



# HOMEOWNERS WANTED!

Are you a homeowner who is interested in rehabilitation grants to make necessary repairs to your home?

If so, the Douglas County HRA and the City of Glenwood is looking for input from you. The more homeowner's interested in the program, the better chances of the program becoming available.

If you live in the City limits of Glenwood, and would consider participating in a grant program for eligible repairs to your home, please take a look at this flyer.

Eligible repairs are as follows:

- Health and Safety Issues
- Energy Efficiency i.e.; windows, doors, insulation
- Mechanical i.e.; electrical, plumbing, and heating systems
- Structural i.e.; roofs, foundations, floors, stairs
- Compliance with applicable State/local building code
- Sewer and water hook-ups, or fees



If funded the program would offer a grant, possibly up to \$24,000.00, to make necessary repairs to your home. The project would place a lien against your property for 10 years for a total of the construction costs. The loan will depreciate 20% a year after the first 5 years and be fully forgiven at the end of 10 years.

Loan packages will be based upon household income; below are examples of affordability.

Household income is 50% below the median income for the county. The household would be eligible for 100% grant to cover the construction costs, up to \$24,000.00. Ex; costs of repair/replacement is \$22,500.00. The grant would cover \$22,500.00 of the construction costs, the owner would be responsible for \$0.00.

Household income is at 70% of the median income for the county. The household would then be eligible for 80% grant to cover the construction costs. Ex: costs of repair/replacement is \$22,500.00. The grant would cover \$18,000.00 of the construction costs. The owner would have to come up with the remaining \$4,500.00 from any source other than this grant. Other sources could be other programs offered by the HRA, Savings, family and friend, conventional loans and more.



**See the reverse side of this flyer** for more information concerning the program, current income limits, and other proposed income verifications. If you feel that you may qualify and would be interested in participating if the funds are awarded, **please fill out the back side of this form and return to the Douglas County HRA contact person at the address listed below.**

**FOR QUESTIONS CONCERNING THE PROPOSED PROGRAM CONTACT:**

The Douglas County HRA  
1224 N. Nokomis, Box 965

Alexandria, MN 56308

Attn: Emajeane Zwieg, Special Programs Coordinator

Phone: 320-762-3848 Fax: 320-762-3034

Email: ezweighra@yahoo.com



### Owner-Occupied Intent to Participate

Name/Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ # of people in household \_\_\_\_\_  
\_\_\_\_\_ Est. gross annual income: \_\_\_\_\_  
Ownership Type: ie; Warranty DEED, Life Estate, Contract for Deed, other: \_\_\_\_\_

This letter shows my intent to participate in the owner-occupied rehabilitation program, as outlined below in the enclosed packet.

**Return form by FRIDAY, SEPTEMBER 30, 2016 for inclusion in the pre-application package!**

I understand that:

If the grant is awarded, funds will be limited and applicants will be prioritized on a first-come, first-served basis, based on the completion of a full application packet.

Participants in the program must be income-qualified, 80% or below the county median. Call Emajean Zwieg at the Douglas County HRA at 320-762-3848 for more information on income guidelines

The work that can be done with SCDP funds is generally limited to repairs or replacement of existing, deteriorated features such as siding, windows, doors, furnaces, plumbing, roofs, etc. I understand no "remodeling" can be done with SCDP funds, although needed handicap accessibility improvements are allowed. I have identified the following work that seems to meet these requirements: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I understand that I must be income eligible for the program and adhere to all guidelines required by the program.

If the owner is responsible for providing a percentage of the construction, the financing must be secured and deposited in an escrow account before the project can proceed.

There will be a deferred loan (lien) placed on the home for 10 years. If the home is sold or changes owners in that time, full amount/or a percentage of the SCDP loan must be repaid to the Small Cities fund, specific to your city, according to rehab policies.

The rehabilitation must be coordinated through the Douglas County Housing & Redevelopment Authority and competitive bids must be received for the work. Any work done before coordinating with the DCHRA will not be eligible for SCDP funding.

After reviewing the above, including the requirement for leveraged funds, I am interested in participating in this program. *This is not an application for the program, only an interest in participation if the program became available.*

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

#### Small Cities Proposed Income Guidelines

# in Household	1	2	3	4	5	6	7	8
Low income 100%	\$23,250	\$26,600	\$29,900	\$33,200	\$35,900	\$38,550	\$41,200	\$43,850
90% deferred loan	\$27,900	\$31,920	\$35,880	\$39,840	\$43,080	\$46,260	\$49,440	\$52,620
80% deferred loan	\$32,550	\$37,240	\$41,860	\$46,480	\$50,260	\$53,970	\$57,680	\$61,390
70% deferred loan	\$37,200	\$42,560	\$47,840	\$53,120	\$57,440	\$61,680	\$65,920	\$70,160