

Small Cities Development Program (SCDP)
Ortonville Homeowner Housing Rehab Program – 2022
Homeowner Participant Interest Survey



The city of Ortonville is working with the Upper Minnesota Valley Regional Development Commission to apply for a Small Cities Development Program (SCDP) grant. **To apply the city must show interest and a need in the community.** If the grant application is selected, the program will be available to homeowners the winter of 2022-2021.

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

A). SINGLE FAMILY OWNER-OCCUPIED: 51-80% Median Income
7-Year Forgivable Grant - 25% Owner Match
75% of the project costs are eligible through a deferred loan
25% owner matching funds required

2021 80% HUD Income Limits for Big Stone County	1 Person Household	2 Person Household	3 Person Household	4 Person Household
	41,750	47,700	53,650	59,600
	5 Person Household	6 Person Household	7 Person Household	8 Person Household
	64,400	69,150	73,950	78,700

B). SINGLE FAMILY OWNER-OCCUPIED: 50% or less Median Income
7-year Forgivable Grant – NO Owner Match*
100% of the project costs are eligible through a deferred loan
No owner matching funds required.

2021 50% HUD Income Limits for Big Stone County	1 Person Household	2 Person Household	3 Person Household	4 Person Household
	26,100	29,800	33,550	37,250
	5 Person Household	6 Person Household	7 Person Household	8 Person Household
	40,250	43,250	46,200	49,200

SINGLE FAMILY HOMEOWNERS
Refer to charts for eligible incomes to participate. If you are eligible, complete the form and return.

- 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.
- Additional grants and loans are available based on income and the program will assist homeowners identify these resources for the owner matching funds or if projects go over \$25,000.

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

If the total project costs were	\$33,335
75% SCDP forgivable loan would be	\$25,000 (1/7 th forgiven each year for 7 years)
25% Owner responsibility would be	\$8,335 (owner cash or low interest loans)

Proposed Homeowner Housing Rehab Program (SCDP)

Ortonville Homeowner Participant Interest Survey - 2022

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

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 survey your name will be placed on a priority list to receive more information if funds are awarded. *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: _____

If contract for deed, owner's name (also must be income eligible): _____

Email: _____

Are you a veteran? Yes No

Household Income Information

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

2. Check below that best matches your 2020 (or 2021) gross household income:

- | | |
|---|---|
| <input type="checkbox"/> \$ 0 – \$26,100 | <input type="checkbox"/> \$47,701 to \$49,200 |
| <input type="checkbox"/> \$ 26,101– \$29,800 | <input type="checkbox"/> \$49,201 to \$53,650 |
| <input type="checkbox"/> \$ 29,801 – \$33,550 | <input type="checkbox"/> \$53,651 to \$59,600 |
| <input type="checkbox"/> \$ 33,551 – \$37,250 | <input type="checkbox"/> \$59,601 to \$64,400 |
| <input type="checkbox"/> \$ 37,251– \$40,250 | <input type="checkbox"/> \$64,401 to \$69,150 |
| <input type="checkbox"/> \$ 40,251 – \$41,750 | <input type="checkbox"/> \$69,151 to \$73,950 |
| <input type="checkbox"/> \$41,751 to \$43,250 | <input type="checkbox"/> \$73,951 to \$78,700 |
| <input type="checkbox"/> \$43,251 to \$46,200 | <input type="checkbox"/> \$78,700 or higher |
| <input type="checkbox"/> \$46,201 to \$47,700 | |

Do you: Own Your Home Rent Your Home

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

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

- | | | | |
|----------------------------------|--------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> Gutters | <input type="checkbox"/> Insulation | <input type="checkbox"/> Plumbing | <input type="checkbox"/> Safety/Accessibility Improvements |
| <input type="checkbox"/> Windows | <input type="checkbox"/> Electrical | <input type="checkbox"/> Roofing | <input type="checkbox"/> Lead Testing & Removal |
| <input type="checkbox"/> Doors | <input type="checkbox"/> Heating | <input type="checkbox"/> Foundations | <input type="checkbox"/> Building Code Violations |
| <input type="checkbox"/> Siding | <input type="checkbox"/> Front Steps | <input type="checkbox"/> Railings | <input type="checkbox"/> Energy Efficiency |

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

Comments:

I understand that:

- SCDP funds are limited and in competition and may not be awarded.
- 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.
- 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 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.
- 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:

Drop off: Ortonville City Hall
315 Madison Avenue
Ortonville, MN 56278

Mail: UMRDC
323 W. Schlieman Ave,
Appleton, MN 56208

Email: Kristi.fernholz@umvrdc.org

DEADLINE:
12 pm (noon) on November 11, 2021



Upper Minnesota Valley
**REGIONAL
DEVELOPMENT
COMMISSION**

Helping Communities Prosper

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

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