



City of  
**Blue Earth**

**CITY OF BLUE EARTH  
CITY COUNCIL WORKSESSION  
MONDAY, SEPTEMBER 16, 2019 @ 4:30 P.M.**

**Call to order.**

**Roll call.**

**Old Business.**

1. HRA Housing Concepts and Proposals/Discussion

**New Business.**

**Adjourn.**

**By Order of the Blue Earth City Council**

**Timothy Ibisch  
City Administrator**

Post @ City Hall-Friday, September 13, 2019 through Monday, September 16, 2019  
Distribute to Mayor & Council members-Media & file



City of  
**Blue Earth**

*the earth so rich the city grows*

---

---

**MEMORANDUM**

TO: City of Blue Earth City Council  
FROM: Timothy P. Ibisch, Administrator  
SUBJECT: HRA Housing Progress Report  
DATE: 09-12-19

---

The top priority set by the City Council in 2019 dealt with housing. As a result, there have been a number of issues identified and completed. Most notably a housing survey was completed earlier this year and that information was provided to the Council and it was presented to the Council and the public. Furthermore, there have been 3 demolitions totaling approximately \$35,000 in cost, one of which resulted in the construction of a new home. This effort has been undertaken by the HRA with the desire to improve the neighborhoods and eliminate blight. Finally, efforts to fund additional rehabilitation projects are underway with the letters being sent to 2 selected neighborhoods in the City Limits. Use of these Community Block Grant Funds to help residents to update their homes is a part of strengthening the community as a whole.

Today we are bringing forward a specific discussion of housing and what the HRA feels is achievable. Many times, members of the public, especially our Seniors have brought to my attention their desire for different styles of housing that might be more readily accessible. Earlier this year, the HRA posted advertisement that it was seeking local partners to provide some multi-family townhome style development. There was a rather muted response until APX Inc. contacted Mary Kennedy regarding the possibility for creating a new townhome development in Blue Earth.

As such the HRA reviewed the proposals and deems them acceptable, and desirable to complete. APX had included 13 concepts for them to consider. The concepts include ways of using the cul-de-sac, and the cul-de-sac plus additional lots to provide anywhere from 12-20 units. Duplex, triplex, fourplex, six plex and ten plex structures were all included. Each concept outlines bed/bath #, square footage, and cost per unit. The concept visuals are provided at the end. Mary also requested renderings so that it could be visualized what a triplex or even tenplex might look like from the exterior, as some of these are not just one level.

The HRA noticed that the concepts include two-three bedrooms, one or two stall garages, etc., one- or two-level homes, basement/no basement. This would allow for a variety of purchasers. After their review, the HRA felt it would be sensible for staff to bring this issue to the Council,

as the financial authority and responsibility is currently resting with the Council. The HRA would like to make this development akin to the Fitness Center, i.e. the revenues from the development should pay the cost of bonding. Other financing options also exist including housing TIF and special debt financing.

Now, we need your thoughts and comments on the direction you'd like to see this go. If this isn't the direction the Council wants, then it seems prudent for them to tell us what is. Included are a number of the options that could be considered.

# **City of Blue Earth 2019 Housing Study Update**

**Overview:** Research for this project was completed between October and March and serves as an Update to a study last completed in 2014.

## **Demographic and Income Highlights**

- ▶ The best available estimates show a continued decrease in the population level for the City and the County - partly due to continued aging of the population as there are fewer children but more residents age 65 and older
- ▶ Although some of the estimates also show a reduction in households, the MN State Demographer shows a relatively stable household count so far this decade
- ▶ Age-based estimates show that more than 57% of all households are age 55 or older - age-based projections expect the percentage of older adult households to grow even higher through 2023
- ▶ Income growth continues to occur but the City's median income levels remain below the Countywide medians
- ▶ The estimated median income for owner households was approximately \$52,700 in 2017 - the estimated median for renter households was approximately \$32,350
- ▶ Approximately 40% of all renters reported a housing cost burden in 2017, this included both senior and non-senior renters - fewer than 12% of home owners reported a cost burden

## **Existing Housing Highlights**

- ▶ Only limited new housing construction has been occurring - six houses since the 2014 Study - no multifamily rental in many years
- ▶ The median price for existing single family home sales has ranged from \$74,000 to \$90,000 in recent years - approximately 67% of sales have been for less than \$100,000
- ▶ A visual housing condition survey was updated in two older neighborhoods - when compared to 2014 the overall housing conditions have improved but there are still houses in need of repair including some in very deteriorated condition
- ▶ A telephone survey of multifamily rental projects found some vacancies in conventional market rate housing - some limited vacancies also exist in the City's subsidized rental inventory

