



**SAINT PAUL  
MINNESOTA**

# Healthy Homes Program Guidelines

## ***Section 1: Background***

### Program Purpose & Goals

The Healthy Homes Saint Paul program will pre-weatherize and weatherize 1-4 unit residential properties occupied by low-income homeowners. Living in a home that needs basic repairs and uses excess energy is a source of added stress and financial strain that can put families at greater health and safety risks. The following program goals will seek to deliver on these community concerns:

1. Serve homeowners deferred from other local weatherization programs
2. Lower homeowners' energy cost-burden
3. Preserve affordable homeownership by improving energy efficiency and housing quality
4. Leverage applicable resources to maximize program benefits
5. Prepare Saint Paul residents to be more climate resilient for the future

### Program Benefits

- **Lower Energy Bills:** Participating homeowners will have reduced energy cost-burden.
- **Healthier, more comfortable homes:** Pre-weatherization measures include mitigating mold and asbestos, and weatherized homes are less drafty and more comfortable.
- **Invest in Aging Housing stock:** Healthy Homes will extend the life of older homes by mitigating health and safety risks.
- **Improve climate resilience:** The program's investments will reduce energy usage and related emissions, both directly and by extending the life of the embodied carbon in the existing housing stock.

### Prioritize Equity

This program prioritizes equity by supporting lower-income homeowners who are deferred from or do not qualify for other programs or have significant energy burdens. Many homes deferred by other programs need costly mold or asbestos abatement before they can be safely weatherized, leaving residents in possibly unhealthy homes that also have high energy bills.

## ***Section 2: General Policies***

### Operation, Funding Source, & Administration

The City of Saint Paul ("City") Department of Planning and Economic Development ("City Staff") operates these programs with local City funding.

## Definitions

- **Home Energy Audit (also known as Energy Audit or Home Energy Assessment):** a home inspection to evaluate home energy use and prioritize the most cost-effective opportunities to reduce energy bills and improve home comfort<sup>1</sup>.
- **Pre-Weatherization:** improvements needed before a home can be safely weatherized<sup>2</sup>.
- **Principal Residence:** dwelling where a person has established a permanent home from which the person has no present intention of moving. A principal residence is not established if the person has only a temporary physical presence in the dwelling unit<sup>3</sup>.
- **Scope of Work:** list of required work items necessary to accomplish pre-weatherization and weatherization.
- **Weatherization:** the process of protecting a home's interior from outside elements like moisture, sun, snow, ice damage, cold air in winter, and hot, humid air in the summer; improvements are made to reduce energy use and to make the home healthier and more comfortable<sup>4</sup>.

## Program Grant Limits

Eligible applicants may qualify for a minimum of \$5,000 and a maximum of \$50,000 in assistance. All assistance must be used to fund eligible pre-weatherization and weatherization measures as described in these guidelines.

## Participation Agreements & Draw Requests

Assistance will be provided in the form of a grant used to pay contractors upon completion of improvements. Funds will not be paid directly to program participants. Funds do not need to be repaid by property owners.

Participation agreements will be signed between approved applicants and the City before work begins. Assistance will be paired with available rebates whenever possible. Participants will be advised to explore eligibility requirements for claiming any federal tax credits for work items paid for with Healthy Homes assistance.

Quality assurance checks will be conducted for all Scope of Work items in a given draw request. Items found to be incomplete or deficient shall not be included in the request. City Staff may withhold a final payment to the Contractor until the project is completed. Approved permits and lien waivers must accompany each request.

## Repeat & Related Program Participation

Each property may qualify for assistance once. Participants may be eligible for other City programs; participation in this program should not exclude an applicant or property from receiving other forms of public assistance. Funds are paid directly to contractors and are not considered income for homeowners.

