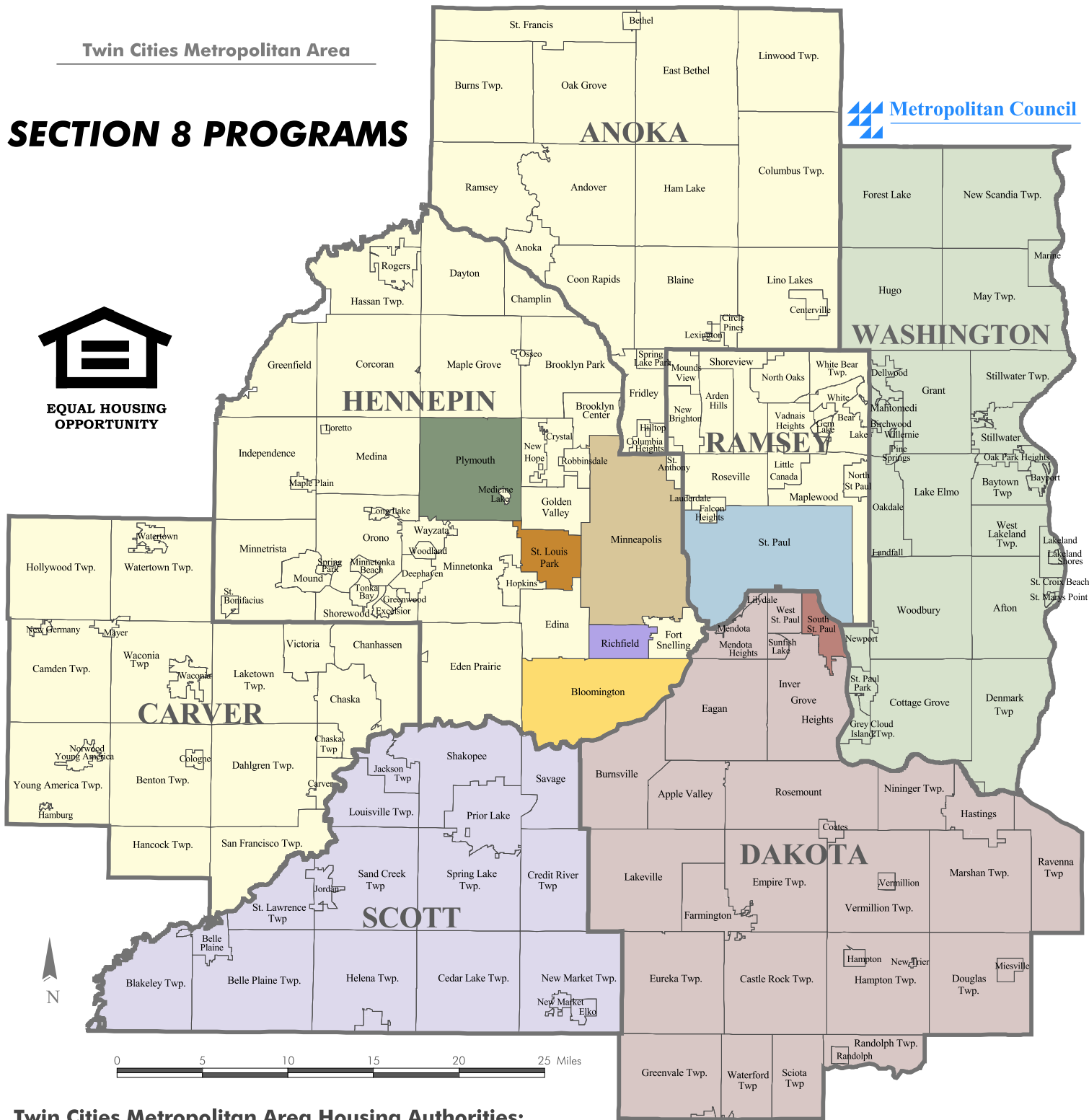
See the full 55+ portfolio at SeniorApartmentsMN.com  

Great Lakes Management Co. 12755 State Highway 55 Suite 125 Plymouth, MN 55441 763-377-1800 GreatLakesMC.com