- ▶ Between project-based and tenant-based subsidy programs more than 140 households have access to more affordable rental housing
- ▶ Blue Earth has a diverse supply of specialized senior housing, including light services options, assisted living and skilled nursing home beds

### **Economic and Commuting Highlights**

- ▶ Throughout the current decade the unemployment rate in Faribault County has continued to decrease - 3.4% in 2018
- ▶ However, the size of the County's labor force has been decreasing in size as well as the number of employed County residents
- ▶ There has also been some gradual decrease in the number of Blue Earth-based workers covered by unemployment insurance - still more than 2,000 covered workers were employed in the City in 2018
- ▶ Most City residents can work locally, with more than 85% traveling 19 minutes or less for their primary job
- ▶ Approximately 26% of the people employed within Blue Earth were commuting 20 minutes or more to the City - overall as many as 1,300 people were commuting in daily although some lived close to the City

### **Summary of Recommendations**

- 1. Develop 16 to 20 general occupancy market rate rental units** - This will help address the demand created by an aging population by providing age-appropriate rental options. This will also improve the quality of rental housing in the City and allow for the replacement of older, obsolescent housing.
- 2. Promote the development/conversion of 6 to 8 affordable market rate rental housing units** - New construction costs will generally require above-average rent levels. To achieve a more moderate rent structure, conversion may be more practical. The downtown area may provide some opportunities for under-utilized space that could be used for housing.
- 3. Develop 10 to 12 subsidized/moderate rent housing units** - Despite a relatively large supply of subsidized housing, Blue Earth has a large number of lower income renter households - many reporting a housing cost burden. While difficult to achieve, a modest expansion of subsidized options would help low income renters.
- 4. Preserve the existing supply of subsidized housing** - Older subsidized housing can sometimes be lost due to contract fulfillment - preservation of these affordable resources is encouraged.

5. **Senior housing with services needs (Develop an additional 10 independent/light services units)** - Most of the near-term growth in the senior population will be in the "younger senior" age ranges. With evidence of unmet demand for light services housing, a planned expansion of units is supported by the research for this Update.
6. **Develop a Downtown Mixed-Use Commercial/Housing Project and utilize downtown rental units** - The City's downtown area represents a possible location for future rental housing - both through conversion of existing underutilized space or through redevelopment. Downtown projects can help achieve multiple community goals.
7. **Continue to utilize the Housing Choice Voucher Program** - While the federal government has shifted away from building new subsidized housing, resources have been available for tenant-based Vouchers. This represents the most practical way to provide very affordable housing.
8. **Utilize and promote all programs that assist with home ownership** - Blue Earth has primarily been an owner-occupancy housing community, with an ownership tenure rate above 70%. Promoting home ownership by accessing assistance programs can help to encourage residents to buy a home in the City.
9. **Consider the development of a Purchase/ Rehabilitation Program** - Most of the single family housing stock is older and has a moderate value. Lower valued houses in need of repair may eventually convert to rental use. A program that facilitates the purchase and rehab of older homes can help maintain a higher rate of home ownership.
10. **Lot availability** - In 2019 a new subdivision with lots for both single family detached and a twin homes will become available. This supply should be adequate to meet near-term demand for new construction.
11. **Strategies to encourage residential lot sales and new home construction in Blue Earth** - The potential annual demand for new homes could be as high as 4 to 6 units per year, but production at this level has not been happening naturally in the recent past. To achieve this level will probably require proactive involvement by the City and/or housing agencies. A number of strategies and initiatives are advanced in the Update.
12. **Promote townhouse and twin home development** - Very limited production of attached single family housing has occurred in the past, but this style is well-suited to the area's aging population, including younger senior households. Once again proactive community involvement to promote this type of development may be needed.