## Income Qualification

Healthy Homes will have three (3) income qualification methods as follows:

**Method 1:** Geographic income-qualified areas. A map of the income-qualified areas for Healthy Homes is available in **Exhibit A**. The areas are census tracts meeting one of the below criteria based on 2015-2019 U.S. Census data:

- A. 90<sup>th</sup> percentile or higher for various factors related to health, housing, & climate and in the 65<sup>th</sup> percentile or higher for lower-income populations (federal percentiles of all census tracts)

<sup>1</sup> [U.S. Department of Energy, Home Energy Assessments](#)

<sup>2</sup> [Minnesota Statute §216B.2402, subd. 20](#)

<sup>3</sup> [City of Saint Paul Code of Ordinances, Ord 18-1, § 1, 1-24-18, \(k\)](#)

<sup>4</sup> [Climate Reality Project](#)

- B. 90<sup>th</sup> percentile or higher for various factors related to socioeconomic status and has more than 10% of the adult (25+ years) population with less than a high school education

**Method 2:** Current participation in public, private, or nonprofit assistance programs with an income qualification less than or equal to this program's eligibility requirements. Applicants may submit documentation indicating their approval for or enrollment in an assistance program. City staff will confirm the program's income level and that the review process involved submitting documentation.

**Method 3:** If a property is not located in the geographic area mapped in **Exhibit A** and the applicant is not part of another assistance program as described above, applicant can submit their income qualification documentation as outlined in Section 3 of these guidelines.

### Inspections

City Staff or contractors will inspect properties by conducting home energy audits, taking photo documentation of the property and completed work, and conducting quality assurance to inspect installed work items.

### Eligible Contractors & Applicable Contracting Policies

Contractors are to be selected in partnership with the City's Department of Human Rights and Equal Employment Opportunity (HREEO) and in accordance with Public Contracts Purchasing Procedures as outlined in Chapter 82 of the [City of Saint Paul Administrative Code](#) and with the [Uniform Municipal Contracting Law as outlined in Chapter 471.345 of the State of Minnesota Statutes](#). Contracts are subject to compliance as determined by HREEO.

### Eligible Repairs & Improvements

Funding eligible uses/costs are limited to the list of work items in Section 4 of these guidelines. All eligible work items must comply with these Program Guidelines and be completed in accordance with all relevant codes and permit requirements from the City's Department of Safety and Inspections and other governing bodies. Expenses incurred by applicants are not eligible for payment or reimbursement. Applicants cannot request City contractors complete additional work beyond the approved Scope of Work at any point during the program participation term, even if offering to pay separately out of pocket.

### Program Subject to Alteration, Suspension and Discontinuation

The City reserves the right to alter these Guidelines and to suspend or discontinue the program at any time. Income limits will be updated annually to reflect HUD income limits. These updates do not require City Council Action. Other changes to the terms of these guidelines that may be changed administratively and without City Council approval include:

- A. Procedural changes that update, improve, or streamline the application process.
- B. Procedural changes that update, improve, or streamline the loan servicing process.
- C. Other non-substantive changes that do not increase or decrease award maximums, income limits, loan terms, or other financial policies.

Changes to this document that do require City Council approval include but are not limited to:

- A. Changes to total or individual award maximums.
- B. Changes to eligibility criteria, apart from updating HUD income limits to reference the most recently published figures.

### **Section 3: Eligible Homeowners**

#### Eligibility Criteria

As described in Section 2, to qualify for assistance, applicants must either be in the geographic areas identified in the attached map, provide proof of current participation in another assistance program with an equal or lower income limit, or meet the requirements outlined below.

- General
  - Own and occupy an eligible property as their principal residence
  - Have a homestead tax classification on the property
  - Have a qualifying interest, individually or in aggregate, in the property, consisting of at least one of the following:
    - A valid life estate. Such life estate must be recorded and must appear in the records of the Ramsey County Recorder's and/or Registrar's Office;
    - A minimum 1/3 interest in the fee title. Such interest may be subject to a mortgage;
    - A minimum 1/3 interest as a purchaser in a contract for deed with respect to the structure being improved. Such contract for deed must be recorded and must appear in the records of the County Recorder's and/or Registrar's Office.
  - Not have received payouts from insurance policies for items included in the Scope of Work
  - Not be on the City of Saint Paul Adverse Lending List
  - Be current on real estate taxes and special assessments on the property
- Additional Required Application Documents
  - Program application
  - Signed income self-verification affidavit (all household adults 18+)
  - Signed data practices form (all household adults 18+)
  - Copy of homeowners' insurance policy
  - Insurance claims for items included in the Scope of Work, if applicable
  - Signed consent form to allow City Staff to access Xcel Energy use history
  - Additional necessary forms as approved by the City Attorney's Office

#### Eligible Properties

To be eligible for Healthy Homes assistance, a property must:

- Be located in the City of Saint Paul
- Have its own legal description
- Have been built before 2000<sup>5</sup>
- Have outstanding health and safety repairs prohibiting the property from being weatherized
- Have a Residential tax classification
- Contain no more than four (4) dwelling units
- Have eligible pre-weatherization work items to warrant Healthy Homes assistance
- Be verified to be owned by the applicant through a title and public property records check
- Have a homeowner's insurance policy

#### Denial of Healthy Homes Applications/Assistance

Healthy Homes assistance shall be denied when:

- The applicant does not meet these program guidelines

<sup>5</sup> Minnesota Administrative Rules [Chapter 1322 Part 0402 Section R402](#), Building Envelope; [2020 Minnesota Energy Code with ANSI/ASHRAE/IES Standard 90.1-2016](#); [EPA Energy Star Recommended Home Insulation R-Values](#)

- The amount of rehabilitation to be done is not sufficient to make the property ready for weatherization, safe for habitation, and/or the structure is beyond repair
- The property is not accessible for rehabilitation needs, such as hoarding or homeowner nonresponse
- The applicant is not cooperative with City Staff and/or contractors in such a way that creates a hostile environment.

**Section 4: Eligible Uses/Costs**

The below categories/work items are eligible uses/costs for Healthy Homes Saint Paul. Products must be [ENERGY STAR certified](#) if applicable. All work items must be approved by the property owner and City Staff prior to starting construction. City Staff will exclude work items from Scopes of Work if said items are not eligible and/or required to pre-weatherize or weatherize a given property. Staff will review potential improvements based on the property’s systems, owner’s goals, and utility costs. Staff will calculate projected utility costs for owners to ensure proposed Scopes of Work indicate a lower energy burden after completion<sup>67</sup>

<b>Categories</b>	<b>Eligible Work Items</b>
Inspections	<ul style="list-style-type: none"> <li>• Energy audit</li> <li>• Identify existing health and safety issues</li> <li>• Blower door test</li> <li>• Infrared air leak test</li> <li>• Combustion testing</li> </ul>
Hazardous Materials Tests & Clearances	<ul style="list-style-type: none"> <li>• Lead-based paint, mold, asbestos, radon</li> </ul>
Project Management	<ul style="list-style-type: none"> <li>• Project management/administration fees</li> <li>• Permit costs</li> <li>• Waste disposal affiliated with the Scope of Work items, including dumpsters</li> <li>• Lead-safe practices and clean-up for homes built before 1978</li> </ul>
Hazardous Materials Mitigation & Remediation	<ul style="list-style-type: none"> <li>• Vermiculite/asbestos remediation</li> <li>• Mold mitigation, such as:                             <ul style="list-style-type: none"> <li>○ Grading and landscaping for seepage control</li> <li>○ Gutter/downspouts repair, replace, addition</li> <li>○ Sump pump repair, replace, addition</li> <li>○ Black mold removal</li> </ul> </li> <li>• Radon mitigation</li> </ul>
Structural Repairs & Replacement (non-moisture related)	<ul style="list-style-type: none"> <li>• Foundation repairs</li> <li>• Roof repairs or replacement including decking material and roof, and/or changing roof material (e.g. shingles to metal)</li> </ul>
Plumbing	<ul style="list-style-type: none"> <li>• Repair or replace root cause of leaks, sewer problems</li> <li>• Red-tagged plumbing replacement</li> </ul>
Electrical Repairs & Replacement	<ul style="list-style-type: none"> <li>• Knob and tube wiring replacement</li> <li>• Loose or damaged wire repair</li> </ul>
Crawl Spaces	<ul style="list-style-type: none"> <li>• Improve accessibility (if needed for weatherization work)</li> </ul>
Heating & Cooling (HVAC)	<ul style="list-style-type: none"> <li>• Repair or remove improper or ineffective ducting</li> <li>• Remove chimney liner</li> <li>• Gas valve repair</li> </ul>

<sup>7</sup> [State of Minnesota Technical Reference Manual for Energy Conservation Improvement Programs Version 4.0 \(2023\)](#)