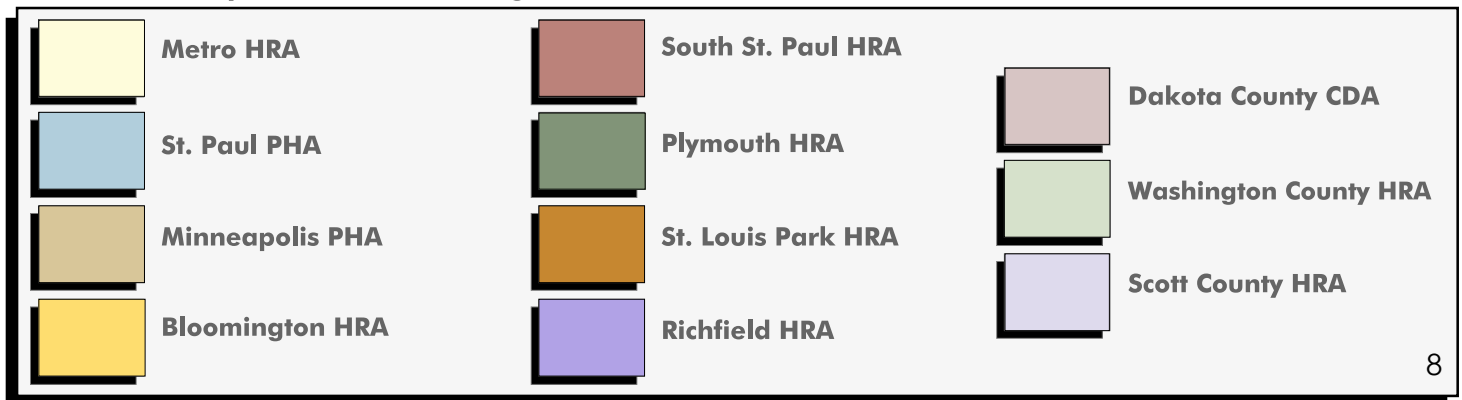
SECTION 8 PROGRAMS



**EQUAL HOUSING
OPPORTUNITY**



Twin Cities Metropolitan Area Housing Authorities:



FOOD RESOURCES

CAP Agency- Community Action Partnership of Scott-Carver-Dakota Counties - CAP food shelf serves all of Scott County

- (952) 496-2125 (option 1)
- foodshelf@capagency.org
- 738 1st Ave E. Shakopee, MN 55379

United Way 2-1-1 - Provides free and confidential health and human services information for people in Minnesota. Get connected to community resources statewide.

- Dial 2-1-1 or (651) 291-0211
- 211unitedway.org

WIC Program (Women, Infants & Children) - is a nutrition and breastfeeding program that helps eligible pregnant women, new mothers, babies and young children.

- (952) 818-3728
- health.state.mn.us/people/wic/index.html

Loaves and Fishes Community Hot Meals - provides nutritious meals and serving all of Scott County.

- (612) 377-9810
- loavesandfishesmn.org/
- 119 8th Ave W. Shakopee, MN 55379

Seniors 60+ Meals on Wheels - food support for seniors living in Scott, Carver, and Dakota counties

- (952) 402-9855
- seniornutrition@capagency.com

SCA Services - Serves all of Scott County with diapers, clothing, and feminine hygiene. Located at Holy Trinity United Methodist Church.

- (763) 283-8691
- sca-mn.org/
- 6170 Arcadia Avenue, Prior Lake, MN 55372

Second Harvest Heartland - surplus food distribution. Second Thursday of every month.

- (952) 447-8282
- friendshipmn.org/
- 17741 Fairlawn Avenue, Prior Lake, MN 55372

MN Food Helpline - Food resource helpline

- (888) 711-1151
- mn.gov/dhs/mnfoodhelper/

LOCAL AREA FOOD SHELVES

Belle Plaine Food Shelf:

- (612) 751-9923
- 128 N Meridian Street
Belle Plaine, MN 56011

Jordan Food Shelf:

- (952) 292-8759
- 312 Water Street
Jordan, MN 55352

New Prague - Peace Center Food Shelf:

- (952) 758-4688
- 313 Columbus Ave. N
New Prague, MN 56071

Prince of Peace Food Shelf:

- (952) 898-9311
- 13901 Fairview Drive
Burnsville, MN 55337

VEAP - On-site food pantry. Appointments available by phone.