- 13. Coordinate with agencies/nonprofits that develop affordable housing** - Reaching the higher end of the projected range for annual housing development will require that some affordable houses be built. This is mostly likely to be achieved through partnerships with nonprofit groups or housing agencies that focus on affordable ownership.
- 14. Promote rental housing rehabilitation programs** - Most of the City's rental units are 40 or more years old. To remain as desirable housing, ongoing maintenance and improvement will be needed.
- 15. Promote owner-occupied housing rehabilitation programs** - The City also has an older single family housing stock. The conditions survey completed in two older neighborhoods found a number of houses in need or repair. Ongoing use of rehabilitation resources is encouraged.
- 16. Develop a Neighborhood Revitalization Program** - A strategy for rehabilitating older housing is to target specific neighborhoods for improvement. Resources like the Small Cities Development Program may be available for targeted efforts.
- 17. Develop a Rental Inspection and Registration Program** - With an older stock of rental units, it may be appropriate to implement a program that monitors the condition, quality and supply of rental housing.
- 18. Encourage employer involvement in housing** - The City is an employment center for the surrounding area. To maintain an adequate work force, large employers have a vested interest in promoting attractive housing options. There have been successful examples around the State of employers taking a direct or indirect role in promoting housing growth.
- 19. Acquire and demolish dilapidated structures** - The neighborhood housing condition survey found some structures that are probably too deteriorated to repair. Continued use of programs that remove these houses is encouraged, with redevelopment when feasible.
- 20. Continue coordination among housing agencies** - Blue Earth has access to a number of agencies and organizations that can assist with housing efforts going forward. Both the EDA and the HRA have been active in addressing the City's housing issues.
- 21. Develop home ownership and new construction marketing programs and strategies** - To sell lots and build houses, Blue Earth will be competing with other communities in the region. A coordinated plan to continue marketing and promoting the community will assist with future housing construction.
- 22. Strategies for Downtown Redevelopment** - The City has been active in downtown improvements and maintaining the downtown area will be an attractive amenity in promoting growth and new housing development.



CONSTRUCTION GROUP

1020 Innovation Lane,

Mankato, MN 56001

Phone: 507-387-6836

**Concept 1**

16 Total Units

Using 6 lots in cul de sac

- 2 - Sixplexes
- 1 - Fourplex

	SF per unit	Units	SF per Building	# of Buildings	Total SF	SF per all units	SF cost	Const. Cost	Cost 6 lots	Architect*	Total Cost	Cost per unit
<b>Sixplexes</b>	1392	6	8352	2	16704							
3 Bedroom Units												
<b>Fourplex</b>	1392	4	5568	1	5568	22272	\$ 140.00	\$ 3,118,080.00	\$ 109,000.00	\$ 18,000.00	\$ 3,245,080.00	\$ 202,817.50
All have												
3 Bedroom Units												
1 1/2 Bathrooms												
One car garage												
* HVAC, Plumbing and Electrical are design built												

**Concept 1 A**

16 Total Units

Using 6 lots in cul de sac

- 2 - Sixplexes
- 1 - Fourplex

	SF per unit	Units	SF per Building	# of Buildings	Total SF	SF per all units	SF cost	Const. Cost	Cost 6 lots	Architect*	Total Cost	Cost per unit
<b>Sixplexes</b>	1248	6	7488	2	14976							
2 Bedroom Units												
<b>Fourplex</b>	1248	4	4992	1	4992	19968	\$ 140.00	\$ 2,795,520.00	\$ 109,000.00	\$ 18,000.00	\$ 2,922,520.00	\$ 182,657.50
All have												
2 Bedroom Units												
1 1/2 Bathrooms												
One car garage												

**Concept 2**

12 Total Units

Using 9 Lots

- 6 Duplexes
- 2 Duplexes
- 2 Bedroom
- 2 Bath
- 2 Car Garage
- Basement

	SF per unit	Units	SF per Building	# of Buildings	Total SF	SF per all units	SF cost	Const. Cost	Cost 9 lots	Architect*	Total Cost	Cost per unit
<b>Duplexes</b>	1250	2	2500	6	15000							
2 Bedroom												
2 Bath												
2 Car Garage												
Basement												
<b>Duplexes</b>	1250	2	2500	6	15000	15000	\$ 150.00	\$ 2,250,000.00	\$ 181,500.00	\$ 18,000.00	\$ 2,449,500.00	\$ 204,125.00

**Concept 2A**

12 Total Units

Using 9 Lots

- 6 Duplexes
- 2 Duplexes
- 2 Bedroom
- 2 Bath

	SF per unit	Units	SF per Building	# of Buildings	Total SF	SF per all units	SF cost	Const. Cost	Cost 9 lots	Architect*	Total Cost	Cost per unit
<b>Duplexes</b>	1250	2	2500	6	15000							
2 Bedroom												
2 Bath												
<b>Duplexes</b>	1250	2	2500	6	15000	15000	\$ 140.00	\$ 2,100,000.00	\$ 181,500.00	\$ 18,000.00	\$ 2,299,500.00	\$ 191,625.00