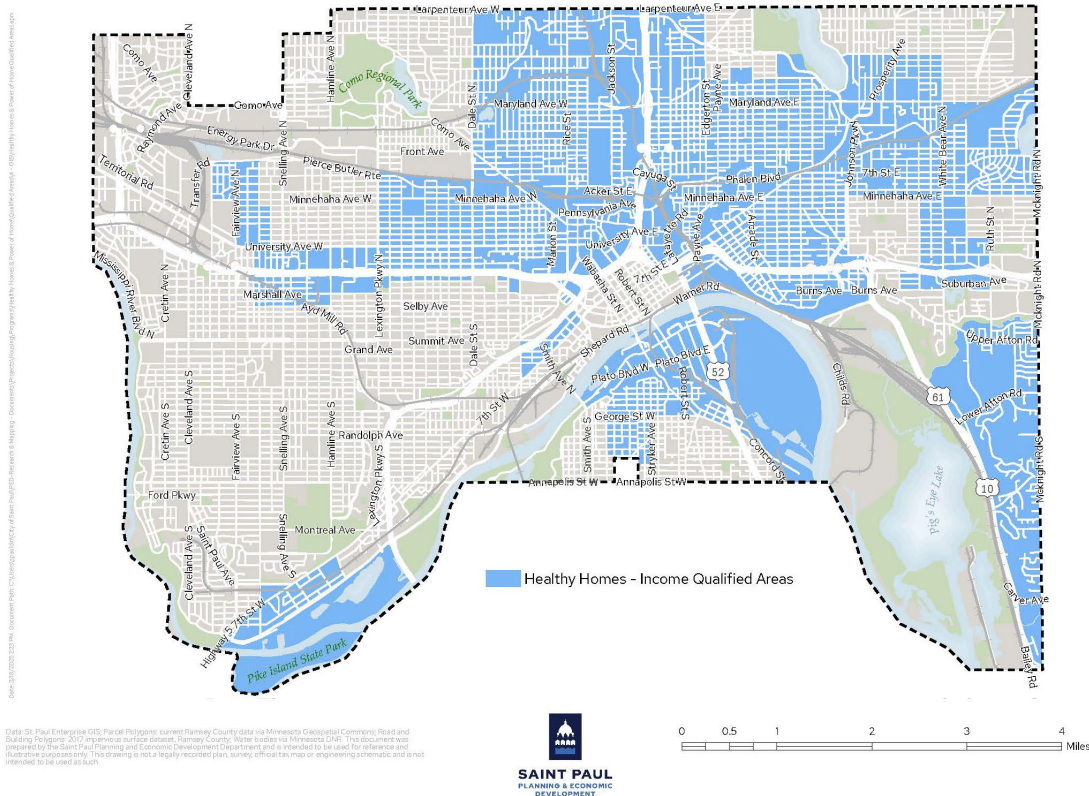


Integrated Pest Management (IPM)	<ul style="list-style-type: none"> <li>Bugs/vermin remediation and blocking and repair root cause</li> </ul>
Chimneys	<ul style="list-style-type: none"> <li>Flue repair &amp; tuckpointing</li> </ul>
Walls, Ceilings, & Flooring	<ul style="list-style-type: none"> <li>Interior and exterior wall repairs</li> <li>Ceiling and flooring repairs</li> </ul>
Additional Items	<ul style="list-style-type: none"> <li>Sensor repairs</li> <li>Mobile home skirting</li> <li>Smoke detectors and carbon monoxide detectors</li> </ul>
Air Sealing	<ul style="list-style-type: none"> <li>Caulking</li> <li>Weatherstripping</li> <li>Window reconditioning, repair, replacement*</li> <li>Door reconditioning, repair, replacement*</li> </ul> <p>*Replacement is last resort option due to high cost and low weatherization value; windows and doors are to be replaced only if all other applicable eligible work items have been exhausted, and City Staff confirm the window(s) and/or door(s) are the source of the outstanding issue.<sup>8</sup></p>
Insulation	<ul style="list-style-type: none"> <li>Attic insulation</li> <li>Wall insulation</li> </ul>
Ventilation	<ul style="list-style-type: none"> <li>Venting repair or replacement, including unsafe dryer venting</li> <li>Exhaust fan repair, replacement, addition (bathroom, kitchen)</li> <li>Vapor barriers, including vapor barrier paints</li> </ul>

**Exhibit A: Income-Qualified Areas**

**Healthy Homes - Income Qualified Areas**

Tuesday, March 18, 2025



<sup>8</sup> Fixing Drafty Windows