- (952) 888-9616
- veap.org/
- 9600 Aldrich Avenue S
Bloomington, MN 55420

Ruby's Pantry - Pop up food pantry

- (888) 711-1151
- rubyspantry.org/home
- Various locations and dates- Scan the QR code below to find your nearest location.



GENERAL RESOURCES

General

CAP Agency Energy Assistance Program - CAP offers a variety of services including energy assistance and the Weatherization Program. Apply online.

- (651) 322-3500
- Email: eap-info@capagency.org
- capagency.org/housing-services/energy-assistance/

FISH- Families & Individuals Sharing Hope - A community network providing general and financial support to those in need.

- (952) 440-3600
- fishpartnernetwork.org/

Shakopee Family Resource Center - information about community resources, referrals for services, or assistance completing applications and paperwork.

- (952) 818-3795
- scottcountymn.gov/2016/Family-Resource-Centers
- 1615 Weston Ct., Shakopee, MN 55379

Reuse Room - located within the Household Hazardous Waste Facility. Provides household products in usable condition, free of charge.

- (952) 496-8787
- scottcountymn.gov/589/Reuse-Room

Great Scott County - Discover what's happening in Scott County. Subscribe to find upcoming events, volunteering, and community information

- greatscottcounty.org/

Child Care

Child Care Assistance Programs (CCAP) - There are three childcare assistance programs administered by Scott County.

- (952) 445-7751
- scottcountymn.gov/305/Child-Care-Assistance-Programs-CCAP
- 200 4th Ave W. Shakopee, MN 55379

CAP Agency Head Start Programs - Head Start: Free preschool program for children ages 3-5. Early head start: Free home visiting serving pregnant women and children from birth to three years.

- (651) 322-3500 (option 2)
- Email: headstart@capagency.org
- capagency.org/head-start/

TRANSPORTATION

Minnesota Valley Transit Authority

- (952) 882-7500
- mvta.com/connect/

Transit Link

- (651) 602-LINK (5465)
- metrotransit.org/transit-link

Guaranteed Ride Home

- metrotransit.org/guaranteed-ride-home-program-guidelines

Domestic Violence & Mental Health

Southern Valley Alliance - A non-profit organization providing resources to victims of domestic violence and their families.

- (952) 873-4214
- svamn.org/

SVC- Sexual Violence Center - Support for those who are 12 years and older who have been impacted by sexual violence. Serving Scott, Carver, & Hennepin counties.

- (952) 440-3600
- sexualviolencecenter.org/

National Domestic Violence Hotline - Domestic violence hotline with support from a live advocate. Call, chat, text.

- 1-800-799-SAFE (7233)
- thehotline.org/

988 LIFELINE - suicide & crisis lifeline; call, text, or chat.

- 1-800-799-SAFE (7233)
- 988lifeline.org/

Scott County Adult Mental Health/Anchor Center – Case management services are available to help adults with serious and persistent mental illness.

- (952) 496-8666
- scottcountymn.gov/254/Adult-Mental-Health

Education

Scott County Employment and Training - CareerForce partner; helps residents obtain employment and pursue career goals.

- (952) 496-8310
- scottcountymn.gov/475/Employment-Training

Southwest Metro Intermediate District 288 - ESL, job training, adult career track, GED, and more.

- (952) 567-8100
- swmetro288.org/
- 4601 Dean Lakes Blvd. Shakopee, MN 55379

VRS Student Career Services - employment services for students and adults with disabilities.

- (651) 259-7366
- mn.gov/deed/job-seekers/disabilities/

Community Resource Center – No cost job training opportunities in several career fields. Intended for eastern African youth, 18+, not enrolled in K-12 education.

- (952) 378-1243
- communityresourcemn.org/

Career Lift – Drive for 5 grant funding. Provides no cost adult certifications in high demand, high paying jobs. Job placement and retention services provided by the Shakopee Chamber of Commerce.