2 Car Garage  
No Basement

**Concept 3**

16 Total Units  
Using 6 lots in cul de sac

2- Six plexes  
2- Duplexes

**Sixplexes**  
3 Bedrooms  
1 1/2 Bathroom  
1 Car Garage  
**Duplexes**  
2 Bedrooms  
2 Car Garage  
2 Bathrooms  
Basement

**Concept 3A**

16 Total Units  
Using 6 lots in cul de sac

2- Sixplexes  
2- Duplexes

**Sixplexes**  
3 Bedrooms  
1 1/2 Bathroom  
1 Car Garage  
**Duplexes**  
2 Bedrooms  
2 Car Garage  
2 Bathrooms  
No Basement

**Concept 3 B**

16 Total Units  
Using 6 lots in cul de sac

2- Sixplexes  
2- Fourplexes

**Sixplexes**  
2 Bedrooms  
1 1/2 Bathrooms  
1 Car Garage  
**Duplexes**  
2 Bedrooms  
2 Car Garage

SF per unit	Units	SF per Building	# of Buildings	Total SF	SF per all units	SF cost	Const. Cost	Cost 6 lots	Architect*	Total Cost	Cost per unit
-------------	-------	-----------------	----------------	----------	------------------	---------	-------------	-------------	------------	------------	---------------

1392	6	8352	2	16704		\$ 140.00	\$ 2,338,560.00				
------	---	------	---	-------	--	-----------	-----------------	--	--	--	--

1250	2	2500	2	5000		\$ 150.00	\$ 750,000.00				
------	---	------	---	------	--	-----------	---------------	--	--	--	--

						\$ 3,088,560.00	\$ 109,000.00	\$ 18,000.00	\$ 3,215,560.00	\$ 200,972.50
--	--	--	--	--	--	-----------------	---------------	--------------	-----------------	---------------

1392	6	8352	2	16704							
------	---	------	---	-------	--	--	--	--	--	--	--

1250	2	2500	2	5000							
------	---	------	---	------	--	--	--	--	--	--	--

						\$ 21704	\$ 140.00	\$ 3,038,560.00	\$ 109,000.00	\$ 18,000.00	\$ 3,165,560.00	\$ 197,847.50
--	--	--	--	--	--	----------	-----------	-----------------	---------------	--------------	-----------------	---------------

SF per unit	Units	SF per Building	# of Buildings	Total SF	SF per all units	SF cost	Const. Cost	Cost 6 lots	Architect*	Total Cost	Cost per unit
-------------	-------	-----------------	----------------	----------	------------------	---------	-------------	-------------	------------	------------	---------------

1248	6	7488	2	14976		\$ 140.00	\$ 2,096,640.00				
------	---	------	---	-------	--	-----------	-----------------	--	--	--	--

1250	2	2500	2	5000		\$ 150.00	\$ 750,000.00				
------	---	------	---	------	--	-----------	---------------	--	--	--	--

						\$ 2,846,640.00	\$ 109,000.00	\$ 18,000.00	\$ 2,973,640.00	\$ 185,852.50
--	--	--	--	--	--	-----------------	---------------	--------------	-----------------	---------------

2 Bathroom  
Basement

**Concept 3 C**

16 Total Units

Using 6 lots in cul de sac

2 - Sixplexes  
2 - Fourplexes

**Sixplexes**

2 Bedrooms  
1 1/2 Bathrooms  
1 Car Garage

1248      6      7488      2      14976

**Duplexes**

2 Bedrooms  
2 Car Garage  
2 Bathroom  
No basement

1250      2      2500      2      5000

19976 \$ 140.00 \$ 2,796,640.00 \$ 109,000.00 \$ 18,000.00 \$ 2,923,640.00 \$ 182,727.50

**Concept 4**

20 Total Units

Using 6 lots in cul de sac

2 - Triplexes

**Ten Plexes**

3 Bedrooms  
1 1/2 Bathrooms  
1 Car Garage

1392      10      13920      2      27840

**Concept 4 A**

20 Total Units

Using 6 lots in cul de sac

2 - Triplexes

**Ten Plexes**

2 Bedrooms  
1 1/2 Bathrooms  
1 Car Garage

1248      10      12480      2      24960

24960 \$ 140.00 \$ 3,494,400.00 \$ 109,000.00 \$ 18,000.00 \$ 3,621,400.00 \$ 181,070.00

