

Housing Rehabilitation

Homeowner Participant Interest Survey 2027

City of Montevideo SCDP

The city of Montevideo is working with the Upper Minnesota Valley Regional Development Commission to apply for a Small Cities Development Program (SCDP) grant. **To apply, we must show interest and a need in the community.** If the grant application is selected, the program will be available to homeowners starting the **spring of 2027**.

Goal: To help income-eligible homeowners rehab and make improvements to their home.

- The SCDP program can pay for rehabilitation work of up to \$25,000.
- Funds are given as a no interest, forgivable loan (grant). 1/7 of the loan is forgiven each year for seven years.
- Refer to charts for eligible incomes to participate. If you are eligible, complete the form and return.

A). SINGLE FAMILY OWNER-OCCUPIED: 51-80% Median Income - 10% Owner Match

90% of the project costs are eligible through a deferred loan, 10% owner matching funds required

2026 80% HUD Income Limits for Chippewa County	<i>1 Person Household</i>	<i>2 Person Household</i>	<i>3 Person Household</i>	<i>4 Person Household</i>	<i>5 Person Household</i>	<i>6 Person Household</i>	<i>7 Person Household</i>	<i>8 Person Household</i>
	54,900	62,750	70,600	78,400	84,700	90,950	97,250	103,500

B). SINGLE FAMILY OWNER-OCCUPIED: 50% or less Median Income - NO Owner Match*

100% of the project costs are eligible through a deferred loan, No owner matching funds required.

2026 50% HUD Income Limits for Chippewa County	<i>1 Person Household</i>	<i>2 Person Household</i>	<i>3 Person Household</i>	<i>4 Person Household</i>	<i>5 Person Household</i>	<i>6 Person Household</i>	<i>7 Person Household</i>	<i>8 Person Household</i>
	34,300	39,200	44,100	49,000	52,950	56,850	60,800	64,700

Example project in the 51% - 80% Area Median Household Income category:

If the total project costs were	\$27,778
90% SCDP forgivable loan would be	\$25,000 (1/7 th forgiven each year for 7 years)
10% Owner responsibility would be	\$2,778 (owner cash or low interest loans)

Proposed Homeowner Housing Rehab Program (SCDP)

Montevideo Homeowner Participant Interest Survey

NOTE: This is NOT the application to determine eligibility or receive funds.

The signed form does not commit you to the program; it is simply an indication of interest that builds support for the City's application to receive the grant. If you sign the survey your name will be placed on a priority list to receive more information starting in 2028 if the city is awarded the grant. *Please Note: The answers you provide in this form are confidential. Your participation in this process is very important for the success of this project. Thank You!*

HOUSEHOLD INFORMATION

Name: _____

Home Address: _____

Mailing Address (if different than above): _____

Owner's Phone: _____

Email: _____

Are you a veteran? ☐ Yes ☐ No

Are you a city official? ☐ Yes ☐ No

Have you had a previous SCDP grant? ☐ Yes ☐ No If yes, approx. what year? _____

1. How many people live in your household full time? _____

2. Check below that best matches your 2025 or 2026 gross household income:

____ \$0 – \$34,300
____ \$34,301 – \$39,200
____ \$39,201 – \$44,100
____ \$44,101 – \$49,000
____ \$49,001 – \$52,950
____ \$52,951 – \$54,900
____ \$54,901 – \$56,850
____ \$56,851 – \$60,800
____ \$60,801 – \$62,750

____ \$62,751 – \$64,700
____ \$64,701 – \$70,600
____ \$70,601 – \$78,400
____ \$78,401 – \$84,700
____ \$84,701 – \$90,950
____ \$90,951 – \$97,250
____ \$97,251 – \$103,500
____ \$103,501 or higher

Do you: ☐ Own Your Home ☐ Rent Your Home

What improvements are you interested in making to your home? **Interior remodeling is not eligible.

- | | | | |
|---|---|---|--|
| ☐ Gutters | ☐ Windows | ☐ Doors | ☐ Siding |
| ☐ Insulation | ☐ Electrical | ☐ Heating | ☐ Front Steps |
| ☐ Plumbing | ☐ Roofing | ☐ Foundations | ☐ Railings |
| ☐ Safety/Accessibility | ☐ Lead Testing & Removal | ☐ Building Code Violations | ☐ Energy Efficiency |

Tell us more about the improvements you want to make to your home with SCDP funds:

Please mark your level of interest in this program:

- ☐ I'm mildly interested
☐ I'm interested but I need more info
☐ I'm very interested and think I will use the program
☐ I'm ready to use the program in 2027 on my home

Comments:

I understand that:

- SCDP funds are limited and in competition and may not be awarded to the City.
- If the grant is awarded, funds are limited. Applicants will be prioritized by filling out this survey on a first-come, first-serve basis and to be considered must complete a full application packet after the grant is received by the city.
- Being placed on a priority list does not guarantee funding.
- Participants in the program must be income qualified. The field administrator will do the verification in the full application packet.
- Homes must have needs that go beyond basic maintenance and will be inspected as part of the program.
- There will be a deferred loan (lien) placed upon the home for the SCDP funding for seven (7) years. If the home is sold or changes owners during that time, the remaining unforgiven loan must be paid back to the city.
- The rehabilitation must be coordinated through the field administrator for the project, and competitive bids must be received for the work. Any improvements/work done before coordinating with the site administrator will NOT be eligible for SCDP funding.
- The home must be occupied. No vacant households will be rehabilitated with SCDP funds.
- Information about additional programs that provide assistance for eligible homeowners will also be provided.

After reviewing the above information, including the financing package, I am interested in participating in this program.

Owner Signature

Date

Please return the completed form to:

Fill out online: <https://www.surveymonkey.com/r/MonteOO27>

Drop off: Montevideo City Hall or UMRDC

Mail: UMRDC
323 W Schlieman Ave

Appleton, MN 56208

Email: Kristi.fernholz@umvrdc.org

DEADLINE: October 20, 2026



Upper Minnesota Valley
**REGIONAL
DEVELOPMENT
COMMISSION**

Helping Communities Prosper

This survey is being conducted by the Upper Minnesota Valley Regional Development Commission (UMVRDC) who is writing this grant.

Any questions regarding this survey or the grant application please contact Kristi Fernholz: Kristi.fernholz@umvrdc.org or 320-289-1981 x106