- shakopee.org/careerlift/

LEGAL SERVICES

Beyond Backgrounds - support for those with criminal, credit, and rental history barriers

- (612) 522-2100
- HousingLink.org/Beyond-Backgrounds

Home Line - tenant advocates provide free advice regarding landlord/tenant law

- 1-866-866-3546
- homelinemn.org/

Southern Minnesota Regional Legal Services – non-profit law firm providing free legal help to low income and elderly persons

- (651) 222-5863
- smrls.org/

HOMEOWNERSHIP RESOURCES

Scott County CDA Homeownership services

Creating possibilities for housing is core to our mission, and this includes helping homeowners. We offer affordable, no-cost programs for folks to explore first-time homeownership, learn about community land trust homes, and help those facing foreclosure find the answers they need. Through these programs, prospective and current homeowners are supplied with information from a trusted source.

Community Resources:

Minnesota Housing Finance Agency - This is a state agency with a variety of programs including foreclosure prevention programs, RAFS, rehab, first time homebuyer services.

- (651) 296-7608
- mnhousing.gov
- 400 Wabasha Street W. Suite 400, St. Paul, MN 55102

Reverse Mortgage Counseling - Our organization does not offer reverse mortgage counseling. Just to help, here are the three organizations in Minnesota that provide this service:

- **LSS:**
888-577-2277
financialcounseling.lssmn.org/financial-wellness-services/reverse-mortgage-counseling
- **Washington County Community Development Agency:**
651-458-0936
washingtoncountycda.org/housing-resources/homebuyer-programs/
- **Catholic Charities of St. Cloud:**
320-650-1664
financialcounseling@ccstcloud.org

University of MN Extension Service - Volunteers are available to discuss budgeting issues, credit card debt, etc.

- (952) 492-5410
- extension.umn.edu/local/scott
- 7151 190th Street W. Suite 100, Jordan, MN 55352

SCOTT COUNTY CDA

Services provided by our agency:

- Homeownership Education & Counseling
- Foreclosure Prevention Counseling
- Community Land Trust
- Home Fix-Up Resources

2026 First Time Homebuyer Workshop Schedule

- January 31st – 8am-4:30pm
- March 24th & 25th: 4pm -8pm
*Spanish only- must attend both days
- May 19th & 20th: 4pm – 8pm
*must attend both days
- September 12th: 8am-4:30pm
- November 7th: 8am-4:30pm

Scan the QR code below to learn more about these services



HOMEOWNERSHIP RESOURCES

Home Rehab Resources:

Weatherization Assistance Program – Grants are administered by Dakota County and serve Scott and Carver County residents. Applicants must first qualify for Energy Assistance through the CAP Agency. Includes single family and mobile homes.

- (651) 675-4465
- info@dakotacda.org

Scott County Emergency Energy Assistance – For emergency situations like furnace outages.

- (952) 496-8686
- capagency.org/housing-services/energy-assistance/

Center for Energy and Environment – home improvement loan programs.

- (612) 335-5884
- mncee.org/home-improvement

Project Chore – Assists 55+ adults with chore help and minor home improvements.

- (612) 999-3939
- thassan@capagency.org

Rebuilding Together MN – provides volunteer-delivered safe and healthy housing repairs to single family and mobile homes.

- (651) 776-4273
- rtmn.org/apply-for-help/home-repair-program/

Scott County Aging & Disability Services – provides home and community-based services to meet the needs of people with disabilities and older adults.

- scottcountymn.gov/279/Aging-and-Disability-Services
- HCCIntake@co.scott.mn.us

SCOTT COUNTY CDA

Residential Rehab Loan Program

- Zero interest home improvement loans with no monthly payments.
- Valid for Shakopee residents
- Includes roof replacement, furnace replacement, electrical and plumbing repairs, insulation, special needs and accessibility.
- Visit our website for more information and to apply
- <https://scottcda.org/home-improvement-loan-program/>

ARE YOU READY TO BUY YOUR FIRST HOME? WE CAN HELP.

