**SMALL CITIES DEVELOPMENT PROGRAM**

**Housing Rehabilitation for Homeowners**

**City of Granite Falls**

The City of Granite Falls is preparing an application to Minnesota’s **Small Cities Development Program (SCDP)**. The program helps eligible homeowners make improvements to their home.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2017 HUD Income Guidelines | Eligibility is based on the following household income up to: | | | | | | | |
| 1 Person Household | 2 Person  Household | 3 Person Household | 4 Person  Household | 5 Person Household | 6 Person Household | 7 Person Household | 8 Person Household |
| Yellow Medicine County | $36,600 | $41,800 | $47,050 | $52,725 | $56,450 | $60,650 | $64,800 | $69,000 |
| Chippewa County | $37,800 | $43,200 | $48,600 | $54,000 | $58,350 | $62,650 | $67,000 | $71,300 |

**If the City’s grant application is approved and funds are awarded to the City in spring of 2018:**

* 75% of the project costs (maximum $18,750) would be in the form of a 7-year deferred/forgivable loan with 1/7th forgiven each year and then become a grant after 7 years.
* 25% of the project costs would be the homeowner’s responsibility. Additional grants and loans are available based on income; site administrators will assist homeowners identify owner match resources.
* Any costs above the maximum would be the homeowner’s responsibility.
* Any costs above the maximum allowed would be the homeowner’s responsibility.

An example project based on the maximum allowable forgivable loan would look similar to the following financial package:

**If the total project costs were $25,000**

75% SCDP forgivable loan would be $18,750 (1/7th forgiven each year for 7 years)

25% Owner responsibility would be $6,250 (owner cash or low interest loans)

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

Gutters Insulation Plumbing Safety/Accessibility Improvements

Windows Electrical Roofing Lead Testing & Removal

Doors Heating Foundations Building Code Violations

Siding Front Steps Railings Energy Efficiency   
Other/Comments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**How old are the following electric appliances in your home? Check the age of each of the following:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Age of Appliance | Refrigerator | Stove | Washer | Dryer | Hot Water Heater |
| 1 – 5 years |  |  |  |  |  |
| 6 – 9 years |  |  |  |  |  |
| 10+ years |  |  |  |  |  |
| Do not have one. |  |  |  |  |  |

**Do you:** \_\_\_\_\_ Own Your Home \_\_\_\_\_ Rent Your Home **Are you a veteran?** \_\_\_\_\_ Yes \_\_\_\_\_ No

**Is the home currently:** \_\_\_\_\_ In a Life Estate \_\_\_\_\_ Contract for Deed \_\_\_\_\_ Trust

**IMPORTANT:** If you have any interest in learning more about the program please sign the form and send it back to the UMVRDC. ***The signed form in no way commits you to the program;*** it is simply an indication of interest that builds support for the application. ***If you sign the form your name will be placed on a priority list to receive more information if funds are awarded next spring.***

**Granite Falls Small cities development Program**

**Intent to Participate Form**

Please return this form to: UMVRDC, 323 W. Schlieman Ave, Appleton, MN 56208  
or email: laura@umvrdc.org

## Return by: October 14th, 2017

320-289-1981 x102

 **Yes, I am interested in this program.**

# Name: ­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Home Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
 Mailing Address (if different than above): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Owner’s Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**I understand that**:

* SCDP funds are limited and in competition and may not be awarded.
* If the grant is awarded, funds are limited and in competition.
* Participants in the program **must be** income-qualified. The field administrator will do the verification.
* 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 in that time, the remaining un-forgiven 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.
* Being placed on a priority list does not guarantee funding.
* 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.

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Owner Signature Date