**Concept 5**

12 Total Units

Using 6 lots in cul de sac

3 - Fourplexes

**Fourplexes**

3 Bedrooms  
1 1/2 Bathrooms  
1 Car Garage

1392      4      5568      3      16704

16704 \$ 140.00 \$ 2,338,560.00 \$ 109,000.00 \$ 18,000.00 \$ 2,465,560.00 \$ 205,463.33

**Concept 5 A**

12 Total Units

Using 6 lots in cul de sac

3 - Fourplexes

**Concept 5 B**

12 Total Units

Using 6 lots in cul de sac

3 - Fourplexes

**Concept 5 C**

12 Total Units

Using 6 lots in cul de sac

Fourplexes	1248	4	4992	3	14976	14976	\$ 140.00	\$ 2,096,640.00	\$ 109,000.00	\$ 18,000.00	\$ 2,223,640.00	\$ 185,303.33
2 Bedrooms												
1 1/2 Bathrooms												
1 Car Garage												

SWMHP houses are not included in any of these numbers. At this time I do not have the square feet of each house as it appear that the designs would change some.

Duplexes can be rental units or can be put on the market to sell.

Fourplexes, sixplexes and tenplexes can be rental or they can be condominiums that can be for sale, but needs to create an association.

I did not include any other soft cost associated with selling the lots, marketing, re-plating etc.....

\* HVAC, Plumbing and Electrical are design built

All these costs are budgets, APX will do everything possible to save money, but never loose quality



# Loan Amortization Schedule

Enter values	
Loan amount	\$1,250,000.00
Annual interest rate	3.50 %
Loan period in years	15
Number of payments per year	1
Start date of loan	10/1/2019
Optional extra payments	\$ -

Loan summary	
Scheduled payment	\$ 103,500.00
Scheduled number of payments	15
Actual number of payments	15
Total early payments	\$ -
Total interest	\$ 402,980.97

Lender name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	10/1/2020	\$ 1,250,000.00	\$ 103,500.00	\$ -	\$ 103,500.00	\$ 59,750.00	\$ 43,750.00	\$ 1,190,250.00	\$ 43,750.00
2	10/1/2021	1,190,250.00	103,500.00	-	103,500.00	61,841.25	41,658.75	1,128,408.75	85,408.75
3	10/1/2022	1,128,408.75	103,500.00	-	103,500.00	64,005.69	39,494.31	1,064,403.06	124,903.06
4	10/1/2023	1,064,403.06	103,500.00	-	103,500.00	66,245.89	37,254.11	998,157.16	162,157.16
5	10/1/2024	998,157.16	103,500.00	-	103,500.00	68,564.50	34,935.50	929,592.66	197,092.66
6	10/1/2025	929,592.66	103,500.00	-	103,500.00	70,964.26	32,535.74	858,628.41	229,628.41
7	10/1/2026	858,628.41	103,500.00	-	103,500.00	73,448.01	30,051.99	785,180.40	259,680.40
8	10/1/2027	785,180.40	103,500.00	-	103,500.00	76,018.69	27,481.31	709,161.72	287,161.72
9	10/1/2028	709,161.72	103,500.00	-	103,500.00	78,679.34	24,820.66	630,482.38	311,982.38
10	10/1/2029	630,482.38	103,500.00	-	103,500.00	81,433.12	22,066.88	549,049.26	334,049.26
11	10/1/2030	549,049.26	103,500.00	-	103,500.00	84,283.28	19,216.72	464,765.98	353,265.98
12	10/1/2031	464,765.98	103,500.00	-	103,500.00	87,233.19	16,266.81	377,532.79	369,532.79
13	10/1/2032	377,532.79	103,500.00	-	103,500.00	90,286.35	13,213.65	287,246.44	382,746.44
14	10/1/2033	287,246.44	103,500.00	-	103,500.00	93,446.37	10,053.63	193,800.07	392,800.07
15	10/1/2034	193,800.07	103,500.00	-	103,500.00	96,717.00	6,783.00	97,083.07	399,583.07
16	10/1/2035	97,083.07	103,500.00	-	97,083.07	93,685.16	3,397.91	0.00	402,980.97



---

TO: Blue Earth EDA  
FROM: Mary Kennedy, CEDA  
SUBJECT: Housing Projects Update  
DATE: 12 September 2019