People participating in our homebuyer counseling program work on budgets, how to navigate the steps of a mortgage, and setting goals to transform the dream into reality. After participating in counseling and attending a qualified homebuyer education workshop, many people qualify for a grant, a helpful chunk of change to put towards their down payment!

Working with a homeownership counselor and/or in our workshops, you'll prepare yourself with a multitude of helpful tools that make buying a home so much easier to understand.

OVERVIEW



In around 8 hours at our workshop, you'll be equipped with tools from local professionals. Resources are available if English isn't your first language.



Workshop attendees can go one step further with Homebuyer Counseling to learn about personal mortgage readiness.



Participants who attend a workshop and participate in counseling may be eligible for a grant if they are purchasing their first home in Scott County.

**READY TO GET STARTED?
VISIT [SCOTTCDA.ORG](https://scottcda.org)**

WHEREVER YOU ARE IN THE PATH TO HOMEOWNERSHIP, WE OFFER HELPFUL PROGRAMS FOR FIRST-TIME HOMEBUYERS.

In-person Workshop

An 8-hour class taught by HUD-certified counselors and covers topics such as budgeting, credit scores, mortgage loans and what to expect at closing, real estate, home inspection, and home maintenance. This program has a \$40 registration fee. To get started, complete the course application on our website.

Framework Online Workshop

Framework is an online homebuyer education course for first-time homebuyers to participate from the comfort of their own home. The course costs \$75 and teaches a homeownership curriculum much like our in-person workshops. You go at your own pace and receive a certificate at the end of the course. [Visit our website to learn more.](#)

Pre-purchase Counseling

Our first-time homebuyer counseling is a great way to get the ball rolling, even if you are just starting to think about homeownership. Together, we formulate a path to homeownership and participants may qualify for a grant after counseling and education, to be used towards a down payment or closing costs. Besides the cost of pulling your current credit report, there is no cost to you.

First-time Homebuyer Grant

If you have completed the CDA's counseling and education courses and are close to purchasing a home, you may qualify for a grant to apply toward your down payment or closing costs. To be eligible, you must be a first-time homebuyer purchasing a home in Scott County and meet income and other loan requirements. Please see the grant criteria on our website for more information.

To ask a question about these programs please contact cda-info@scottcda.org or 952-402-9022



Scott County Community Land Trust Program

The Scott County CDA has created the SCOTT COUNTY COMMUNITY LAND TRUST to put homeownership within reach for lower to moderate income households.

The land trust model (removing the land from the sale price of the home) works like this:

- The purchase price is more affordable because the homeowner is only buying the house, not the land.
- The homeowner leases the land from the community land trust.
- The homeowner sells the home at a restricted price to keep it affordable for the next buyer.
- The homeowner receives a portion of the appreciation for the property when they sell.

OVERVIEW



Must be a first time homebuyer. Cost of housing must not exceed 30% of your income. Other eligibility requirements can be found on the back of this flyer.



Attending homebuyer education and engaging in pre-purchase counseling is required to ensure homeownership readiness.



The Land Trust will provide a subsidy on the market purchase price of a home. In turn, when you sell, you will receive 25% of the appreciation of the value of the home.

**WANT TO FIND OUT MORE?
VISIT [SCOTTCDA.ORG/HOMEOWNERSHIP](https://scottcda.org/homeownership)**

The Scott County CDA invests in possibilities to live and work in Scott County. With this mission in mind, the CDA wishes to put homeownership within reach for households of lower to moderate income who otherwise would be denied such opportunities because of a lack of financial resources. The land trust model (removing land from sale price of home) will fill a niche for those homeowners that not only want a home that they can afford, but also have the shared vision of making their home affordable for future generations of homebuyers.

ELIGIBILITY REQUIREMENTS

- Must be a first time homebuyer—*not have owned a home or property in the last 3 years. (manufactured/mobile homes excluded).*
- Must have graduated the CDA Homestretch (other Homestretch is eligible) workshop no longer than 5 years before and up until closing (will accept Framework online class).
- Must have completed a minimum of one pre-purchase counseling session with Scott County CDA Homeownership Counselor within the last 12 months.
- Must attend a community land trust orientation class.
- Must be in good standing with the Scott County CDA.
- Mortgage payment must not exceed 30% of gross income (may include Principal/Interest/Taxes/Insurance, Mortgage Insurance, Homeowners Association (HOA) dues, ground lease fee, replacement/repair reserves).
- Down payment/closing costs must be at least \$1,000 from buyers own funds.
- Homebuyer must meet with a lender and be deemed “pre-approved” for CONVENTIONAL mortgage.
- Must meet Income Requirements; income less or equal to 60-80% of AMI.*

*See website for most up to date income guidelines. www.scottcda.org

- Preference for households where one head of household member works or lives in Scott County.
- Preference for households in a Scott County CDA rental program.*must be in good standing.

LEARN MORE

Check out information about our Scott County Community Land Trust program on www.scottcda.org, including a prescreening form, list of eligibility requirements, available properties, a lender list, and more.

Contact Jessica Erickson, (952) 641-5173, jerickson@scottcda.org



ARE YOU FACING FORECLOSURE? YOU HAVE OPTIONS. AND WE CAN HELP.

Facing foreclosure can be scary. If you're behind on your mortgage or struggling to keep up with your payments, we're here to help with free, unbiased, confidential services to get things back on track. You have options!

Together, we formulate a path to navigating the complexity of foreclosure and uncover options that make sense for you and your family.

OVERVIEW



From 2023, 93% of households stayed in their homes and avoided foreclosure after participating.



Each participant in our program works with a HUD certified counselor. Topics include budgeting, homeowner rights, and much more.



Our foreclosure counseling is 100% free of charge to citizens of Scott County. You shouldn't have to pay to a third-party service for help!

READY TO GET STARTED?
VISIT SCOTTCDA.ORG/SIGNUP

Creating possibilities to live and
work in Scott County.

The first step of the process is an initial screening with your counselor to assess your situation and then work with you to develop an appropriate action plan. During the initial screening you will talk through:

- Foreclosure Process in Minnesota Overview
- Homeowner rights and obligations
- Fair housing and scam avoidance
- Budgeting
- Assisting with loss mitigation
- Coordinating services between client and servicer
- Timeframe

For some clients, the initial action plan and periodic check-ins are all that is needed to resolve the issue. For others, in-depth counseling is required. The counselor will work with you to discuss a timeframe and schedule follow-up appointments as necessary. Interpreters are available upon request for all counseling sessions.

GETTING STARTED

Step 1 - Online Intake



Step 2 - Complete Supplemental Packet



Step 3 - Return all Forms & Documents

Attn: Homeownership
Scott County CDA
100 5th Avenue E
Shakopee, MN 55379

*To participate in Scott County CDA's Foreclosure Counseling, you must register online. A counselor will contact you to make an appointment.





Investing in possibilities to
live and work in Scott County.

Scott County CDA Economic Development



Center for Entrepreneurship Business Accelerator Program –

The Business Accelerator program supports the growth of emerging businesses in an entrepreneurial environment that encourages collaboration, fosters job creation, and provides connections to key resources. Lease space or virtual membership options!

<https://scottcda.org/resource/accelerator/>



Next Stage for Entrepreneurs – Business advisory services available at *no charge* to entrepreneurs and existing businesses through our Business Advisor, Lee Hall. Business Financing options are also available.

<https://scottcda.org/resource/nextstage/>



Annual Scott County FAST-TRACK Challenge – First-stage businesses and entrepreneurs have an opportunity to pitch their business ideas to a panel of judges and compete for start-up funds and professional business services. <https://www.scottcountyfasttrack.com/>



Business Retention & Expansion Visits – Recognizing the importance of fostering organic growth, the CDA has been assisting the City of New Prague with Business Retention & Expansion visits – this service is available to other cities as well.



Economic Development Assistance Program (EDAP) – A partnership loan program available to Scott County cities to assist with infrastructure type projects supporting economic development efforts.



Business Revolving Loan Fund – Loans available to local businesses/entrepreneurs to assist with gap financing needs. Loans are managed and administered through NextStage. <https://scottcda.org/resource/revolving-loan-programs/>