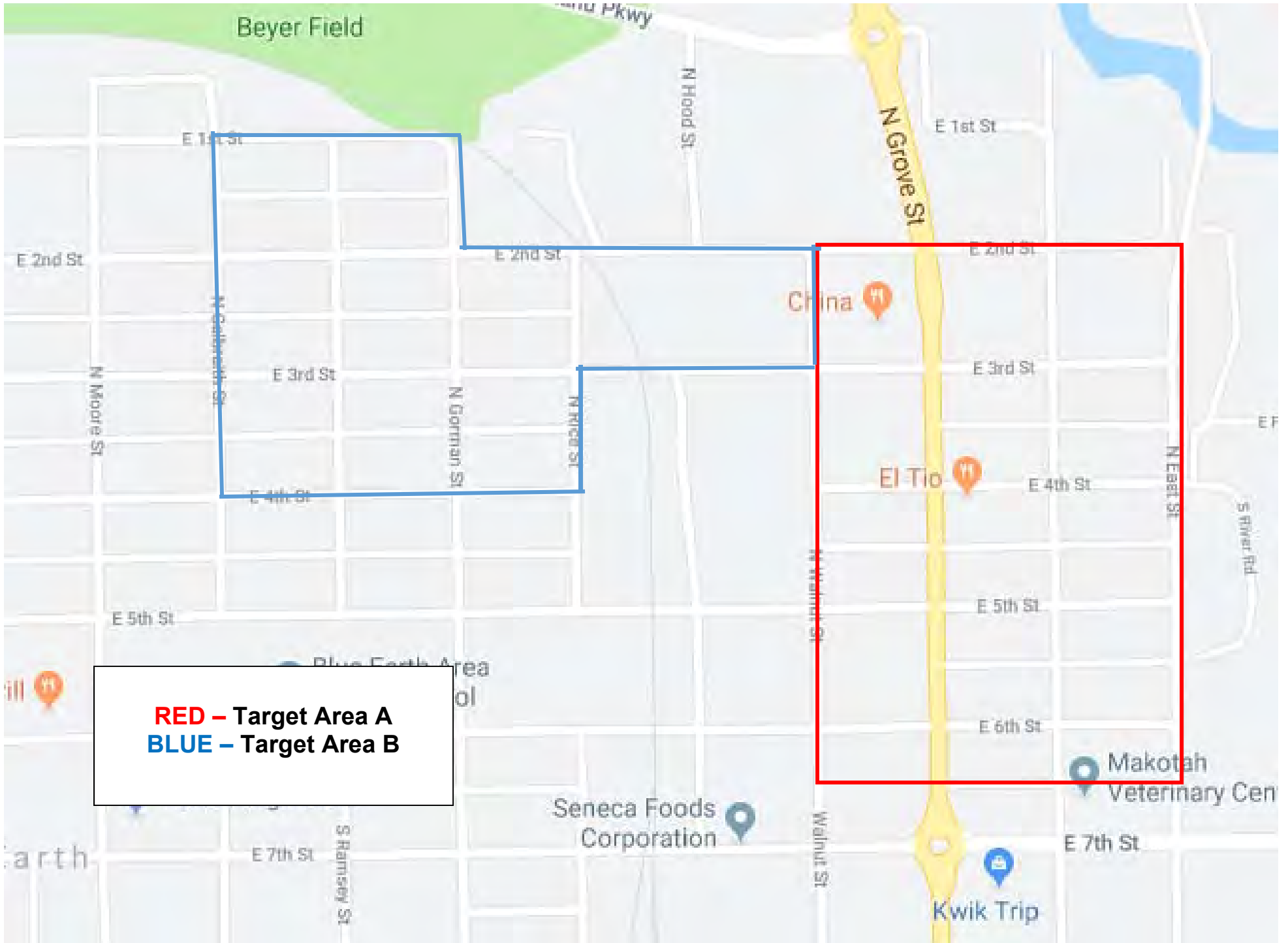
---

#### Small Cities

CEDA's Small Cities Grant Specialist, Allison Wagner was in Blue Earth on August 22<sup>nd</sup> to begin the pre-application process for the Small Cities Development Program on behalf of the City of Blue Earth. Two target areas in Blue Earth were identified and were noted by Allison as great candidates for the program. Allison sent surveys in the mail to all residents within the target areas on Friday, August 30<sup>th</sup>. Resident responses will be an important next step in the pre-application process. If you receive any questions regarding the survey and its validity, please ensure residents that it is a legitimate survey that should be filled out and returned via the return envelope provided.

#### Multi-family Housing

The HRA has been looking at a multi-family housing project with APX Construction. The potential project would include 12-13 multi-family units; duplex, triplex structures. More information will be provided to the EDA, including concept visuals and cost estimates, when and if the HRA and City Council decide to move forward with a project this year.



**RED** – Target Area A  
**BLUE** – Target Area B



125 W 6<sup>th</sup> Street, PO Box 38, Blue Earth, MN 56013, Phone: 507-526-7336

## Housing Rehab Survey

August 2019

Dear Blue Earth Resident,

The City of Blue Earth is applying to the MN Department of Employment and Economic Development for the Small Cities Development Program that would offer income-eligible households the opportunity to apply for a housing rehabilitation loan. To determine the need for this program, the administrative agency, CEDA, is requesting your response to locate homeowners interested in this 0% interest, deferred/grant loan program for housing rehabilitation. If you are interested in having improvements made to your home, please fill out the following form and return by **September 27** using the pre-paid postage envelope enclosed. Please contact Allison Wagner at CEDA 507-458-2492 or Timothy Ibisch at the City of Blue Earth 507-526-7336 if you have any questions regarding this survey or the program. Your responses will be kept confidential.

1. Do you own or rent your home?       Own       Rent
  
2. What type of dwelling unit do you live in?  
 Single family house     Duplex     Apartment     Mobile home     Mixed use  
(commercial & residential)
  
3. How many bedrooms do you have for your household? \_\_\_\_\_
  
4. How old is your home? \_\_\_\_\_ *(please estimate if unknown)*
  
5. Check the condition of the following items for your residence.

<b>Exterior</b>	<b><u>Good</u></b>	<b><u>Fair</u></b>	<b><u>Poor</u></b>
Roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foundation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Siding/Painting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Interior</b>	<b><u>Good</u></b>	<b><u>Fair</u></b>	<b><u>Poor</u></b>
Ceiling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Walls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Floors/Floor Covering	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Systems</b>	<b><u>Good</u></b>	<b><u>Fair</u></b>	<b><u>Poor</u></b>
Electrical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Energy Conservation</b>	<b><u>Good</u></b>	<b><u>Fair</u></b>	<b><u>Poor</u></b>
Insulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Furnace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water Heater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other (list below)</b>	<b><u>Good</u></b>	<b><u>Fair</u></b>	<b><u>Poor</u></b>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other comments on your home's condition:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*Please complete both sides*



6. Is your home located in a flood plain?  Yes  No

7. **Special housing needs**

Is there anyone in your household with disabilities who may need changes made to your house to make it more accessible and useable?  Yes  No

8. **Household Characteristics**

How many people live in your house? \_\_\_\_\_

How many are between the ages of:

0-6 \_\_\_\_\_ 7-17 \_\_\_\_\_ 18-39 \_\_\_\_\_ 40-59 \_\_\_\_\_ 60 & over \_\_\_\_\_

9. **Total Household Income for all persons living with you**

Check the box below that reflects your annual total gross household income before taxes:

- \$0 – \$40,550
- \$40,551 - \$46,350
- \$46,351 - \$52,150
- \$52,151 - \$57,900
- \$57,901 - \$62,550
- \$62,551 - \$67,200
- \$67,201 - \$71,800
- \$71,801 - \$76,450
- \$76,451 or greater

Please read the following statements. If you are interested in this housing rehab loan program, print and sign your name below and we will contact you when we are notified if the grant application is approved at the state level. *All of the above questions must be answered, as it's needed for the application.*

I acknowledge that this program is not a remodeling program. This program is for home rehabilitation, and I realize that safety, code and health-related issues will be the priority.

The housing financing will be offered in the form of a 0%, 7-year deferred loan that will be forgiven at the end of the full term. The maximum loan amount will be up to \$25,000.

**Affordable scenarios:** Full payback of the loan will occur in year one and year two if the homeowner sells the home. Twenty percent (20%) of the loan will be forgiven each year thereafter until the loan is completely forgiven at the end of year seven. Payback of the loan before year 7 would come from the equity of the house at the time of sale.

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

Signature: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

**THANK YOU FOR RESPONDING**

**Please return this form in the envelope provided by September 27, 2019**

*Please complete both sides*